



Understanding The Financial Barriers To Training And Accreditation For Women Whose Calling Is Recognised

Growing up in a staunch Catholic family in Ghana, I never thought being a Minister of Religion was a path available to me. The girls' boarding school I attended nurtured and guided me towards home-making, being a nun and pursuing other professional interests. My path meandered through many avenues and aspirations until the will of God prevailed. Despite always feeling a strong burden for the unsaved and the proclamation of the Gospel, my social norms did not permit me to aspire to such a call. My story is sadly not unique. For many women, the journey from discerning God's call to affirmation by the local church, through to accreditation, varies considerably from one individual to another. Each stage along this path presents its complex challenges that are not always easy to navigate. These challenges often include financial and social norms; family commitments and obligations; gender bias and perceived inadequacies; remuneration; racial prejudice and discrimination against women of colour; ageism; sexual harassment; emotional and psychological abuse; and theological positions that question women's ability to lead and equip churches.

The issues mentioned above often have the potential to set aspiring female Ministers back or discourage them from pursuing their calling and/or accreditation. Each aspiring female Minister's path to accreditation is personal, yet all occur solely within and under the umbrella of our gender and identity as women. Despite these challenges, there have been many trailblazing women who have broken through the barriers to become inspirations to aspiring women like me. These include Addie Davis; Violet Hedger; Suzanne Webb; Ann Judson; Lydia Sexton, Jane Day, Lynn Green and Revd Dr Kate Coleman.

As I reflect on my personal journey to accreditation and the lessons learnt along the way, there is an area of concern that currently remains under the radar and under-invested. My calling became evident in the year 2000 shortly after my conversion from Catholicism and was discerned in the same year by my local Pastor. The call was subsequently affirmed in a different church context in 2005. Yet, it took another eleven years for me to make the decision to pursue training and accreditation. My Catholic upbringing had helped to reinforce in me the theological systems that challenge or query female leadership and pastorate. Other personal challenges included navigating family commitments as a wife and a mother of two children under seven, and the additional financial responsibility that training would place on our family.

I was fortunate to have the financial, spiritual and emotional support of my husband. The only other issue that needed to be resolved was childcare provision for our two boys. After careful consideration, prayer and discernment, we approached my husband's employer and asked if he could work from home a few days a week. Our prayers were answered. His employer agreed that he could work from home on the proviso that he work from the office once a week. We were immensely thankful – without this favour, the added financial cost of childcare would have made it impossible for me to begin my training at Spurgeon's College. Looking around the lecture hall on our first day, I was filled with elation as I observed that over 40% of the class were women – a remarkable feat I thought, considering the barriers that

challenge and undermine women who hope to pursue accreditation. During conversations with my peers in my first year of training, it soon became apparent that one of the most challenging barriers that some of my female colleagues had to navigate was the additional financial burden and pressures placed on them and their families by their decision to respond to the call and seek accreditation.

As I spoke to more of my female colleagues, it became clear that the excitement and passion that propels some women to pursue formal training is often deflated by their financial concerns. Some women are fortunate to have their tuition funded by their sending churches, spouses, extended family or through the student loan and maintenance scheme. However, these options are not available to everyone. While large churches can fund the training of those they commend and send to theological colleges, smaller churches that are willing to provide funding do not have the financial viability to make it happen. Other churches such as my sending church, have the funds to support those seeking accreditation but are constrained by written conditions placed on them by some donors who leave legacies for the churches. The stipulation for these donations, as was the case in my church, did not permit the church to support women in ministry or church leadership. My sending church fully funded another gentleman to train at a theological college but couldn't support me due to legacy constraints.

