

JOYFUL
GIVERS

tearfund

THANKS

A heartfelt thank you to those who contributed to this research, for sharing so openly and honestly. We are so grateful for your partnership and commitment to journey with Tearfund.

Thank you,

A handwritten signature in white ink, appearing to read 'Nigel Harris', written in a cursive style.

Nigel Harris
CEO, Tearfund

FOREWORD



I am one of the hundred people interviewed for this research. I certainly recognise and share many of the thoughts people have expressed. I'm particularly delighted the most compelling finding here is that of joy. We are told God loves a cheerful giver, and have sometimes heard that expressed as an instruction to try very hard at it, but in fact joy is often a wonderful and surprising effect of obedient and faithful giving. It is certainly the experience of our family and friends that expressing hospitality and philanthropy brings excitement and fulfilment beyond our expectations.

This paper is not prescriptive, being a collation of insights rather than a set of recommendations, and is most helpful as a glimpse into people's responses to God's call to generosity. I hope it will

provoke helpful discussion.

There is much here to ponder, both in terms of the giver's relationship with the people their donations support, and in the thoughts expressed about the church's role teaching and pastoring when it comes to money. Given the temptations and challenges to which we are all susceptible, and our economy's unpredictable future, surely it is as crucial now as ever for us to be ambassadors for generosity? How else could we be true to our Christian faith?

Best wishes

Lord Stephen Green of Hurstpierpoint

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1

INTRODUCTION, METHODOLOGY,
ACKNOWLEDGEMENTS

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Two-thirds of people in the UK give to charity¹ and Tearfund is one of the many organisations which benefits from this generosity.

As a Christian relief and development organisation, our voluntary income comes primarily from churches and individual Christians, some of whom are able to give large amounts over many years. We decided to speak to some of the people who were giving at scale, to help us explore Christian philanthropy and impact reporting.

Our research was purely qualitative, and we wanted to gather insights which would help us understand how best to share our learning about the importance of mindset shifts at individual and community level in tackling poverty reduction. We did this primarily through freeform interviews which allowed room for those being interviewed to give as much detail as they chose relating to their approach to philanthropy, their experience as a charitable donor and their interest in poverty reduction. And we held three breakfast roundtables to explore how best to engage philanthropists in understanding the transformation that a church-based approach can bring.

We spoke to people giving from capital and people giving from income; people running family trusts or employed by one to scrutinise proposals; people with high sums of relatively disposable income or those giving sacrificially from modest incomes and living very simply in order to do so. We went to Northern Ireland, Scotland, London, south-east England, and interviewed people from other parts of the UK too. We interviewed people who were approaching retirement, and those starting out in their careers. Some people had been born in the UK, others hadn't.

'Joyful Givers' feels like a slightly schmaltzy title but it's in fact a fair reflection of

the attitude expressed by the Christian philanthropists we met for this research. People who talked about their Christian faith in relation to their philanthropy were excited – with varying levels of effusiveness; we're British, after all – by generosity.

As we outline, this isn't something they often discuss.² Perhaps that's why their delight was so evident – all their excitement came pouring out in one go.

It's so much fun.

There's a pleasure in doing something worthwhile where you don't get anything out of it for yourself, but you hope someone else benefits.

As we had hoped, we gathered helpful insights into effective impact reporting³. And we also learnt some extremely interesting things: about people's attitudes to money, generosity and social justice, and the ways their faith drives their giving. People had mixed experiences of church life⁴ and strong feelings about the importance of encouraging younger adults to practise generosity.⁵

We spoke to lots of people – 100 in total – through individual interviews and breakfast roundtables. Most were actively giving to charitable organisations, while others were experts in impact reporting or philanthropy. Our interviews were with people who were known to Tearfund, either as supporters or as people with a strong interest in our areas of work. Given that Tearfund is a Christian relief and development agency, our sample was strongly Christian and this is heavily reflected in their insights.

² See Chapter 2: It isn't easy being rich

³ See Chapter 6: More than mechanics – telling the story of transformation

⁴ See Chapter 2: It isn't easy being rich

⁵ See Chapter 4: Generation gap

¹ <https://www.cafonline.org/about-us/publications/2016-publications/uk-giving-report-2015>

In terms of the sample, we know that:

- 94 people are actively involved in philanthropy and were speaking to us on that basis, while 6 people are working specifically in impact reporting, not-for-profit leadership or philanthropic advice.
- 97 people are primarily based in the UK (some have postings overseas for business, but have property here and consider themselves to be British), 3 are in the USA.
- Of the UK sample, most are based in England, although a sizable sample (25) are in Northern Ireland. We interviewed 11 people in Scotland.
- 92 people self-identify as Christians and are actively attending church and pursuing their faith in community with others.
- Most of the sample are over 50 years of age, with just 7 being under the age of 35.
- 4 of the people we interviewed are programme officers for trusts and foundations so manage funding on behalf of others rather than giving from their own wealth.

To help us narrow our field of research, we set out to interview people who were able to give sums of £10,000 a year or more to each organisation they support. (Of course, some people were giving significantly more than that, and we also interviewed some younger professionals with an interest in philanthropy who aimed to give £10,000 a year in future.) Among those people, we found a range of opinions about how much it was appropriate to give, all of which were expressed in the context of Christian teaching and practice.

We didn't gather income or wealth data during the research but from the conversations were able to assess that, while many people we spoke to had relatively high

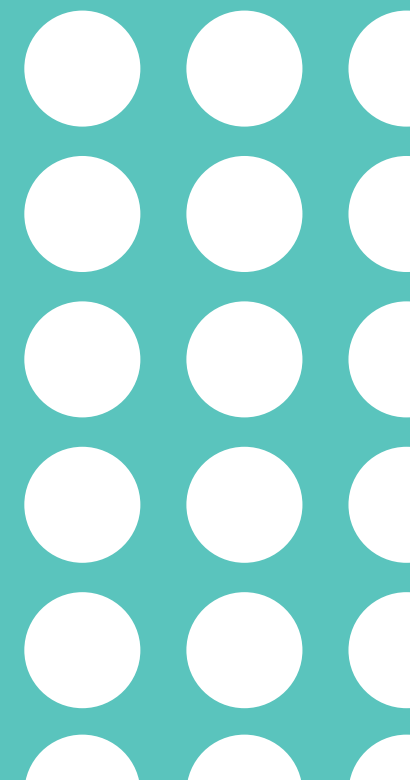
levels of wealth (had sold a business and were giving from capital, or were earning high incomes), there was a significant group of people on less high incomes (under £100,000) who were giving proportionally high amounts.

We're grateful to everyone who helped us with this work and inspired by the many stories of generosity, expressed extremely humbly, which were shared with us. Our hope is that the insights we share here are a helpful reminder of the importance of giving as a spiritual discipline and that they contribute to our understanding of the relationships between philanthropists, charities and beneficiaries working together to bring about social change in some of the world's hardest places.

2

IT ISN'T EASY BEING RICH

Those we spoke to didn't usually discuss their financial situation, including their giving, with others and sometimes expressed concern that the church didn't competently pastor wealthy people.



Generosity is widely held to be fundamental to a Christian's expression of their faith and a reflection of being made in the image of God. Consistently, among the Christians we spoke to, philanthropy is a carefully planned prayerful response to God's generosity and provision. And there are people giving extraordinary amounts of money, some of them extremely sacrificially.

But you wouldn't know.

Financial giving is not often discussed, even among very close friends, and the research interview with Tearfund was, for many people, the first time in a long time that they had discussed this with anyone other than their spouse.

That's not unexpected among Christians who value the words of the Bible highly. This scripture is commonly held to mean that we mustn't flaunt our giving:

But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret.

