

How to fund your overseas Field Worker



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Introduction and context

Christian churches often send one or more of their members to another country to help with healthcare, education, community development or church planting. This discussion paper explores different ways to think about the money that the church sends to them and the nature of the relationship between donor and recipient. It was written to untangle my own ideas about what is shaping different arrangements, to tease out the different expectations that may be held by stakeholders¹ and to search² for an ethical approach that is informed by Biblical teaching³.

This paper will concentrate on arrangements where the passport country is different from the impact country, whilst recognising that some aspects of these discussions could apply to workers engaged in cross-cultural mission within their own passport country. The following terms and abbreviations are used:

Term	Meaning and role	Code
Field Worker ⁴	Going overseas to serve another community	
Mission agency	Engage, match and support several Field Workers	MA1 etc
Sending church	Fundraising and support	SC1 etc
Infrastructure	Resource mission agencies, train Field Workers, and commentators	NF1 etc
Donor country	Where the donor resides	
Passport country	Nationality of the Field Worker	
Impact country	Where the Field Worker serves	

Financial arrangements must be acceptable to the tax office, charity regulator⁵, employment lawyers and banking sector⁶ as well as all the other stakeholders in both the donor country and in the impact country, leading to a wide variety of solutions which sometimes make sense in one of the countries but not in the other. International money transfers are scrutinised by banks as part of their efforts to shut down bribery⁷, money laundering⁸ and the funding of terrorism⁹ while regulators also need reassurance that the funds are not supporting an organisation that abuses its staff or other beneficiaries¹⁰. In Australia, for example, donor organisations are required to establish a memorandum of understanding with the organisational partner in the impact country that confirms that the organisation receiving funds are acting in compliance with its declarations, in accordance with Australian law, and meeting the charitable purposes of the donor agency as set out in their constitution.

In ordinary circumstances, the examples given in this discussion paper would be fully referenced so that readers could check the findings and know how their donations are being used. However, due to the discrimination and violence that mars interfaith relationships in some places around the world, some transparency has been sacrificed in favour of security, and so most organisational identities have been obscured by using codes from the table above. This also helps the reader focus on the ideas rather than be distracted by what they know of the individual organisations. Information gleaned from the agency's website or that is otherwise in the public domain¹¹ is sometimes used with the source acknowledged in endnotes. Mission agencies appear as real-life examples of an individual practice, but no attempt is made to capture everything that the cited agency does, so conclusions may not be drawn from this paper about what mission agencies do not do – checking out how common a particular practice is across the mission agency world would be an entirely different project.

After summarising my conclusions from this investigation, the next major section of the paper explores some themes that may shape our thinking – Biblical perspectives, needs assessment, means testing, fundraising, delivery and evaluation. Then the reader's gaze is directed towards five managerialist models that may have an influence on role, funding arrangements and accountability. A few questions intersperse the narrative to provoke reflection. The focus of attention is relentlessly on the nature of the financial relationship between stakeholders and its implications, so broader issues of Christian calling, mission, partnership and service do not appear here.

Finally, readers may note that this paper is slanted towards the situation in the United Kingdom and particular attention is given to the issues that may affect Field Workers setting out from the UK to serve in other countries. To date, the work is weak on the specific impacts of working overseas on tax status and related matters. As more information comes in, I hope to correct these weaknesses.

The central question and why it matters

At the heart of this paper is the idea that the secular workplace culture of Western advanced democracies influences our thinking about overseas Field Workers. It has been suggested that the culture of managerialism has infused the church in the West and its influence is even stronger in mission agencies, many of whom have adopted a 'managerialist missiology'¹². The result is that Field Workers, mission agencies, sending churches and donors are predisposed to ask about vision statements, marketing, job descriptions, line management, outcome indicators and annual reports. Rather than leaving such questions unanswered and hoping that everyone will be operating from a solely 'Christian' mindset of faith, calling, giving, sending, serving and fellowship, this paper dares to ask about the money and its consequences from both perspectives. By critiquing the managerialist mindset from a faith perspective, useful ideas may emerge that shed light on existing arrangements and point the way forward.

Almost anyone employed in a secular job in the West will be able to tell a story about the harm done by inadequate pay and working conditions; unrealistic job descriptions and punishing performance targets, oppressive or inadequate supervision and unjust competency management. Is it possible that the high attrition rate¹³ of overseas Field Workers is at least in part due to the injuries caused by an uncritical¹⁴ adoption of managerialism?

In addition to the complexity of the legal and financial environment, I suspect that eight broader issues face Christian Field Workers and have the potential to disrupt their working arrangements:

- The Protestant work ethic drives a culture of overwork and defeats a holistic view that prioritises Sabbath rest, relationships and shalom
- Commitment to the overarching purpose and perceived interests of the wider church muffles challenging voices¹⁵, while accounts of poor practice are suppressed to 'protect' the reputation of the organisation
- Adoption of the servant mindset enables Field Workers to tolerate unjust situations imposed upon themselves while they fight for justice for others
- Isolated working conditions inhibit the development of class actions to correct poorly functioning systems
- A preference for creativity and innovation brings rulebreakers to the fore – and some rulebreakers don't know which rules to keep
- A focus on personal belief, individual character formation and responsiveness to the Holy Spirit shines the spotlight away from technical matters and structural analysis.
- Christian agencies prefer to learn from one another, creating an echo chamber which ignores learning from the secular workplace
- The drive to generate income for individual mission survival favours publicity about worthy financial need, so the local church rarely hears stories where mission agencies refuse to fund or terminate funding to promote independence.

This document has become a repository of everything I have found out on the subject and will continue to expand as new information comes in. It is already too lengthy and detailed to be easily digestible, so may spawn shorter opinion pieces based on the material here.

My investigations have identified dilemmas and challenges which appear to be frequent discussion topics amongst mission agencies, whilst remaining somewhat inaccessible to neophytes. Apart from a few brilliant exceptions, online searches unearth little, while books about mission seek to inspire rather than analyse; mission agency websites are almost silent on these topics and their staff are

hesitant to declare a view in public¹⁶; and infrastructure agencies hide their expertise behind paywalls¹⁷. Consequently, many churches and some mission agencies lack expertise¹⁸.

This resource paper provides a free technical introduction whilst strongly encouraging readers to check the facts for themselves. Mission infrastructure organisations such as Global Connections maintain a watching brief on these issues and have the resources to address them fully and keep up to date with changes in the legal and financial environment.

Personal conclusions

Raising questions about the status of Field Workers is good, but drawing a conclusion is better. My own reflections as I have begun to explore these matters have led me to the following:

1. We should not send Field Workers to do a job that local people¹⁹ can do. We should fund local people if that is what they want and need and only if there is no other source of income for the local people to fund themselves to do the work. Funding arrangements should lead to development rather than dependency. Giving financially should be wrapped into a relationship in which the donors visit, take an interest and learn rather than directing or controlling, making it a different relationship to one where one country provides the funds and the other the personnel. Donors' portfolios should increasingly consist of local people rather than Field Workers from the West²⁰.
2. The task of preparing to become a Field Worker should include a careful review of needs, perhaps against a checklist of possible items such as pension contributions and health insurance, and comparison with arrangements provided by the mission agency.
3. The laws (including tax laws) of both the donor country and the impact country should be understood and honoured wherever possible. This includes not just the letter of the law, but its intention²¹. Payment of overseas Field Workers is a liminal space where competing rules intersect, so it is often a matter of holding tensions rather than simple compliance and this demands attention to detail rather than a casual approach.
4. Potential Field Workers should be clear about what is expected from them by the mission agency in respect of fundraising obligations, including top-slicing for operational costs.
5. Prime responsibility for fundraising is a part of the sending church's responsibility who then discern, set apart, commission, finance and support the candidate. It does not lie solely with the Field Worker or the mission agency.
6. The terms and conditions for salaried Field Workers should be a similar to staff working for the sending church in the donor country. Actual payment levels should be adjusted to account for the cost of living in the impact country. If this inadvertently gives the Field Worker conspicuous wealth, then it is their responsibility to use or dispose of the excess, rather than the mission agency's job to withhold it.
7. Donors should prioritise salaries rather than expecting people to live on occasional gifts.
8. Salaried Field Workers are accountable to their donors and should produce reports that describe effort and outcome. Field Workers are not responsible for outcomes, but they are responsible for effort. Reports should show how justice and development goals have been advanced, rather than dependency.

9. Just like an employer, donors may inquire about the effort and outcomes of the project, but how the person spends their own money is none of their business. Proof of purchase should be requested for large named items, but not for general living costs.
10. Donors can give gifts, but these are freewill and so the donor has only a limited right to expect a report or other proof of the Field Worker's productivity. Organisational donors must show that the funds have been used as intended.

Hints from the Bible

This paper reviews contemporary employment practices in the developed Western world and attempts a dialogue with Christian teaching. Others would approach the question by undertaking a much more thorough examination of the Biblical account to discover universal principles which could then be applied to the current context. Of course, there are strengths and weaknesses to both approaches, and a way forward is to treat them like the two pedals of a bicycle, one named 'scripture first' and the other 'culture first'. As each one rises to the top, it requires effort to press on it and soon the other pedal demands attention. In turn, scripture brings revelation that requires interpretation in contemporary culture, and then cultural analysis exposes issues that require investigation of the teaching of scripture.

We make most progress when humble reading of Scripture combines with honest reflection on culture. But many mission agencies and churches have been riding one-legged, so this paper pays most attention to the 'culture first' pedal. This is not to claim that cultural analysis is better than Biblical analysis, only that it has been neglected. This section offers some pointers to relevant passages from the Bible that may help us make progress without falling off.

Some mission agencies assert that they are 'faith based' because their financial arrangements are 'Biblical', a stance which can frustrate questions about detail, inhibit theological reflection, block change and condemn alternative arrangements.

Giving

- Ten percent of Israel's agricultural produce (i.e. not manufacturing or retail income) was to be taxed to fund the Levites' temple work and the Levites were to tithe too (Num 18:21-26). Additional offerings were taken up on a freewill or occasional basis.
- Nehemiah prayed and then asked the wealthy king for resources to rebuild Jerusalem (Neh 2:8)
- Jesus told the rich young ruler to sell his possessions and give to the poor (Matt 19:21)
- The early church shared everything in common and gave to those in need (Acts 2:45)
- Assets belong to their owner and so gifts should be freely given (Mat 20:15, Acts 5:4)
- The church took up a collection to help those in need (Acts 11:28-30)
- Give money to international mission on a weekly basis (1 Cor 16:2)
- Giving reflects the generosity of God (2 Cor 9:11-14)
- The Philippian church were sole funders of Paul's missionary journey (Phil 4:15)
- The Philippians continued to give over time (Phil 4:16)

Being sent abroad

- Abraham was called by God to leave his home country (Gen 12:1)

Challenge #1

How does the Bible shape your approach to financial support for Field Workers?

- Isaiah was sent to his own people (Isaiah 6:8-9)
- Jonah set off to another country to run away from God's call
- The 12 and the 72 were sent – but to nearby villages rather than abroad (Luke 9, 10)
- The Great Commission (Mat 28:18-20) emphasises being sent in order to make disciples, in contrast with the Great Commitment (John 17:18-23) where Jesus sent his followers into the world so that people find out that they are loved. In these readings, everyone is sent.
- They were sent to Jerusalem, Judea, Samaria and to the ends of the earth (Acts 1:8). Barnabus and Saul were sent on a specific missionary journey (Acts 13:1).

Relying on others for finance

- Jesus lived amongst the poor and had no settled home (Matt 8:20), so both Jesus and his disciples were funded by his followers (Luke 8:3) who gave them sufficient funds to appoint a treasurer (John 12:6), give to the poor (John 13:29) and purchase supplies (John 4:8, 13:29)
- Jesus sent out the 72, instructing them to rely on generous people (Luke 10:7)
- Paul was self-employed, working as a tentmaker so that he was not financially dependent on others (Acts 18:2-3, 2 Thess 3:7-8), but when a gift was brought to him from the Macedonians, he started preaching fulltime (in Corinth 2 Cor 11:9, Acts 18:4-5). The implication is that he preferred fulltime, supported ministry and only fell back on being self-supporting as a short-term expedient²².
- Paul learnt to be content whether well fed or hungry (Phil 4:12), but also considered that workers in the Kingdom of God had a right to support (1 Cor 9:12)
- Paul thanked at least two churches for supporting him financially (Rom 15:24, 1 Cor 16:6)

Attitudes

- Jesus told us not to worry about food, drink and clothing (Matt 6:31). We should not brag about giving (Mat 6:4), but donors in the New Testament are named, so anonymity is not a strict rule.
- Pay taxes that are due (Mark 12:17)
- The labourer deserves his wages (Luke 10:7, Rom 4:4, 1 Tim 5:18)
- Do not become a slave to human beings (1 Cor 7:23), while maintaining a distinction between good accountability and bad enslavement.
- Poor financial management could set a bad example to others (Rom 14:13-23)
- The church sent people to visit as well as money (Phil 4:18).
- Donated money should be handled responsibly (2 Cor 8:20) with greater accountability being demanded of those with larger budgets (Luke 12:48).

