

## **Mission at the Margins: The Role of Financial Resources in Mission Engagement**

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### **Abstract**

To address missional gaps in already-reached territories, mission agencies are developing strategies and ministry interventions to target unreached people groups within these areas. However, a significant challenge arises from financial constraints, which appear to be a crucial factor. The pressing question is whether empirical evidence indicates that financial strength influences the effectiveness of mission agencies in reaching the unreached in these domains. This paper employs econometric analysis to explore the relationship between the financial capabilities of mission agencies and their performance in engaging unreached groups in already reached areas. Through a panel quantitative study of a Pentecostal church in Ghana, the findings indicate that substantial financial resources are indeed vital for effectively reaching unreached people groups in these regions. However, this effectiveness varies depending on the specific unreached populations being targeted. In addition to financial resources, a vigorous approach to evangelism, along with home cell activities tailored to the particular unreached groups, is critical for achieving success. Therefore, the paper recommends that churches and mission agencies strengthen their financial positions and budgets to enhance their efforts to reach the unreached and address missional gaps in already reached territories. Furthermore, missional organisations should consider adopting various targeted evangelism strategies and home cell approaches to improve their performance in reaching these groups. For future investigations, the paper recommends exploring the maximum threshold of financial capacity beyond which the effectiveness of reaching unreached populations within a reached territory may begin to decline.

**Keywords:** Unreached Groups, Financial Muscles, Missional Gap, Ministry Interventions

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## **Introduction**

As the Gospel is reaching more countries and geographical territories, attention is gradually shifting from interpreting 'nations' in the Great Commission as geographical States and territories to non-geographical worlds. This orientation shifts the focus toward people groups, which are defined as ethnolinguistic communities sharing a common self-identity among members.<sup>1</sup> Although language is the primary identifier of a people group, with each group also sharing a common history and customs, the domain is now being expanded to include other groups that are distinct in their lifestyle and way of life, even if they are not ethnolinguistically related nature. The purpose is to close missional gaps in geographical territories of the world that have been reached with the Gospel, but still have specific groups of people yet to be reached.

In this regard, many mission agencies and churches are developing strategies, ministry interventions, and directions aimed at reaching these unreached people groups within their jurisdictions. Consequently, there is a strong zeal and passion for reaching these groups on campuses, in ghettos and slums, among others.<sup>2</sup> For example, the Church of Pentecost, the largest denominational church in Ghana with a presence in 200 nations, has been implementing targeted ministry initiatives since 2019 to address missional gaps in the countries where it operates. These initiatives include the Home and Urban Missions, Resident Campus Pastors and Schools Outreach Ministry, Chieftaincy ministries, and ministries dedicated to Celebrities and People with Disabilities.<sup>3</sup>

Nevertheless, significant challenges remain in reaching these unreached people groups within already reached geographical areas. They are often unreached even in regions regarded as reached because they are likely among the most difficult segments of society to reach with the Gospel. Every new market<sup>4</sup> typically draws initial attention to the most accessible opportunities, with focus shifting to more challenging options only after the low-hanging fruit has been fully harvested.<sup>5</sup> Furthermore, because unreached people

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<sup>1</sup> Global Frontier Missions, "What is a UPG?, Christian Missionary Training, Missions Mobilization Internships", 2023. Accessible at: <https://www.globalfrontiermissions.org/missions-101/the-unreached-peoples-and-their-role-in-the-great-commission#:~:text=Unreached%20People%20Group>

<sup>2</sup> David Pierce, "The Changing Context of the Unreached", An article from Ethnos360 magazine Vol. 84, Issue 2, 2021. Accessed October 22, 2025. <https://ethnos360.org/magazine/stories/the-changing-context-of-the-unreached.>; His Feet International, "Reach the Unreached: A Mission You Can't Ignore.", HisFeet.com. Accessed October 22, 2025. <https://www.hisfeet.com/reach-the-unreached/>.

<sup>3</sup> The Church of Pentecost, Vision 2028 Document, Five-Year Vision Document for The Church of Pentecost Covering the Period 2023-2028. CoP Headquarters, November, 2023.

<sup>4</sup> Market is used metaphorically to demonstrate new target space

<sup>5</sup> Low hanging fruit refers to the fruit on lower parts of a tree that's easier to grab and in most cases, without any need to climb the tree. In markets and business, this phrase is used as a metaphor to describe tasks or projects that a team or people can easily and quickly complete before moving on more challenging ones.

groups are entirely unfamiliar with the Gospel, those tasked with sharing it often must begin their efforts from scratch.

Meanwhile, there are usually not many people, if any, who can provide cultural insight into such unreached people groups to mission workers zealous to work among them. Challenges to reaching the unreached in reached geographical areas also stem from the way of life of these people groups, which has been passed down from generation to generation, making them resistant to change. The situation becomes even more complex when these unreached people groups develop suspicions and mistrust toward other people groups in society, leading them to close their minds to new ideas, views, and perspectives, especially from other people segments outside of them.

Despite various challenges in reaching the unreached, Limoni Manu O'Uiha in the *Adventists Review* states that "significant resources, including finances, transportation, and technology, are necessary to share the gospel with the unreached."<sup>6</sup> This is particularly true in remote, underdeveloped regions, where securing and managing these resources is challenging. Although Limoni listed them as general resources, financial support appears especially critical, as funds, transportation, technology, human resources, and social interventions, vital for building trust, can all be sourced.