Matthew 6:3, 4a
New International Version

It's seen as respectable, humble, gracious and wise to avoid public discussion about private giving. Some people told us that keeping quiet about this meant they were able to relate more easily to others in their church who earned less or were struggling financially. If people knew how much they were giving, it would indicate how much money they had and, for some, that felt like a barrier to easy conversation:

There's a lady I talk to who I'm sure has no idea where I work, she's an older lady and we are complete opposites in almost every regard except that we both go to church and we chat about her walking the dog and things like that. It's great.

Lawyer, London

One of the tensions is that in a local church, there's a diversity of incomes and you don't want to exclude people.

Academic, south-east England

People also worried about being seen to show off and were keen to avoid arrogance, or were concerned that they would be approached for financial assistance from all sorts of people.

Talking about giving to charity is seen as a bit of a taboo. The idea of talking about money – earning it, giving it – is seen as a bit crass. People see it as bragging or trying to make others feel bad. Some of my friends struggle with finances, talking about giving might make them feel uncomfortable.

Consultant, London

Not having to look at the prices when grocery shopping, being able to go on holiday without needing to save up, and not having to worry about putting children through university, were among the most often mentioned benefits of wealth which people mentioned unprompted. People readily acknowledged their privilege in this regard, and appreciated that many others struggle to meet their everyday needs. Those who had travelled with Tearfund or volunteered in their local community understood the contrast between their own lives and those of the people they had met. And people who had accumulated money during their adult lives were mindful of the things that had changed in their lives during that journey.

I get up in the morning and the shower's warm in my house. I have a loo and a kitchen and I can just walk into Tesco and not look at the price of things.

Company director, Northern Ireland

My wife said to me the other day sometimes we talk about sums like £10,000 as though they're a fiver. We never used to do that.

Business owner, Midlands

I know that I'm overpaid as a human, compared to the income that some people earn, but I'm

also underpaid for the market which is really difficult. I feel I have to make my case for higher pay because otherwise I'm letting other women down, but I completely understand that this is a lot of money and other people don't see nearly as much as this in their salary.

Accountant, London

Talking about giving to charity is seen as a bit of a taboo. The idea of talking about money – earning it, giving it – is seen as a bit crass.

But they were also clear that they sometimes faced temptations which they would not encounter if they had less money. We didn't probe into the nature of these challenges, but people would sometimes mention being tempted to buy unnecessary extravagances, especially if they received a bonus or came into a lump sum, or would talk about it being easier to behave in a way they considered sinful and keep it a secret.

And while everyone we spoke to was glad of the opportunities they'd had to earn, create or inherit wealth, most of them also spoke about the challenges wealth presents.

Money makes a lot of things easier, but it makes some things a lot harder.

Company director, London

Money is a blessing but it's also a burden.

Banker, London

Once you get into riches you meet people you don't like. They're only into money and you realise they either don't like you or they're only with you because they're after your money. Money can be very divisive.

Wealth doesn't appeal to me at all. I despise it. I suppose that's the truth; I despise wealth for wealth's sake.

Academic, Scotland

I've never really thought you should be counting out your money and figuring out how

much you've got. When I started [my career] I had two halfpennies to rub together and could only just afford the mortgage but managed to and to some extent carried on living at that level. I told myself that when I got a company car I wanted a Golf GTI, then when I got my company car I then had three in a row. I made myself stay at that Golf GTI level and not let my aspirations go further. That was my way of trying to keep a cap on my aspirations.

Retired accountant, London

Or people felt weighed down by the responsibility of having money and wanting to be generous, but struggled to decide how best to use that money. While they may have a very close circle of friends, or be in a group of church members who meet regularly to support each other, they would consistently express that they could talk to those people about many personal matters – their health, their children, their life plans – but they wouldn't expect to tell them if they were having sleepless nights about a large sum of money they didn't know how best to use.

So the privacy which was developed for virtuous reasons had, for some people, started to stifle them.

And the church doesn't always know how to help.

Some churches were seen as being very good at pastoring wealthy people, but the consensus among our sample was that most churches aren't. They don't understand the needs of wealthy people, the church leader has never had money so they don't know how best to help, or there are other people with needs that feel more urgent.

I can't remember the last time I had a pastoral conversation about anything, anything at all, with my minister. They think I'm alright because I'm comfortable and can manage.

Business director, Belfast

We get told regularly that we're not doing enough, that we live in extreme comfort, that it is a bubble. It's sort of guilt tripping and it's extremely dangerous. Firstly, the Bible recognises inequality and recognises that we should be doing everything in our power to help the poor. And actually that's what we should be being asked to do, not being made to feel guilty.

Company director, London

I can't remember the last time I had a pastoral conversation about anything, anything at all, with my minister. They think I'm alright because I'm comfortable and can manage.

When I came into money, I didn't have anyone to talk to about it. I was thinking that God gave me this money, what will I do with it? But I couldn't mention it to anyone. I was embarrassed to talk about it. We don't talk about it here. I only have one person I could talk to about it, who would understand what I mean and not think I was showing off. And who would keep it confidential. We say at church we can speak to each other in confidence, but we can't really. Word gets round.

Medic, Scotland

I don't think they do [understand the dilemmas people with money face]. I don't expect them to. Until I had money, I didn't either. I struggle [to give] just with my tithe and any money we have and that was really because when I had less money I saw so many things I wanted to give to and thought when I have more money it'll be easier. But no, when you have more money it's so much harder.

Company director, Northern Ireland

No [the church doesn't understand wealth], not at all. The last thing I'm looking for is public sympathy, but with wealth comes responsibility. We must have good stewardship. This is actually quite hard work. I don't think people realise

that. Everyone thinks money is the answer to everything but it's not, although it's handy to have!

Company director, Scotland

This dissatisfaction wasn't universally felt, and there were some who were happy with the way they were ministered to and given opportunities to serve within the church:

I think Christians with wealth are fairly well served in the church. We're probably involved in leadership roles, for the most part. Frankly, earning lots of money takes up all the time, so there isn't much time for anything else.

Investment bank auditor, London

People with means are often seen within the church as people who can solve problems, not as people who have problems. And they're relied on to help financially.

I haven't really had time to do things at church but I keep it going in some ways. Whenever there's a need I help to cover it. I know that our minister isn't going to become bankrupt because I'll cover his salary if necessary. That's the part I play in the church. No-one knows that, but I know it and that's fine.

Accountant, London

So the virtue of humbly keeping private one's financial situation becomes, in some cases, an obstacle to living what many Christians hope for – an 'abundant life' or 'life in all its fullness'. Among this sample of Christians, people believe strongly in forgiveness of sin, freedom from fear, and love as the driving force of the faith which informs the whole of their lives.

Yet their experience of having money isn't always one of freedom, and some of them live with the worry that they're, in some way, getting it wrong.

The last thing I'm looking for is public sympathy, but with wealth comes responsibility. We must have good stewardship.

And those philanthropists who have developed an approach to financial giving which they believe to be true to their faith worry that others aren't being helped to do so:

We [the church] went through this big cycle of thinking we shouldn't really ask people for money because they'll think we're just after their money. And therefore we became very nervous about talking about money at all. And we lost a huge amount along the way.

I'm not in favour of banging the table and saying you should all be tithing, where's your ten per cent, put it in the basket now. But I am in favour of saying, in the words of Jesus: where your treasure is, there will your heart be also. Actually this is a key test of Christian commitment for me. Do you put your money where your mouth is, to use modern terminology, and I don't think we have been anywhere near sharp enough in the church about that generally. Others may disagree but I feel quite strongly about this.

Lawyer, London

In recent years, the church in the UK and in the US has started to develop courses and organisations to meet this need.

Among Christian funding organisations, especially those operating as trusts and foundations, there has been more collaboration recently. Not so much in terms of joint funding, but programme officers or trustees of foundations have gathered themselves into a funders' forum which meets to share information and best practice, and encourage each other as peer philanthropists.⁶

For individual philanthropists, or people exploring generosity as part of their Christian faith, a couple of overnight residential courses have started to develop traction in the UK.