Toxic charity

Robert Lupton²³ argued that much international aid harms the recipients by suppressing local solutions and creating dependency rather than resourcefulness and initiative. Sending Field Workers and money is not always helpful, while prayer, respect and curiosity can remind people that they are not alone in the issues they face. These concerns press us to examine critically our immediate compassionate response to need, since it is so easy to provide too much support rather than just enough, or to beautifully match provision with need at the beginning and then fail to keep pace as things change²⁴.

Challenge #2

Does your plan to send a Field Worker really help or does it amount to 'too much support'?

Needs Assessment

Anyone planning to become a Field Worker will need to estimate their financial needs in the impact country. MA1 divide Needs Assessment into the first three components listed below while some other agencies add the fourth:

- **Personal Funds.** This is intended to cover household operating costs - housing²⁵, transport, healthcare, education and so forth²⁶
- **Regular Work Allowance** (such as costs in hiring a venue for a church service, or evangelism materials, etc.) – these are reported and reconciled to actual expense figures.
- **Other Work Reimbursements** (such as flights to the impact country, or to maintain fundraising relationships) – these require expense receipts or other evidence at the time of the request.
- **Fees** – the mission agency may charge the Field Worker like a holiday company, but the person pays and works too²⁷.

Another way to review these needs is to consider what information is provided by mission agencies to potential applicants through vacancy adverts posted on the internet²⁸. Further details may of course be provided enthusiastically and comprehensively to candidates, but several of the adverts reviewed in May 2022 contained little or no financial information²⁹. Even the offers which look similar in the table below may vary considerably, such as in respect of food, school fees³⁰, work permits³¹, healthcare and airfare³². Table 1 shows the huge variety in what is mentioned in adverts and reveals some intriguing gaps, such as the mission agencies that make no mention at all of money. It is hard to see how candidates can make informed decisions in the face of this complexity, and yet the presumed success of these adverts suggests that these omissions do not form a barrier to recruitment. These arrangements may:

- favour wealthy people who can afford to accept small or irregular payments as they enjoy financial resilience and have never needed to worry about access to funds
- encourage disregard for practical matters that will eventually result in collapse.

NF1 advises³³ candidates to review how much they need to service any debts they are carrying³⁴ and recommends that Field Workers are paid enough to meet everyday living expenses but not enough to permit them to save. In contrast, MA30 sets a budget to enable Field Workers to thrive rather than just survive. Geographical areas that are poorly by retailers may reduce spending, since the items may not be available to buy, even if the Field Worker had the money and wished to do so.

Table 1: *Adverts lack information*

	35	36	37	38	39	40
Outward and return flights	●					
Mid-term flights	●					●
Visa and work permits	●				●	●
Accommodation	●			●		
Housekeeping		●				
Utilities	●					
Salary/living allowance		●		●	●	●
Paid time off for holidays and sickness						●
Internet/cell phone	●	●				
Transport	●	●				
Meals	●			●		
Healthcare or health insurance	●	●				●

School fees	●	●	●
Language tuition	●		
Professional development support	●	●	●

Deciding who is included. For many, a living wage needs to meet the needs of the household rather than just the individual. Some mission agencies have concluded that the ‘every worker for themselves’ approach to needs and resource assessment is unhelpfully individualistic, and so have developed systems for pooling needs and resources and so reducing inequality amongst Field Workers. This fundamentally changes the fundraising task as well as needs assessment since donors are invited to support ‘us’ rather than ‘just me’.

Setting the budget. MA2 and others⁴¹ describe Personal Funds as the living wage for that country⁴² and paying the going rate in the impact country means that the posts can be more easily transferred to local people. In the industrialised West, wage levels are sufficient to permit employees to cover their needs and employers do not routinely ask for evidence of household spending.

Challenge #2

Have longstanding arrangements kept pace with changes in the cost of living?

MA7 ask people already working in the impact country to provide that needs assessment and then they amend it in discussion with the Field Worker and the funding church prior to sending the person into the mission field. After using this intelligence to set the budget needed for the Field Worker, they do not use it again or ask for information about the actual household expenditure incurred by the Field Worker. Field Workers at MA9 have a bit more freedom to set a figure (in the light of guide prices) for the allowance they need to live in the impact country.

A few interesting elements include the following:

- Before it became a statutory obligation to do so, MA9 took the initiative to include pension contributions in the list of essential costs that must be included in the Needs Assessment⁴³.
- MA30 require their Field Workers to raise a launch fund and a reserve fund. The launch fund recognises the additional costs of start-up, so includes relocation, three months living costs and language tuition while the reserve fund includes one month’s living budget plus one emergency flight home for the whole family.
- Some elements that are a routine part of the employment package in some countries (social security, health insurance and retirement support) are more difficult to finance from donors than basic costs or project budgets.
- Uplifts in response to inflation, which can run high in some impact countries.

The Regular Work Allowance as defined by MA1 is like work-related expenses that are often covered by an employer, and relate to essential travel in worktime, equipment and materials, hotel costs when travelling for work and so on. Costs may be estimated at the inception of the post, or the employer may commit to cover all eligible expenditure under this heading. Large organisations such as mission agencies and Dioceses may be able to offer this, but it is harder for a local church to ‘sign a blank cheque’.

Responsible for poverty. Employers are considered exploitative if they offer a fulltime post which pays such a low wage that the employee cannot keep their family well fed and healthy. In contrast, a donor should give to a hungry person if they can, and design their gift to promote self-reliance, but does not shoulder the same level of responsibility to feed their family. Some of the arrangements described in this paper result in Field Workers lacking sufficient income to meet their basic needs.

When this is the case, Field Worker may be ashamed and secretive or the mission agency and sending church may conclude that the Field Worker is incompetent or misguided, thus avoiding any critical reflection on their own responsibilities.

Duration of stay affects the budget. Eligible needs over the long-term include more factors than for a short-term trip since one would not include occasional costs such as new shoes or flights home to visit family in a brief trip. In the same way, a short-term trip designed to introduce the young Field Worker to a country would be more frenetic and exhausting than the steady lifestyle of the long-term Field Worker who needs relaxation time and to consider their welfare over several years rather than just a few days or weeks.

Costs of furlough. When Field Workers return to their home country midterm for a rest, a holiday, and to reconnect with relatives, friends and church, they are often expected to carry out 'deputation' work by visiting numerous churches to talk about the work of the mission agency. Furlough costs may be substantial and involve transport, accommodation and more.

Comparing costs at home and in the field. Where there is a substantial stepdown in living standards from the passport country to the impact country, some mission organisations like to provide long term Field Workers more comforts in the impact country so that they are not so adversely affected every time they return to the field. As Field Workers benchmark their lifestyle against that in their passport country (and so some expect a good car or air conditioning in their house) then this increases the disparities between Field Workers from different home countries⁴⁴. Behind these practical manifestations of the gap in living conditions between the passport country and the impact country are the cultural differences⁴⁵, including vast differences in the extent of adoption of managerialist thinking. So, for example, a Field Worker who moves from the UK to another WEIRD⁴⁶ country will face cultural differences in secularisation, but will expect to find similar, but not identical managerialist approaches – a job description, performance management, health and safety regulation – while, in contrast, these things will not have impacted some isolated tribal groups.

In a secular employment setting, rare skills and demanding outputs justify higher wages. Narrowing the gap between secular earnings for these rare skills and the payment offered to Field Workers might reduce the numbers of people leaving the mission field. This inquiry has not yet found any mission agency that has included this factor in its Needs Assessment.

Reporting obligations. An MA1 Field Worker who is unwilling to complete the reporting requirements for the Regular Work Allowance and Other Work Reimbursements is in breach of their agreement and will no longer be able to receive funds or remain affiliated with the mission agency. Personal Funds require no substantiation beyond what is normal for anyone on a Payroll system.

Means testing

What donors want to know. Donors may ask for reassurance that their funds will reach the people in greatest need, the proposed project has widespread support⁴⁷, and the project will not fail due to a shortage of funds. Risk is reduced when the person has confirmed income rather than when they rely heavily on unknown future gifts or contracts.

Due diligence or impertinence? For these reasons, some mission agencies and donors may ask the Field Worker to add up the income they receive from all sources and disclose it to them. Before agreeing a contract, secular businesses undertake a due diligence check to reassure themselves that there is a reasonable prospect of the contractor

Challenge #3

Do your arrangements achieve appropriate accountability whilst avoiding the need to beg? Do they generate feelings of humiliation and shame?

delivering what is required. However, this is undertaken by reviewing overall business turnover, rather than asking for detailed financial disclosures for each contract. In contrast, one Field Worker was asked for and provided information to one of her supporting churches about all her income streams, but none of her other supporting churches ever asked for this. Perhaps the host organisation in the impact country can advise on this issue.

Guaranteed income. MA7 do not allow a Field Worker to set off until they have 90% or more of their funding in place. They do not support people who want to go abroad and “live by faith” – rely on spontaneous and unpredictable gifts for their core needs. Jesus sent out the 72 without a purse but also said, “The worker deserves his wages (Luke 10:7) and St Paul reinforced the point, “Wages are not credited as a gift but an obligation” (Rom 4:4). MA2 and MA9 consider that they have a duty of care towards Field Workers, to ensure that they do not begin an assignment unless they have an adequate and safe standard of living for its duration.

Sustainability. MA41 aims to support local people into sustainable roles that continue after the Mission Agency and donor churches have left. They ensure that roles with this potential are taken on by indigenous workers and that the indigenous Field Worker has time in their week to earn money from these sustainable sources. For example, the wage or allowance offered by the mission agency may enable an indigenous Field Worker to purchase tools and start a business. Consequently, the mission agency offers funding when such a self-finance project is in its infancy but will rarely offer a fulltime rate even at the beginning, as they want their staff to seek out a reliable source of income that will sustain them over the medium to long term. A similar approach could be used with overseas Field Workers if they were seeking to self-finance their life in the impact country through income derived from work rather than donations.

Tapers. MA8 offers ‘final recourse’ funding to some of its Field Workers; i.e. only to those who have no other source of income. To them, this seems to be good stewardship, since their funds go where they were most needed. Unintended consequences included discouraging other funders from enhancing the income of the Field Worker, since whatever they give is deducted from the funding offered by the mission agency; deterring the Field Worker from entrepreneurial activities (such as planting a vegetable garden) for the same reason; and encouraging secrecy, as both new donors and the Field Worker are tempted to hide the new income from the mission agency. Applying a taper⁴⁸ or moving to a self-employed contractor arrangement (see below) would be more effective. The same issue applies to MA2 where donations above a certain threshold are treated as donations to the agency rather than the individual, and the taper at this point is set at 100%. Unless the initial funding is generous enough to sate the Field Worker’s family and personal ambition, imposing such a system may stimulate hoarding, suppress community and discourage further fundraising efforts. This can happen in mission agencies where the publicly espoused values include abundance, generosity and community.

Fundraising

A direct ask. Fundraising is perhaps the area where implicit models drawn from business thinking and faith communities break cover and are most clearly visible. Some texts urge Field Workers to overcome cultural taboos about money talk, ditch their embarrassment and simply ask people for money⁴⁹ and it appears that only a few Christian opportunities are salaried⁵⁰, with MA29 offering a mix of direct hire and self-financed positions. In contrast, pioneers

Challenge #4

Are people expected to fundraise and what training and support have they received in this skill?

like Hudson Taylor and George Mueller eschewed direct solicitation⁵¹ and this approach is still used in some agencies⁵². The China Inland Mission began with individuals raising their own support and found that some were better funded than others, so in 1899 they moved to a centralised system in which all donations were received by the mission agency and then distributed equitably to all their Field Workers⁵³. Centralised schemes sometimes divert excess donations from one Field Worker to another. In a third approach, a commercial business directs its profits to fund Field Workers⁵⁴.

Institutional racism. Field Workers with MA1 and others⁵⁵ must self-finance or generate their own income from donors⁵⁶. When this is carried out by the potential Field Worker asking their family and friends, the process inevitably favours those who are wealthy in financial and social capital and inhibits women⁵⁷ and minoritised ethnic communities⁵⁸, resulting in a workforce dominated by white men from affluent backgrounds.

Tax exemption. Donors may have more confidence in giving to a registered charity⁵⁹ rather than to a private individual, such donations may be exempted from taxation, and transfers to a charity will be less likely to trigger the bank's security systems than transfers to private individuals. The church or charity that is offered the donation must check that it is not being invited to participate in money laundering and should refuse to accept funds raised through illegitimate means⁶⁰. The donation must be applied to charitable purposes⁶¹ and the donor organisation must be satisfied that this has been done⁶². In the UK, the tax exemption system is called Gift Aid and the United States also has arrangements in place⁶³. The mission agency may insist that a Field Worker raises a specific sum from family and friends that is donated to the mission agency as unrestricted⁶⁴ funds, and which therefore may end up being used for a different purpose instead of being allocated to that individual Field Worker. Unrestricted funds may be designated by the Trustees⁶⁵ for use by a particular Field Worker and still qualify for Gift Aid. Donations that are given to the mission agency with the instruction that they are received by the Field Worker who is a relative of the donor do not qualify for tax exemption⁶⁶. The situation is similar In the USA where the mission agency can only obtain tax exemption on unrestricted funds⁶⁷.

