Books and Missiology

Cultural Dimensions of Financial Accounting Systems

by Mary Lederleitner

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Many countries are now involved in funding mission around the world, and each has its own legal, cultural, and ethical standards. When working cross-culturally it is a challenge to be fully aware of these differences, let alone comply with and somehow meet multiple standards, without imposing one's own culture upon others. Because of this reality, is it possible for missionaries and mission agencies to adhere to their own ethical and cultural standards regarding financial accountability without fostering neocolonialism while serving in other contexts? In matters of financial partnership, regulations and requirements in countries such as the United States or Canada pose a serious hurdle for organizations when funding is sent abroad (IRS 2014; Van Cleef 2003; Canadian Revenue Agency 2010). Stringent fiduciary requirements are being imposed in the very mission contexts where colonialism once reigned and past injustices have never fully healed; this raises the question of whether it is possible to partner as "equals" when financial disparities are so enormous and groups with vast sums of money require in-depth accountability from groups with far fewer financial resources.

This chapter is the reflection of an eclectic mix of academic research in the areas of intercultural communication and cross-cultural conflict, an array of dialogues that have spanned the last fifteen years, theological musings, and my personal training as a professional accountant. Much of my professional experience has been spent straddling the worlds of missiology and financial compliance, where I have felt the internal distress of trying to work in a way that is true to both disciplines. Instead of using financial resources as the trump card that shuts down discussion and demands compliance, I have wondered if a God who values both relationships and accountability might supply answers the global church needs to partner well together. As a result of this journey, I believe examining the tension and complexity through the broader ethical lens of the word of God will provide a place of deeper and more solid agreement. In that place I believe it is possible to find the grace and capacity needed to partner well in this next era of global missions.

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What Is Neocolonialism?

Almost since the beginning of time, foreign governments have conquered near or distant regions of the world and ruled over them. Even Jesus had to deal with this phenomenon (John 19:12–15). Often the invading governments brought with them new laws and different practices. Under colonial rule some forms of progress occurred. At times roads were built, infrastructure was established, and schools were formed. However, what is often referred to as "development" came at the cost of people's freedom. Many who were indigenous to the area being "colonized" lost their voice and their ability to make decisions about what would happen in their own homeland.

A concern in missiology is how there can be effective cross-cultural partnerships without fostering a new form of colonialism now known as "neocolonialism" (Rieger 2004; Cooper 2005; Schwartz 2007). "Neocolonialism" implies that although physical occupation by a foreign power may no longer occur, wealth and resources are provided in ways that enable continued domination of others. This occurs when some on the receiving end of mission funding feel demeaned and controlled by the process; these partners have the sense that they are losing the right to make their own decisions and losing their voice. Neocolonialism raises the concern of whether true partnership, the kind that models genuine mutuality, can even take place between partners in the global church given such vast disparities of wealth.

How can there be effective cross-cultural partnerships without fostering neo-colonialism?

What Happens in Dialogues Involving Financial Partnership

When mission partnerships form, dialogues about issues of financial accountability can become polarizing. When concerns over excessive control or neocolonialism are expressed by partners who receive funding, wealthy partners can feel unappreciated. The tone of their response can be one of irritation or defensiveness. At other times accusations are hurled that the partners receiving funding are not trustworthy—otherwise they would willingly be "held accountable." For the partners who receive such funds, a different, almost instinctual, response may arise: when funds are received with all kinds of fiduciary requirements, many comment that the requirements are "just another form of colonialism" or "more evidence of neocolonialism." To these recipients, the sense that they are once again being controlled by elite foreign powers returns.

One possible way to explain many of these misunderstandings is through attribution theory (Elmer 2007; Mitchell and Green 2005; Nickerson 1998). When interactions occur between people from different cultures, and when ministry leaders juggle many different responsibilities, it is easy to erroneously attribute negative motivations and character traits to others. One temptation is to assume that an ideology from the past is the cause for current behavior. When this occurs, "yesterday's meaning becomes today's dogma" (Senge 1996, x). When this happens, a vicious loop is created that is hard to escape.