⁶ <http://www.cinnamonnetwork.co.uk/christian-funders-forum/>

We often have a bad theology of work: you're supposed to earn lots of money to give it away. No, that's not very good. We should see work as more than that, and the whole of your life as discipleship and ministry.

Journey of Generosity, run by Generous Giving and funded by the MacLellan Foundation in the US, brings together small groups of Christians for an overnight retreat with curriculum to help people think about their approach to philanthropy.⁷ Developed in the UK, Generous Journey, which is supported by Stewardship, offers an annual conference for what they call 'high-capacity Christian philanthropists'.^{8,9}

But for most of those we spoke to, the money question isn't only about philanthropy. It reflects a wider issue of whether the church fully recognises vocation in all its forms.

Lots of Christians who run businesses, or who used to run businesses and have sold them, or who work in high-paying professions, express frustration that churches talk about service or ministry more in terms of what happens in the church than outside of it.

Many church leaders, who've never had a real job (you know what I mean!), if they could catch the vision for works of service then they wouldn't treat people like we're just there to serve their ministry. They'd want to serve us by equipping us to be the most fruitful teacher, taxi driver, you know.

Company director, Northern Ireland

Some talk about an unhelpful dualism between faith and business or between the material and spiritual, or express desire to be 'whole

⁷ <https://generousgiving.org/small-gatherings>

⁸ <http://www.generousjourney.org.uk/>

⁹ <https://www.stewardship.org.uk/>

life disciples'. Those who don't have specific terminology talk about feeling a sense of calling to their workplace.

We often have a bad theology of work: you're supposed to earn lots of money to give it away. No, that's not very good. We should see work as more than that, and the whole of your life as discipleship and ministry.

Lawyer, London

And, while this is by no means universal and some speak very highly of their church and its leadership in this regard, there remains a dissatisfaction with the quality and consistency of the practical theology relating to money, work and wealth.

Overwhelmingly, people mentioned unprompted the resources offered by London Institute of Contemporary Christianity (LICC) as having helped them think this through. While the organisation calls itself the London Institute for Contemporary Christianity, people in all parts of the UK talked about having read their materials or attended their courses and found information, support and friends.

Friends. That was one of the most crucial things people talked about.

Christians are by and large keen to have friends from all walks of life. They're mindful that God loves and welcomes everyone, and they want to do that too. Many of them talk about friends and people they pray with who have very different backgrounds, lifestyles and aspirations in every way. And one of the things they try to achieve with their giving is to reach out to people who are very different to them.

But they sometimes feel isolated in their wealth, and express either relief that they have some friends who are similarly privileged or a desire to find peers, especially fellow Christians. Where people were not in a church which met this need – and some were very clear that their church did in fact

do this – they either acknowledged that they had found support through LICC courses where they had made friends,¹⁰ or spoke of wanting to find people they could relate to on this level.

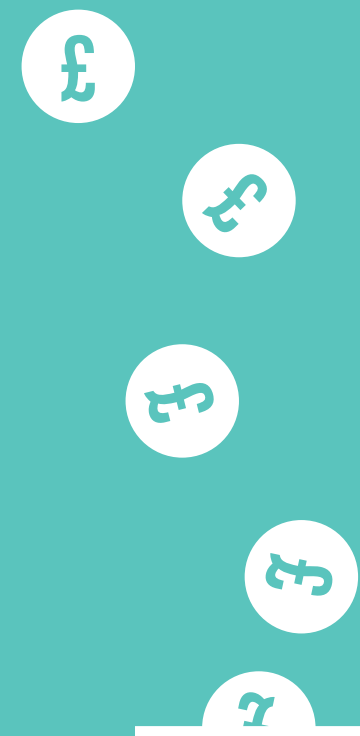
Friends are more important than money.
Academic, Scotland

¹⁰ <http://www.licc.org.uk/>

3

IT'S NOT MINE, IN ANY CASE

Philanthropists we spoke to described financial giving as a core element of practising their faith, and sought a level of contentment well within their financial means in order to be able to give.



When you hear the same thing over and over from people who don't know each other, you know it's something you need to heed.

We spoke to 90 Christian philanthropists and one line kept coming up time and time again, almost word for word:

'It's not mine though, is it? It's all his.'

Almost universally, when the people we spoke to professed Christian faith (and this was by far the majority of our sample, given Tearfund's Christian distinctiveness), they all said the same thing.

When telling us about their approach to giving, and the way they make decisions and set financial priorities, by far the most common refrain was an understanding that everything comes from and belongs to God, that we are entrusted with resources to steward on God's behalf, and that generosity was a way to give back to God.

It's a core part of many Christians' faith. While people express it in different ways, both in language and in practice, the commonly held view is that God is the creator and provider of all things and that, while the human condition is such that we do not all benefit equally or fairly from the world's resources, those of us who have had the opportunity to develop our skills and work hard should express our gratitude to him by sharing the proceeds. 'Giving back' is seen not only as returning a debt to the society from whose infrastructure the giver has benefited, but to God himself as the one who guided their steps throughout their journey towards wealth.

And the 'it's not mine' line came up consistently when people expressed the view that their assets were only entrusted to them temporarily, for the duration of their mortal life, and really belonged to God. Their approach to giving was therefore one of stewardship rather than donation.

They were ready to acknowledge that this wasn't always an easy path to follow:

As a Christian, money controls me a little bit too much. Maybe I should apologise for that but it's got too much part in my life. I'm trying to give more of my life to the kingdom rather than just to making money. I want to do more things like helping Tearfund or whatever it is, and it's been a decision from giving a few pounds towards a project to actually coming to a stage where, I find this hard to say, but I surrender all. I have to poke myself when I say that a little bit but I'm on that journey.

Company director, Northern Ireland

And this approach is often seen as being one which applies to people of all incomes, not solely a discipline to be exercised after wealth has been accumulated. The Biblical account of the widow who brings two coins to the temple (Mark 12, Luke 21) has Jesus commending her for putting in 'more than all' because she gives all she has. For many Christians, the rhythm of generosity is universal to all levels of income and prosperity, and not something that applies only to those with wealth.¹¹

One of the philanthropists we met did not profess Christian faith and identified this as a point of difference between themselves and their Christian friends:

Some of my friends who are Christians have been giving money all their lives. They give a proportion, like a tenth. I've never done that. I'd like to get into that kind of habit.

Company director who has recently sold a business, London

¹¹ See Chapter 4: Generation gap

Some of my friends who are Christians have been giving money all their lives.

They give a proportion, like a tenth. I've never done that. I'd like to get into that kind of habit.

When seen from a perspective of having been entrusted with resources with which to benefit others rather than trying to keep everything for oneself, generosity became much more about expressing gratitude:

It seems to me if you're giving as a Christian, you're giving because you joyfully want to respond to what God has done for you. That's the reason for your giving, and the way you allocate that giving should be thoughtful and prayerful but actually you're giving because you're grateful.

Lawyer, London

Every now and then, now we've decided to pause and be thankful that we're in a position to be able to support these organisations. At the minute, we're trying not to concentrate too hard on figures and what we could do with that otherwise, more take the time to be grateful that we're in a position to support Tearfund and a couple of other organisations in fairly significant ways. It's a privilege to be able to do it.

Accountant, London

God's been very good to me too, I've been very generously remunerated over the years, more than I could have expected, so I have extra reason to be generous. Giving is really very positive. It's true that you benefit more by giving than receiving, as the Bible says.

Academic, Scotland

The Bible has a beautiful way of living life financially. When you're blessed, you use it to bless other people. Whatever you've been given, don't hold on to it too tightly. God's design is perfect.

PR consultant, London

This gratitude translated itself into contentment, and many people had chosen to settle for a standard of living well within their financial means in order to be able to give more.