Fundraising skills. Secular professional fundraisers develop their skills through working for medium sized and large charities, but one wonders if such skills are taught at missionary training colleges⁶⁸ or written into role descriptions for Field Workers⁶⁹ - and whether these practices have been informed by official regulations⁷⁰. Some teams⁷¹ have performance managed their Field Workers in relation to their process efforts on fundraising (writing letters, asking, sending thankyou notes and so on) rather than on the outcome indicator of income derived from donors, since they can control the process but not the outcome. Once it becomes a team effort, then the work can be divided up and allocated to those with appropriate skills, so one can write, another give talks, and a third trawl databases or write grant applications. Larger teams will have a less bumpy ride than smaller ones⁷², but also feel less strongly identified with one another, just as employees of international retailers feel less passion for the business than those working for a family-owned firm.

Fundraising relationships. Business thinking treats fundraising as a sales and marketing task with a clear outcome indicator – the total sum raised. Relationship building and storytelling are strategies employed because they impact the bottom line. Others, such as MA35, take an alternative perspective that focuses on genuine love and mutual friendship between donor and recipient⁷³. The money then becomes one small feature of the friendship between the Field Worker and donors, just as it can be in healthy families.

Who does the fundraising. MA3⁷⁴ and MA10 take on the entire responsibility for fundraising for their Field Workers, freeing them from this burden and releasing them to devote their time to their ministry. In contrast, MA7 will fundraise for capital projects related to activities that a Field Worker

is doing, but the responsibility for raising funds for their living costs falls to the Field Worker themselves. MA8 expect Field Workers serving for up to two years to be self-funding but take a more active role in financing Field Workers who serve more than four years⁷⁵. MA27 has a large group of supporters who lend a hand with fundraising from time to time alongside prayer and other supportive actions.

Send or Go. While many churches elsewhere use the language of sending with its emphasis on the impetus of the congregation, responsibility for fundraising sometimes falls to the Field Worker to drum up their own support, as if they were going rather than being sent. Adopting a stronger approach to sending would position the responsibility for fundraising with the church rather than the person⁷⁶, as well as underlining the way others are sent to their own country rather than overseas. So, for example, MA9 expect the sending church to establish a support group for the Field Worker, agree to give a specific sum regularly for a specific time period and appoint a member of the support group as fundraising lead. A support group or subcommittee may do the bulk of this sort of work but need to keep in mind that financial responsibility lies with the trustees of the donor church⁷⁷, who need to take reasonable⁷⁸ steps to comply with the law. Whilst SC03 do all these things, they avoid the language of 'sending' and only give a small proportion of the funds needed by any one Field Worker as they do not wish to take on the entire liability.

Fundraising for what? Some Field Workers find it easier to ask for funds to meet the needs of others rather than themselves. In one example, the Field Worker asked for donations to help orphaned and disabled children with the costs of education, subsistence and healthcare, but never asked for help with their own needs, so they endured periods of time when they lacked inoculations, a reliable vehicle and domestic electricity supply. Feelings of shame or excessive independence can prevent Field Workers telling potential and current donors anything about their real circumstances.

Deputation. Long term Field Workers who are engaged by a mission agency will often be expected to use much of their time at home visiting churches to speak about their activities. This may be to refresh their own individual relationship with the church visit, or the purpose may be to promote the work of the mission agency in general. Thus, some churches who do not have a prior connection with the mission agency or Field Worker make contact with the mission agency to invite a representative to visit and speak about the work of the mission. Income deriving from these visits may benefit the guest speaker or may be diverted to bolster the income of other Field Workers engaged by the mission.

Delivery, evaluation and appraisal

"Missionary action is reduced to a linear task that is translated into logical steps to be followed in a process of management by objectives, in the same way in which the evangelistic task is reduced to a process that can be carried out in accordance with standard marketing principles."⁷⁹

Policies. Field Workers engaged by MA1 sign an agreement with the mission agency outlining Code of Conduct, Policies, responsibilities of both parties and a defined term and timeframe for renewal or conclusion. These elements provide guidelines to ensure that the Field Worker remains on track as well as a benchmark for appraisal should their conduct or capability be in question. NF1 suggest that using the same policies for both staff and volunteers is likely to reinforce the view of UK employment and taxation experts that the so-called volunteer is in fact an employee in disguise⁸⁰.

Job description. NF2 recommend use of a job description in combination with a person specification this will set out the capabilities and tasks required of the Field Worker, helping everyone to hold a shared understanding of the task. Inability to deliver the outputs required is identified through

comparing the job description with appraisal findings, leading to use of the Capabilities policy, the offer of mentoring, training, support and role adjustment, but ultimately, to dismissal if improvements are not achieved. Obtaining clarity is more difficult for Field Workers who spend a significant proportion of their time learning the language at the beginning, and whose role is expected to evolve in response to local need.

Selection. MA1 gains reassurance that funds are being used well by confining their support for Field Workers to people who hold a recognised and relevant qualification and are formally selected for support by the local church.

Productivity. Managerialists think that everything can be counted so they devise key performance indicators that stand proxy for the wider productivity of the worker. By counting keystrokes in call centres, managers can rank their workers and decide who to promote and who to dismiss. This approach is challenging to apply to many jobs since suitable measures are elusive, people lie to gain advantage and the organisation bends towards the target rather than the original purpose. Interpreting performance indicators across cultures will be influenced by assumptions regarding corruption. NF3 commented that outputs matter less than outcomes⁸¹, reporting systems need to be proportionate, and snags and delays are inevitable.

Personal conduct. The Field Worker carries a responsibility for upholding the reputation of the donor, the mission agency and the host organisation in the impact country. SC02 direct its members not to carry out fundraising or offer financial support to Field Workers without the knowledge and support of church leaders.

Skills. Traditional managerialist approaches are based on the assumption that the manager has more experience than their subordinate, has probably done their job and can direct the person in how to do it well. The advent of the information economy has consigned that approach to history, so young, junior staff are often more knowledgeable regarding online technology than their managers; multidisciplinary project-based task and finish groups make boundary spanning the norm; self-managed work teams do away with most of the hierarchy and the global pandemic has sent workers home from the office to work in the absence of 'line of sight' supervision from their boss. A different approach is needed in the modern workplace at home and for overseas Field Workers too.

Supervision. Regular supervision sessions with the line manager are a routine feature of many Western professional groups and public services. Smith et al⁸² found that working with people to support their access to personal spiritual resources had a beneficial effect on their work engagement. MA30 distinguish traditional authority-based approaches with a more relationship-based accountability that I have tried to capture as Table 2. This is built on a belief that stewarding resources is about cherishing the whole life⁸³ of the Field Worker rather than narrowly concentrating on their work outputs⁸⁴ as well as an underpinning belief that Field Workers are more likely to be hard workers than lazy and so will need encouraging to rest sometimes rather than urging to get out of the armchair. The motivation shifts from performance to love.

Table 2: Different kinds of supervision

The authority-based supervisor emphasises	The relationship-based accountable person emphasises
<ul style="list-style-type: none"> <i>How have you advanced our organisation's mission?</i> 	<ul style="list-style-type: none"> <i>Where and how can you see the Kingdom of God advancing?</i> <i>What part do you play in that?</i>

The authority-based supervisor emphasises	The relationship-based accountable person emphasises
<ul style="list-style-type: none"> • <i>Have you done what I told you to do last time?</i> 	<ul style="list-style-type: none"> • <i>What have you been doing recently?</i> • <i>How does it match with your calling?</i> • <i>Have you been responding to human needs or the call of God?</i> • <i>Have been busy with a good thing or the best thing?</i>
<ul style="list-style-type: none"> • <i>What do you need my permission for?</i> 	<ul style="list-style-type: none"> • <i>How can I help you fulfil your calling?</i> • <i>Where are you stuck?</i> • <i>How can we pray or work together to remove obstacles?</i>
<ul style="list-style-type: none"> • <i>Is there anything in your personal or home life that has the potential to interfere with your work?</i> 	<ul style="list-style-type: none"> • <i>How are the people you love?</i> • <i>When did you last go out on a date?</i>
<ul style="list-style-type: none"> • <i>Hierarchy and professional distance</i> • <i>Compliance</i> • <i>Staff can be replaced</i> 	<ul style="list-style-type: none"> • <i>We are dear friends</i> • <i>We relate through mutual honesty, trust and vulnerability</i> • <i>We are humble yet brave and dare to speak our truth in love.</i>

Appraisal. NF2 regard ‘accountability and direction’ as one of their eleven core values recommended for adoption by all mission agencies. MA8 takes responsibility for appraisals which include a conversation with the local line manager in the impact country. Where the impact country has something of an honour/shame culture, then it is more difficult to obtain nuanced reports and the Field Worker may be described as wonderful until they need to be summarily dismissed. The appraisal process is also weakened when the line manager in the impact country is faced with a choice between a free pair of semi-competent hands or no help at all, and so they may sensibly choose to retain the person despite their shortcomings rather than lose the help.

MA7 would expect that the funding church would be able to seek feedback from the line manager in the impact country, in the same way that a line manager may report exceptional news about the person they supervise to their own manager. MA33 invites the public to post online⁸⁵ their reviews of its activities. Field Workers who network with donors through multiple pathways and relationships are in a stronger position than those who rely on a single line of connection, since the welfare of the former can be triangulated through several independent feedback mechanisms.

MA37 use a standard template for appraisals that works through the ‘key result area’ of the job description then reviews ‘goal attainment’, sets ‘future goals’ and addresses ‘training needs’ and ‘competencies’, all with no mention of God. The personal development plan takes a similar secular approach apart from asking about the appraisee’s relationship with their church and its role as a funder, but again, no mention of the appraisee’s spiritual life or their relationship with God or with the people being served.

MA41 locate some of the responsibility for appraisal and checking that funds have been spent wisely with the local line manager, rather than the mission agency or sending church. Finding an appropriate allocation of the shared responsibility varies from one country and role to another, but it is clear that all these stakeholders have a real segment of the total, and that excessive control by the mission agency or sending church will have the effect of disempowering the in-country line manager.

Challenge #5

Do we expect the Field Worker to deliver agreed tasks, or is the relationship based entirely on trust?

Dismissal. The UK Government defines a volunteer as someone who will not be dismissed if they fail to deliver⁸⁶. MA26 note⁸⁷ that “We are legally required to follow Charity Commission and banking rules, and therefore we reserve the right to give instant notice of our withdrawal of support. Recognising that most problems are errors of judgement, we use a nine-month process that includes a verbal warning, a written warning and eventual suspension.”

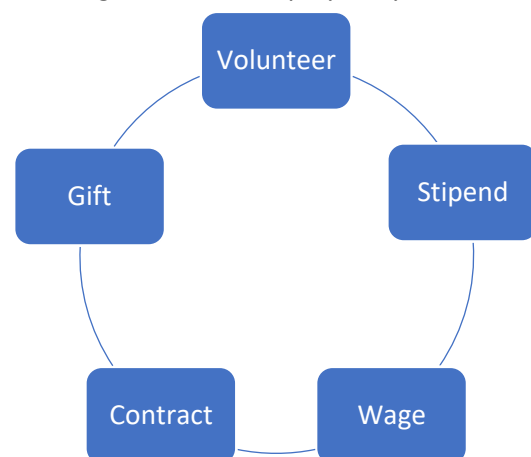
Performance-related pay. Only some secular employment sectors operate a piecework or bonus scheme for exceptional delivery, with the corresponding wage reduction for poor performance, and these schemes often create conflict and mission drift as well as eroding commitment. In general, the church does not use these mechanisms for staff, interns or Field Workers, preferring to use appraisal, supervision and appreciative approaches to develop and recognise exceptional work, while using capability and dismissal mechanisms to address poor performance. SCO3 split the roles within their church so that one person is responsible for ensuring personal, pastoral support is provided to the Field Worker and the formal decisions about their money and ‘adoption’ of the Field Worker are made elsewhere.

Wage differentials. While performance related pay is rare in mission roles, wage differentials are commonplace. Secular workplaces routinely pay more for complex roles than simple ones; jobs requiring qualifications pay more than those accessed by unqualified workers, and so on. Posts with a greater salary routinely offer more hours, with zero-hour contracts⁸⁸ and minimum wages being confined to lower paid employees and few resources allocated to supporting volunteers. This pattern is commonplace in both secular organisations and mission agencies. In contrast, MA41 looks for volunteerism from its senior staff and spends the bulk of its funds on supporting Field Workers.

Five options

Mission agencies vary on almost every conceivable dimension (size, location, history, practices) so it is unsurprising that there are variations in the financial relationship with their Field Workers. Although payments can be made in a variety of ways, there are essentially five different approaches that may be used singly or in combination, as shown in the diagram.

