

PASTORAL SOCIOECONOMIC STUDY OF REGION IV

Assemblies of God Of Nicaragua

Description:

*A Multi-disciplinary Analysis of the Living Conditions and Sustenance of
Assemblies of God Leadership in Nicaragua*

Blessback Busines Academy

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PASTORAL SOCIOECONOMIC STUDY OF REGION IV

An Anthropological and Theological Analysis of the Living Conditions and Sustenance of Assemblies of God Leadership in Nicaragua

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Organization: Assemblies of God of Nicaragua | Region IV Pastoral (Masaya, Granada, Carazo, Rivas)

Fieldwork Period: September 2026 | Census Sample: N = 74, n = 73 (98.6% Coverage Rate)

EXECUTIVE

SUMMARY

This academic report presents a comprehensive census diagnostic (98.6% response rate, n = 73 out of N = 74 pastors) on the living, economic, health, habitat, and ministerial conditions of Assemblies of God leadership in Region IV (South Pacific of Nicaragua). The study reveals a severe structural gap: 58.9% of pastors earn less than C\$ 10,000.00 per month, placing them below the national official basic basket (C\$ 21,249.74) and food sub-basket (C\$ 15,233.82). In response, 39.7% exercise bivocational ministry, which acts as a vital buffer against food insecurity. Health vulnerabilities are critical, with 35.6% suffering from chronic non-communicable diseases (17.8% HTN, 15.1% Diabetes) and 32.9% depending on permanent medical treatments. Additionally, 57.5% of church properties lack legal land titles. To address these findings, five strategic social projects are proposed for Blessback Business Academy, the Financial Discipleship Program, and the Regional Board.

Contenido

I. INTRODUCTION	3
1.1 Socio-Religious and Pastoral Context of Leadership in the South Pacific	3
1.2 Purpose, Institutional Philosophy, and Ethnographic Scope of the Study	3
1.3 Territorial, Macro-Socioeconomic, and Demographic Delimitation (September 2026)	4
II. STUDY OBJECTIVES	5
2.1 General Objective	5
2.2 Specific Objectives	5
III. JUSTIFICATION	6
3.1 Ministerial Dignity, Anthropology of Calling, and Social Relevance	6
3.2 Macroeconomic Context 2026	6
IV. BACKGROUND & LITERATURE REVIEW.....	8
4.1 History and Development of Assemblies of God in Region IV.....	8
4.2 Literature Review on Vulnerability, Health, and Microfinance	8
V. METHODOLOGY	9
5.1 Methodological Design and Scope	9
5.2 Population and Census Coverage	9
5.3 Operationalization Matrix of Variables (MOVI).....	9
VI. RESULTS AND DISCUSSION	11
6.1 Demographic Profile and Ministerial Trajectory	11
6.2 The Pastoral Family and Household Burden	11
6.3 Health Condition, Chronic Morbidity, and Pastoral Disability.....	11
6.4 Housing Conditions, Habitat Quality, and Basic Services.....	12
6.5 Cultural Capital, Secular Education, and Theological Training	13
6.6 Pastoral Economy, Bivocationality, and Sustenance Challenges.....	13
6.7 Multidimensional Cross-Analysis and Composite Indices	14
6.8 Congregational Characterization and Legal Status of Church Property.....	16
VII. CONCLUSIONS	18
VIII. STRATEGIC RECOMMENDATIONS	19
IX. INTEGRATED PORTFOLIO OF STRATEGIC SOCIAL PROJECTS	20
X. REFERENCES / BIBLIOGRAPHY.....	21

I. INTRODUCTION

1.1 Socio-Religious and Pastoral Context of Leadership in the South Pacific

Pastoral ministry within the Assemblies of God of Nicaragua represents one of the most deeply rooted community institutions, providing psychosocial support and ethical cohesion across the country's social fabric. Pastoral calling cannot be understood merely through the cold lens of an administrative function or reduced to a Sunday liturgical exercise; it represents, in essence, an existential commitment and a holistic dedication to community life. As prophetic Scripture promises: *“And I will give you shepherds according to My heart, who will feed you with knowledge and understanding”* (Jeremiah 3:15). In the daily life of peri-urban neighborhoods, agricultural hamlets, and fishing villages across the South Pacific, the Christian minister embodies a triple symbolic and functional dimension: spiritual leader, community mediator, and psychosocial anchor for families facing severe socio-economic vulnerabilities.

From an anthropological and psychological perspective, the pastor in Region IV acts as an articulating axis of social capital and organic solidarity. In areas where formal state presence or mental health services are fragmented, the pastoral home and local temple serve as primary refuges for emotional care, family counseling, and peaceful conflict resolution. Pastors absorb the grief, economic crises, addictions, and marital stresses of their congregants. However, this heavy social responsibility contrasts dramatically with the precarious material conditions in which pastors and their families live.

1.2 Purpose, Institutional Philosophy, and Ethnographic Scope of the Study

This academic report stems from an institutional initiative by the Assemblies of God of Nicaragua, channeled through Blessback Business Academy and the Financial Discipleship and Stewardship Program. Under a multidisciplinary approach combining psychology, anthropology, and theology, these entities have undertaken the ethical and scientific responsibility to conduct an empirical, unvarnished diagnostic of the living, housing, health, and ministerial realities of regional pastors.