In my case, my husband and I were able to put measures in place to fund my tuition; the same cannot be said for everyone. Sadly, financial barriers are a real and pertinent deterrent for women commencing their training and those already enrolled at various ministerial colleges around the country. This issue is even more pressing for those of Afro-Caribbean and Asian descent. There have been several instances where women began training, and then found themselves forced to look for jobs that will help cover ongoing costs and tuition fees. For others, the combination of studies and jobs can become too much, thus, leading to a long extension of their training. Some either make the decision to switch to part-time or lose the passion and zeal to continue with the course. All the women whom I knew to have financial challenges during their training period were from Black and Asian ethnicities. I have chosen to make this demographic group the focus of this paper because I saw first-hand the impact that the lack of financial support had on them.

During conversations with four women from Black and Asian backgrounds at different stages of their ministerial journey, their experiences highlighted the need for urgent discourse around the subject of financial barriers as a deterrent to women who aspire to pursue accreditation. All four women were eager to share their experiences in relation to the challenges and barriers they faced in ministry. Dialogue with the fourth lady could not be included as she has withdrawn from ministry and is currently in full-time secular employment. Their financial concerns were an area of focus for all four. Below are extracts from my conversations with three participants.

Conversations

Question 1: What role did finance play in your decision to pursue ministerial formation and accreditation?

AS: “It was a major factor. I had to leave my job to pursue formal training and accreditation. Prior to making the decision to seek accreditation, we were a dual-income household, but this changed with full-time studies. I had already undertaken master’s and doctorate degrees, hence did not qualify for a student loan. The responsibility fell on my husband who was very supportive. The church agreed to support us with the tuition fees. However, with two children in higher education, the three years at college were very challenging.”

Question 2: Were there any other hurdles or challenges before your enrolment and training?

AS: “There were other challenges that I had to endure in my local church. There were those who accepted my calling when it was convenient for them and discouraged me when it wasn’t convenient. Others rejected my calling outright. A member of the Leadership Team came to kiss me and told me that they wouldn’t vote for me and encouraged me to try another church. A second informed me that they had a dream in which God said they should tell me to move to another church. The comments and rejections were disheartening. However, I was able to prayerfully see them for what they were. I believe their views are based on tradition, culture, religion, gender, and racial bias. The strain of these difficulties paled in comparison to the financial burden that training placed on my family.”

A second participant said she felt exasperated by the financial strain she had found herself under as she was training while holding down a second job and caring for her husband.

Question 1: What role did finance play in your decision to pursue ministerial formation and accreditation?

GI: “Formal training was not something I had considered until our Senior Pastor travelled and did not return. As other Pastors also began to leave the church, I found myself pastoring the small congregation left behind. Lacking mentorship and adequate preparation for this role, I was encouraged by others to pursue ministerial formation and accreditation. This was not an easy decision as I am the main carer for my husband as well as holding a part-time job. Student finance is not available to me as I have exhausted that in previous higher education training. Our main sources of income are my husband’s pension and the income from my part-time role. I had to take a leap of faith as I couldn’t abandon the small congregation that continued to meet and fellowship together.”

Question 2: Were there any other hurdles or challenges before your enrolment and training?

GI: “I had to navigate the challenges of managing and leading a very small church and the demands at home. Despite these difficulties, I started training with excitement and vigour. I hardly feel these emotions now due to financial worries. It would have been helpful to have a loan or some financial support during this season. This would alleviate the pressures I felt.”

A third participant highlighted the disparity between men and women when it comes to the financial support given by some churches to those who are affirmed and commended for training.

Both the participant and her husband had been recognised by their leadership as having a calling. They have been serving, teaching, preaching, nurturing and undertaking various leadership responsibilities in the same church. However, to her surprise in a recent meeting with a Senior Pastor, the couple were told that the husband would be funded by the church to pursue training and accreditation. On the other hand, she was told she would have to fund her training. Although she considered the situation very unfair, she was happy to support her husband while she continued to pray about the situation as she held down a part-time job and raised five children. She was keen to draw attention to the disparity between the treatment of women and men when it comes to financial assistance for formal training.

Question 1: What role did finance play in your decision to pursue ministerial formation and accreditation?