The following sections will discuss each of these five options in turn, but before launching into the detail, it is worth noticing that the individual Field Worker or mission agency may operate a hybrid that blends several of the ideas found across these models into a single role, or maybe blend two or more roles, with each one drawn from a different category, as when a citizen works for an employer on Monday to Friday and then volunteers at the weekend⁸⁹. The Field Worker will also have their own private view of their status too. This can vary from believing that one is employed by God the Provider, through to considering that each and every individual who makes a donation through whatever means is effectively sending the Field Worker on their behalf⁹⁰.



Volunteer

Good practice in UK volunteering requires the volunteer-engaging organisation to offer a role description so that the person understands the duties that they are expected to fulfil⁹¹ and to reimburse properly receipted expenses. Any payment beyond precise reimbursement of expenses may be seen as

establishing a verbal contract of employment with its attendant legal rights and obligations⁹². The volunteer has a formal role⁹³ that may initially look like employment but has distinct differences. MA37 has established a Memorandum of Understanding between all the stakeholders (the Field Worker, the Mission Agency, the donor churches and individuals, and the organisational host in the impact country) so that everyone is clear who will do what.

In the UK, agreement has been reached between the volunteer sector and industry that salaried roles should not be undertaken by volunteers⁹⁴. While it is often difficult to determine in practice, there are clearly circumstances that amount to exploitation.

Some mission agencies engage people as volunteers⁹⁵. The volunteer may be self-financing or the mission agency may act as a conduit for donations to individuals⁹⁶, dividing the transaction into three⁹⁷ phases, so that the donor sends money to the mission agency and then the mission agency may charge a fee or levy⁹⁸ for handling the transaction and providing other services before passing the balance on to the volunteer⁹⁹.

Where the mission agency asserts that their people are unpaid our gaze shifts to the direct relationship between the donor and recipient (unless the Field Worker is self-funding), so all the following options may become explicit or assumed aspects of the transaction. Another route to the same outcome occurs when a donor prefers to remain anonymous and so turns down the opportunity to build a relationship with the Field Worker. In this latter case, the mechanism of accountability forks into two. Firstly, it is realigned towards the general public since the donor may continue to track the reputation of the Field Worker or their agency to inform their decision on whether to give again. The Field Worker's task in shaping their own reputation is complicated when they work in a dangerous environment and so must simultaneously advertise their activities and suppress these news reports¹⁰⁰. Secondly, the Field Worker may seek out and form a voluntary relationship in which they make themselves accountable to a wise person they trust rather than negotiating the accountability that attends a line management or financial relationship.

Challenge #6

Does your donation help the mission agency with its costs as well as the Field Worker?

MA22 offers an optional role to the spouses of Field Workers which is called an Accompanying Volunteer¹⁰¹, drawing our attention to households as well as individuals.

Voluntary Worker

The UK Government has used the title 'voluntary worker' to mean a particular category of employee, so this option is not listed as a separate, sixth category in the diagram above. All the obligations that apply to employers and employees apply to these voluntary workers, save the need to comply with the Minimum Wage Act 1998. Anyone classed as a voluntary worker under these regulations must not receive any payment for their work. If they receive any payment in cash or kind beyond exact receipted reimbursement of essential expenses, this indicates that they are not in fact voluntary workers and the National Minimum Wage provisions apply¹⁰², along with the potential for legal action against the employer if it is not paid.

They may receive essential training that is necessary to equip them to carry out their job. For example, providing or funding training to help the Field Worker prepare to retire from the role would be counted as non-essential training and therefore constitute a payment in kind. Similarly, a sum given towards the general cost of living bears the risk that it may occasionally amount to more

than the actual costs incurred in a particular period and therefore the whole sum would be regarded as a payment, disqualifying the recipient from the status of voluntary worker under this legislation.

While some individuals may take on charitable work in the UK or overseas completely at their own expense, most Field Workers who are engaged with mission agencies require funding. Many mission agencies call this an allowance rather than a wage, but the voluntary worker regulations do not acknowledge this distinction and treat any consideration as payment for work done.

Sustaining this status also depends on demonstrating that there is no relationship between donor and employer, that they are not de facto one and the same. When donors ask for reports, hold the Field Worker to account and commit to regular payments¹⁰³ in response to consistent effort, they are behaving more like an employer. This has the perhaps unwanted effect of relegating the mission agency to mere broker and emboldens those who would argue that the Field Worker is actually being employed by the sending church, not the mission agency, and should not be classed as a voluntary worker but rather paid at least the National Minimum Wage or National Living Wage, according to age.

Donors also start to look like employers when they all belong to the same congregation, even if they are giving privately. Geographical and organisational distance affects this too, so a voluntary worker who served in a particular congregation and was supported by gifts that all came from the same congregation would be more likely to be perceived as being employed by them, while a Field Worker who served overseas and was funded by several different churches and individuals in different denominations would have a stronger case to be viewed as a voluntary worker.

MA6 deploys these provisions to designate its Field Workers and headquarters staff voluntary workers and pays them nothing whatsoever in cash or kind¹⁰⁴. This may be treated in practice as a poorly understood status¹⁰⁵ in the eyes of tax and employment officials, making it an unreliable designation.

Gift

Luxury not subsistence. Both the church as a whole and individual members may wish to make a gift to the person from time to time in response to need, a gesture of love or an endorsement of the Field Worker's calling¹⁰⁶ and such gifts may fall within formal due diligence checks¹⁰⁷. In industrialised countries, the wage paid to a fulltime employee is expected to be sufficient to live on (see the section on wages below), so the fulltime worker should not need to depend upon the receipt of gifts to survive.

Challenge #7

Under what circumstances should the church offer funding from its income as an organisation rather than invite individual members to give privately and directly? Or vice versa?

Who benefits? Sometimes a particularly generous gift, or a cluster of gifts received from a group, can give one Field Worker a distinct advantage over others in the mission organisation or in the impact country. MA2 have set a threshold, above which this extra income is considered to be a gift to the mission agency rather than to the individual¹⁰⁸. This arrangement is mirrored in the policies of UK public sector agencies where concerns about bribery and fairness have meant that small gifts may be received by teachers, health professionals and others but larger gifts go to the organisation, all gifts are recorded¹⁰⁹ and mechanisms are set in place to ensure that donors do not receive preferential treatment.

Spent as intended. Donor churches, individual Christians, auditors and the charity regulator may ask for evidence to show that funds have been applied to their intended purpose. For example, if funds were assigned to purchase a car, they may ask to see a receipt confirming the purchase. Receipts also free the Field Worker from allegations of misappropriation of funds. An employee or contractor may be required to sign that they have received payment, but nobody asks how they have spent funds assigned for living costs. MA9 apply this approach to their Field Workers who are not asked to give account of how they have spent their allowance¹¹⁰. The situation with so-called freewill gifts can be ambiguous, as any teenager who has received a birthday gift of money from an elderly relative “for you to buy a book” has discovered.

A common solution to the need to ensure that funds are spent as intended is to supply the item directly rather than provide the funds for its purchase. This can help with cashflow, as the Field Worker is sent a plane ticket (for example) rather than flying and then submitting a claim for reimbursement, and it reduces the sums appearing in the Field Workers bank account which may in turn simplify tax returns and reduce the amount of tax due. However, it has the perhaps unwanted consequence of infantilising the Field Worker.

No guarantees. Gifts are freewill offerings that do not make any claims on the recipient in terms of future behaviour or productivity. The church is not obliged to offer a gift, and the person is not obliged to do anything in particular in exchange. Donors often like to receive reports or other feedback from recipients, but individuals have no grounds for grievance if nothing is received – it was a gift. Expectations need to be managed so that recipients do not anticipate a repeat unless this has been promised. A gift is discretionary, may never be repeated and is not made in exchange for anything, but is still subject to UK tax rules¹¹¹.

Single event. The pure notion of gift is a single event that may never be repeated. In contrast, MA34 will ask donor churches to commit to regular giving for a three-year period and other agencies ask individuals to commit in a similar way. This is intended to create some financial stability for the Field Worker but moves away from freewill gift towards obligation and starts to look more and more like a contract of employment.

Routed through a charity. Some gifts to registered charities in the UK, Australia and perhaps elsewhere can be exempted from tax, so, for example, the UK Government adds 25% of the value of eligible donations to the charity through their Gift Aid system. This incentivises mission agencies to encourage all gifts and donations of whatever kind and value to be routed through them.

Donor churches may take a similar approach and encourage members of their congregation to give to the Filed Worker via the collection plate rather than directly. There are several factors that might be considered when choosing between these options, including:

Giving directly or via our church

Individual donors give directly	Individual donors give via the local church
Individual donors feel more personally committed to pray and take an interest in the Field Worker	Churches want to do something new rather than continue supporting long-term Field Workers
Donors may commit for the long term	Churches can take unwarranted decisions ¹¹²
Increases the number of giving units, stabilising overall income	Might engage new church members over time
Donors can give to private individuals who are not registered charities	Due diligence checks may reduce the risk of misuse of funds

Individual donors give directly	Individual donors give via the local church
Individuals are agile – they instantly respond to urgent need or discontinue funding rapidly without calling a meeting, setting a budget or seeking permission	Group discussion and evolving policies can improve decision making and enhance strategic oversight
This hidden generosity avoids the risks of bragging about giving.	Enhances the sense of community within the church as we do this together, and the increased income of the church gives a sense of success.

Remote. There is a further benefit to routing gifts through a charity. A wage might be pictured as a symmetrical relationship in which the employer and employee face each other and then the employee hands the employer their labour and in exchange, the employer hands the employee their wage. Employment lawyers and tax officials may consider this transaction as a wage. It only becomes a gift when there is considerable distance between the two parties – they are engaged in different organisations, when there is no connection between the effort of the Field Worker and the provision of the gift, and when they are geographically distant from one another.

Taxable. The HMRC collects taxes on behalf of the UK Government and may have a view about the total value of gifts that may be received over a year before they start affecting the tax charged to the Field Worker¹¹³. From the donor’s side, the UK Charity Commission will require registered charities, such as churches, to publish accounts showing what has happened to the money which they have handled, effectively capping the total sum that can be given as a gift.

Donor ego. Finding donors willing to buy a bag of rice is easier than finding donors willing to employ the school chef to cook it. This is not just a matter of the sums needed, but rather to do with the warm feeling generated in the donor’s heart when they have paid for something tangible – a new jeep rather than repairs and fuel, a twinned toilet rather than teaching on handwashing. When donors genuinely listen to what local people need, they are willing to give what is needed. The challenge digs even deeper when there are local people with the skills who simply need a funder to enable them to do the thing fulltime, but donors in the West think that the best thing is to send a Field Worker. While the West talks of partnership and say that simply sending money is patronising, these actions show that they assume that they are the only competent people. Perhaps part of the answer is to send money that can be used to employ staff, and then send visitors to listen and learn about the initiatives of the local people. Such solutions may reduce the number of Field Workers as the affluent West commits to support indigenous leaders financially.

Stipend

Since 1836, clergy in the Church of England have received a stipend¹¹⁴, intended to free them from the burden of poverty, work and the worry of finding alternative sources of income, and this is the approach taken by MA3¹¹⁵ for its employed Field Workers. MA10 hint at a similar arrangement where both Field Workers and all staff in the support offices are fully funded, so that Field Workers can focus on their mission and ministry¹¹⁶.

In the 1990s, SC1 offered a fixed rate for single Field Workers,

Challenge #8

Are Field Workers consumed with worry about their precarious financial state? Do they spend hours managing scarce funds when receiving just a bit more would free their time and attention for other activities?

which was doubled for families and halved for short termers. The amount may be set by reference to average earnings, but calculations may neglect the benefits of being a UK citizen, such as free healthcare and education. It may quickly become inadequate if high levels of inflation hit the donor country or impact country. It may be insufficient for recipients who have additional needs in relation to diet, disability, healthcare or family, or it may grant the recipient conspicuous wealth in the donor country, impeding the message that Christ came to live amongst the poor. It is absurd for the Field Worker to act poor as it is impossible to eliminate all the differences in circumstances between the Field Worker and the people they live amongst, but the gap can be narrowed rather than widened. Wealth brings responsibility, such as offering employment to local people and taking note of how reception rooms are furnished in comparison to neighbours’.

An adjustment may be made by suggesting that the stipend is no more than a partial contribution towards living costs and therefore requires the recipient to seek out part-time work or donations from elsewhere to top up the stipend. If other sources of income or part-time work are difficult to find, then these arrangements can be thwarted as the recipient then spends more time, energy and worry on trying to assemble a total funding package that is sufficient and not overly burdensome. Worried Field Workers will be less productive.

Field Workers who receive a stipend or wage will be less preoccupied with money than their colleagues who are obliged to spend time and emotional effort on fundraising.

Self-employed contractor

The Field Worker is given some money in exchange for delivering a specific task or output and is designated as a self-employed contractor, just like a contract plumber. The contractor will have multiple contracts that in turn deliver multiple sources of income. Payments on a contractor basis have a clear start, defined outputs, progress monitoring mechanism and clear end. Continuation may not be assumed and the contractor is likely to stick to the task as it was originally described rather than identify with a team, share in problem solving and carry out unanticipated tasks¹¹⁷. For Field Workers who serve in the UK but who are not formally employed, registering as self-employed is the safest option¹¹⁸, and MA40 indicated that it was also appealing since it lowers the tax bill¹¹⁹. MA41’s usual arrangement is to work on the basis of a fee for contracted outputs in line with a mutually agreed vision of mission effectiveness based on key performance indicators – a classic ‘self-employed contractor’ position.