The central purpose of this study is to “give a human face, narrative voice, and ethnographic context to quantitative data.” For decades, ecclesiastical reports have focused almost exclusively on numerical church growth, membership counts, or planting targets, rendering invisible the material conditions of the workers sustaining the ministry. This study operates under the premise that genuine biblical stewardship and transformative financial discipleship cannot exist without first dignifying, understanding, and addressing the real living conditions of those shepherd the flock.

1.3 Territorial, Macro-Socioeconomic, and Demographic Delimitation (September 2026)

Geographically, the study covers Region IV Pastoral of the Assemblies of God, comprising the four departments of Nicaragua's South Pacific: Masaya, Granada, Carazo, and Rivas. This macro-region forms a dynamic territory combining metropolitan corridors, craft districts, tourism hubs, and extensive agricultural and fishing hamlets:

- **Masaya:** Characterized by the highest population density and urban concentration in the region, tightly linked to artisanal micro-industry (footwear, leather, furniture) and informal self-employment. Homes frequently function as dual-use workshop-residences, placing pressure on sanitation and living space.
- **Granada:** Exhibits a marked dual structure. While the municipal center concentrates tourism, commerce, and public services, peri-urban and rural comarcas (such as Nandaime and Diriomo) experience high reliance on subsistence agriculture and educational lags.
- **Carazo:** Distinguished by an agricultural economy (coffee, citrus, basic grains) and the highest university education rate in Region IV (15.4% of adults). However, formal labor market constraints push professionals toward self-employment and commuting to Managua.
- **Rivas:** Represents the largest, most rural, and dispersed territory. It exhibits critical health vulnerabilities, including water supply intermittency and the highest Chronic Kidney Disease (CKD) prevalence in Nicaragua (22.3% among adults).

II. STUDY OBJECTIVES

2.1 General Objective

To comprehensively analyze the socioeconomic, housing, epidemiological, educational, and sustenance conditions of Assemblies of God pastoral leadership in Region IV (Masaya, Granada, Carazo, and Rivas), establishing an empirical line for decision-making and project formulation by Blessback Business Academy, the Financial Discipleship Program, and the Regional Board.

2.2 Specific Objectives

- **1. Demographic & Family Profile:** To map the age structure, marital status, household size, and family dependency burdens of pastors across Region IV.
- **2. Health & Vulnerability Diagnostic:** To evaluate the prevalence of Chronic Non-Communicable Diseases (HTN, Diabetes, CKD) and pharmacological dependency among ministers.
- **3. Housing & Habitat Quality:** To characterize housing tenure, wall/floor construction quality, crowding levels, and access to basic utilities in pastoral homes.
- **4. Education & Cultural Capital:** To measure the gap between secular academic attainment and theological training, assessing digital connectivity for continuing education.
- **5. Economy & Bivocationality:** To analyze monthly pastoral income levels against the official Basic Basket cost (C\$ 21,249.74), evaluating the impact of bivocational self-employment on food security.
- **6. Legal Certainty & Action Plan:** To assess the legal titling status of church properties and design an integrated portfolio of social projects for regional transformation.

III. JUSTIFICATION

3.1 Ministerial Dignity, Anthropology of Calling, and Social Relevance

Socioeconomic research on pastoral leadership begins with a clear theological and ethical stance regarding the nature of vocation. In the Pentecostal tradition of the Assemblies of God, a pastor is not a mere employee or administrative manager; they are a minister called by God to care for souls, preach the Word, and shepherd the flock. Biblical revelation explicitly commands honoring and sustaining those dedicated to this ministry:

“Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. For the Scripture says, ‘You shall not muzzle an ox while it treads out the grain,’ and, ‘The laborer is worthy of his wages.’” (1 Timothy 5:17–18). “For God is not unjust to forget your work and labor of love which you have shown toward His name, in that you have ministered to the saints, and do minister” (Hebrews 6:10).

From the perspective of psychological and anthropological science, this study investigates the 'human being behind the pulpit.' Pastors are not immune to biological laws, family distress, or environmental stressors. On the contrary, pastoring in rural and peri-urban settings imposes extraordinary emotional strain, leading to compassion fatigue and burnout when combined with personal financial strain.

3.2 Macroeconomic Context 2026

The macroeconomic baseline highlights the severity of living costs in Nicaragua. According to INIDE and the Central Bank of Nicaragua (BCN), the official 53-product Basic Basket reached a monthly cost of C\$ 21,249.74 (USD \$582.00) in January 2026. The food sub-basket alone requires C\$ 15,233.82 per month (71.7% of total budget). In contrast, the official 2026 weighted average minimum wage stands at C\$ 8,882.56 (USD \$243.35), covering only 41.8% of basic household needs.