Discussions with churches and agencies working with special groups- including the marginalised, commercial sex workers, immigrants, and others- often highlight finances and funding as significant challenges. However, the real question is whether there is empirical evidence supporting financial capability as the crucial factor in reaching the unreached. In other words, is there empirical evidence to suggest that financial resources are linked to the effectiveness of mission agencies and churches in reaching the unreached? This article is therefore an attempt to employ econometric analysis to establish the relationship between the financial capabilities of churches and mission agencies and their performance in reaching the unreached in the reached geographical terrains.

With the paper put into context in relation to the motivation, study questions, and main objective, the next section lays the theoretical foundation for the paper by defining people groups and unreached people groups, and by reviewing what matters in reaching unreached people groups. Following the theoretical review is a brief section on the methodology adopted to achieve the objectives of the study, which is then followed by

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(Indeed, Low Hanging Fruits in Business. <https://www.indeed.com/hire/c/info/what-is-the-definition-of-low-hanging-fruit-in-business>, October 31, 2024)

<sup>6</sup> Limoni Manu O'Uiha., "Challenges Reaching the Unreached in Missions: A Personal Reflection on the Need,." *Adventist Review Magazine* Article, 02 September, 2023

the findings of the papers as well as the discussions of the results. The paper then ends with conclusions and recommendations based on the findings and discussions.

### **People Groups and Unreached People Groups Defined**

Even though it is a relatively new concept in mission studies, several authors and institutions have tried to define people groups in their bid to pinpoint and highlight unreached people groups. Most of these definitions have centred on a broader view of defining nations in the Great Commission mandate. For instance, the Global Frontier Missions (GFM) defines people groups as, “an ethnolinguistic group with a common self-identity that is shared by the various members.”<sup>7</sup> It continues to highlight the most dominant identifier of a people group as their language, even though each unique people group also share a common history and customs.

This definition seems to provide clarity on the matter, especially as it draws on the Greek word “ethne”. ‘Ethne’ is often translated as “nations” in the Bible, but really means ethnic groups or people groups. Even though the GFM accuses those who translate ‘Ethne’ as nations of restricting the meaning of people groups to ethnic groups, it seems to commit a similar blunder. GFM’s orientation to the scope of the Great Commission, even though it is better expanded than the geographical nations mindset, still limits the context, thereby creating various mission gaps within the reached areas. Again, in real-life mission work, one usually encounters people who can be defined as people groups and are not necessarily from an ethnic group defined by ethnolinguistic attributes. Another seemingly great definition comes from Ethnos360 Bible Institute, which lists the inclusion criteria for people groups as language, culture, geographical location, religion, and ethnicity. As broad as this definition is, it also creates a great confusion in focusing on a particular segment of society that needs peculiar attention.

Two definitions that are well-suited to the targeted evangelisation context are those by Kwasi Atta Agyapong and Graham Redding. According to Kwasi Atta Agyapong, a people group is “the largest group within which the Gospel can grow as a church-planting measure without confronting barricades of understanding or acceptance.”<sup>8</sup> As good as this definition may seem, especially for targeting people for evangelism, it does not capture the true attributes that bring such people together. However, it is a great

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<sup>7</sup> Global Frontier Missions, “People Group,” *Global Frontier Missions*, accessed December 11, 2025, <https://www.globalfrontiermissions.org/missions-101/the-unreached-peoples-and-their-role-in-the-great-commission>.

<sup>8</sup> Kwasi Atta Agyapong, “A Pentecostal Reflection on Christianity and Extremism: Christianity and Book Burnings in the Late Antiquity,” *E-Journal of Religious and Theological Studies*, July 3, 2023, 268–80, <https://doi.org/10.38159/erats.2023972;What is a People Group?>, “Joshua Project,” 2023.

definition in the sense that it brings out the fact that there are no barricades of understanding or acceptance within such people groups.

Graham Redding, however, helps the situation by defining people groups as “individuals in a group who understand each other well with minimal cultural barriers that can impede the transmission of the Gospel of Jesus Christ.”<sup>9</sup> This paper employs this definition, except to add a pragmatic line: such people can distinguish insiders and outsiders by calling ‘us, us and them, them.’ Thus, the operational definition for people groups for this paper is, “a number of individuals who understand each other well with minimal cultural barriers that can impede the transmission of the Gospel of Jesus Christ and who are able to distinguish insiders and outsiders by defining themselves as a group different from people they consider as others”.

Sometimes termed as Least Reached People Group (LRPG), Unreached People Group (UPG) is defined as “an identifiable group of people distinguished by a distinct culture, language, or social class who lack a community of Christians able to evangelise the rest of the people group without outside help.”<sup>10</sup> Thus, the only way for such people groups to hear of the Gospel about salvation through Christ is through an external witness or agent. The question, however, is to what extent you can consider such a segment as lacking a community of Christians that are able to evangelise to the rest of the people group?

In answering this, “most missiologists consider 2% of the population becoming Christ followers as the ‘tipping point’ at which the group is generally considered ‘reached’ with the Gospel.”<sup>11</sup> The Joshua Project and the Mission Quest led by Mark Conard and Dan Pottner refine the criteria better by defining the unreached people groups as “ethnic groups where less than 2% of the population identifies as Evangelical Christian, and less than 5% adheres to any form of Christianity.”<sup>12</sup> Even though this definition refines the tipping point better, highlights the minimal presence of a self-sustaining church within these communities, and is widely accepted by many mission organisations, it still restricts people groups to ethnic groups.