Multiple bosses. When a worker generates income by working directly for a number of different organisations they are classed as a self-employed contractor¹²⁰. Each funder will set out the outputs and timetable they require in exchange for their funds. This may lead to each funder demanding their own monitoring and appraisal systems, creating a disproportionate burden that disrupts performance. In this situation, the focus shifts away from overall productivity, professional development and work/life balance towards a school homework approach, where demands from those in charge compete and sometimes fall all together at the same time.

From an alternative viewpoint, the mutuality of relationship between the funder and the Field Worker can create opportunities for the Field Worker to offer pastoral support to the funder, a role reversal which seems unlikely when too much emphasis is placed on the idea that the funder is like a boss¹²¹.

Freedom to walk away. The self-employed contractor has an easier time leaving one of several jobs than their fulltime employed counterpart. A single contract represents only a fraction of their work, so if they dislike this funder’s principles or practices, they can end the arrangement, reject offers of repeat business and take their skills elsewhere.

In secular employment (both for self-employed contractors and employees), there are some limits to these freedoms set out in a non-solicitation agreement. This means that anyone who leaves a business must not approach the customers or employees and draw them away – they can take their skills elsewhere but not their customers or colleagues. The non-solicitation agreement indicates that customers and colleagues belong to the company and the departing employee must not use their customer list or connections with work colleagues that they gained whilst working there to benefit a new employer and harm the old one. These requirements must be reasonable, sometimes include a time frame and may recognise where the employee has relationships formed outside the workplace or prior to working for this employer.

Field Workers strengthen the activities of the mission agency, bolster its reputation and in many cases contribute to central overheads through the levy they are charged. Without a non-solicitation agreement, if they develop a dislike for the theology or working practices of their mission agency, they can simply walk away, join another agency and carry their funders with them, to the cost of the agency they leave. This allows some Field Workers to escape abuse¹²² and poor practice¹²³ but may permit others to avoid the challenges of accountability and teamwork¹²⁴ and might destabilise the mission agency they leave¹²⁵. The Field Worker's situation is unlike that of their secular peers because they are commonly expected to find their funders prior to starting with the mission agency, may not be employed anyway and may not have been required to sign a non-solicitation agreement, but donors do carry an obligation towards the mission agency as well as the Field Worker.

Look elsewhere for mentoring. A few contractors gradually become skilled in estimating the work involved in each task and managing funder expectations. They are willingly held to account for the delivery of each contract, but look elsewhere for holistic mentoring, while resisting the efforts of those clients who want to view, manage and oversee their whole life whilst paying for only a part of it. The contractor must not assume that they will get repeat bookings and, despite their marketing efforts, will have feast and famine periods. Wise funders will look for ways to reduce the administrative burden on the contractor whilst acquiring the relevant assurances that their project is being given appropriate attention.

Fulfilling some duties like an employer. Some mission organisations take on some obligations towards the Field Worker. They collect income from churches, distribute it to Field Workers, set out policies and procedures and provide welfare services. The secular parallel in the UK is the role of the Personal Service Company (PSC) as described in the IR35 tax regulations. Recent changes in these regulations were designed to shut down arrangements where the PSC was disguising the real situation – that the contractor was, to all intents and purposes, employed by the funder and was therefore entitled to protection as such.

Challenge #9

Is everyone clear about who does what in the four-way relationship between the Field Worker, the line manager in the impact country, the donor church and the mission agency?

In other arrangements, the mission agency takes on a carefully defined role in relation to these matters. For example, MA5 employs staff for its central office functions, while Field Workers are self-employed, and the mission acts as their agents to collect donations which they apply to each Field Worker's agreed support budget after taking a levy. This enables them to provide a considerable range of care, advice, support and promotional services, including their role as recognised and authorised by HMRC of paying Class 2 or 3 National Insurance contributions on behalf of their overseas Field Workers¹²⁶. Beyond these functions, MA5 is clear that responsibility for personal income-related tax affairs sits with the Field Worker themselves.

Meanwhile, at MA1, staff ensure that the obligatory tax and superannuation contributions are made on behalf of the Field Worker and provide reporting to the Tax Office for the Field Worker to complete their personal income tax returns. MA7 offers their Field Workers the option of self-employment rather than straightforward employment and a small number take this up, taking on the associated obligations towards the tax office that otherwise sit with the employer (tax, insurance, pension contributions and so on).

MA34 has a two-step arrangement in place which turns out not to be self-employment. They aim for each Field Worker to be supported by 3-6 donor churches but then the mission agency employs the Field Worker.

Split roles. In some situations, and especially in countries where overt evangelism is prohibited, the mission agency may create a single package for the Field Worker out of two or more activities. In one example, the husband took on a fulltime secular role and offered his spare time to the local church. A line manager was identified at the (office hours) workplace and in the church, and all stakeholders were involved in drawing up an arrangement so that everyone understood who had claims on the Field Worker's time, who would oversee their work/life balance, occupational health and spiritual welfare, and who would send them home in the event of a health or security crisis. The in-country 'big boss' was identified so that a holistic approach could be taken when necessary, rather than everyone deferring to everyone else. This is another example of the Memorandum of Understanding (MoU) mentioned in the section above entitled 'Volunteer'.

A distinctive element to be addressed in using a MoU with self-employed persons concerns disclosures from one client to another. In conventional, secular self-employment, the contract arrangements with one client are not disclosed to the others with perhaps a few, limited exceptions. For example, a plumber may tell one customer that s/he may be temporarily elsewhere, but the details of the fee paid to fix the emergency remain confidential.

Wage

Churches and denominations employ staff, bringing them into a considerable legal framework with a contract of employment, payment of wages and worker rights. The church may employ pastoral, administrative or mission staff to work at its home building, and MA1 takes the view that we might expect Field Workers to enjoy similar benefits to their home-based colleagues.

Challenge #10

How do the financial arrangements for Field Workers compare with those of your home-based employees?

In UK law, a formal written contract does not need to exist for the Field Worker to be considered a *de facto* employee¹²⁷. They may acquire this status and the corresponding obligations on the employer simply by establishing a verbal agreement that certain tasks will be carried out in exchange for a consideration. Employment places obligations on both employee¹²⁸ and employer¹²⁹. When the employee has a contract based in one country and works in another there are further complications, as both countries may tax the payments or compete to enforce their own regulations unless there is a tax agreement in place between the countries concerned.

MA3¹³⁰ and others¹³¹ employ their Field Workers. Even where the impact country has very different employment law to the UK, these mission agencies hold to the UK approach wherever they can, as they believe that this provides the most ethical option¹³².

Other mission agencies take a different approach, creating some interesting tensions for people socialised into the workplace values of the developed West. It has been suggested that some mission agencies distinguish ‘hiring’ from ‘calling’ and suggest that hiring is inferior, but it is unclear how this argument impacts employment practices¹³³. In a similar attempt to distance their arrangements from employment, others offer an ‘allowance’ rather than a wage, but it cannot be assumed that changing the name of the payment is an acceptable way of avoiding the creation of a contract of employment.

Take MA11 as an example. This agency runs a school where staff must hold full academic credentials and take up professional tasks and responsibilities. Allowances and entitlements are prorated if staff work less than fulltime, so it looks like an employment contract, but MA11 offer their Field Workers an allowance rather than a salary. The allowance structure is shown in Table 3.

The fulltime work of the mother is variously valued at \$1010, \$880 or \$740, disrupting any notion of equal pay for equal work, while the arrival of a child will add \$390, \$250 or \$0 to the allowance, raising questions about whether this structure is needs-based either. Any UK employer who suggested such a payments structure would be prosecuted under the Equalities Act 2010, so Field Workers must challenge the school, set aside work-related ethics and find another rationale (such as seeing the allowance as a gift, divorced from both labour and needs), ignore the details or overcome their feelings of injustice¹³⁴, perhaps through moral disengagement. This is redolent of the situation where the mission agency declares a belief in generosity while keeping its Field Workers in poverty, and the individual must decide how to manage the dissonance¹³⁵. There are practical implications too, that in turn will have moral consequences. So, for example, the allowance structure set out in Table 3 discourages the couple from marrying.

Challenge #11

How does the Field Worker respond when living under arrangements that clash with their personal values?

Table 3: *Some arrangements appear unjust*

Some of MA11’s allowance structure	Monthly \$
Single Teachers get this amount each	1010
So together, two single teachers receive	2020
If they marry each other their joint allowance falls to	1890
If the woman gives up teaching during pregnancy, their income falls to	1150
When their first child is born, their income increases to	1540
Mum returns to teaching full time, increasing the household budget to	2280
A second child adds	250
A third or subsequent child adds	0

We saw above that in industrialised countries, the wage paid to a fulltime employee is expected to be sufficient to live on. If the employer has insufficient funds, they should (1) reduce the working hours of the employee while holding the wage steady until the hourly rate is at or above the living wage¹³⁶, and so release the person to seek another part-time job to run alongside the mission work. Alternatively, (2), new funding sources should be sought by the mission agency so that they can pay a proper rate. In a variation of the first option, a new funder could employ the Field Worker in an additional part-time job at a sustainable rate of pay, thereby enabling them to work both jobs and receive a living wage by combining the two incomes, whilst working a reasonable number of hours in total. For many Field Worker roles, none of these things happen, and the wage offered is considered inadequate, even if it is at the normal level in the host country. In this situation, the Field Worker will top up the wage from their own funds or seek donations for this purpose¹³⁷.

Employees are not asked for an account of their personal budgeting and spending habits before their wages are paid; nor are contractors required to reveal their earnings from all other clients when

contracting with one. The employer or contract manager does not ask for an account of how the wage or contract fee was spent. Periodic uplifts to wage levels may be triggered by inflation or other rising costs as revealed in household accounts, but wage levels are generally not revised in response to the individual employee's changes in living costs, but rather a broader trend in inflation or earnings in the sector.

Field Workers who are employed by the mission agency may be sent by a local church, which gives them ongoing obligations and privileges. MA7 expects that the sending church will be involved in prayer and finance as well as being kept informed of what the Field Worker is doing and they will have a voice in significant decisions.

A sending church also makes and communicates a decision to bring the Field Worker home early in response to health, security or pastoral concerns. MA7 expect members of the sending church to visit the Field Worker in the impact country from time to time, as it is these long-term relationships in the fellowship that are of most pastoral value, rather than the comparatively superficial relationship with the mission agency. This accountability to the sending church is supported by the cross-cultural and mission expertise of MA7, who are in touch with the Field Worker at least monthly. Mission agencies expect to receive a periodic report from the Field Worker and recommend that updates are sent to donors too¹³⁸.

The arrangements are complicated when a Field Worker is supported by funding from several churches, as it then becomes more difficult to identify a single 'sending' church. The working model shifts away from employer and wages to look more like the contractor/self-employed option described above.

Field Workers who are employed by the mission agency may be seconded to the host organisation with which they are to work in the impact country. That organisation takes responsibility for them locally, including supervision and appraisal of their work, discussed already.

MA8 find that some organisations in the impact country draw up a job description but this is far from universal as written job descriptions are a part of Western culture which has not been adopted everywhere. Where a job description is not provided by the host organisation, MA8 utilises its generic job description that sets out expectations of them as MA8 Field Workers.

What is the status of this paper?

Most of the documents we read are finished pieces of work, carefully crafted and edited in private before being shared with anyone else. This is a different kind of paper – it has been shared with the organisations cited from a very early stage, when the initial handful of ideas were incomplete, poorly phrased and tactless. The work has been edited many times, and on each occasion a revised version has replaced the earlier material online. This process is still under way, and so this paper may still be lacking crucial concepts, evidence, structure and grammar¹³⁹. As readers continue to provide feedback to a general inquiry¹⁴⁰, further insights will be used to update it, so please contact peter.bates96@gmail.com with your contributions¹⁴¹.

This way of writing is risky, as it opens opportunities to those who may misunderstand, mistake the stopping points on the journey for the destination, and misuse or distort the material. This way of writing requires courage, as an early version can damage the reputation of the author or any of its contributors. At least, it can harm those who insist on showing only their 'best side' to the camera, who want others to believe that their insights appear fully formed, complete and beautiful in their simplicity. It can harm those who are gagged by their employer or the workplace culture, silenced lest they say something in a discussion that is not the agreed party line. It can harm those who want

to profit from their writing, either financially or by having their material accepted by academic journals.

In contrast, this way of writing can engage people who are not invited to a meeting or asked for their view until the power holders have agreed on the 'right message'. Since it is unfunded¹⁴², it is free from vested interests. It can draw in unexpected perspectives, stimulate debate and crowdsource wisdom. It can provide free, leading-edge resources.

¹ For example, the Australian system considers missionaries engaged by MA1 to be "religious volunteers" with respect to Employment Law and "employees" with respect to Tax Administration.