I think our approach is quite unusual. We don't really buy things and still have furniture

and carpets from a long time ago. It's been a positive decision from the beginning. We decided we weren't going to do some of the things that others did – expensive holidays, fancy cars. We've still got the same table we started out with, which was my mother-in-law's kitchen table. We don't spend an awful lot of frivolities, but we've always felt we were rich. I've got money in my purse where a lot of my friends don't. Some of them have five pounds to last three days, but I wouldn't notice if I dropped a fiver. We don't go short.

Retired teacher, Scotland

I have a good salary. I have more than I need. I'd love to give more, I'm nowhere near the widow's mite.

Public sector worker, Scotland

We don't need all the money we earn, and we want to give as much as possible away. We have food in the fridge, the freezer is full. We were fortunate to buy this house when it was affordable and it's big enough to bring our children up in, we have a car each and have just taken the children ski-ing for the first time. We really don't lack anything. It's not our money, it is. It all belongs to God.

Corporate lawyer, south-east England

You only need a certain amount of money to live well. I suppose we're well off. We live in a nice house in the country. We could have a bigger house but we like the one we have. We have cars and I suppose we could have better cars but I just wouldn't feel comfortable with that.

Academic, Scotland

This concept of sufficiency is hugely important when it comes to Christian philanthropy, because it very much guides both the ways in which people give and the nature of reporting they expect to receive.

We spoke to people about their giving to organisations and charities other than their local church, because there is a widespread Christian understanding that some of one's

financial giving should be directed towards the church where one worships and belongs. We didn't explore this in depth, partly because it is so much taken for granted among many Christians. Interestingly, it only really came up as something people wanted to discuss when they had experienced problems in their church which had made them question their giving or when they were trying to explain that they had stopped giving to their church for a period of time. Avoiding giving to their church was seen by Christian philanthropists as a sign of a problem; prioritising some (or much) of their giving towards the church is seen as a given.

And then, many Christian philanthropists expect to give primarily towards Christian organisations.

The Bible helps in a number of different ways but it's not prescriptive in exactly how much to give or who to give to. Having said that, there is obviously on Christians an obligation to give sacrificially and in addition to that probably to give to Christian organisations, at least to some extent.

Fund manager, London

It's absolutely vital that it would be Christian [organisation that I would give to]. Firstly because I see it as Christian giving so it has to be a Christian organisation, but secondly I happen to think that Christians do it better. I certainly think that working through the local church is a model that works and... I think there's less risk of fraud than if you're putting the money elsewhere.

Accountant, London

We've tended to direct towards organisations with a specifically Christian ethos.

Lawyer, London

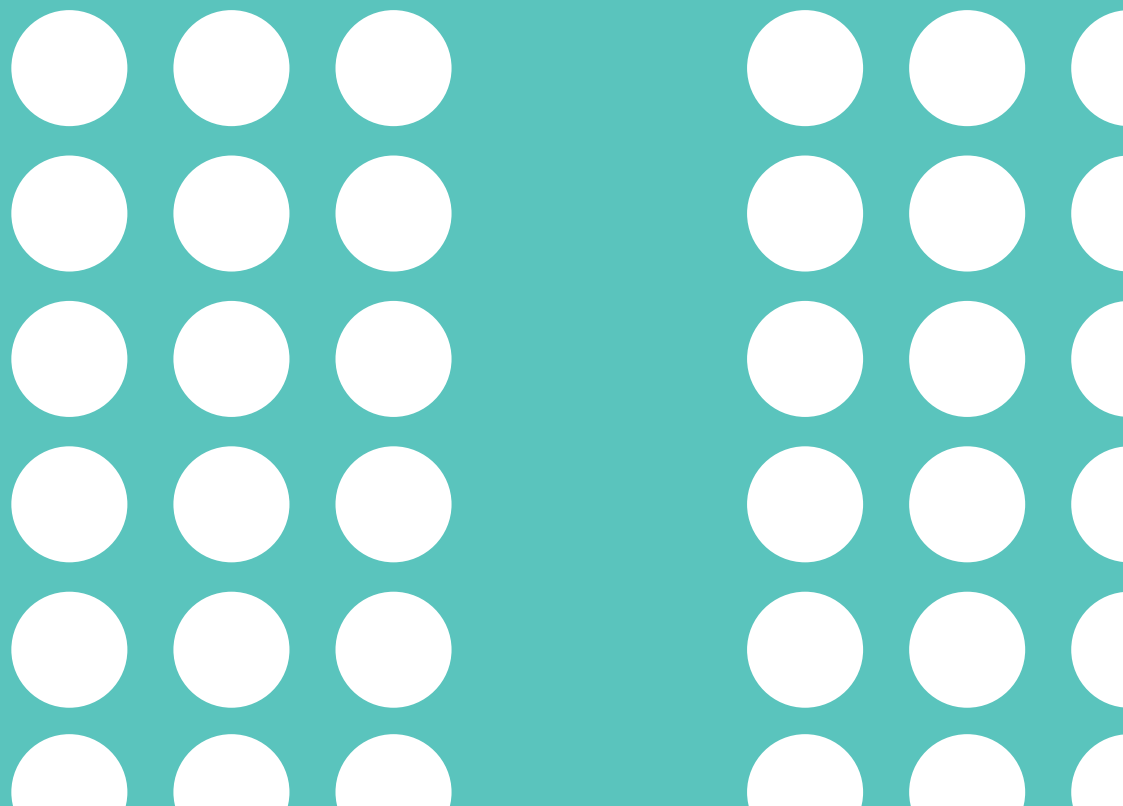
It's important to me that it's a Christian organisation. Lots of other people will support the secular ones, so I want to support the Christian ones and make sure they can continue.

Public sector worker, Scotland

4

GENERATION GAP

People we spoke to had long-established patterns of giving which they had formed before the age of 25, and were concerned that their children's generation did not express their commitment to social justice through financial giving.



Start as you mean to go on. Lots of the philanthropists we spoke to who were in their mid-40s or older had taken this approach.

In this cohort (broadly 45–60 years old), many people had taken very intentional decisions about financial giving at the age of 20 and had stuck with those principles throughout their adult life. They reviewed them when they married and some had, together with their partner, set giving goals of one kind or another which formed an important part of their shared life plans.

For some, the organisations they had started giving to in their student days were still part of their philanthropic activity. Many had built in rhythms and routines for their giving, especially those who were giving from income; the usual model was to put money into a dedicated account throughout the year and then, generally with their spouse, to decide annually how best to allocate among the causes they support. Those giving from capital also usually made decisions jointly with their partner, but were often more open to giving throughout the year rather than as an annual event.

There were some married couples who organised their giving independently of their partner, but most married philanthropists told us they discussed and agreed it together. Christians were very clear that prayer was an important part of the process, and that their major giving was one of their spiritual disciplines.

My wife and I sit down and pray, we say we've got some money to give away, where shall we give it? We try to be agreed, we go away and think about it, get back together and say this is what I think, yes that feels good to me.
Company director, Northern Ireland

We put all the money for giving into one account and then we divide it into four quarters. Half of it – two quarters – we agree together, then we each have a quarter which we can decide separately

and we each give to things or people we're connected to.

Corporate lawyer and doctor, south-east England

We [my wife and I] do this every year, and we have a list and we think about it quite hard and we pray about it. People come off the list, people go on the list.

Lawyer, London

It was clear that these conversations were an important part of each couple's relationship; an opportunity to look back prayerfully at decisions they had made early in their marriage and ahead to their future plans.

We [my wife and I] do this every year, and we have a list and we think about it quite hard and we pray about it.

People come off the list, people go on the list.

But people who had established these giving routines were usually well into their adult lives, and many of them were concerned that their children or their children's friends may not adopt similar philanthropic habits.

Some placed the responsibility at the door of the church.

Money and giving is seen as dirty word, don't go there in churches. Not talked about, no guidance given altogether.