According to Joshua Bogunjoko and Michael Duduit, the Editor of Preaching Magazine, unreached people groups are “often marked by distinct cultural, linguistic, and religious

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<sup>9</sup> Graham Redding, *Prayer and the Priesthood of Christ in the Reformed Tradition*, (Edinburgh, NY: T & T Clark, 2005).

<sup>10</sup> Global Frontier Missions, “People Group,” 2025.

<sup>11</sup> Global Frontier Missions, “People Group,” 2025.

<sup>12</sup> Mark Conard and Dan Pottner (Ed.), *Who Are Unreached People Groups?*, Mission Quest 2024. Accessible at: <https://www.missionquest.org/post/unreached-people-groups>

contexts that shape their worldview and way of life.”<sup>13</sup> Duduit continues to establish their “characteristics as of various dimensions even though they show common traits such as isolation from the global Christian community, restricted exposure to Christian resources and influence, and without established churches or Christian fellowships within their geographical jurisdictions.” The ways they express their culture, customs, and social frameworks may differ significantly from those of the predominant culture, making it crucial to engage with them in a considerate and respectful manner.<sup>14</sup>

Taking a pragmatic approach to defining an unreached people group, this paper adopts it as its operational definition. This enables people of different ethnicities, languages, religions, and ancestry to be regarded as a segment of society unreached in mission work. Larry Brown also explains that unreached people groups are often defined by unique cultural, linguistic, and religious contexts that significantly shape their worldview and way of life.<sup>15</sup>

### **What Matters in Reaching the Unreached People Group: Factors Review**

Many authors identify three primary factors that challenge efforts to reach the unreached people groups of the world. These three factors were outlined by the Mission Quest as follows: Cultural and Linguistic Distinctiveness, Geographical Isolation and Religious and Social Barriers. Undoubtedly, UPGs are often characterised by their cultural and linguistic distinctiveness, with unique languages, traditions, and social structures that set them apart from other groups within their nation. Many UPGs are found in remote or difficult-to-reach regions, such as mountainous terrain, dense forests, or politically unstable areas, further isolating them from Christian influences. Additionally, dominant religions, including Islam, Hinduism, Buddhism, and traditional animistic beliefs, often create significant obstacles to the dissemination of Christianity among these groups.<sup>16</sup>

Despite their explanations, all these challenges ultimately appear to lead to a financial problem. The same paper quickly pointed out in their appeal that, “less than 1% of all money given to missions goes to unreached people and places. This means that the people with the most urgent spiritual and physical needs are receiving the least support.”<sup>17</sup>

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<sup>13</sup> Joshua Bogunjoko, “The Whole World and the Unreached.” *Lausanne Movement*. May 2023. Accessed October 22, 2025. <https://lausanne.org/global-analysis/the-whole-world-and-the-unreached>

<sup>14</sup> Michael Duduit (Ed.), *Strategies for Engaging with Unreached People Groups*, *The Preaching.com*, 2023, Accessible at: <https://www.preaching.com/articles/strategies-for-engaging-with-unreached-people-groups/>

<sup>15</sup> Larry Brown. “The Changing Context of the Unreached.” *Ethnos360*. Accessed October 22, 2025. <https://ethnos360.org/magazine/stories/the-changing-context-of-the-unreached>

<sup>16</sup> Mark Conard and Dan Pottner, eds., *Who Are Unreached People Groups?* (Mission Quest, 2024), <https://www.zoominfo.com/c/mission-quest/357677926>.

<sup>17</sup> Mark Conard and Dan Pottner, *Who Are Unreached People Groups?* (Mission Quest, 2024), <https://www.zoominfo.com/c/mission-quest/357677926>.

As a response to resolving the challenge of engaging with Unreached People Groups, Michael Duduit, the CEO of The Preaching.com indicates the requirement of intentional strategies rooted in prayer, cultural awareness, contextualisation, language acquisition, and translation.<sup>18</sup> Since these are additional details of the key factors mentioned earlier, they further strengthen the idea that financial resources are crucial for reaching the unreached. With sufficient funds for basic needs, people can dedicate themselves to prayer, learn and value cultural awareness and contextualisation methods, acquire essential languages, and even perform translations themselves as missionaries and within the communities they serve.

In their article, 'Why Unreached People Groups are Hard to Reach', David Platt and David Burnette identify a variety of barriers to reaching unreached people groups, including persecution, political barriers, social barriers, linguistic and cultural barriers, natural barriers, and developmental barriers. They explain that Christian mission is frequently confronted by a constellation of barriers that impede its effectiveness across diverse contexts. These include persecution, where believers endure hostility and repression on account of their faith; political restrictions, in which governmental policies and legal frameworks curtail religious freedom and render public proclamation difficult or even unlawful; and social discrimination, whereby prejudice based on religion, ethnicity, or socio-cultural identity obstructs opportunities for employment, integration, and evangelistic engagement.

In addition, linguistic and cultural challenges require sustained investment in language acquisition and cultural adaptation. At the same time, natural obstacles, such as geographic isolation, extreme climatic conditions, and inhospitable environments, limit the presence and sustainability of missionaries. Finally, developmental constraints, including inadequate healthcare, limited educational opportunities, and poor infrastructure, further restrict the capacity of churches and mission agencies to establish and sustain discipleship initiatives. Collectively, these barriers highlight the multifaceted nature of missional challenges and the need for holistic strategies that integrate spiritual, social, and structural dimensions of outreach.<sup>19</sup>

After outlining these challenges, Platt and Burnette emphasised that God's mission will continue because it is not ultimately reliant on the church's own abilities or resources. This statement suggests that having adequate finances, skills, and other necessary resources can help overcome these obstacles, implying that financial strength aids in reaching the unreached. Finally, Agyapong and Kwafo emphasise that to effectively

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<sup>18</sup> Duduit, *Strategies for Engaging with Unreached People Groups*.