To be sure, with regard to the tension in the global church surrounding the issues of money and financial accountability, often yesterday's meaning does become today's dogma; there seems to be inadequate space for true inquiry, dialogue, and deep reflection. This general lack of awareness erects a barrier to recognizing tacit meanings assigned to financial accountability. In actuality, however, it is the meaning assigned to these financial dealings (Berger 1967, 3–28; Hiebert 1985, 141–69; Mezirow 1991, 1–36) and not financial accountability itself that determines whether such interactions will be a destructive or constructive force in missions. Yet the global mission enterprise often seems anesthetized to such contradictions (Bohm 1996, 5). Great disparities in expectations can arise when affluent churches in countries such as Singapore or Hong Kong fund, for instance, Papuan partnerships. Financial accountability can be assigned, especially by those in the global church with more financial resources, as being a "neutral" issue when it is anything but neutral.

Financial Accountability Critically Examined

Critical thinking is essential if partners desire to serve one another better in global missions, because when "habits of the mind go unexamined, they create limitations and form boxes" (Cranton 2006, 28) that constrain or impede people's ability to work fruitfully together. Joerg Rieger (2004) is a professor at Southern Methodist University whose research deals with issues of religion, theology, and economics. He supplies a starting point for necessary missiological reflection when he writes that "failure to consider our colonial heritage may result in failure to understand who we are today" (202). According to Rieger, "Reading the histories one gets the strong sense that the missionaries meant well…. So why did Christian mission end up as part of the colonial enterprise?" (205). In Rieger's view this happened because colonialism became, for all practical purposes, simply the natural backdrop for life. Many missionaries seem to have been unable to differentiate between "what was" and "what ought to be." Complaints and resistance often arose only when abuses by those in power became especially flagrant (206).

In *African Friends and Money Matters,* Maranz examines money and culture through the lens of cultural anthropology, describing the reasons why Africans and Westerners view money differently. He explains the process of financial accountability under colonial rule, writing that

> during the colonial period African leaders were not accountable to the people under them, but to their colonial masters. These in turn were accountable only to their home governments. The local people were there to be controlled, not informed. Surely this colonial pattern left indelible marks across the continent. (2001, 39)

Current Worldly Standards

Some might say that colonialism is long gone and it no longer influences mission organizations. Partners from wealthy contexts like the United States often like to quickly put the past behind them. Their focus is on what is "new" or "cutting edge." Consequently, many of these partners show little understanding about how financial accountability has been indelibly shaped by colonial practices and how it affects power and status in relationships within specific cultural contexts. For example, when someone with wealth supplies money to another with less wealth (often for altruistic reasons), the latter is now "held accountable" by the person with greater wealth. Almost always the accountability still flows in only one direction. Accountability is most frequently "upward" to those with financial means and not "downward" to those who have fewer resources. As a result, those with greater resources can set the terms and call the shots; those with greater resources set the standards. Proverbs such as "Beggars can't be choosers" or "The one who pays the piper calls the tune" become unexamined "habits of the mind" that guide behavior. Those with significant financial resources have "voice" and the greatest ability to determine outcomes. This value system is the foundation upon which most of the legal requirements regarding financial accountability are based. It is also often the default practice of most wealthy partners, regardless of their nationality, if they are giving funding to someone with fewer financial resources.

Biblical Standards and Values

Scripture sets forth a very different value system. Although Jesus uses parables in which people are held accountable for resources entrusted to them by persons of greater financial means (Matt 25:14–30; cf. Matt 18:23–27; 20:1–15), he also emphasizes that there will be eternal consequences and that everyone will be held accountable for actions toward those with fewer financial resources (Matt 25:40). The letter of James gives a scathing admonition not to show partiality to the wealthy, for it transgresses the Law (Jas 2:1–12). All people are to be treated with dignity and respect. The body of Christ should function in a way that models mutuality and interdependency (1 Cor 12:1–31). Paul explains that all Christians are part of the same body and Christ is the head, forcefully showing that one part of the body cannot say it has no need of another. In a human body, every part has a voice and can impact the whole. In the end, God will hold every partner accountable for each of his or her actions. The searing depth of his judgment will even apply to "every careless word" (Matt 12:36 NASB).

Why Are Partners Surprised?

The secular values governing financial accountability that are currently present in funding policies quite often reflect a very different set of values than those seen in Scripture. Why then are partners surprised when brothers and sisters in Christ feel demeaned by financial accountability requirements? If partners could step back and look at the bigger picture, they would find it odd if people did not feel demeaned by these processes. If accountability only goes upward to those with greater financial means, less wealthy partners may question whether ministry processes will ever model mutuality, dignity, interdependency, and voice for all.