Company director, Northern Ireland

I keep going back to this because it's very important, it's formative really, when I was at Cambridge people actually talked about these issues and they talked very very clearly about this, at church and CU [Christian Union]. They said a number of you will be very rich people, which is true, and you have a responsibility as a very rich person because that guy over there is not going to be a

missionary in Kenya or whatever unless you are giving the right amount of money.

It was the late 70s, early 80s and it was very, very clear teaching and it stuck. I know for a fact from my own children's experience that that teaching doesn't exist in the current environment to the same degree. Maybe it was too aggressive and put some people off, but actually how can you have a proper vibrant Christian community operating unless the body of Christ is resourced properly, by some Christians actually being in all echelons of society earning a lot of money and giving some of it away?

Lawyer, London

Others reflected on broader social changes, particularly relating to debt and expectations of standard of living. And young people expect to express generosity through volunteering and activism rather than financial giving.

My children in their 20s tell me they feel financially poor due to student debt and high rents, but they're very willing to give time to volunteer to help others. They have lots of involvement with volunteering on a weekly planned basis, and would take a salary sacrifice to do a job that contributed to society and helped others. They've done gap year volunteer projects.

Counsellor, south-east England

There are different stages of life. Sometimes you have more to give, sometimes less. If I were a young person now trying to buy a flat in London I don't know what I'd do. We were always thrifty, especially when we were young. I made my own clothes. Young people now complain about having no money but are always going out for coffee. They can afford the coffee! They're not used to tight budgeting.

Doctor, south-east England

Charity is a hard one for a lot of young people. It's a taboo. There are quite often too many things pulling in different directions. People

only have so much money to give, and for some people it's very little. If hundreds of people are saying this is a worthwhile thing to do it often results in doing nothing at all.

Consultant (in their 20s), London

The principle of tithing – giving a tenth of one's income or wealth – came up unprompted almost always with older supporters and almost never with younger ones. Those who talked about tithing were keen to emphasise there are different interpretations of how best to calculate the tithe as a proportion, and that there are seasons of life when giving at scale works better than others.

There's a life cycle, of course. For a person who married perhaps in their late 20s or early 30s, then has children and a mortgage, tithing may be a considerable stretch. That lasts for a time, and then you emerge in your late 40s or early 50s when you've earned more money and perhaps your children are off your hands, and you need to rethink.

Retired banker, London

No-one is questioning the younger generation's passion for social justice or commitment to Christian faith. But many people we spoke to – both those in their 20s and those old enough to be their parents – recognised that this is more likely to be expressed through volunteering or activism rather than financial giving.

A combination of student debt, high housing costs, an expectation of a higher standard of living than a previous generation might have enjoyed at a similar age, and a lack of conversations about money, appears to have led to concerns among older Christians that, while a younger generation care deeply about causes, they may be able to give very little money.

It's still very early days. I want to move around in the world, and experience different working cultures. I'm not too good at forward planning, I've only been three months in my first job!

But I worry I'll fall into the trap of thinking I'll get to it when I have more time or money...

Software developer (in their 20s), London

My age group don't give that much. It's just not modelled. It's a shame because there's so much space for worship in giving. There's not just one clear pattern of what you have to do so there's a lot of freedom to explore how you want to do it.

Accountant (in their 20s), London

But I worry I'll fall into the trap of thinking I'll get to it when I have more time or money...

I want to help people and I've decided to start giving through Tearfund and church but really my heart is more moved by people I meet and then wrestling with how best to help them.

Like a homeless guy I talk to sometimes but I'm never sure what the best thing is to do, whether to give him money.

Banker (in their 20s), London

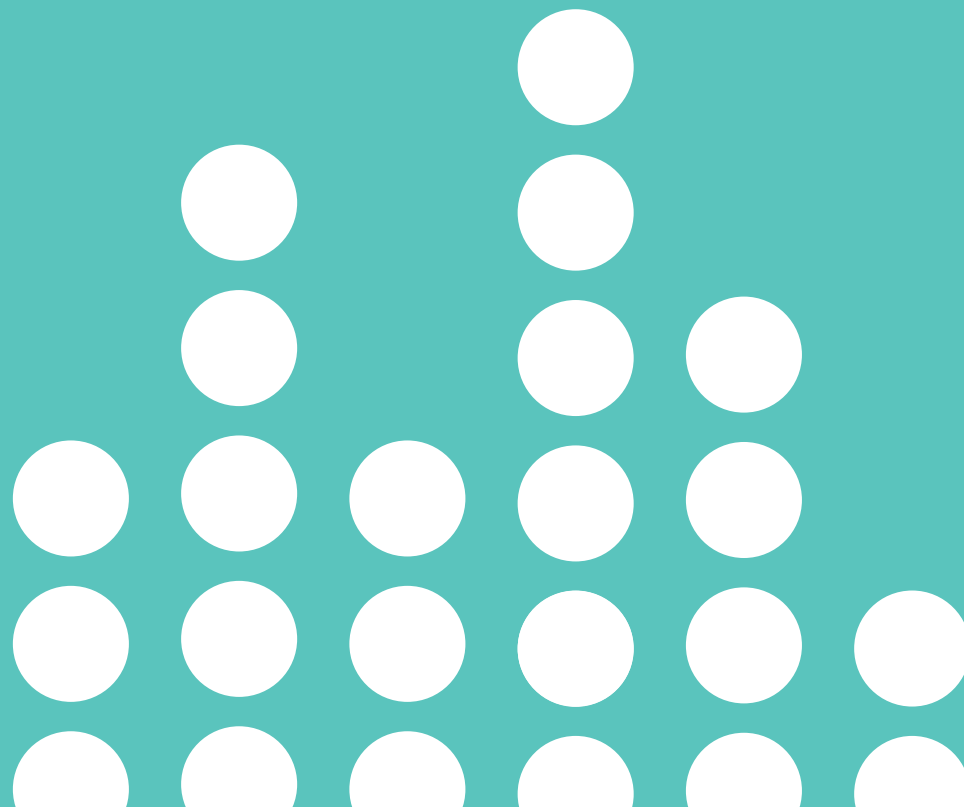
My friends - many of them are freelance, working in TV production, don't have much money and it all goes on renting in London. They don't see giving as a priority.

PR (in their 20s), London

5

TRUSTING THE DATA

Philanthropists we spoke to are keen to invest in models of economic development which give power away to the beneficiary and which are delivered in ways consistent with their own theology and personal faith.



Interestingly, people's theological and spiritual understanding very much coloured the way they expected to engage with progress reporting and impact measurement. We identified a range of views, each motivated by a combination of self-awareness and interpretation of scripture (see table at end of chapter).

Much of this conversation expressed people's expectations of power and control. Broadly, most were keen to move away from a transactional model of philanthropy or from assuming that they as the person giving the money knew best what to do with it. But having said that, many people wanted opportunities to share their skills and expertise with the people who benefited from their giving. There is not one simple way to approach this; each donor brings their own experiences and expectations and we met people who had thought carefully about this and reached conclusions reflecting all points on this spectrum.

Philanthropists are very mindful of power balances in their giving and are often intrigued by Tearfund's church-based community mobilisation approach. Here, people in some of the world's poorest places are brought together by their local church to agree the things they like about their community, and decide what they want to change in order for their children's generation to thrive.

The process includes some significant mindset shifts and support for people to start up small businesses, save money together and lend to each other, and organise themselves into groups to plan and deliver better community services.

But the most intriguing element is that the process very much gives power away. When a supporter asks us what the outcome would be if they were to help fund this process in a particular country, we have to tell them we don't know. It could be a school, a hospital, a road. But it's not up to us. It's up to the

people who live there to decide what they need and to find ways to bring it about.

Tearfund's contribution, through the local church, has been to help the community gather together to dream some dreams and organise themselves practically to make them happen.