<sup>19</sup> David Platt and David Burnette, *Why Unreached People Groups are Hard to Reach*, *Radical* 2024: April 05, 2024, Accessible at: <https://radical.net/article/unreached-hard-to-reach/>

reach unreached people groups in Africa, developing missional strategies should focus on understanding cultural, social, and linguistic contexts. They highlight the importance of localizing efforts, improving infrastructure through technology and media, adopting holistic development approaches, and fostering diplomacy and trust-building.<sup>20</sup> Once again, it is clear that achieving all of these requires some degree of financial skills and resources.

## Methodology

### Data Type and Source

The study used a purely quantitative method to reach its conclusions. It analysed a two-year secondary data set on the performance of 1,706 districts of the Church of Pentecost (CoP) in Ghana. Since the focus of Christianity has shifted from Western countries to non-Western regions like Asia, Africa, and Latin America, it was fitting to focus on data from these areas.<sup>21</sup> Todd M. Johnson et al. describe the Pentecostal movement as the fastest-growing Christian movement, particularly in the global south.<sup>22</sup> Therefore, it was suitable to include the Pentecostals in this study. The CoP was identified as the largest Protestant denomination in Ghana according to the latest empirical survey by the Ghana Evangelism Committee.<sup>23</sup> Even ten years prior, the Pew Research Centre identified it as Ghana's largest Christian church.<sup>24</sup> Since it is a leading Pentecostal church in Africa with the essential data needed for the study's objectives, the CoP was considered suitable for this research.

As of the end of 2023, the CoP was operating in all continents of the world with a presence in 170 countries globally.<sup>25</sup> The CoP has a global presence with 26,525 local assemblies

<sup>20</sup> Kwasi Atta Agyapong and Emmanuel Agyei Kwafo, "Towards Reaching the Unreached People Groups in Africa: A Pentecostal Paradigm," *Pentecostalism, Charismaticism and Neo-Prophetic Movements Journal (PECANEP)*, 5, no. 3 (June 2024): 27-44.

<sup>21</sup> Christian Tsekpoe, *The Shift in the Centre of Christian Vitality: Implications for African Pentecostal Christianity*, Presented at the First Association of African Pentecostal Theologians Conference at Pentecost Theological Seminary, Gomoa Fetteh, Ghana, November 21–22, 2017; Wilbert, R Shenk, Recasting Theology of Mission: Impulses from the Non-Western World, *International Bulletin of Missionary Research*, 25, no. 3 (July 2001): 98-107.

<sup>22</sup> Todd M. Johnson, Gina Zurlo, Albert W. Hickman, and Peter F. Crossing, "Christianity 2017: Five Hundred Years of Protestant Christianity," *International Bulletin of Mission Research* 40, no. 1 (2016): 1–12.; Todd M. Johnson, "The Global Demographics of the Pentecostal and Charismatic Renewal," *Society* 46 (2009): 479–483, <https://doi.org/10.1007/s12115-009-9255-0>.

<sup>23</sup> Opoku Onyinah, "Pentecostal Transformation in Africa: The Rise and Growth of The Church of Pentecost," *Pentecost Journal of Theology and Mission* 1, no. 1. (2016): 12-35.

<sup>24</sup> Pews Research Centre, Spirit and Power – A 10-Country Survey of Pentecostals, *The Pews Forum on Religion and Public Life*, Accessible at [www.pewsforum.org/2006/10/05/overview-pentecostalism-in-africa/](http://www.pewsforum.org/2006/10/05/overview-pentecostalism-in-africa/)

<sup>25</sup> Eric Nyamekye, *State of the Church Address: 18th Session of the Extraordinary Council Meetings* (Accra: Pentecost Press, 2024).



across 3,051 church districts. Its Ghana operations are managed from its Accra head office, following a presbytery-style governance structure. By the end of 2023, the Ghana branch comprised 77 Church Areas under eight Regional Coordinating Councils, covering 1,706 administrative districts, 19,332 local assemblies, and an overall membership of 3,864,355. Due to the missional focus of the CoP, the church established targeted intervention ministries within its Vision 2023/2028. Notable examples include the Ministries to Persons with Disabilities (MPWD) and the Home and Urban Ministry (HUM). The MPWD was specifically created to reach out to persons with disabilities, providing opportunities for salvation and worship God. HUM exists “to win and disciple the marginalized, unreached and unengaged people groups in Ghana with the unadulterated Word of God, giving them hope and transforming them into agents of hope and positive change for their communities.”<sup>26</sup> The paper uses the performance of 1,706 administrative districts in these two special Ministry interventions of the Church of Pentecost as proxies for reaching unreached people segments within the already reached geographical areas.

### **Econometric Analysis**

In order to establish the relationship between financial capability and working with unreached target segments of society, an econometric approach was adopted. The data analysis, therefore, passed through all four main stages of econometric research outlined by Anna Koutsoyiannis except the evaluation of the forecasting power of the estimated model.<sup>27</sup> The three (3) included model specification, model estimation, and evaluation of the estimates.