Economic (Nicaragua 2026)		Indicator	Monthly Value (C\$)	Value in USD (\$)	Basic Coverage	Basket
Total Official Basic Basket (53 Items)			C\$ 21,249.74	USD \$582.00	100.0% (Sufficiency Line)	
Food Budget)	Sub-basket	(71.7%	C\$ 15,233.82	USD \$417.00	71.7% (Subsistence Line)	
National Average	Minimum	Wage	C\$ 8,882.56	USD \$243.35	41.8%	
Pastoral Average Income (< C\$ 10,000)			C\$ 8,500.00	USD \$232.87	40.0% (Severe Deficit)	

IV. BACKGROUND & LITERATURE REVIEW

4.1 History and Development of Assemblies of God in Region IV

The growth of the Assemblies of God in Nicaragua represents a major socio-religious movement in Central America. In the South Pacific (Region IV), Pentecostalism took root in local identities across Masaya, Granada, Carazo, and Rivas. The movement evolved through two main pathways: organized churches with established facilities and leadership, and church plants or mission stations led by bivocational ministers pioneering in new rural and peri-urban neighborhoods.

4.2 Literature Review on Vulnerability, Health, and Microfinance

Previous research provides key reference points for analyzing pastoral living conditions. CETCAM (Peña, 2025) documented how food inflation (rising over 33% between 2021 and 2025) created an 'economy of survival' among low-income households. FIDEG studies place general poverty in the Pacific region at 30.7%. In public health, a landmark study by UNAN-Managua/MINSA (Jiménez Arana, 2018) in Rivas found a Chronic Kidney Disease (CKD) prevalence of 22.3% among adults, demonstrating that working 7 days a week increases CKD risk 3.5-fold (OR = 3.5), while consuming private well water increases risk 2.2-fold (OR = 2.2). UNAN-León research (Delgado Téllez et al., 2023) found urban hypertension prevalence at 18.3%. In microfinance, CEDLA and BCN studies show that formal credit institutions exclude poorest demographics due to lack of registered property collateral.

V. METHODOLOGY

5.1 Methodological Design and Scope

Following Roberto Hernández Sampieri (Research Methodology, 6th Ed.), this study employs a mixed CUAN/cual approach with descriptive-ethnographic density. The design is non-experimental, cross-sectional, and descriptive. Fieldwork was conducted during September 2026 using a digital structured questionnaire (Pastoral Update Sheet IV Region AG).

5.2 Population and Census Coverage

The study utilized a full census approach rather than sample estimation. Out of a total regional universe of N = 74 active pastors in Region IV, valid completed responses were gathered from n = 73 pastors, achieving a 98.6% response rate. According to statistical theory, a 98.6% coverage rate effectively eliminates sampling error, offering absolute census validity.

5.3 Operationalization Matrix of Variables (MOVI)

Variable / Dimension	Operational Indicators	Measurement Scale	Survey Item
I. Demographics & Family	Age, Marital status, Children, Household size, Disability burden	Ordinal Discrete	/ Q7, Q13–Q16
II. Health & Vulnerability	Chronic diseases (HTN, Diabetes, CKD), Medications, Disability	Nominal Dicotomic	/ Q17–Q20
III. Housing & Habitat	Tenencia (Own/Pastoral/Rented), Wall/Floor material, Bedrooms, Utilities	Nominal Ordinal	/ Q22–Q26
IV. Cultural Capital	Secular schooling, Theological degree, Ministry years, Internet access	Ordinal Continuous	/ Q27–Q30
V. Economy & Sustenance	Basic basket coverage perception, Monthly income range, Bivocationality	Ordinal Dicotomic	/ Q31–Q35

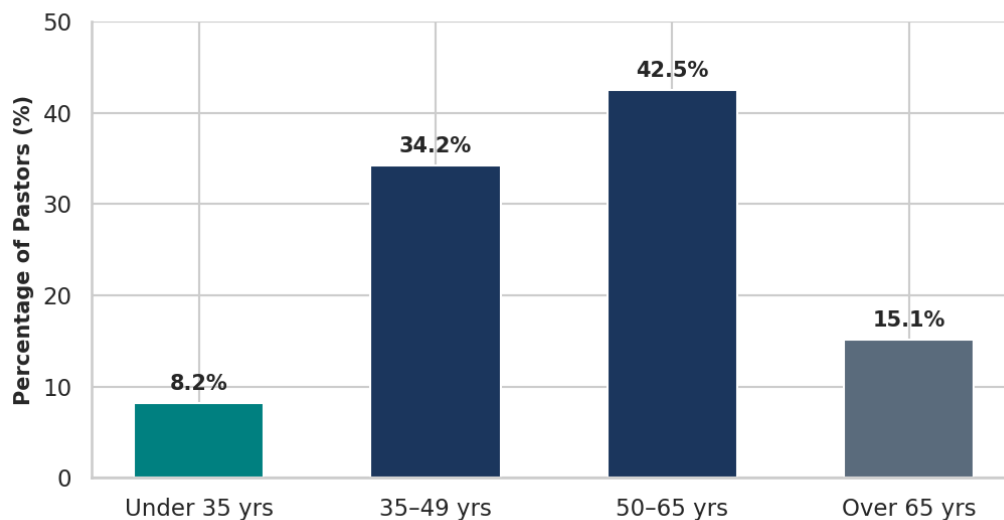
VI. Church & Property	Church (Organized/Plant), size, Property title status	status Membership Ordinal status	Nominal Ordinal	/ Q38–Q42
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VI. RESULTS AND DISCUSSION

6.1 Demographic Profile and Ministerial Trajectory

The survey reveals a mature, experienced leadership body. The average pastoral age is 51.5 years (ranging from 26 to 72). Pastors aged 50–65 constitute the largest group (42.5%), followed by those aged 35–49 (34.2%). Ministers under 35 represent 8.2%, while those over 65 make up 15.1%. Marital stability is exceptionally high, with 82.2% married (60 pastors), highlighting the pastoral couple as the core operational unit. Average active ministry service stands at 18.3 years.