The apparent infeasibility of such an approach is itself a hallmark of the methodology. Working with people who have previously found it difficult to reverse a lifelong – and sometimes intergenerational – expectation of poverty doesn't easily lend itself to giving power away. A commonly expressed concern is: How will uneducated people with low expectations know what to do if they are given responsibility for planning the future of their community? So the focus of Tearfund's work is very much on the local church facilitating the process which helps people to challenge their own perceptions of the future and their place in it, and to find their agency and capacity to change their circumstances.

And so the dynamic gradually shifts. Among Christian philanthropists, their frame of reference being primarily scriptural, the concept of the body of Christ helps to describe this approach:

Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ. For we were all baptised by one Spirit so as to form one body—whether Jews or Gentiles, slave or free—and we were all given the one Spirit to drink. Even so the body is not made up of one part but of many.

Now if the foot should say, "Because I am not a hand, I do not belong to the body," it would not for that reason stop being part of the body. And if the ear should say, "Because I am not an eye, I do not belong to the body," it would not for that reason stop being part of the body. If the whole body were an eye, where would the sense of hearing be? If the whole body were an ear, where would the sense of smell be? But in

fact God has placed the parts in the body, every one of them, just as he wanted them to be. If they were all one part, where would the body be? As it is, there are many parts, but one body.

The eye cannot say to the hand, "I don't need you!" And the head cannot say to the feet, "I don't need you!" On the contrary, those parts of the body that seem to be weaker are indispensable, and the parts that we think are less honourable we treat with special honour. And the parts that are unpresentable are treated with special modesty, while our presentable parts need no special treatment. But God has put the body together, giving greater honour to the parts that lacked it, so that there should be no division in the body, but that its parts should have equal concern for each other. If one part suffers, every part suffers with it; if one part is honoured, every part rejoices with it.

Now you are the body of Christ, and each one of you is a part of it.

*1 Corinthians 12:12-27,
New International Version*

If the 'body' in this philanthropic relationship is constituted of the financial supporter, Tearfund, the local church and the person living in poverty, then this Scripture expresses that they each have a part to play. No one party is controlling another or doing something 'to' them; rather by the grace of God and their combined efforts, something wonderful happens and the future starts to look very different. They may never meet each other, but each person in this 'body' plays an important role and blesses the others.

In this way, the relationship becomes generous in every direction. Rather than giving and expecting gratitude, the donor willingly plays their part in making it possible for an extremely poor person to find their way out of poverty. And rather than taking money from a supporter, Tearfund seeks to bless and serve them as someone who is as dedicated to seeing long-term transformational change as everyone else involved in the process.

And this alters the way that information and reporting is passed between parties.

Christian philanthropists recognised that there were positive things to learn from mainstream understanding of impact reporting, and also that there were additional considerations based on their faith.

I don't want them to waste time writing me reports. I think it's a waste, too much reporting, actually.

Many of them worried that the act of collecting information for the purpose of reporting to supporters was an unnecessary distraction from the work they wanted to help fund.

I want to help. I choose people who I think are as effective as they can be and I let them get on with it. I don't want them to waste time writing me reports. I think it's a waste, too much reporting, actually.

Banker, London

Well firstly, I wouldn't want to think you have people going out and getting lots of information just for me. I'm sure we'd all rather you were getting on and doing the work rather than having to gather data to report back to me.

Accountant, London

And then there were theological points about a greater value than that which could be captured by monitoring and evaluation. People talked about an 'eternal value' which we wouldn't expect to see within our lifetimes.

This was expressed in a couple of ways. Philanthropists understand that their role contributes to a season in time and that the work of God (which is what they believe they are helping to make happen through their giving) is a much bigger story which has a long history and an eternal future. Many expressed a hope that benefits would be felt long after

their support had finished; that children and grandchildren of beneficiaries would have a more comfortable life, and that wider social and community benefits would result from current interventions.

For us, impact measurement is probably a gradual thing. Unfortunately, unless we engage with somebody like yourself for a period of time we're probably not actually there long enough to see the full impact of support.

Programme officer, Christian grant-making foundation

If you say how does God measure things you get into some very interesting questions about, you know, things like the parable of the lost sheep. God doesn't measure things by saying have we saved 99 people or one, he says we've saved one and that matters.

We've found one lost coin, we've put our net out there and we've found one fish, and that's how the kingdom of heaven works, small things grow into very big things. All those sorts of parables suggest we ought to be challenging somewhat the human form of measurement that is applied to what we do.

Lawyer, London

For me, because I've been brought up on investment decisions, you want to do your due diligence on the people who are going to be spending your money. I've got to get to the stage where I say 'it's not mine, it's God's money'. I know that. But I want to give it to people who will use it for his purposes, using discernment about whether they are the sort of people I would trust from a Christian spiritual perspective.

Retired accountant, London

There should be a sense in which we say as Christians we trust each other to use the resources God gives us in a way which is proper stewardship of those resources. So there's a balance in this. Of course I don't want to give my money to a charity – any charity, but particularly a Christian charity – which is going

to use my money irresponsibly or badly or waste it.

I feel there's a sort of hygiene level that charities need to get past before they get in the door of major donors. But I also feel that Christian donors ought to be thinking, actually here are some people I know, I like, I trust, who are doing really good work and who are being directed by God as to what to do with my money.

I sort of don't even need to know. I know that's a very purist view, but I think theologically it's correct.

Lawyer, London

This strength of affinity meant that most of the philanthropists we met had already given much thought to the causes they supported and had found charities which reflected their personal passions. At a time when UK public trust in charities is the lowest we've seen for the last ten years,¹² the depth of connection that Christian donors feel with some Christian organisations is quite compelling.

Most people talked about having built up this level of trust and relationship over a long period of time, and referenced two highly trusted sources – their church and their family – as being the place they had first come across Tearfund and some of the other Christian organisations they support.

All those sorts of parables suggest we ought to be challenging somewhat the human form of measurement that is applied to what we do.

Notwithstanding their concerns at perceived over-reporting, philanthropists were clear that they expect the organisations they support to be transparent with them and to be able to describe clearly the ways donations were

¹² www.gov.uk/government/publications/public-trust-and-confidence-in-charities-2016

used. In a highly trusting relationship like the ones we enjoy, philanthropists often have extremely high levels of confidence in the organisation, but it would be naive to assume this is based solely on a shared Christian faith. People who give at this level have carried out due diligence before deciding to donate, and are in regular contact with staff who are dedicated to managing relationships of this nature and allocating funds appropriately.

I give to Tearfund and other organisations because I trust them, I've looked into them and because people I know and trust support them too. If someone I know is supporting you and they're the kind of person who knows what they're talking about, I'll listen to them.

Comment at a roundtable in London

People are often keen to develop relationships with the projects they support, and to learn about effective church-based poverty reduction strategies. No-one rules out receiving numerical indicators of progress and everyone agrees that it is important to understand how many children go to school, how much incomes have increased or how productivity of livelihoods has developed. In fact, they see organisations like Tearfund as educational; helping them to understand how poverty affects people's lives and the ways local churches are enabling people to move out of poverty.

I see Tearfund as a trusted advisor. I wouldn't know anything about water and sanitation and how it affects children's education in Uganda if it weren't for you. That's the reputation you have, as far as I'm concerned, and that's one of the ways you help me.

Comment at a roundtable in Belfast

The levels of knowledge and expertise people attribute to an organisation like Tearfund is because the supporter appreciates that we are continually learning from testing various approaches and listening to the people we serve. When people take us on trust, it is

not blind faith, and they are clear that they expect us to evaluate our work so we can learn about the most effective ways to help alleviate poverty.

A charity should assess what it's doing in a robust fashion. It should assess its effectiveness in the long term as well as the short term. And it must look at the benefits for the whole community, not just individuals, robustly assessing whether outcomes are being met. You should also be keeping track of research into what's working. I like an organisation with critical scientific assessment.

Surgeon, Scotland

Quantitative reporting was seen as hugely important but, in an important contrast with secular models of generous giving like Effective Altruism,¹³ Christian givers don't expect to interrogate value for money to the degree of assessing unit cost.