Redeeming Accountability Processes

Partners have to comply with financial regulations imposed by governments. If there is no compliance, partners raising funds in contexts such as the United States, Canada, Singapore, Hong Kong, Australia, or Germany, for instance, can incur criminal charges and possibly face jail time. If they do not comply with financial regulations, they will suffer a profound loss of credibility with their donors, their ministries will come to an abrupt halt, and they will severely hinder the witness of Christ. News media outlets will highlight these stories, and that will only cause greater cynicism in the hearts of unbelievers and believers alike. In the spirit of Romans 13:1–8, partners must adhere to the admonition to obey governmental laws regarding accountability. However, Christian love should compel partners to go further than mere compliance with external regulations.

Where Do Partners Begin?

Essential to the act of "redeeming" is trying to discern God's true purpose for something. Before partners can move forward, they need to begin to uncover the positive "meanings" for accountability. If partners start to address the blockages, one of which is the negative or secular meaning of accountability, they can begin to replace them and "create something new" between them (Bohm 1996, 5). Dialogue among partners is the pathway to finding redemptive meanings.

In addition, Satan has distorted the meaning of accountability. His presence is visible in the cross-cultural conflict about financial accountability in global mission. Satan causes partners to think accountability can "mean" only one thing, that those who are wealthier hold those without wealth accountable. However, is that true? Social science research offers a place to begin the search for alternative meanings. Research indicates that accountability is totally necessary for the growth and maturity of individuals in the workplace (Goleman 1998, 268–74). In this sense accountability is something positive. There are also strong parallels to be found in the growth and development of cultural intelligence (Peterson 2004, 89–90). Research also shows that accountability is a critical component in adult transformation (Mezirow 1991; Cranton 2006; Taylor 1994, 2000). Accountability also prepares all believers for the final day when they will stand before God and give an account of their lives (Luke 12:35–48). Biblical accountability means work environments that will foster deep maturity, growth in cultural intelligence, and lasting transformation.

Dialogue also offers a helpful way to begin uncovering better "meanings" for accountability. It fosters different types of questions: for example, as partners look around in the world—in government, in companies, and in the church—does a lack of accountability tend to bring good or bad outcomes? What happens when there is no accountability? People who have seen or been involved in a setting where theft or fraud has occurred know the extreme damage it does to a community of believers and to Christ's witness in a ministry. How might accountability be seen in light of these accounts?

Dialogue about this issue is of utmost importance, because accountability has to be everyone's idea. Financial accountability will not work if one partner assumes it is helpful and other partners believe it is only oppressive and controlling. If left solely to the dogma of each partner's culture, accountability will not be seen in its proper light. Without better meanings, it will be impossible to move forward.

Accountability Processes and Scriptural Values

Someone might ask, "Can accountability processes model scriptural values?" The amazing answer to that question is a resounding yes! Many governmental regulations stipulate that partners have to be able to confirm that funds are being used to accomplish the task or help the people for whom the funds were raised. In theory all partners agree with this or they would not be working together. Despite theoretical agreement, however, if partners seek to only meet that minimal legal objective of financial accountability, their partnerships will not model mutuality, for governmental accountability requirements tend to be in one direction. However, partners have within their power the ability to create a web or system of accountability that can model holistic mutuality.

Covenant/Presbytery Model

An example of a system or approach of holistic mutuality may look something like this: First, the system or approach needs to be designed and developed to fit each specific situation. One size does not fit all. John Rowell writes of utilizing a covenant relationship process in his partnership with Bosnians. In this partnership the parties involved have mutual accountability and mutual voice through a presbytery (2006, 160–61). This model can be helpful for smaller church-to-church or smaller church-to-agency partnerships. Use of this model becomes complicated, however, in a large multinational mission organization that has hundreds of diverse partnerships around the globe. Still, although some basic policies regarding financial reporting are necessary or required in larger agencies, it is feasible for individual regions working closely with indigenous partners to create more comprehensive and God-honoring local accountability structures that facilitate mutual respect and voice.

The key to building accountability processes that model mutuality and foster transformation is to work to level the playing field. In these accountability processes, every person has positions of strength and positions of vulnerability. That means that if one party is bringing funding, he or she needs to be accountable in areas of great vulnerability as well. Areas of vulnerability might include needs for personal maturity in various areas or growth in a professional capacity that the person does not already possess. This broader network of holistic accountability helps to keep everyone honest and to remind everyone in the partnership that all parties are being stretched and are being held to a standard that at times is quite difficult to keep. It is in areas of vulnerability and weakness that partners can pray for one another and stand together as brothers and sisters before their heavenly Father, all in need of growth and maturity.