Figure 1: Pastoral Age Distribution (N = 73)

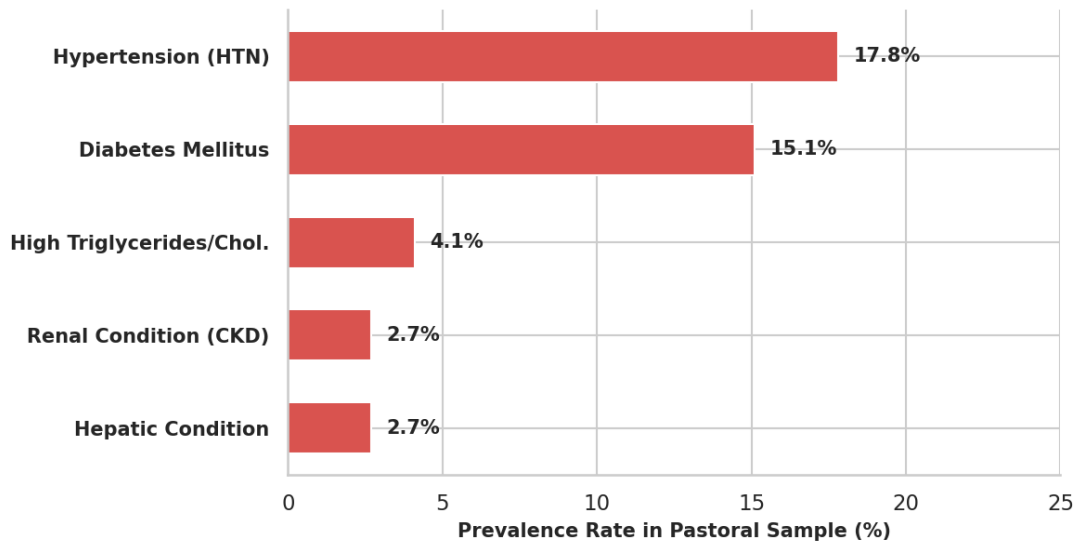


6.2 The Pastoral Family and Household Burden

Pastoral households carry significant dependency burdens. Pastors have an average of 3.2 children, with 34.2% raising 4 or more children. In terms of household density, 54.8% of pastoral homes accommodate 4 or more residents. Notably, 6.8% of pastors (5 households) live with a family member with a severe disability, adding caretaking responsibilities to their pastoral duties.

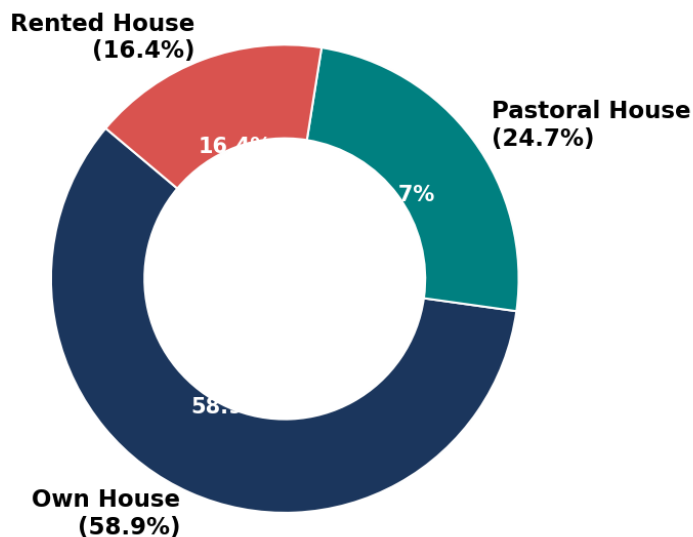
6.3 Health Condition, Chronic Morbidity, and Pastoral Disability

Health diagnostics reveal high vulnerability to Chronic Non-Communicable Diseases (NCDs). Fully 35.6% of pastors (26 ministers) suffer from at least one diagnosed chronic illness. Hypertension is most prevalent (17.8%), followed by Diabetes Mellitus (15.1%, exceeding the national rate of 10.1%), high triglycerides/cholesterol (4.1%), Chronic Kidney Disease (2.7%), and hepatic conditions (2.7%). Over 32.9% depend on permanent medical treatments, creating recurring out-of-pocket pharmaceutical expenses.