Decisions on the basis of unit cost? I'd be uncomfortable with that, it's rather like acting like God. If I give to Tearfund I know you're accountable to God. I don't expect money to be frittered or used unwisely.

Lawyer, London

It is of course widely recognised that impact reporting which relies on quantitative evidence alone is often insufficient, and the individuals we spoke to expressed this concern frequently.¹⁴

People understand the complexity of human development and those who are drawn to organisations like Tearfund are intentional about achieving change at a deeper level than that which can be achieved solely by simple transactional interventions. They are committed to a level of social change which is deeply felt and will last for more than a generation, and many describe it as a spiritual transformation.

¹³ www.effectivealtruism.org

¹⁴ www.bond.org.uk/resources/impact-evaluation

What I'm hearing from Tearfund, the kind of work we're talking about here, we're really talking about love. That's what believing in people is, and making it possible for people to find their way. How do we measure that? I'm not sure we can.

Comment at a roundtable in London

The robustness of the data received by these philanthropists is important and people expect it to be valid and clear. Often, though, by the time people reach this level of philanthropy, they know what the quantitative element of reporting is telling them, and are looking for added value in terms of personal connection.

One group of individuals that give together towards a poverty reduction project in Asia told us they had hugely benefited from the relationships they had developed with Tearfund staff, and they had actively sought to understand the experiences of people benefiting from the project. This group meets together regularly to read and discuss

the project reports and to pray for the communities which benefit:

We asked for the names of some of the people who are being helped. We know we can't know everyone's names because of the scale of the work but it was helpful to have a few names so we could mention them in prayer as representatives of all the people who benefit from the project.

Young city professional, London

6

MORE THAN MECHANICS — TELLING THE STORY OF TRANSFORMATION

Philanthropists we spoke to want to understand the story of the journey out of poverty and to see social, behavioural and spiritual changes in a community, even where these are difficult to quantify.

Requiring little or no information

Seen as -ve (composite quotes)

If someone doesn't want to know what's being achieved with their money, it means they don't care. They're just giving money to tick a box or to get their giving out of the way.

Perhaps they don't even want to give. It's more begrudging than joyful. That's not true generosity.

Seen as +ve (composite quotes)

I know what I'm like. I'm too controlling and try to hold on to my money.

Once I give money, it's out of my hands and I mustn't try to tell you what I do with it.

If I demand lots of information I'm inappropriately wielding power rather than learning to empower others.

Requiring lots of information

Seen as -ve (composite quotes)

If someone needs lots of information, they're trying to take over or they haven't really trusted you to get on with it. They're being controlling and perhaps a bit suspicious.

Seen as +ve (composite quotes)

I'm excited that I have the opportunity to be part of this. I want to know who my brothers and sisters are, on the other side of the world, and learn about their lives so that I can better understand.



The premise of our research interviews was that we have found something distinctive by working through local churches around the world, and that the interview was a consultative one to help us understand how best to engage philanthropic individuals in our approach to poverty reduction.

We explored with philanthropic individuals our understanding of human flourishing.¹⁵

Put simply, a full life is one where people are able to exercise creativity and productivity, and to live in community with those around them. This, we believe, is the opposite of poverty, for when people leave poverty behind their journey is not only towards something material – it is towards a life which is also richer socially, intellectually and spiritually. Once we have enough money that our financial situation ceases to cause us to panic, our fulfilment comes from other things. Money is not the answer to all our human problems, but a complete lack of it is devastating.

Without an environment which encourages people to flourish in this way, it's easy for people to give up. If people believe that poverty is not only how life will always be and that they can't change it (apathy) but that it is somehow their pre-ordained destiny (fatalism) they can become trapped in passivity and lose their belief in their own agency.

The answer, in our opinion, lies in restoring healthy relationships at every level. People are held back from fulfilling their own potential and from participating fully in society when relationships break down – both at a personal and a structural level. When people don't have a healthy understanding of their own identity and capacity, they are unable to explore and fulfil their potential. When families break down, particularly in poor communities with unpredictable incomes

¹⁵ www.tearfund.org/whollyliving

and no safety net or infrastructure to protect them, children are vulnerable to trafficking, exploitative labour and will often miss out on school.

And when citizens and governments, or employees and businesses, don't trust each other, corruption and exploitation can flourish.

Mindset change is of course recognised across both faith-based and secular development sectors as crucial in poverty reduction.¹⁶ The concept is not unique to churches or even to faith-based organisations more broadly, but our experience suggests that their level of access both logistically and socially means that churches are well placed to facilitate conversations about expectations, hopes and fears. Further, our hypothesis is that churches are as effective as other organisations, and sometimes more so, in helping people understand their individual and communal potential. The church is allowed to have conversations about hard things – people's memories, hopes, doubts and fears – and, with some support, can facilitate community-level discussions which lead to practical change based on increased confidence and resilience.

In many of the interviews, we told a story or two about people we'd met around the world who in some way exemplified the behaviour we had in mind, particularly where that behaviour had initiated their journey out of poverty.

¹⁶ www.worldbank.org/en/publication/wdr2015

In Rwanda, a mother of three was very excited about her new dress. 'Look at my dress,' she kept saying. 'I love it.'

The dress was important to her because it reminded her how far she'd come. A few years before, she had owned very few clothes, all of which were threadbare. She hardly ever left the village because she didn't feel presentable enough, and

she worried that her children would be embarrassed by her.

Until she joined the self-help group, where women gather regularly to save money, lend to each other for income-generating activities, pay back with affordable interest rates and develop dividends schemes and welfare funds.

But the Tearfund model of these groups relies on each person finding their own money to put in to the kitty. We don't supply the first injection of cash; they find it all themselves.

So we asked her 'If you really didn't have any money, how did you find that first coin?'

'Oh,' she said, 'I was so desperate to join the group, I wanted it so much that I went to my neighbour and asked if I could work in her garden. That's how I got my first coin to put into the group.'

Philanthropists agreed that the stories described the type and scale of change and can support metrics which purely indicate the level of activity. Statistics without a story are meaningless. These examples of people taking responsibility for their own future, of understanding the value of their limited resources, or of persevering when previously they might have given up, are not easily quantifiable, as we saw in chapter 5¹⁷.

Many of the people we spoke to were involved in similar projects in the UK, either as a volunteer, frontline worker or as a trustee, and had stories of their own to share about the importance of attitude and behaviour change in a person's journey out of poverty. Among a Christian sample of high net worth individuals, it's not unusual to find high levels of volunteering or community action; recent research from New Philanthropy Capital (NPC) found that 27% of UK charities are faith-based¹⁸ and Christians are among

¹⁷ See Chapter 5: Trusting the data

¹⁸ www.thinknpc.org/publications/understanding-faith-based-charities/

A man in Uganda told us he'd been to a workshop at church a few years ago. They were very vibrant, noisy and fun days. He and his neighbours couldn't read, so the workshop was full of singing, dancing and role play. He loved it.

But he felt a bit uncomfortable because the people at church kept talking about resources and encouraging people to use what they have. He said 'Thank you for today, but I don't think I can come back tomorrow. This workshop is for people with resources but I don't have anything.' They said to him 'Go home this evening, look around your home, see what you have and come back tomorrow.'

He went home, looked around but saw nothing. He lived in an empty hut. Nothing.

So he went back the next day and told them 'I don't have anything.'

They said 'Stay for the next part of the workshop, go home tonight and have another look.'

Back and forth he went. Still nothing.

He started to get quite cross and eventually he said to them 'Stop telling me to look around my home. I tell you I have nothing!

'All I have is a bike'.

Oh.

So he started doing errands on his bike, and made enough money from that to put his children through school. They can now read.

His family's future is better than the past, and the only thing that changed was the way he looked at the world.

those most likely to volunteer in their local community.