Mutual Pledges

Partners International is one mission agency that may be highlighted as a positive example of cross-cultural ministry partnerships in many parts of the world. Daniel Rickett, in *Making Your Partnership Work* (2002), outlines some aspects of setting up and working through partnerships that Partners International has found helpful over the years. At the end of the book he highlights a pledge that Partners International makes to its overseas partners (131–38) whereby Partners International tries to convey clearly that it does not see accountability as a one-directional dynamic. They need their partners to be accountable with finances, but Partners International is willing to be accountable in many ways as well. This is an excellent step. Their pledge has been developed over the years in a context of rich and engaging dialogue.

One temptation or concern is that other ministry leaders might take this pledge and use it as a directive—in effect, dictating terms to their partners. Rather than coming together to create mutual accountability pledges, if not used carefully, this pledge might again become an instance of a wealthy partner dominating the relationship and setting all the terms. Dialogue is utterly critical to mutuality. Documents such as the one developed by Partners International can sometimes be a helpful way to start conversations as mutual pledges are crafted for different ministry contexts.

A Voice for the Most Powerless

In *Walking with the Poor,* Bryant Myers highlights the need for accountability in all directions. He explains that people "mar the identity of the poor" if there is no way for the latter to have a voice in the process (2007, 130). On the matter of evaluations, for example, which by nature are a part of accountability processes, it is essential that the poorest persons affected by a partnership also be able to hold others accountable. If the means for this to happen are not built into the process, partners can easily deceive themselves into thinking that their ministries have a greater impact and are more fruitful than they truly are. Also, by including the poor in the process, partners better prepare themselves for the day when God will hold each person accountable for how each partner has treated "the least of these" (Matt 25:40).

How Do Partners Contextualize Accountability Processes?

The field of intercultural communication teaches that the same practice in one setting can have a very different meaning in another (Hofstede and Hofstede 2005; Trompenaars and Hampden-Turner 1998). Partners cannot "plug and play" a set of policies or practices designed for one cultural context and assume they will work effectively in another. "One of the goals of cross-cultural training is to alert people to the fact that they are constantly involved in a process of assigning meaning to the actions and objects they observe" (Trompenaars and Hampden-Turner 1998, 201). Direct and indirect communication, status issues, implications regarding the loss or building of face, tolerances for ambiguity, and the like all impact the meaning ascribed to certain behaviors. Individual personalities, leadership styles, and organizational cultures also vary greatly among partners.

If past behavior is any indication, invariably ministry leaders will want to cut this process short, copy what has been done somewhere else, and just "get on with things." The problem with this mindset is that it circumvents dialogue and substantially increases the likelihood that any new process introduced from the outside will not work or will not be sustainable over the long haul. In missiology, partners seem willing to invest much effort and time to ensure that ministry programs or church planting efforts are contextualized. As a whole, however, they seem to have little patience or awareness that the processes by which partners "do business" or "achieve financial accountability" also need to be contextualized if they are going to foster good meanings and outcomes.

Developing culturally contextualized processes for each partnership will take more time. For instance, in some partnerships it might be possible for partners to speak directly to one another. In other partnerships it might be wise to have many third-party go-betweens in place so voices from people with differing levels of power can truly be heard. In some partnerships, accountability processes from wealthier countries may be the best solution. In others, these same processes might encourage fraud because they are largely based upon paper receipts, which are worthless in many parts of the world.

Mutually developed and contextualized processes are much more likely to have redemptive meanings and sustainability, but creating them will not be a quick process. Things will need to be tried, evaluated, adapted, tried again, tinkered with, and then adapted further. Lest partners tire of the process of dialogue and building accountability structures together, they need to realize that they are establishing a process that has the potential to foster genuine unity and profound growth and maturity for everyone involved. Building processes is far more than a money issue. It is changing the way partners work so that the very processes themselves model the teaching found in Romans 12 as well as Romans 13.

Partners seem willing to invest much effort in contextualizing church planting efforts. As a whole, however, they seem to have little patience for contextualizing the processes by which partners do business or achieve financial accountability.

What Can Jesus Teach Partners?