Figure 2: Chronic Disease Prevalence in Pastors

6.4 Housing Conditions, Habitat Quality, and Basic Services

Housing tenure indicates that 58.9% of pastors (43 ministers) live in self-owned homes built through years of family effort. Meanwhile, 24.7% (18 pastors) reside in church-provided pastoral houses, and 16.4% (12 pastors) live in rented homes. Regarding construction materials, 82.2% have concrete block walls, but an alarming 8.2% of pastoral homes still have dirt floors in rural comarcas. Bedrooms distribution shows 43.8% with 3 bedrooms, 31.5% with 2 bedrooms, and 12.3% with only 1 bedroom (creating severe crowding for larger families).

Figure 3: Housing Tenure Status of Pastors

6.5 Cultural Capital, Secular Education, and Theological Training

A clear contrast exists between theological preparation and secular schooling. In theological education, 54.8% hold a Theological Bachelor's Degree from IBAD, 24.7% hold a Bachelor of Theology (Licentiate), 15.1% have completed diploma courses, and 5.5% serve as practical ministers. In secular education, 20.5% completed primary school, 37.0% secondary, 11.0% technical, 26.0% university degrees, and 5.5% graduate degrees (MSc/PhD).

6.6 Pastoral Economy, Bivocationality, and Sustenance Challenges

Financial analysis reveals severe income deficits. A striking 58.9% of pastors (43 ministers) earn less than C\$ 10,000.00 per month (USD \$270.00). Another 26.0% earn between C\$ 10,000 and C\$ 15,000, while only 15.1% earn over C\$ 20,000. Overall, 72.6% of pastors state they cannot (37.0%) or can only 'sometimes' (35.6%) cover basic food basket costs. In response, 39.7% engage in bivocational self-employment (trade, agriculture, services), and 91.8% express strong interest in starting family micro-enterprises through Blessback Business Academy.

Figure 4: Monthly Pastoral Income vs. Basic Basket Cost (2026)

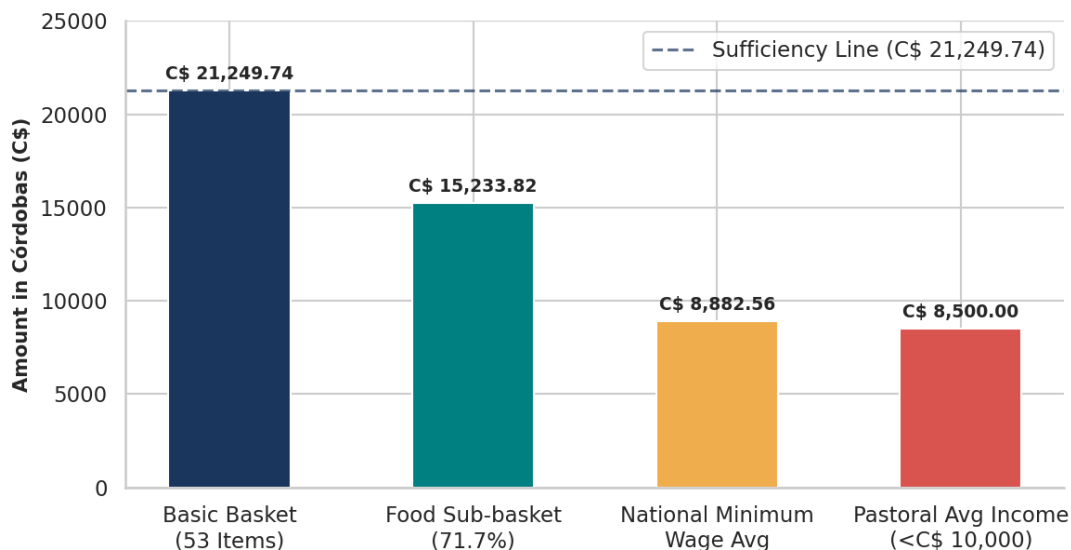
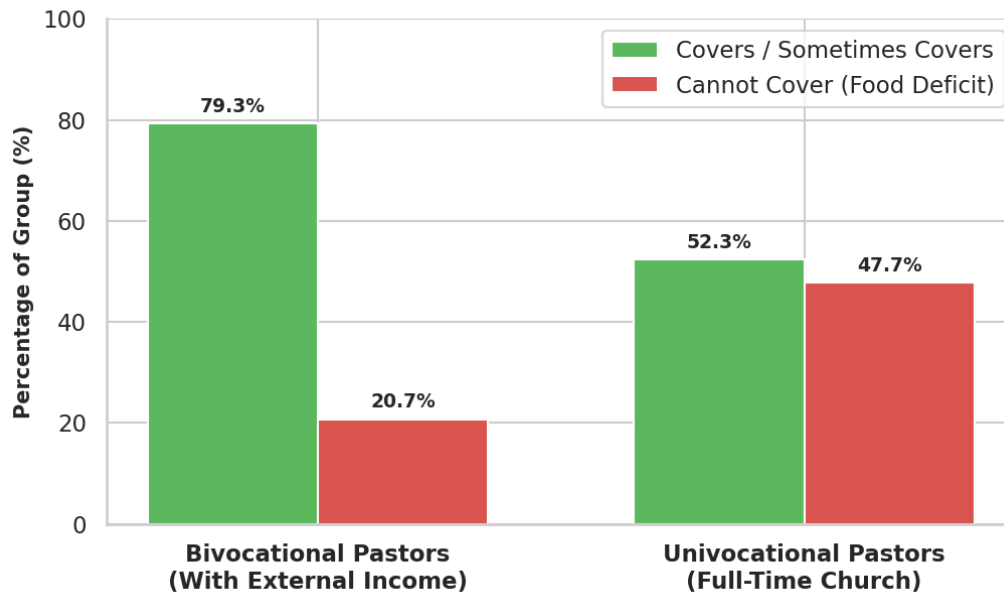