² Books that have been recommended to me include: Lederleitner, MT (2010) *Cross-Cultural Partnerships: Navigating the Complexities of Money and Mission*. Also Lingenfelter SG & Green JA (July 2022) *Teamwork Cross-Culturally: Christ-Centered Solutions for Leading Multinational Teams*. Also McCullough A *Global humility: Attitudes for mission*. Also Marie J *Across the street and around the world*. Also Hibbert E and Hibbert R *Leading multicultural teams*. Also Rosenberger E *Missionaries are real people*. Also Rosenberger E *Ending well*. Also Pirolo N (2012) *Serving as senders today*.

³ Groves P (2006) *Global partnerships for local mission* Cambridge: Grove Books Ltd. Available from <https://grovebooks.co.uk/a/downloads/-/c6478dd81c06831f/Od5cacc4f277c83b>.

⁴ In preference to 'missionary' (which has overtones of colonialism), 'mission partner' (which could be the donor, sending church, engaging organisation in the impact country or others working on the same mission in the same location). The term Field Worker also reduces the amount of ecclesiastical jargon and makes the paper more accessible to others. The downside is that (i) using the term 'Worker' implies a contract of employment, which is not always the case, as we shall see; (ii) the term does not imply that the field is in another country and (iii) As Jim Memory writes, "Can we speak meaningfully of a geographic "field" in which we operate strategically and seek to control, when there are already others there who are toiling and harvesting?" – Memory J (2021) *Europe 2021 - A Missiological Report*. ECM, page 39.

⁵ Mathews & Hough say that HMRC and the Charity Commission are mounting more challenges than they used to. Mathews S & Hough A (2012) *Guide to churches making payments overseas* London: Stewardship.

⁶ On 24 June 2022, the UK government published its review of its Anti-Money Laundering Regulations 2017, the Countering of the Financing of Terrorism Regulations 2017 and the the Office for Professional Body AML Supervision Regulations 2017. In March 2022, 888 UK Limited, which runs gambling websites, was fined £9.4 million under these regulations. The regulatory environment has resulted in a general increase in the amount of checking that the banks are doing to gain assurances that international transfers of funds are not ending up as bribes, money laundering activities or funding for terrorism. For example, a bank recently asked church SC1 for details of the designated officer and non-UK nationals who are signatories, copies of policies and procedures that demonstrated compliance with the Bribery Act and Terrorism Act, mechanisms for identifying the true beneficiaries of international transfers of funds, and independent review arrangements.

⁷ Transparency International ranks the perceived level of corruption in individual countries as [Home - Transparency.org](https://www.transparency.org).

⁸ An Anti-Money Laundering policy should: (i) recognise the risk associated with paying donations; (ii) where possible, make overseas donations via established known international charities; (iii) always seek independent verification of or references for overseas charities not previously supported; (iv) request specific confirmation of all donations made; (v) consider the reports made by the recipient to existing supporters and the frequency and detail of such reports; (vi) Trustees regularly review the risk assessment for overseas donations (perhaps six monthly).

⁹ See an explanation of the role of charities in combatting terrorism at **Error! Hyperlink reference not valid.**

¹⁰ See [Safeguarding \(stewardship.org.uk\)](https://www.stewardship.org.uk)

¹¹ See blogs at Kouya.net, also <https://www.stewardship.org.uk/resources/briefing-papers> also the International HR Forum or the Finance & Governance Forum run by [Global Connections](https://www.globalconnections.org.uk). Their next event is: <https://www.globalconnections.org.uk/events/international-hr-forum/220525>. Also check out [Home |](https://www.stewardship.org.uk)

[Missions Interlink](#). Also [CMA – Advancing Ministry. Governance, leadership and management for church, ministry and Christian business](#). Also [Alphacrucis College](#). Also [Missionaries and Money: How Much Should I Ask For? \(stewardship.org.uk\)](#)

¹² Hamilton M, Klay R & Lunn J (2000) “American Evangelicalism and the National Economy, 1870–1997.” In Eskridge L & Noll MA (eds) *More Money, More Ministry: Money and Evangelicals in Recent North American History*. Grand Rapids, MI: Eerdmans. Escobar (1991), Three approaches to world evangelization stand in tension with one another, *Transformation* 8 (4):7-13, <https://doi.org/10.1177%2F026537889100800409>.

¹³ Stephens notes that missionary church planting effectiveness peaks in years 8-17, while 50% of missionaries leave the field within five years for mostly preventable reasons. Stephens E (2018) *Factors Contributing to Longevity in Missionary Service: A Self-Report Study from an Evangelical Mission Agency*. Lancaster Bible College.

¹⁴ Amongst the curiosities of mission agencies are both the adoption of a managerialist mindset and the half-hearted way it is sometimes done. So, for example, job adverts are used, but often lack information that would be regarded as essential in a secular advert, as shown later in this paper. This can be as damaging as excessive use of managerial tools.

¹⁵ This is not true in those sections of the American evangelical press that are immoderate in their criticism of others. Such excesses may dissuade humbler people from speaking out under any circumstances.

¹⁶ Inquiry emails were sent to 76 mission agencies of whom only 30 (39%) replied. Respondents felt unable to speak on behalf of their mission agency and no-one passed my inquiry to a Trustee or anyone who would be able to do so. A few mission agencies were asked for permission to be named in this free online resource, but all refused it.

¹⁷ Global Connections have published free resources and also have a membership option that grants access to further materials, including networking meetings with legal and financial specialists. Individual membership costs £90 per annum in 2022 with other options for churches and mission agencies.

¹⁸ In June 2022, MA38 advertised roles that they said utilised the Genuine Occupational Requirement provisions of the Employment Equality (Religion or Belief) Regulations 2003. These regulations were revoked by the Equality Act 2010.

¹⁹ Memory (2021, page 42 op cit.) calls these people ‘first culture workers’ and defines this as nationals of the country in which they work.

²⁰ MA31 is a mission agency devoted to supporting indigenous Field Workers to serve in their own community rather than sending overseas Field Workers from the West. MA41 comments that indigenous workers are more financially and missionally effective. They continue to live in countries where military, economic, cultural and environmental conditions are unfavourable to Field Workers. MA32 describe indigenous Field Workers as people who “face no barrier of language, because they’ve spoken it all their lives. They face no barrier of culture; they’ve lived it all their lives. And unlike most Western missionaries and evangelists, they won’t leave.” NF3 commented that Field Workers are “rarely able to develop a sufficient understanding of local language, culture, politics, and economic issues to make any real impact within the desired time-frame. It’s almost always cheaper, and more effective, to partner with a trusted local organisation, and work through their staff. That increases capacity, decreases the risk of dependency) and avoids skipping the community consultation steps where you find out what’s going to work.” Strengthening the focus on support for local people rather than sending cross-cultural Field Workers is sometimes called the ‘indigenisation of mission’ – see Memory J (2021) *Europe 2021 - A Missiological Report*. ECM.

²¹ For example, where the UK Government has legislated for a minimum wage, the church should endeavour to honour this rather than seeking ways to circumvent the principle and provide less. In some circumstances, observers might hope that the tax department will take a pragmatic approach and not pursue aid workers who are living overseas, beyond their jurisdiction and on a low income. Even if the law is not enforced, it should not be flouted.

²² Whiteman K (2021) Eucharistic interdependence: A biblical theology of support raising *Missiology: An International Review* Vol. 49(4) 316–331. DOI: 10.1177/00918296211024946.

²³ Lupton RD & Lawlor PG (2011) *Toxic charity*. HarperCollins.

²⁴ For some resources on ‘just enough support’ and disabled people, see the section headed ‘Austerity’ at [Subject index – Peter Bates](#). Some of the material may have implications beyond disability.

²⁵ National Minimum Wage regulations permit employers to provide free accommodation as part of the wage (the definition of accommodation is rent, charges for things like gas, electricity, furniture and laundry). From April 2022, the accommodation rate was £8.70 per day. See [National Minimum Wage and Living Wage: accommodation: Accommodation rates - GOV.UK \(www.gov.uk\)](#)

²⁶ MA26 expect Field Workers to obtain insurance to cover the cost of repatriation – see [Avail-accountability-2021.pdf \(availmission.com\)](#). Some people need personal insurance that covers the risk of kidnap and ransom – see [www.bannergroup.com](#).

²⁷ For example, MA21 charged each team member £375 to participate in a one-week [mission](#) in the UK in summer 2022. The fee covers accommodation, food, administration and a DBS check. Team members need to arrange their own transport to and from the city. Accommodation is expected to be individual rooms in a hotel a short walk from the church. Meals will be provided at the church. MA25 can arrange short term mission trips and tourism in East Africa – for example, the 3 days/2 nights trip to Ngorogoro Crater costs \$915 plus flights. MA28 recruits volunteers without disclosing the number of hours they are expected to do, but charging them £750 for preparation, support and placement, plus the cost of their airfare and around £150 per month for accommodation and meals. MA43 offer an experience that lasts around two weeks and they charge £60 as a non-refundable registration fee and a further £1100 ‘team fee’, which does not include airfare or any associated travel needs such as passport, visa, insurance etc. Volunteers are accommodated in Western-style hotels.

²⁸ Online databases that provide vacancy listings include [Empowering and connecting Christians for mission and ministry - OSCAR](#), [Christian Vocations | Jobs, international, short-term, training and guidance \(globalconnections.org.uk\)](#) and [Christian Organizations | Mission Finder](#),

²⁹ Mike Frith confirmed that OSCAR asks organisations submitting adverts to use specific headings, including a heading for finance, and also offer guidance in preparing a submission, but the variation described in the table is a feature of the mission agencies submitting their adverts, rather than a consequence of OSCAR’s activities.

³⁰ MA11 divides school fees into tuition costs and capital costs, discounting the costs of tuition only, and only for a limited number of children.

³¹ MA11 pays a proportion of the cost of work permits, with the proportion rising the longer people serve.

³² MA11 help with airfare for their staff but not for other family members.

³³ See [Ministry-Trainee-Finance-Guidance-Sept-2021.pdf](#).

³⁴ On average, adults in the UK owe just over a year’s income. See [25+ Essential Debt Statistics UK Edition \[2022\] You Need To Know \(2021\) \(cybercrew.uk\)](#)

³⁵ For example, MA12 offers fulltime teachers the role of ‘missionary volunteer’. The fulltime role is 40 hours per week, and their offer to fund a return flight to get there and home again at the end, one return flight per year of service, a house and utilities (electricity, water, Butagas, internet and wood for fireplaces), 200km per month use of a vehicle, school lunch, discounted access to local healthcare, visa, work permit and driver’s licence, free school places for up to four children, language lessons and \$1800 for professional development. The Field Worker needs to find funds for anything else that they feel is needed.

³⁶ MA13 offers a compensation [package](#) that includes a salary, health insurance, medical expense reimbursement, transportation, cell phone plan, housekeeping services, and more!

³⁷ MA14 – Head of Primary School advertised on OSCAR, May 2022.

³⁸ MA15 – Health Centre Coordinator vacancy advertised on OSCAR, May 2022.

³⁹ MA16 – High School Social Studies teacher vacancy advertised on OSCAR, May 2022.

⁴⁰ Advert from MA11 on OSCAR, May 2022.

⁴¹ Such as MA15 as shown in a vacancy announcement on OSCAR, May 2022.

⁴² MA2 noted that income for the Field Worker should not fall below the living wage for the impact country. Such a figure may be commonly known or can be derived from needs assessments and household accounts. It should lift workers above hand-to-mouth survival. For each location, MA2 calculate a personal factor and shelter factor and then apply a simple set of percentages to generate a cost of living figure. They allow for an adjustment to this standard figure if the Field Worker has particular considerations or circumstances requiring it. Calculations will consider the living conditions of local people rather than the excessive consumption of Western cultures.

⁴³ Similarly, MA27 expects Field Workers to make pension contributions, whilst also offering them a lump sum on retirement at the age of 70.

⁴⁴ Austin DC. *Is God bypassing the high fares of the Western mission agency toolway?: an investigation into differences in funding of foreign missionaries serving in Almaty, Kazakhstan* Doctoral dissertation, Global University, Springfield, MO..

⁴⁵ Cultural differences include monochronic versus polychronic time orientation, linear and dichotomous cognitive processing versus cyclical thinking, production versus relationship orientation, and personal versus community locus of control. See Crosland ME 'Unequal partners, clumsy compromise' chapter 12 in Lingenfelter SG & Green JA (July 2022) *Teamwork Cross-Culturally: Christ-Centered Solutions for Leading Multinational Teams*. Grand Rapids: Baker Academic. Pages 133-141.

⁴⁶ Western, Education, Industrialised, Rich and Democratic – see Henrich J (2020) *The WEIRDest people in the world: How the West became psychologically peculiar and particularly prosperous*. Penguin UK.

⁴⁷ This is believed to be the basis for the commonplace approach of asking for 'match funding'.