Matthew 17:24–27 teaches lessons that can enable global partners to weather what at times seem to be unreasonable and illogical financial requirements. In this passage, people begin questioning Peter as to whether Jesus will be paying the temple tax or not. Using the incident as a teaching moment for his disciple, Jesus inquires of Peter, "What do you think, Simon? From whom do the kings of the earth collect customs or poll-tax, from their sons or from strangers?" (17:25 NASB). Peter responds correctly, stating that this tax is for strangers. Jesus affirms that this is indeed the case. The requirement is illogical and should not apply to them. It is what Jesus says afterwards that is amazing: "However, so that we do not offend them, go to the sea and throw in a hook, and take the first fish that comes up; and when you open its mouth, you will find a shekel. Take that and give it to them for you and Me" (17:27 NASB).

Jesus could have responded in many other ways. He could have railed against the people who were requiring financial compliance. He could have argued that the law was not applicable to him because of his deity. He could have made a case that he had more important things to manage. After all, he was training a group of people who would be leading a global movement. He was healing the sick and raising the dead. He was also preparing to become the sacrificial lamb and die for the sins of all humankind. He had many legitimate reasons to not abide by the financial regulation. Yet Jesus did not let this government-regulated accountability requirement shake his confidence. He did not give the externally imposed financial requirement the power to cause him to feel demeaned or disrespected. Jesus stopped what he was doing to address the issue. He seemed to take extra care to "not give offense." Yet in earlier chapters, Jesus did not hesitate to offend others under different circumstances (Matt 15:12–14). He did not seem to waste a moment worrying about whether he was offending the Pharisees. When his disciples asked if he realized he had offended the Pharisees, his response was, "They are blind guides of the blind. And if a blind man guides a blind man, both will fall into a pit" (Matt 15:14 NASB). Jesus seemed indifferent as to whether or not he had offended the Pharisees. However, when it came to an unreasonable financial accountability requirement, he took care not to give offense.

Perhaps Jesus' example might provide global partners with greater capacity in dealing with frustrating financial requirements. Partners should consider whether financial requirements by governments, in and of themselves, have the ability to demean. What role does maintaining an identity rooted in Christ play in this overall debate? What implications do his actions have with regard to what is worth fighting about and what is not? In the end of this story, God provides what is needed through a special act of grace. As partners approach the thorny issue of financial compliance, God's grace and provision are also necessary. This passage provides hope that Christ understands the struggles partners face and can help guide them through these challenges.

Conclusion

Accountability and fiduciary requirements are not going to diminish anytime in the near future. With a global war on terrorism underway, funds crossing national boundaries are being scrutinized more than ever. Financial regulations will likely increase rather than decrease, and nonprofit organizations and ministries in places such as the United States and Canada will not be able to give large amounts of unaccounted-for funds across national borders. If that is the reality, should partners just stop sharing financial resources? If so, should partners settle for one part of Christ's body to be rich with financial blessings and for other parts to lack the means to meet their most basic needs? Passages such as Psalm 67 (which says that God blesses people so the ends of the earth may know him) and 1 Corinthians 12 (reminding partners to be the "body of Christ") must be read afresh in consideration of such national and global requirements. Even the earliest of believers seemed to understand that resources should be shared to meet needs within the body (Rom 15:26). On the other hand, does a good relationship mean no accountability? If so, what does it mean for believers who are taught they have a close relationship with Christ, yet one where he holds each of them accountable? Can trust grow with no accountability, or does trust grow as partners are mutually accountable and faithful?

A way forward is to begin to redeem accountability processes so that they no longer mirror worldly values but instead reflect the reality of the global church's own relationship with God. Everything in each culture must be brought to the foot of the Cross. If wealthy partners thrust secular methods of financial accountability onto cross-cultural partnerships without crafting a more holistic approach to accountability, partners receiving funding will likely feel demeaned. Secular patterns of accountability alone will likely never mirror the values found in Scripture. Through the use of dialogue and carefully contextualized processes, partners have the power to fashion processes that model the truth of Scripture found in both the Romans 12 and Romans 13 passages. Accountability can serve as a tutor helping everyone to grow in godliness and maturity in Christ. Once partners devote the time and attention needed to craft contextualized processes that reflect the high value God places on accountability and relationship, a new era can finally emerge in global mission where neocolonialism will be only a distant memory. **IJFM**

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