TT: “I am passionate about ministry and love serving the Lord. However, my desire to train was put on hold as I needed to work part-time to try and raise funding for my training. I am not sure when that would be as I also have five children. I must support my husband, and we continue to pray together as a couple for God to make a way for me. As things stand, I can’t see a way forward as I don’t believe there are any avenues open to me that I can approach for financial support to fund my ministerial training.”

Question 2: Were there any other hurdles or challenges before your enrolment and training?

TT: My church has been encouraging in affirming my calling and commending me to seek accreditation. Knowing that they are in a position to help with my training, I wish they would.”

TT attends an African majority context where male leadership is affirmed ninety per cent of the time in comparison to female leadership. The Leadership Team, in this context, is willing to affirm God’s calling on the lives of women. However, unlike some of their male colleagues, women here do not receive the same financial support to pursue training as their male counterparts. Some women in this context have walked away from the ministry due to the additional financial pressures this decision will put on them and their families. Following our conversation, TT has “received an anonymous donation to begin her journey to accreditation at Spurgeon’s College”.

Questions

As someone who knows all too well the impediments that can deter, undermine or prevent women from responding to God’s call with passion, determination and zeal, I believe the barriers posed by financial uncertainty can be eradicated through collective action. The path to easing these burdens for women must begin with some of the questions below:

Are financial barriers faced by aspiring female Ministers a result of their socio-demographic or socio-economic background, or is it due to a lack of financial stewardship and planning?

A woman's social economic background plays a role in her ability to pursue formal accreditation. An individual in a middle-class or upper-class family would likely have the financial means to pay for the fees outright, whereas somebody coming from a working-class background with limited finances will depend on grants and bursaries, and student finance if it is available to them. I have observed in some instances, however, that middle-class professionals without substantial savings who choose to respond to the call to ministry often leave their jobs, finding themselves in a position of relying on bursaries and student finance and maintenance.

The socio-demographic background of aspiring female Ministers can influence the decision to pursue ministerial formation. In some Asian, African and Caribbean cultures and traditions where women are viewed as subordinate or inferior to men, male leadership is preferred and encouraged over female leadership. In these environments, some husbands are less inclined to take on additional family responsibilities and support their wife's training or provide the financial support required for the woman to train.

Traditionally, some women from Asian, African and Caribbean backgrounds have the added financial responsibility of providing for family members who live with them here in the UK or in their country of origin. This additional responsibility, though inherent in these communities, is often not spoken of or taken into consideration when discussing the financial commitments women from such backgrounds have. Sadly, some women from these cultures often settle for unaccredited pastoral leadership to avoid navigating these challenges and having difficult conversations with their spouses and extended family members.

There are instances where women have taken a step of faith to commence training trusting that the Lord will supply their needs and provide financial support. While such a step of faith is commendable, individuals must carefully discern God's will before making the decision to step out in faith. Complications arise when some take the step of faith without first hearing from God, resulting in a stressful time for the person and awkward conversations with the theological college concerned.

What financial measures and support systems currently exist outside of the local churches for women seeking to embark on ministerial training, and are they effective?

Historically, Baptist training colleges have provided funding in the form of tuition fees and bursaries for Ministers in training (MIT). While this has been incredibly helpful in easing the financial burden on women pursuing accreditation, this system has been abused with individuals not honouring the commitments to pay back what is owed to the College. This has placed theological colleges in financial difficulties. As a result, very little funding or, in some cases, none is now offered by the colleges.

There are bursaries provided by the Baptist Union. However, these are to supplement MITs finances rather than a main source of funding and living allowance while training. The recently launched Kingdom Bank is step in the right a direction if all applicants and applications are treated equally.

Equality

Local churches with the means to support their MIT while training, will pay the tuition and provide support systems that enable the MIT to train without worrying about their finances. Where women are concerned, this sadly can result in political decisions within the churches that don't always work in the woman's favour. The financial disparity between the treatment of women and men in leadership within our Baptist family needs to be addressed doctrinally, with a sensitivity to the Holy Spirit's leading and direction, to change the theological systems that belittle and undervalue women.