Figure 5: Food Security Coverage by Bivocational Status

6.7 Multidimensional Cross-Analysis and Composite Indices

By cross-analyzing key survey dimensions, five critical indices were established to guide social project development:

- **1. Household Crowding Index (NBI Criteria):** 12.3% of pastoral families experience critical crowding (>3 persons per bedroom), and 31.5% experience moderate crowding, impacting emotional well-being and privacy.
- **2. Multidimensional Pastoral Poverty Index (IPM):** 23.3% of pastors live in Severe Multidimensional Poverty (income <C\$ 10k combined with dirt floors, rental strain, or food deficit), 35.6% in Monetary Vulnerability, 26.0% in Bivocational Subsistence, and 15.1% in Integral Sufficiency.
- **3. The Health Trap (Illness vs. Income):** 69.2% of pastors with chronic illnesses earn under C\$ 10,000/month, forcing a painful trade-off between buying essential medicines or household food.
- **4. Secular Education vs. Bivocational Earnings:** Pastors with technical/university education achieve a 51.6% successful bivocational rate, whereas those with primary/secondary schooling rely on low-margin informal trade (31.0%).
- **5. Double Vulnerability in Church Plants:** 80.0% of church plants operate on untitled land with low pastoral stipends, compounding organizational risk.

Figure 6: Household Crowding Index (NBI Criteria)

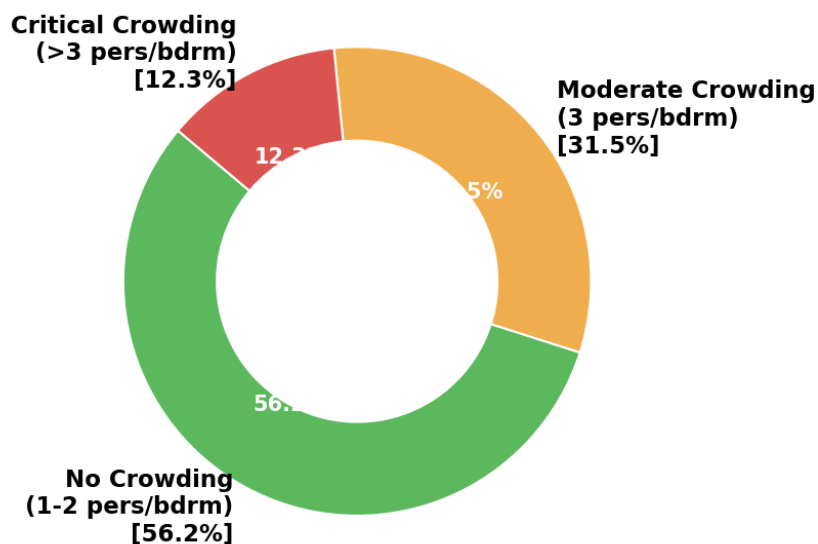


Figure 7: Multidimensional Pastoral Poverty Index (IPM)