⁴⁸ This is parallel to the problem caused by the application of tax and welfare benefit tapers to those who wish to move out of welfare dependency and into waged employment but find themselves stuck in the poverty trap. See Brewer M, Saez E & Shepherd A "Means testing and tax rates on earnings" Chapter 2 in Adam S et al (2010) *Dimensions of tax design* Institute of Fiscal Studies. Available at <https://www.resolutionfoundation.org/app/uploads/2021/11/Taper-cut.pdf>.

⁴⁹ Dillon WP (1993) *People Raising: A Practical Guide to Raising Funds*. Moody Publishers. Also Dillon RM (2012) *Giving and Getting in the Kingdom: A Field Guide*. Moody Publishers. Also Shadrach S (2013) *The God Ask: A Fresh, Biblical Approach to Personal Support Raising*. Also Parker R (2016) *The Fully Funded Missionary: A Biblically Based, Hope-Filled Guide to Raising Financial Support*. Forerunner Publishing. Also Morton S (2017) *Funding Your Ministry: A Field Guide for Raising Personal Support*. NavPress. Also Wilson M, Warburg A (2011) *Funding the family business: A handbook for raising personal support*. Dundee: Stewardship.

⁵⁰ The UK Christian jobs website [OSCAR](#) listed 624 opportunities on 15/05/22, of which 164 (26%) offered a salary/allowance. 56 of these are described as requiring personal support or voluntary engagement, leaving 108 (17%) that offered a salary or allowance which we might or might not be sufficient to live on. 87 of these were based in the UK, leaving 21 (3%) salaried overseas posts.

⁵¹ MA40 has a non-solicitation policy, so Field Workers are forbidden from asking people for money.

⁵² See, for example, [Philosophy - Believers Stewardship Services Inc. \(believerstewardship.org\)](#).

⁵³ Austin A (2000) "No Solicitation: The China Inland Mission and Money." In Eskridge & Noll (2000) op cit.

⁵⁴ Andrews Property Group was established to create profits for the Andrews Charitable Trust. Framing business as mission is of course much broader than simply putting profits to a noble use – see [Get Started – Business as Mission](#).

⁵⁵ The following mission agencies ask Field Workers to self-finance or fundraise – MA9, MA11, MA17, MA18, MA19, MA27, MA33, MA36, MA39, MA42, and perhaps others too (not all agencies answered this question).

⁵⁶ Asking the Field Worker to raise their own finance from family and friends was popularised from the 1950s by Bill Bright of Campus Crusade for Christ. MA2 offer their Field Workers 'personal partnership development coaching' which is a form of training in fundraising.

⁵⁷ Perry SL (2013) She works hard (er) for the money: Gender, fundraising, and employment in evangelical parachurch organizations. *Sociology of Religion*. Sep 1;74(3):392-415.

⁵⁸ Excluded people have less bonding, bridging and linking social capital than others, so money is less likely to be available in their smaller circle of friends and acquaintances as well as through their connections with powerful, wealthy people. Robinson E (2018) *From "I" to "We": Pursuing more just funding practices in mission*. Dissertation submitted in partial fulfilment of the degree of Doctor of Intercultural Studies, Fuller Theological Seminary.

⁵⁹ The UK register of charities is maintained by the Charity Commission and can be searched at [Search the register of charities \(charitycommission.gov.uk\)](https://www.charitycommission.gov.uk).

⁶⁰ This may include confirming the identity and home address of the donor from official documents and recording the source of large sums (such as when a substantial donation is offered by someone with limited means). A similar process may be needed to confirm the details of the beneficiary. For organisations that donate or receive funds, the founding documents may also confer some legitimacy, although a visit and personal meeting may reduce the likelihood of forgery. See Mathews & Hough (2021) op cit.

⁶¹ 'Applied for charitable purposes' means applied for purposes which are regarded as charitable within Sections 2 and 3 of the Charities Act 2011 (Section 2 of the Charities Act 2006).

⁶² See [Do you know how your church or charity's grants are being used? \(stewardship.org.uk\)](https://www.stewardship.org.uk)

⁶³ In the USA, federal income tax is collected by the Internal Revenue Service. Mission agencies may submit evidence of eligibility on [Form 990](https://www.irs.gov) to apply for exemption from this tax under the provisions of section 501(c)(3) of Title 26 of the [United States Code](https://www.uscourts.gov). The completed Form 990 may be inspected on request.

⁶⁴ Tax systems use the terms restricted and designated to mean slightly different things. Essentially, the donor specifies any restriction on use while the mission agency designates its unrestricted funds to particular purposes. Much of the giving for support of Field Workers comes as unrestricted, designated funds, so the agency can honour the preference of the donor while retaining the power to reassign the funds where necessary.

⁶⁵ The Trustees do not have the power to reassign restricted funds, as their use was set out by the donor. It is for the Trustees to designate unrestricted funds to a particular purpose, and they have the power to redesignate them later on.

⁶⁶ HMRC guidance 3.26.2 – see [Chapter 3: Gift Aid - GOV.UK \(www.gov.uk\)](https://www.gov.uk).

⁶⁷ MA30 declares that it cannot return funds raised or donated to any short-term missionary, intern, or long-term missionary due to tax laws in the United States. To retain 501c3 status, a contribution received from any source is ultimately donated to the mission agency and not for a specific individual. They say "We always seek to honour the intent of every donor, but we must ultimately have full discretion and control over all contributions."

⁶⁸ For an example of training for Christians in fundraising for mission, see [Home - Kingdom Come Training](https://www.homekingdomcome.org). Also [Support Raising Training | Stewardship](https://www.stewardship.org.uk). For a reflection on the role, see Whiteman K. (2021) Eucharistic interdependence: A biblical theology of support raising. *Missiology*. 2021 Oct;49(4):316-31.

⁶⁹ Some mission agencies prefer the euphemism 'ministry partner development' because it includes developing and maintaining the relationship, rather than just obtaining money. One suspects that much secular fundraising similarly thrives on relationship.

⁷⁰ See [Code of Fundraising Practice | Fundraising Regulator](https://www.fundraisingregulator.gov.uk).

⁷¹ Described at length in Robinson (2018) op cit.

⁷² If one team member is unsuccessful in fundraising, the other nine member in a team of ten people could perhaps raise enough funds to pay for that person. If the team consisted of only two members, this would be much harder. The team of ten may have all the necessary gifts to do all the component parts well and create a culture in the team in which personal fundraising failure was not the end of the relationship, while in a small team it would mean that nobody could become a Field Worker.

⁷³ See Eastway K (2021) *Faithful friendship: fundraising from the heart*.

⁷⁴ MA3 does the fundraising and so allows Field Workers to focus on their work overseas and building relationships with supporters in their passport country that are not based solely on fundraising.

⁷⁵ Drawn from the text of a job advert on OSCAR, May 2022.

⁷⁶ It is noticeable that in Eric Robinson's 2018 dissertation (op cit), more just approaches to funding mission are proposed that encourage missions to pool their fundraising and distribution of funds, while leaving the task of fundraising to the Field Workers themselves. He does not suggest that responsibility shifts to the local church who could fundraise and send. This might provide another way of building a diverse workforce of Field Workers and help counter the historic 'West to the Rest' trajectory of world mission. Indeed, West to the Rest is being replaced first by a recognition that many nations are sending out Field Workers (Everyone to Everywhere), and second, by the idea that, apart from entirely unreached peoples, every church needs to be supported and encouraged to take ownership of the task of local mission and therefore Everyone is already Everywhere.

⁷⁷ Mathews & Hough (2021) op cit, note that there are examples where the trustees make a decision to allocate the charity's funds to a purpose that is beyond its agreed charitable purposes. They can then be required to make good the loss from their own pockets.

⁷⁸ The Finance Act 2010 moved responsibility for judging whether reasonable steps had been taken from the trustees of the charity to the HMRC, who now decide whether the steps taken by the trustees were reasonable. See [Annex ii: non-charitable expenditure - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/44222/annex_ii_-_non-charitable_expenditure_-_gov_uk.pdf)

⁷⁹ Escobar (1991) op cit.

⁸⁰ See Mathews S (2012) *Raising our game: A practical approach to performance management of paid staff in churches* London: Stewardship.

⁸¹ The difference between output and outcome (sometimes referred to as process measures and outcome measures) is illustrated by the hospital where 50 surgical procedures were undertaken (process) but all the patients died (outcome). Sometimes we do a lot of process activity, but it does not yield the desired outcome.

⁸² Bickerton GR, Miner MH, Dowson M & Griffin B. (2014), Spiritual resources and work engagement among religious workers: A three-wave longitudinal study. *J Occup Organ Psychol*, 87: 370-391. <https://doi.org/10.1111/joop.12052>

⁸³ Memory considers that relationship-based approaches align more closely to the biblical themes of unity and collaboration in contrast to the performance management approach. See Memory (2021) op cit.

⁸⁴ Eastway suggests three lenses – to make the most of the people, the money and the organisations.

⁸⁵ MA33's website includes a link to Guidestar, a platform for public reviews about nonprofits.

⁸⁶ "A volunteer... cannot be dismissed, sued for breach of contract or have payment or reward withheld if they fail to do the work or perform the services they were providing." See [Minimum wage: work experience and internships - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/44222/annex_ii_-_non-charitable_expenditure_-_gov_uk.pdf)

⁸⁷ See [Avail-accountability-2021.pdf \(availmission.com\)](https://www.availmission.com/avail-accountability-2021.pdf)

⁸⁸ The casualisation of the workplace with its increasing use of zero-hour contracts and other insecure arrangements for workers has led some to label the affected group as the 'precariat'.

⁸⁹ Care is needed here with employment law and tax authorities. If it is perceived that there are similar obligations on the person for the so-called voluntary hours as for the contracted work hours and both roles are in the same place and for the same organisation, then the whole package may be viewed as employment and hourly wage calculations made on the basis of the total hours and the total money received. The same calculations may be done if the person has just one job but is expected to do substantially more hours than are written into their contract.

⁹⁰ Andrew Sweet at MA2 wrote an MA dissertation on precarity of their Field Workers and how their attitudes to work were impacted. This small scale research found that some members perceive themselves to be employed by their main sending churches, others by each and every one of their supporters (which means they feel financial security), some viewed themselves as simply employed by God, and some by MA2 or the

local partner organisation. Interestingly, members will express concerns about finances but when challenged on this they will say that they have a calling from God and that it would be for him to call them out of the work into something else.

⁹¹ Everyone who serves at MA4 has a clear understanding of the role they are carrying out.

⁹² The UK Government offer a definition of a worker at <https://www.gov.uk/employment-status/worker>. It is possible to inadvertently create a verbal contract of employment with the person that would be upheld in law. This would occur if there was (i) a 'consideration' where the employer and the individual exchange something of material value, and (ii) an 'intention' which would occur when the employer and the person intend to enter into a legally binding contract at some future date. The formation of a contract of employment could disrupt welfare benefits entitlements and tax liabilities for the employee and place obligations for National Minimum Wage, holiday pay and other employment benefits on the employer. It is more likely to be considered volunteering if it does not specify hours, as this reinforces the fact that the volunteer can choose not to turn up; if it does not confer employment rights; and if it avoids any hint of obligation by using words such as job or supervisor. See the following examples from caselaw: (i) in *Armitage v Relate* 1994, Armitage had to provide a minimum number of 'volunteer' hours each week and pay back the costs of her training if she did not provide a total of 600 hours 'voluntary' counselling. If she met these requirements, she could become a paid or sessional worker after 3 years. She was deemed to be an employee as there was both consideration and intention. (ii) In *Chaudri v Migrant Advice Service* 1997, Chaudri received £25 per week 'expenses' even though it was known she walked to the volunteering office and went home for lunch. She was paid the same weekly amount when she was on holiday. This was a clear consideration, so she was deemed to be an employee. (iii) *Murray v Newham Citizen's Advice Bureau* 2000. A written agreement was in place setting out (a) a commitment to a minimum time period; (b) a time period by which basic training must be completed; (c) a grievance and disciplinary process; and (d) expense and other commitments including a process for claiming holidays. No one factor provided the proof, but the overall pattern indicated that there was a contract of employment in place.

⁹³ For a discussion of one of the aspects of formal volunteering that distinguishes it from informal relationships, see Bates P (2021) [Searching for friendship in befriending schemes](#).

⁹⁴ See [A Charter for Strengthening Relations Between Paid Staff and Volunteers](#). | TUC

⁹⁵ An example of this is YWAM, where neither staff nor students are paid – see [Giving to YWAM - Youth With A Mission — Youth With A Mission](#). In a slight variation, all the Field Workers at MA4 are unpaid volunteers, while staff in the MA4 offices are paid employees.

⁹⁶ Donations can be made to MA4 to wholly benefit a particular named Volunteer.

⁹⁷ There may even be a fourth stage if the money is channelled through an intermediary, such as a Stewardship Individual Recipient Account before going to the mission agency.

⁹⁸ Stewardship levy 3% for use of their Individual Recipient Account. MA24 use 100% of designated gifts for the purpose for which they are given, while undesignated gifts are assigned in the following proportions: 60% to overseas work, 25% to UK awareness and support efforts and 15% for central overheads to run the mission agency. MA26 do not levy a fee but have calculated their overheads as 8% of turnover. I was told of a mission agency that levies 30%. Most secular charities levy their gifts to fund overheads, as shown in the data tables published by Charity Navigator at [Financial Score Conversions and Tables : Charity Navigator](#).