Reaching out to unreached people segments as the dependent variable was measured by souls won from a focused people (and not geographic jurisdiction) (i.e., HUM and MPWD) as a percentage of all souls won in already-reached geographical jurisdictions. Thus, in this particular paper, HUM and MPWD, as special ministries targeting specific unreached people groups, were used as proxies. The independent variables were financial strength measured by actual net tithes (as real financial capability) and actual missions offering (as perceived financial capability). Actual net tithes were used as the real financial capability because, in the case of the church, the extent to which a district mobilises tithes affects its financial capability, as the amount it deducts for its development activities, the District Development Fund (DDF).

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<sup>26</sup> Emmanuel Agyei Kwafo, Home and Urban Missions: A Global Catalyst in the Possessing the Nations Agenda, Presented at the 2024 Pentecost Conference, May 15-18, 2024, Oberhausen, Germany

<sup>27</sup> Anna Koutsoyiannis, *Theory of Econometrics: An Introductory Exposition of Econometric Methods*, 2nd ed. (London: Palgrave Macmillan, 1977).

The districts also mobilise the mission offering. However, the extent to which the District can mobilise MO does not increase the District's financial benefits, as no deductions are made for the District's use. To improve the model's explanatory power, several control variables were used: church growth (both vertical, measured by membership growth, and horizontal, measured by assemblies opened); evangelism aggressiveness (general aggressiveness measured by total outreaches held, and focused aggressiveness measured by Gospel Sunday souls as a percentage of total souls won); discipleship aggressiveness (measured by converts baptised in water as a percentage of total souls won, converts baptised in Holy Spirit, participation in Bible Study, and involvement in Home Cell meetings); and the missions orientation (coded as a dummy variable with 1 for districts in mission areas and 0 for districts outside). It is important to note that the model is the researcher's construct based on experience working in a mission- and evangelism-oriented organisation.

Panel data for each variable, encompassing both cross-sectional and time-series dimensions, were utilised for the districts of the case church over the two years of 2022 and 2023. A panel dataset is a cross-sectional time-series dataset that ideally provides repeated measurements of various variables over time for observed units, such as individuals, households, firms, cities, and states.<sup>28</sup> Moffatt and Torres-Reyna further explains that "panel data (also known as longitudinal or cross-sectional time-series data) is a dataset in which the behavior of entities (i) are observed across time (t) and the entities could be states, companies, families, individuals, countries, etc."<sup>29,30</sup>

In this particular case, the observations were ranked performances of the administrative districts of the case Church in Ghana for the required variables of the econometric model, which was the author's own creation based on field experience. All the 1631 and 1706 districts of the church in 2022 and 2023, respectively, were employed for the econometric analysis. The data used can, therefore, be described as an unbalanced panel dataset with the general form described as follows:  $Y_{it} = \alpha_{it} + \beta X_{it} + \varepsilon_{it}$ ,

where the subscript  $i$  denotes the cross-sectional dimension of the data while the  $t$  is the time-series dimension. The left-hand variable represents the dependent variable in the model, which, in this particular study, was rotated to rankings of HUM and MPWD souls won as percentages of total adult souls won for the year concerned.

<sup>28</sup> Tae Ho Eom, Sock Hwan Lee, and Hua Xu, "Introduction to Panel Data Analysis: Concepts and Practices," in *Handbook of Research Methods in Public Administration*, 2nd ed., ed. Daniel Xu, Sock Hwan Lee, and Tae Ho Eom (Boca Raton, FL: CRC Press, 2007), <https://doi.org/10.1201/9781420013276>.

<sup>29</sup> Moffatt, Peter G. *Econometrics with R: Panel Data Analysis*. 2020.

<sup>30</sup> Torres-Reyna, Oscar. *Panel Data Analysis: Fixed and Random Effects Using Stata* (v. 4.2). Princeton University, Data & Statistical Services, December 2007. Accessed October 22, 2025. <https://dss.princeton.edu/training/>

$X_{it}$  contains the set of explanatory variables (both independent and control) in the estimation model, taken to be constant, specific to the individual cross-sectional unit  $i$  and the time-series  $t$ . If  $\alpha_{it}$  it is taken to be the same across units, ordinary least squares (OLS) provides a consistent and efficient estimate of  $\alpha$  and  $\beta$ . The OLS econometric method was chosen because its parameter estimates have desirable properties known as BLUE (Best, linear, unbiased estimator). The OLS procedure is straightforward, requiring minimal data and simple to understand. It has been effectively used across various econometric relationships with satisfactory results. Additionally, OLS is a fundamental part of many other econometric techniques.<sup>31</sup> With the required variables in mind, the specified model for the study took the form of equation 1 and the variable HUM replaced with MPWD as stated in models 1 and 2.

$$HUM = f(TITHE, MO, MGROW, ASSO, OUT, GSUN, WB, HSB, BS, HC, MISSION)$$

Equation (1)

$$HUM_{it} = \beta_0 + \beta_1 TITHE_{it} + \beta_2 MO_{it} + \beta_3 MGROW_{it} + \beta_4 ASSO_{it} + \beta_5 OUT_{it} + \beta_6 GSUN_{it} + \beta_7 WB_{it} + \beta_8 HSB_{it} + \beta_9 BS_{it} + \beta_{10} HC_{it} + \beta_{11} MISSION_{it} + \varepsilon$$

[Model 1]

$$MPWD_{it} = \beta_0 + \beta_1 TITHE_{it} + \beta_2 MO_{it} + \beta_3 MGROW_{it} + \beta_4 ASSO_{it} + \beta_5 OUT_{it} + \beta_6 GSUN_{it} + \beta_7 WB_{it} + \beta_8 HSB_{it} + \beta_9 BS_{it} + \beta_{10} HC_{it} + \beta_{11} MISSION_{it} + \varepsilon$$