Equality and fairness to all people in the sight of God is inherent in Scripture. We are all created by God in His image, irrespective of our social standing, race or gender (Gen. 1:26–27). As believers, we have equal status before God irrespective of status (Prov. 22:2). He is impartial when dealing with us and commanded the Gospel to be preached to everyone (Acts 10:34). We have been adopted into His family, are set apart for God who invites us to let our treatment of and engagement with each other be an expression of our worship to Him. In imitating Christ our Lord, we must all embrace the scriptural view of fairness and equality, thus accepting in action, not just words, that women are of the same equality with our male counterparts in essence and in being (Gal. 3:25–29).

Embracing this biblical view will ensure that women who are called and affirmed are given the same financial support and opportunities as men. Where others ethically fall short, the Baptist Union must lead. It takes strength of character and security to embrace and value those who are different from us as we value ourselves.

Affecting change

Looking ahead, a first step to affecting change would be to irradicate the financial barriers women face on the path to training and accreditation by looking beyond student finance. There needs to be research centred around finance that seeks to establish collaborations between the Baptist Union of Great Britain, existing Christian Trusts and private or mainstream Banks, to devise a funding scheme that will provide unconditional financial assistance to women while they are in training. To ensure its effectiveness, this initiative would need to be a clear and uncomplicated scheme with a firm provisory for the funds to be paid back once they are in settlement.

Furthermore, a survey will need to be conducted among local churches to determine if any have the financial means to donate towards funding women who would like to pursue training. In 2020, Trinity Baptist Church in Chesham, with an ageing population and millions in the bank, invited local churches to submit projects requesting funding. The congregation did not approach the Regional Minister with this initiative but asked Revd Roger Welch, a retired Evangelical Minister, to facilitate this for them. This initiative was a blessing to many churches and would have been an opportunity to fund women who are currently putting off training due to funding. TT was able to start her training at Spurgeon's College because her story moved one individual following my conversation with her. Churches and wealthy individuals may be willing if they are presented with a register or database of candidates who need support for training and accreditation.

The changes we hope for must include a re-education of the church in Christian ethics. Re-education will help change the mindsets and shatter theological structures that continue to view female Ministers as subordinate to their male counterparts and thus, inferior in essence and being.

Significant progress has been made over the past 100 years with a rise in the number of women being commended for church leadership, training and accreditation. The figures, though encouraging, have seen a subtle decline over the past ten to fifteen years. As we continue to embrace God's view of equality, my hope is that we will welcome this opportunity by asking the question: what does love look like? And work together to dismantle the pragmatic barrier of finance that has played a role in discouraging and deterring some women from continuing to break through the stained-glass ceilings of our Baptist churches.

Requests for Change:

1. Survey local churches to determine if any have the finance to donate towards funding women who would like to pursue training.
2. Establish collaborations between the Baptist Union, Christian Trusts and private or mainstream Banks to devise a funding scheme that will provide unconditional financial assistance to women (this could be considered a very progressive initiative and might be very appealing within certain circles).
3. Create a register or database of candidates who need support for training and accreditation, and make it available to the target audience.
4. Re-educate churches about the doctrine of Christian ethics.
5. Initiate a survey to create statistical data showing the percentages of Afro-Caribbean and Asian women who struggle with tuition and maintenance fees versus our Caucasian colleagues, with figures showing the differences of the same between men and women.
6. Identify theological colleges with funding for MITs and discuss the possibility of Newly Accredited Ministers (NAMs) offering a period of pastorate with a reduced stipend.
7. Make colleges aware that some students financially support their families in their country of origin.
8. Identify and monitor where money might be going within the Baptist family; this should include the new crowdfunding initiative for MITs and how some of the existing funds can be assessed and redirected towards supporting MIT. Certain MIT needs may need more focused attention.

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