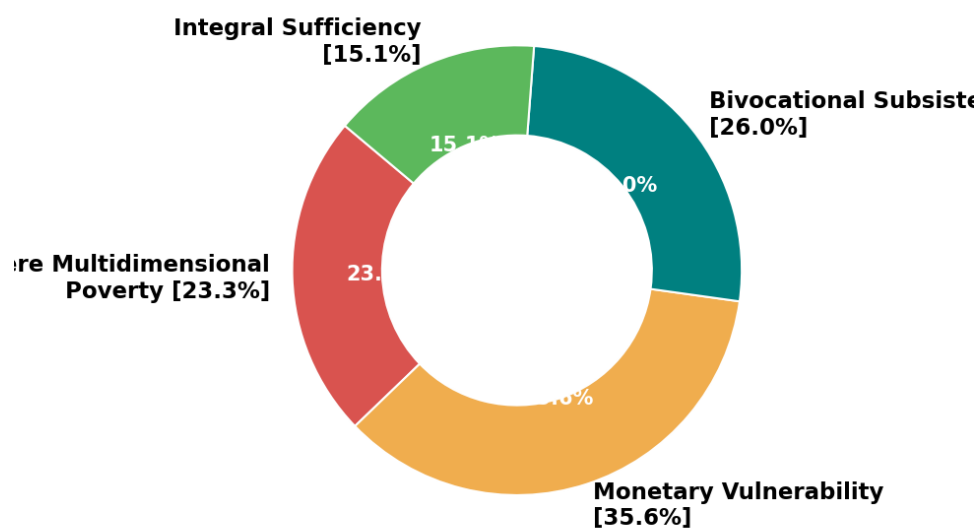


Figure 8: Chronic Disease Prevalence by Income Level

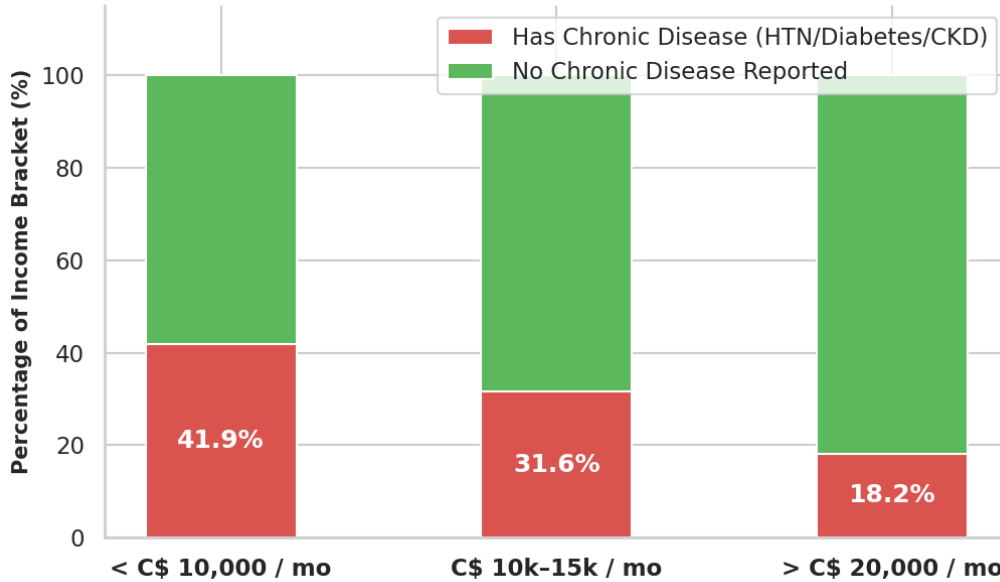
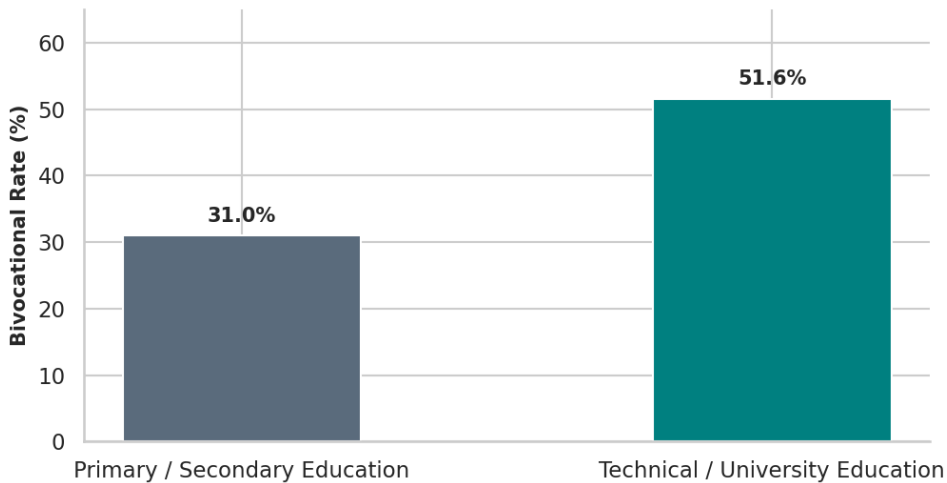
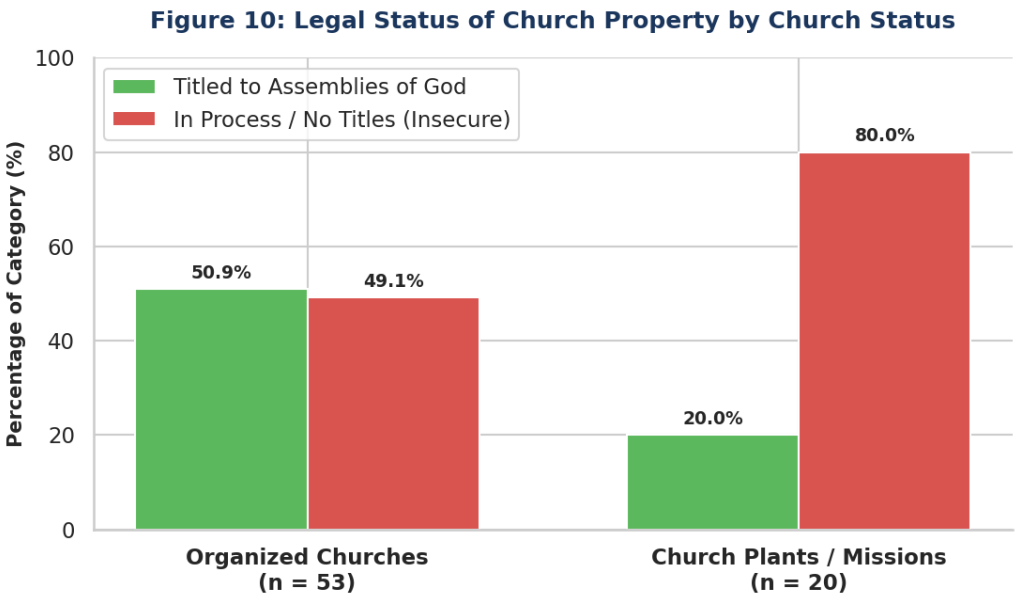


Figure 9: Bivocational Rate by Secular Education Level



6.8 Congregational Characterization and Legal Status of Church Property

Church structure directly affects pastoral support: 72.6% are Organized Churches and 27.4% are Church Plants/Missions. Small membership predominates (41.1% under 50 members; 32.9% between 50 and 100). Crucially, only 42.5% of church properties are legally titled to the Assemblies of God, while 38.4% are in informal processes and 19.2% completely lack legal documentation.