[Model 2]

Where:

$HUM_{it}$  = Ranked position of HUM souls won as percentage of total souls won in District  $i$  in year  $t$

$MPWD_{it}$  = Ranked position of MPWD souls won as percentage of total souls won in District  $i$  in year  $t$

$TITHE_{it}$  = Ranked position of actual net tithes of District  $i$  in year  $t$

$MO_{it}$  = Ranked position of actual missions offering of District  $i$  in year  $t$

$MGROW_{it}$  = Ranked position of overall membership growth of District  $i$  in year  $t$

$ASSO_{it}$  = Ranked position of assemblies opened in District  $i$  in year  $t$

<sup>31</sup> Koutsoyiannis, *Theory of Econometrics*, 1.

$OUT_{it}$  = Ranked position of number of outreaches held in District  $i$  in year  $t$

$GSUN_{it}$  = Ranked position of souls won on Gospel Sunday as a percentage of total souls won in District  $i$  in year  $t$

$WB_{it}$  = Ranked position of converts baptized in water as a percentage of total souls won in District  $i$  in year  $t$

$HSB_{it}$  = Ranked position of converts baptized in the Holy Spirit in District  $i$  in year  $t$

$BS_{it}$  = Ranked position of average adult attendance at Sunday Morning Bible Studies as percentage of total adults in District  $i$  in year  $t$ .

$HC_{it}$  = Ranked position of attending home cell meetings as percentage of total adults in District  $i$  in year  $t$

$MISSION_{it}$  = Mission orientation (internal missions or otherwise) of District  $i$  in year  $t$ .

$\varepsilon$  = the error term

And Where:  $\beta_1$  = will overstate the marginal impact of financial capability using net actual tithes as proxy;  $\beta_2$  = will overstate the marginal impact of financial capability using actual missions offering as proxy;  $\beta_3$  = will overstate the marginal impact of vertical church growth using membership growth as proxy;  $\beta_4$  = will overstate the marginal impact of horizontal church growth using assemblies opened as proxy;  $\beta_5$  = will overstate the marginal impact of evangelism aggressiveness (outside) using outreaches held as proxy;  $\beta_6$  = will overstate the marginal impact of evangelism aggressiveness (inside) using souls won on Gospel Sundays as proxy;  $\beta_7$  = will overstate the marginal impact of discipleship using converts baptized in water as proxy;  $\beta_8$  = will overstate the marginal impact of discipleship using converts baptized in Holy Spirit as proxy;  $\beta_9$  = will overstate the marginal impact of discipleship using members attending Bible Study meetings as proxy;  $\beta_{10}$  = will overstate the marginal impact of discipleship using members attending home cell meetings; and  $\beta_{11}$  = will overstate the marginal impact of mission orientation of the church.

### Correlation Analysis Results

At an exploratory level, the correlation coefficients were considered for the independent and control variables and the measures of reaching unreached people segment groups (HUM and MPWD). Table 1 presents the correlation matrix. The study found a direct relationship between the unreached people segment with HUM as a proxy and the two main independent variables of net tithes and missions offering of the Districts at an even 1% significance level. This means that the better the real and perceived financial capability of a mission agent, the more effective outreach to unreached people segments

is, as measured by HUM. The control variables of membership growth, frequency of outreaches, Gospel Sunday effectiveness, Holy Spirit baptisms, members attending Bible study and home cell classes and mission orientation in general also recorded positive relationships with reaching the unreached people segment orientation measured by HUM, defined as unreached segment souls won as a percentage of total souls won at even 1% significance level.

Unreached people segment groups measured by MPWD as a percentage of total souls won were, however, found not to be related to perceived financial capability measured by missions offerings. Surprisingly, they were found to have a significant negative relationship with actual financial capability, as measured by net tithes.

### **Regression Analysis Results**

After the exploratory look at the relationship between the variables using the correlation matrix, regression analysis was used to investigate further and to quantify the relationships. The regression result is presented in Table 2.

In model 1, the result indicates a positive association between reaching unreached people segment measured by HUM souls won as a percentage of total souls won and real financial strength measured by net tithes at even 1% significance level. Reaching the unreached people segment, measured by HUM souls won as a percentage of total souls won, was, however, not related to perceived financial strength, measured by missions' offerings. It can therefore be said that financial capabilities must be translated into a real level of financial availability to support the mission enterprise and positively influence it. The nature of the association suggests that HUM, as a way of reaching unreached people segments, is well pursued by churches or mission agents with real financial capability, not even perceived financial capability. This seems to confirm the claim by Limoni Manu O'Uiha that "significant resources, including finances, transportation, and technology, are necessary to share the gospel with the unreached."<sup>32</sup> Meanwhile, according to David Platt and David Burnette, "less than 1% of all money given to missions goes towards reaching the unreached. Panel data for each variable, encompassing both cross-sectional and time-series dimensions, were utilised for the districts of the case church over the two years of 2022 and 2023. A panel dataset is a cross-sectional time-series dataset that ideally provides repeated measurements of various variables over time for observed units, such as individuals, households, firms, cities, and states."<sup>33</sup> Therefore,

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<sup>32</sup> Limoni Manu O'Uiha, "Challenges Reaching the Unreached in Missions: A Personal Reflection on the Need," *Adventist Review*, 2023, <https://adventistreview.org/magazine-article/challenges-reaching-the-unreached-in-missions/>.