And, particularly among Christian philanthropists, there is a very high value placed on storytelling.

Some of the stories we told were described as being like parables (the stories told by Jesus). They not only recounted a person's experience, but they pointed to a deeper truth about self-actualisation or collective responsibility. And, similar to Jesus' parables, they left the listener with a question to ponder rather than an unequivocal point.

Within Christian traditions, storytelling is highly valued and a way to share experiences and learn from each other. Many church services include storytelling – through the sermon, a member of the congregation publicly retelling a recent experience, or both – and our sample were highly likely to be engaged in regular Bible reading using notes which relied on storytelling to help people understand the Scripture.

Anecdotal is not second best. It's a mistake to think that. Stories are more powerful than statistics. Statistics are important of course but don't tell you everything. Good stories are very important, particularly stories of sustainability. I want to see that people are doing it for themselves.

Retired banker, London

However, they don't work for everyone. Some people's familiarity with storytelling meant they found it easy to see what the story was trying to achieve and it had become formulaic.

My husband and I vary. He's not interested in the stories at all. He says brutally 'Who cares about Mrs Bloggs? There are a million Mrs Bloggs.'

Accountant, London

If there's a story about Nancy in Namibia I notice that it's there but I don't really bother

with it. I can guess what it's going to say. Those stories are great in the church though, for people who will give into an offering for Tearfund or give smaller amounts. For me, I'm more interested in the numbers and the systems.

Investment bank auditor, London

When we explored how best to reflect the deeper value of working through local churches, in terms of challenging fatalism, overcoming passivity and enabling mindset change, there were three main ways people suggested they could better understand spiritual transformation through our reporting. By reporting, we specifically meant the proposals and progress reports which people who give at scale (more than £10,000 a year) receive to help them understand the impact of the work they are helping to fund.

1. Journey

For the most part, people didn't expect to fund a quick-fix programme and solve a problem within a year. Progress is important, and they want to see that life is improving for people in poor communities. However, they understand that the journey out of poverty is a long slow one. While they expect to see before-and-after stories, they recognise that progress can be slow, painful and faltering, especially where poverty is exacerbated by addiction, climate change, poor governance or family breakdown.

Consistently, people told us that they wouldn't believe us if we told them problems had disappeared overnight and that it would be counterproductive to claim that projects always met every need without a hitch. Philanthropists at this level often work in highly pressured environments and understand financial risks and unpredictability – as well as the ups and downs of community life.

And, in line with their Christian perspective which takes a longer term view than concentrating only on the present, they understand that their contribution to a situation is specific to a season. They believe that there is a story being told which spans all of history and into eternity, all around the world, and our efforts in a particular place and time are just one part of something much bigger.

Many that give to a piece of work for three to five years expect to see tangible progress, but they understand that there is a long history to each problem and that the solution will take some time. By the same token, they hope that their contribution will help to make possible a change which is sustainable and benefits future generations as well as those experiencing the assistance now. They trust that there will be benefits beyond today, which we will not see in our lifetimes.

Translating this into impact reporting, philanthropists wanted to see strong acknowledgement of the elements which are harder to quantify: perseverance when faced with a problem, improved familial and community relationships, confidence to try new things and planning for the future. Recognising that this is difficult to assess, they usually asked for a descriptor indicating levels of hope at the beginning of their funding and progress reports using consistent language – and measures where possible – throughout, so they could follow progress in these areas.

Effective examples which people referred to included case-studies of communities having the intellectual and social resource to go to their local council and speak out for better health or education services; or people organising themselves into committees to plan and build a new road or pool equipment to help a number of small businesses succeed. Where the journey reflected people taking responsibility for their future and coming up

with ways to make life better for their whole community, supporters could see that the impact was more than transactional; it had translated into flourishing relationships and confidence to plan for the future.

2. Beneficiary involvement

Those who have travelled with Tearfund speak particularly highly of projects which prioritise self-actualisation, both at individual and community level. They recognise the importance of structural change in society, and the shortcomings of the public sector in many developing countries. Many supporters express admiration for approaches which help people to make thoughtful decisions and change longstanding habits which have been keeping them in poverty, especially when there is limited infrastructure and the journey out of poverty is all the harder.

This reflects two very important drivers: the Christian approach to the value and sanctity of every life; and a concern that we must reduce dependence and break some long-term cycles which have resisted previous attempts at poverty reduction.

In this vein, philanthropists particularly appreciate reporting which includes data collated by the people in the community. In a model which seeks to promote individual responsibility and collective decision-making, it seems illogical to rule out self-assessment. Involving beneficiaries in assessing their levels of prosperity and well-being is seen as a commendable first step in stimulating positive engagement.

People that give at this level are fully cognisant of the limitations of self-assessment and the difficulties in finding an effective tool to do so, but expect it to form part of a rigorous approach to monitoring and evaluation. Some talked about household surveys as a 'least worst option' and many mentioned the importance of having a

facilitator whom the community trusted and would speak to honestly. But overall, notwithstanding education levels and cultural differences, philanthropists often believe that beneficiaries are well placed to identify local needs and make plans to address them, and this should be reflected in the way we gather data.

3. Faith

Christians we spoke to, giving to a Christian organisation working through local churches, even in communities where Christianity is a minority faith, place a high expectation on our Christian distinctive.

They expect to see this reflected in the reports they receive. At the very minimum, they expect to be invited to pray for the people in the communities they're helping to support, and they usually expect much more than that.

At this level, philanthropists fully recognise the role of the church in reaching out to people of all faiths and agree that people should be helped on the basis of their need, not their faith. But where this assistance is being delivered by Christians and through local churches, they expect to see a positive impact for the church as well as for the individuals and families who are helped.

It is usual that where a church begins to reach out to the community with practical help, either by delivering aid or by becoming the focal point in the community where people of all faiths gather to discuss their future and plan together for better facilities, the church will grow as a result. This often reflects a change in the church's behaviour towards the wider community; perhaps the church had previously been seen as judgmental or existing only for the benefit of its members, and now has changed its practice to demonstrate belief in others and a desire to see the whole community flourish.

Philanthropists appreciate that people often feel more warmly about a local church when it becomes a place of comfort, refuge and practical help, and when its assistance is freely available to all who need it.

And they also appreciate reports which demonstrate values held by the church becoming more widely held in the community. For example, they often express horror at the levels of sexual violence in the communities we serve and express frustration that this would happen in a nominally Christian place.

Some people used the word 'morality', others 'made in the image of God' or 'precious' to express their desire to see wider behavioural change in the community demonstrating respect for self and others. They are under no illusion as to the church's historical – in some places, current – role in implicitly or explicitly condoning domestic abuse, child marriage, marital rape. Where churches have been helped by Tearfund to review their theology, teaching and practice, supporters are encouraged by examples like those of local parishes in Rwanda seeking to be 'rape free villages'. In such cases, churches have not only preached to, prayed with and counselled people about healthy relationships and consensual sex but have also helped sexual violence survivors to report their assault and persevere with the criminal justice process. Stories of a woman whose rapist is now in prison because the church helped her pursue prosecution, despite her not being a member of that church, work well to demonstrate the transformation happening in the church and its wider impact on the lives of people in the community.

Author of this report, **Katie Harrison** led Tearfund's corporate communications for seven years and since leaving in 2016 continues to speak and advocate on our behalf.

www.tearfund.org/joyfulgivers

Tearfund are Christians passionate about ending poverty. Our call is to follow Jesus where the need is greatest to go the extra mile.

We reach further because we work with the local church to unlock people's potential, helping them to discover that the answer to poverty is within themselves.

When disaster strikes, we respond quickly. We go to communities hit by disaster, be it from conflict, famine or flood – to the most vulnerable, dangerous places on the planet. The church is in the thick of it. And there it stays, long after the last charity has left.

We're in this for the long term and we're looking for people who will go the distance with us. We'd love to hear from you.

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