⁹⁹ In UK tax procedures, the IR35 regulations (see the section on contract fees) consider the number of clients who engage and pay the contractor. The judgement about whether a person claiming to be self-employed is indeed working on this basis also takes into account a number of other factors, such as the degree of control (micro-managed persons are more likely to be employed) and substitutability (if the boss can send another suitably qualified worker to do the job). Where the contractor is being paid by just one client, even if a Personal Service Company manages the transaction, then HMRC consider the contractor to be employed. By extension, we might ask whether the so-called Volunteer would be more likely to be deemed to be employed if all the money came from a single individual or organisational donor.

¹⁰⁰ In these situations it becomes vital to think of society not as a single 'public' but as multiple 'publics'.

¹⁰¹ [mission-partner-application-framework-process-20-june-2020.pdf \(methodist.org.uk\)](#)

¹⁰² [NMWM05090 - National Minimum Wage Manual - HMRC internal manual - GOV.UK \(www.gov.uk\)](#).

¹⁰³ Regular payments do not create a contract of employment on their own, since (i) some employees carry out casual work or are on a zero-hour contract so do not receive regular payments; and (ii) regular payments may be made to cover the additional costs of disability or other needs in the person's life. Nevertheless, when regular payments appear alongside a parallel expectation of productivity, investigators would ask if this was a job.

¹⁰⁴ MA6 explained, "Recently, due to employment and charity laws, we have shifted to functioning as an employer of 'voluntary workers'. This is an employment status providing exemption from the UK National Minimum Wage Act 1998 for some staff employed in the charity sector. So, all of our members – including me as the director – are voluntary workers who have employment contracts. MA6 has employer responsibilities and the members have employment law rights. The 'voluntary worker' status, however, means that both parties agree to these contracts without money changing hands, apart from out-of-pocket expenses. So MA6 doesn't pay its members or give benefit in kind." All other regulations (such as the Working Time Directive, Health and Safety at Work and Equalities) all apply to these workers.

¹⁰⁵ Government policy statements only rarely mention this category, offer a very brief definition so staff must apply their own interpretations and there is little positive provision for people who fall into this category. For further information on the 'voluntary worker' status, see [Minimum wage: work experience and internships - GOV.UK \(www.gov.uk\)](#). It is notable that in a recent policy document ([permission-to-work-v10.0ext.pdf \(publishing.service.gov.uk\)](#) from the Home Office (admittedly on the opportunities open to asylum seekers rather than options for Field Workers), the term 'voluntary worker' is not used. NF1 comment that the "voluntary worker may be given an agreement stipulating duties but not be eligible for minimum wage. This is a difficult area and the 'voluntary worker' category does not seem to be consistently understood and applied across the HMRC system." See [Ministry-Trainee-Finance-Guidance-Sept-2021.pdf](#).

¹⁰⁶ Whiteman (2021) op cit "Giving financially is seen as an "Amen!" from a supporter—evidence that the supporter believes in the receiver and their calling."

¹⁰⁷ For a discussion about giving as a private individual versus giving through the church (and the latter being recognised as giving for charitable purposes), see [Churches and Gifts to Members: a Practical Guide \(stewardship.org.uk\)](#)

¹⁰⁸ If the Field Worker receives 20% or more over the cost of living figure, then MA2 will initiate a conversation with them about this and also ask the Field Worker to report it to their donors. If they are unwilling to disclose information about gifts (they include a requirement to report on funds that come to them rather than through the MA2 finance office as well as pension payments and tax credits they receive) then they are denied access to MA2's Supplementary Fund which is available to top up the income of Field Workers who receive less than the cost of living figure from donors.

¹⁰⁹ See the UK Bribery Act 2010.

¹¹⁰ MA26 note that Field Workers are accountable to their family for how they spend their funds, and also retain the right to take action should it come to light that the funds have been spent in ways that harm the reputation of the agency or conflict with its purposes (e.g. financial mismanagement, theft). There do not appear to be any mechanisms in place to check this. See [Avail-accountability-2021.pdf \(availmission.com\)](#)

¹¹¹ Gifts from family or immediate friends are permitted, but other "grants or gifts (whether solicited or not) by religious bodies, charitable trusts or individuals for the maintenance of the individual or their family" are considered as taxable receipts – see **Error! Hyperlink reference not valid..**

¹¹² I was told of a church that discontinued support for a Field Worker because he criticised Donald Trump.

¹¹³ MA3 permit their Field Workers to receive gifts at Christmas, birthdays and other occasions up to a maximum of £400 per year in total. They believe this to be a figure derived from elsewhere (perhaps HMRC or the Charity Commissioners).

¹¹⁴ "Clergymen in the Church of England were of two types: vicars and rectors... Historically, vicars were stand-ins for rectors... A clergyman's pay came not from the Church but from rents and tithes. Tithes were of two

kinds: great tithes, which came from main crops like wheat and barley, and small tithes, from vegetable gardens, mast and incidental provender. Rectors got the great tithes and vicars the small ones, which meant that rectors were the wealthier of the two... (From) 1836... instead of giving the local clergyman an agreed proportion of his crop, the farmer would pay him a fixed annual sum based on the general worth of his land. This meant that the clergy were entitled to their allotted share even when the farmers had bad years.” However, the comparative wealth did not last, and over the next half century, their income in real terms fell to half of what it had been, so that many lived at a level of ‘bare subsistence’. (Bryson B (2010) *At home London: Transworld*. Pages 35-6 and page 628)

¹¹⁵ MA3 call the payment an ‘allowance’ but it functions like a stipend.

¹¹⁶ MA10 supports a denomination which funds their Field Workers via a Christmas offering in the churches that is sufficient to send people overseas fully funded. Another fund is raised to pay for administrative costs, employees and much more, so that Field Worker can be 100% directed towards the field.

¹¹⁷ Lingenfelter SG & Green JA (July 2022) *Teamwork Cross-Culturally: Christ-Centered Solutions for Leading Multinational Teams*. Grand Rapids: Baker Academic. Page 5.

¹¹⁸ As advised in [Ministry-Trainee-Finance-Guidance-Sept-2021.pdf](#).

¹¹⁹ UK National insurance contributions are lower for self-employed persons. Jesus did not employ tax avoidance strategies (Mark 12:17) but donors may be reluctant to fund tax payments.

¹²⁰ In Christian jargon, this is sometimes referred to as being ‘bivocational’ or “covocational” and means that the pastor is also employed in a secular job. It may arise where a congregation cannot afford to employ them on a fulltime basis. There are some similarities between this sort of bivocational role and the Field Worker receiving funds from two or more funders. For more on bivocational ministry, see [Bivocational Church | Returning to the Roots of Ministry](#), also [Covocational Church Planting - ProQuest](#).

¹²¹ Barnett B (1991) *Friend Raising: Building a Missionary Support Team that Lasts*. Seattle, WA: YWAM Publications.

¹²² See for example [Recovering Missionaries](#).

¹²³ We might expect mission agencies to form their own regulatory body, performance standards, fitness to practice systems and disciplinary measures to resource members and work alongside generic regulators such as the Charities Commission and Fundraising Regulator. The Evangelical Council of Financial Regulators may meet some of these goals. Without such a body there would be no way of knowing whether mission agencies treat people well. Individuals could be harmed by neglect and a lack of care, mission drift (losing focus on what they intended to do when they initially engaged with the mission organisation; or the mission organisation chasing funds and forgetting what they were established to do); authoritarian micromanagement, a blame culture and scapegoating; or simply treating individuals as disposable (dismiss and replace rather than restore).

¹²⁴ MA30 asserted that “we are not a scapegoat for ungodliness or wanton abandonment of Biblical principles which require us to pursue unity with one another, to reconcile, to love one another as Christ loved the Church, and we do not condone the breaking of our word to one another.” As a result, MA30 take a rigorous approach when asked to adopt an overseas Field Worker midterm and refuse more often than they accept.

¹²⁵ Lingenfelter commented that this is happening more often as business thinking permeates American mission agencies (personal communication, May 2022). MA30 challenges the alleged poor practices and inadequate flexibility and support provided by some other mission agencies by advertising itself as a ‘home for the homeless missionary’.

¹²⁶ NF1 advise that “Churches are not responsible for the National Insurance or pension contributions of volunteers (indeed they should not be making such payments for non-employees).” See [Ministry-Trainee-Finance-Guidance-Sept-2021.pdf](#)

¹²⁷ [Minimum wage: work experience and internships - GOV.UK \(www.gov.uk\)](#)

¹²⁸ The employer is liable for employers National Insurance contributions once the salary is above £8,840 and must make Pension contributions of at least 3% once the salary is above £9,568. See [Ministry-Trainee-Finance-Guidance-Sept-2021.pdf](#).

¹²⁹ The employee must make National Insurance contributions once their salary is above £9,568 and is liable to income tax once their salary (plus any other sources of income) is above £12,570 (2021 figures). See [Ministry-Trainee-Finance-Guidance-Sept-2021.pdf](#).

¹³⁰ MA3 employs all their Field Workers and pays them allowances relevant to the costs of living in the country in which they serve. Other costs, such as pension contributions, are paid here in the UK at rates relevant to them retiring in the UK.

¹³¹ Some other mission agencies that employ their Field Workers include MA7 and MA8.

¹³² MA8 comment that 'at least one legal case in the past has indicated limits to the extent to which UK employment law applies to people living and working overseas. Nonetheless we operate under that framework as being best for the mission partners.'

¹³³ Jesus distinguished the shepherd from the hired hand in John 10:11-13. The hired hand does not care for the sheep and runs away to save himself when danger comes, like the disciples who ran away when Jesus was arrested. This suggests that we should include care and endurance in the desirable characteristics listed in a person specification. In Matthew 20:3, Jesus tells a parable about labourers waiting in the marketplace for someone to hire them, and this 'labour at any job for any employer' has been contrasted with the precise place-based call of the man of Macedonian in Acts 16:9. Neither of these interpretations form the core message of the passages concerned and any conclusions about the status of employed persons is unwarranted in this author's opinion!

¹³⁴ We might ask how Christian teachers who believe in a God of justice reconcile these arrangements to themselves, their family and their students.

¹³⁵ Many organisations say one thing and do another, creating these conflicts for their people. Moral Disengagement Theory examines how people continue to believe one thing but do another. For a short discussion of how well-meaning people can tolerate unacceptable work practices, see Bates P (2020) [How to close a care service](#). For a comprehensive treatment, see Bandura A (2016) *Moral disengagement: How people do harm and live with themselves*. Worth publishers.

¹³⁶ In the UK, the National Minimum Wage Act 1998 applies to all employees.

¹³⁷ While at the level of the individual, it is a kindly act to top up an inadequate wage, such payments can prevent a community shouldering the true cost of education, healthcare and development.

¹³⁸ MA9 expect the Field Worker to send quarterly updates to donors. MA26 insist on receiving an annual report and encourage Field Workers to send a quarterly report to donors. MA27 require two reports per year to be sent to partnering churches, friends and family. MA30 are in touch with their overseas Field Workers every three weeks or more often.

¹³⁹ As a result, the author assumes no responsibility or liability for any errors or omissions in the content of this paper. The information contained is provided on an "as is" basis with no guarantees of completeness, accuracy, usefulness or timeliness.

¹⁴⁰ The text was as follows: *"I have just taken on a role in my church that requires an understanding of international mission arrangements. I'm trying to get my head around the best way to view overseas mission partners. Some talk of volunteers while others employ or second folk. The money appears to be a gift, - or is it a wage, or a fee for contracted outputs? In deciding what to give, is the church means testing, asking for receipts for everyday living costs, or aiming for the stipend principle - that the purpose of the payment is to relieve the recipient of worry and free their time for ministry? When is it legitimate for the mission partner to assert that the question about use of funding is impertinent and the mission committee has moved from accountability to intrusion? Should small sums be gifts without any ties, while larger sums require a more robust system of accountability? How do other groups such as charity regulators, Employment lawyers or missiologists view these matters? One way of addressing these questions is to ask mission agencies how they manage the arrangements for the mission partners they deploy. Are you aware of anyone having explored this? Behind*

these practical questions, of course, lie the ethics and Biblical perspectives on these matters. Some agencies appear to adopt their home country's employment law, but is this because it is closest to Christian values or merely more comfortable for them to think this is the right way to behave? I'd be grateful if you could spare a moment to share your thoughts."

¹⁴¹ Comments and challenges to the ideas in this paper have been offered by a number of people and are gratefully acknowledged. To maintain the confidentiality of mission agencies and sending churches, names are not given. Undated or early versions should be replaced with the most recent, available [here](#).

¹⁴² See Professor Rosalind Edwards at <https://blogs.lse.ac.uk/impactofsocialsciences/2020/08/13/unfunded-research-why-academics-do-it-and-its-unvalued-contribution-to-the-impact-agenda/> for a discussion of the prevalence and benefits of unfunded research.