<sup>33</sup> Platt, David, and David Burnette. "Why Unreached People Groups Are Hard to Reach." *Radical*, 2024. <https://radical.net/article/unreached-hard-to-reach/>.

a radical approach is necessary, including bold budgeting and targeted support to reach underserved groups, if significant progress is to be achieved in those areas.

Regarding the control variables, the study observed a positive correlation between HUM and vertical growth (measured by increases in membership) as well as focused outreaches (gauged by Gospel Sunday souls won as a percentage of total souls), but not with horizontal growth (such as opening local churches or assemblies) or general outreaches (measured by the total number of outreaches). Regarding discipleship measures, water baptism was found to be significantly negatively associated with HUM as a measure of reaching unreached people segments at the 5% significance level, whereas Holy Spirit baptism was not. The results may indicate that it takes a considerable amount of time to convert unreached people groups and segments. This, therefore, extends their commitment to God, which is essential for both water and Holy Spirit baptisms.

On the other hand, Bible study showed no significant relationship, whereas home cell activities positively correlate with reaching unreached groups and segments. Could it be that, due to the unique nature of unreached people groups, church-based discipleship activities do not significantly impact their conversion to faith? The study also revealed that a strong mission orientation within churches is positively linked to reaching unreached people, as measured by the number of souls won through HUM. However, the first-order analysis yielded an R squared of 0.045, indicating that all explanatory variables together account for only 4.5% of the variation in HUM souls won.

The ANOVA analysis of the model's fitness showed a p-value of 0.000, indicating statistical significance at the 1% level. It is noteworthy that among the six explanatory variables significantly related to reaching unreached people segments, targeted or focused evangelism, measured by Gospel Sunday effectiveness, had the greatest impact on the dependent variable. The model's total explanatory power was 4.5%, with Gospel Sunday effectiveness contributing 2.8%, followed by real financial capacity measured by net tithes at 0.7%, and discipleship assessed through the efficiency of home cell activities. The remaining three variables—mission orientation, membership growth, and water baptism as a percentage of souls won—each influenced the dependent variable by only 0.2%.

Reaching unreached people groups measured by MPWD souls won was, however, found to be negatively related to real financial strength measured by net tithes at a 5% significance level. Could there be a threshold where true financial capability begins to assist in reaching unreached people beyond which deterioration occurs? Might the importance of financial strength depend on the specific unreached people group targeted? For example, financial strength appears significant in targeting HUM souls but not MPWD souls. Similarly, as with HUM, reaching the unreached group measured by

MPWD was not linked to perceived financial capabilities, as indicated by missions offerings from the case church districts.

Reaching unreached people groups, measured by MPWD souls won, was not associated with church growth—both horizontal and vertical—or with general outreach activities. However, similar to HUM, which gauges reaching unreached groups, the study showed MPWD was positively linked to focused evangelism, as indicated by the effectiveness of Gospel Sunday. Regarding discipleship, MPWD showed no connection with water baptism but had a significant positive relationship with Holy Spirit baptism, Bible study, and home cell participation.

It is therefore possible that the effectiveness of church-based activities in winning and retaining unreached people groups depends on the specific characteristics and lifestyles of those segments. Mission orientation was also found to have no correlation with the effectiveness of MPWD as a metric for reaching these groups. As shown by the R-squared value in regression model 2, the explanatory variables' power increased slightly to 5.3% when MPWD was used as the dependent variable.

Among the five explanatory variables that showed a significant relationship with reaching unreached people segments, as measured by MPWD effectiveness, targeted or focused evangelism, assessed through Gospel Sunday effectiveness, had the highest impact on the dependent variable. The total explanatory power of the model was 5.3%, with Gospel Sunday contributing 3.4%. The remaining four variables shared the remaining 1.8%, including discipleship (measured by Bible study and home cell activity efficiency), contributing 1.0% and 0.3% respectively, while Holy Spirit baptism and net tithes contributed 0.2% and 0.3%, respectively.

As shown above, the study identified three variables that significantly relate to the measures of reaching unreached people groups in both models. These are actual financial capability, indicated by net tithes; targeted evangelism, measured by the percentage of souls won through Gospel Sunday relative to total souls won; and the effectiveness of home cell activities. While targeted evangelism and home cell effectiveness were positive factors in both models, actual financial capability was positively associated with HUM effectiveness in reaching unreached segments but negatively associated with MPWD effectiveness.

Table 1: Correlation coefficient matrix for the dependent and independent variables of the regression

	HUM	MPWD	TITHE	MO	MGROW	ASSO	OUT	GSUN	WB	HSB	BS	HC	MISSION
HUM	1												
MPWD	0.205**	1											
TITHE	0.091**	-0.048**	1										
MO	0.091**	-0.033	0.953**	1									
MGROW	0.044*	0.043*	-0.095**	-0.094**	1								
ASSO	0.004	0.031	-0.099**	-0.107**	0.190**	1							
OUT	0.067**	0.051**	0.028	0.077**	0.176**	0.116**	1						
GSUN	0.168**	0.184**	0.050**	0.076**	0.055**	0.014	0.134**	1					
WB	0.023	0.096**	-0.011	0.008	0.138**	0.022	-0.003	0.296**	1				
HSB	0.067**	0.102**	0.107**	0.130**	0.379**	0.188**	0.385**	0.209**	0.260**	1			
BS	0.052**	0.134**	-0.058**	-0.045**	0.119**	0.079**	0.081**	0.181**	0.149**	0.183**	1		
HC	0.075**	0.126**	-0.084**	-0.076**	0.135**	0.077**	0.086**	0.162**	0.083**	0.168**	0.529**	1	
MISSION	0.099**	-0.022	0.523**	0.574**	-0.186**	-0.165**	0.013	0.131**	0.129**	-0.053**	-0.050**	-0.093**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

*Data Source: From Secondary Data Analysis*

**Dependent Variables:**

HUM = HUM souls won as a percentage of adult souls  
 MPWD = MPWD souls won as a percentage of adult souls

**Independent & Control Variable:**

TITHE = Net actual tithes  
 MO = Actual missions offering  
 MGROW = Overall membership growth

ASSO

= Assemblies opened

OUT

= Outreaches held

GSUN

= Souls won on Gospel Sundays as a percentage of adult

WB

= Converts baptized in water

HSB

= Converts baptized in Holy Spirit

BS

= Members attending Sunday Bible studies

HC

= Members attending home cell meetings

MISSION

= Missions orientation of the church



Table 2: Regressions of reaching unreached people segments variables on the independent variables

Dependent Variable: Reaching Unreached People Segments		
Independent Variables	1: HUM	2: MPWD
Constant	565.503 (0.000)	527.039 (0.000)
TITHE	0.122 (0.029)	-0.079 (0.043)
MO	-0.078 (0.181)	0.053 (0.195)
MGROW	0.043 (0.022)	-0.007 (0.578)
ASSO	0.006 (0.902)	0.012 (0.725)
OUT	0.032 (0.084)	0.001 (0.910)
GSUN	0.148 (0.000)	0.101 (0.000)
WB	-0.042 (0.020)	0.019 (0.133)
HSB	0.009 (0.664)	0.031 (0.028)
BS	0.000 (0.982)	0.042 (0.002)
HC	0.054 (0.006)	0.037 (0.007)
MISSION	91.647 (0.000)	-15.819 (0.369)
R	0.213	0.231
R <sup>2</sup>	0.045	0.053
F - value	14.394	16.976
P (F)	0.000	0.000

R<sup>2</sup> = R-squared value of the regression

P (F) = Probability of values for F test following  $\chi^2$  distribution

Figures in parenthesis are probability values of significance of variables following t-test.

P-values  $\leq 0.01$  = significant at 1%

P-values  $\leq 0.05$  = significant at 5%

P-values  $\geq 0.10$  = not significant

P-values  $\leq 0.10$  = significant at 10%

## **Conclusion**

For a long time, mission has been understood as the movement from one geographical border to another with the aim of transmitting the Gospel. Naturally, the goal has always been to transform society through the good news, employing evangelism and discipleship as vehicles. This paper has demonstrated that working among neglected people groups in an area that is geographically reachable can also count as reaching unreached people groups. Through econometric analysis, it is concluded that actual (not just perceived) financial capability is significant in reaching unreached people groups measured by HUM and MPWD souls.

However, the effectiveness depends on the type of unreached people groups targeted. Nonetheless, having too much financial power can hinder outreach efforts, as a heavily funded strategy might reduce engagement with unreached people groups. Besides financial resources, targeted evangelism activities aimed at specific unreached groups are vital for successful outreach. Furthermore, home cell activities play a key role in reaching these groups in all circumstances.

Depending on the type of unreached people group, certain factors like vertical growth (increase in membership), but not necessarily horizontal growth (increase in local churches or assemblies), as well as discipleship activities such as water baptism, Holy Spirit Baptism, and Bible Study participation (alongside home cell participation, which is impactful across all unreached groups), and mission orientation may influence the effectiveness of reaching these unreached people groups.

The results also show that it takes a considerable amount of time to reach unreached people groups and segments. Spending more time engaging with these groups appears to increase their commitment to God, which is essential for discipleship activities. Additionally, depending on the unique nature of each unreached people group or segment, church-based discipleship efforts may not effectively lead to their conversion to faith. This is particularly true for those who are deeply rooted in their distinctions of 'us' and 'them,' as seen in the Home and Urban Ministry of the case church. Accordingly, the study concludes that the effectiveness of church-based activities in attracting and retaining an unreached people segment or group largely depends on the specific characteristics and lifestyles of the people within that segment or group.

The paper therefore recommends that churches and mission agencies build strong financial positions in their efforts to focus on reaching the unreached in mission zones and fields. Nevertheless, the level of financial capability should reach a certain threshold

to avoid causing discontent among the unreached people segments and groups. Financial strength should not only be established, but decisions on budgets for such mission work must also be well-grounded to ensure actions are effective and efficient. This is particularly important in areas that are already geographically reached.

Once again, mission organisations and churches must strive to adopt various forms of targeted evangelism and home cell-based approaches to reach more unreached people groups in the *missio Dei*. Considering the particular circumstances of the unreached, mission organisations and churches can also explore vertical growth (increasing membership); prompt discipleship activities such as water baptism, Holy Spirit baptism, and Bible study participation; and a mission-oriented mindset as tools for outreach and retention of the harvest in reached geographical areas.

For further research, the paper requests investigations into the maximum threshold of actual financial capabilities beyond which reaching unreached people groups becomes less effective. It also suggests examining the key characteristics of unreached people groups that influence positive responses in mission work, particularly regarding the vertical growth (increase in membership) of mission agencies; discipleship activities such as water baptism, Holy Spirit Baptism, and Bible Study participation; and the mission orientation of churches.

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