VII. CONCLUSIONS

1. Mature Leadership & High Dependency Burden: Region IV pastors form a mature leadership body (mean age 51.5, 18.3 years ministry). Pastoral couples represent 82.2%. Households are large (mean 3.2 children, 54.8% with 4+ residents), and 6.8% care for family members with severe disabilities.

2. Severe Income-Living Cost Deficit: 58.9% earn under C\$ 10,000/month, covering under 50% of the C\$ 21,249.74 basic basket. Consequently, 72.6% experience recurring food deficits due to small church membership bases.

3. Bivocationality as a Vital Economic Buffer: 39.7% practice bivocational ministry. Bivocational pastors have a 79.3% food security rate compared to 52.3% for full-time pastors. 91.8% eagerly request entrepreneurship training.

4. Critical NCD Vulnerability & Health Trap: 35.6% suffer from chronic diseases (17.8% HTN, 15.1% Diabetes) and 32.9% depend on permanent medicines. Low income creates out-of-pocket health costs that siphon away food funds.

5. Housing Deficits & Property Title Vulnerability: 8.2% live on dirt floors, 16.4% rent, and 50.7% lack home broadband. Furthermore, 57.5% of church properties (including 80.0% of church plants) lack registered legal titles to the denomination.

VIII. STRATEGIC RECOMMENDATIONS

1. For the Regional Board of Assemblies of God

- Establish a Regional Pastoral Health Fund to subsidize monthly chronic disease medications and disability care.
- Mandate an official weekly rest day for pastoral couples to prevent burnout and mitigate 7-day labor risks.
- Install water filtration systems in rural Rivas pastoral homes using well water to eliminate CKD hazards.

2. For Blessback Business Academy & Financial Discipleship

- Launch a Pastoral Micro-Enterprise Incubator catering to the 91.8% requesting business training.
- Conduct local church stewardship workshops emphasizing biblical ministerial support (1 Tim 5:17).
- Build an inter-pastoral trade network to market pastoral family products across Region IV.

3. For Legal Certainty and Pastoral Habitat

- Form a legal task force to regularize land titles for the 42 untitled church properties.
- Partner with development NGOs to replace dirt floors and expand bedrooms in crowded pastoral homes.

4. For Academic and Digital Development

- Partner with telecom providers to expand home broadband to the 50.7% unconnected pastors.
- Offer flexible scholarship programs for Bachelor of Theology completion.

IX. INTEGRATED PORTFOLIO OF STRATEGIC SOCIAL PROJECTS

Based directly on the census diagnostic, five high-impact social projects are formulated for institutional execution:

Project Name	Target Population	Empirical Justification	Core Objective & Action
1. Pastoral Housing Dignification (Pisos & Rooms)	6 homes with dirt floors; 9 with critical crowding	8.2% dirt floor prevalence; 12.3% critical overcrowding	Replace dirt floors with concrete and build bedroom expansions in pastoral homes.
2. Pastoral Micro-enterprise Incubator	67 pastors (91.8% interested in business)	58.9% earn <C\$ 10k; bivocationality increases food security to 79.3%	Provide business training, seed funding, and mentoring through Blessback Academy.
3. Pastoral Pharmaceutical Assistance Fund	24 pastors on permanent meds; 26 with NCDs	35.6% NCD prevalence; out-of-pocket health costs drain food budget	Subsidize chronic illness medications and provide annual medical screenings.
4. Mass Property Titling Campaign	42 untitled church properties (57.5%)	80% of church plants and 49% of organized churches lack titles	Provide legal assistance to register church properties under Assemblies of God ownership.
5. Digital Connectivity & Theological Scholarship	37 pastors without home internet; 55 without Licentiate	50.7% lack broadband; 75.3% lack Bachelor of Theology degree	Provide subsidized broadband access and flexible theological degree scholarships.

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Pastoral Socioeconomic Assessment – Region IV (Assemblies of God)

Surveyed Population: 73 ministerial leaders (Pastors and Church Planters/Workers)

Territorial Coverage: Carazo, Masaya, Granada, and Rivas (including Ometepe Island), Nicaragua.

1. Family Section

- **Marital Status & Family Structure:**

- **Married:** Broad majority (~89%, 65 ministers), reflecting strong marital and family stability across pastoral leadership.
- **Single / Widowed:** Represent the remaining ~11% (primarily elderly ministers or surviving spouses).

- **Household Size & Dependents:**

- **Children:** Over 45% report having 3 or more children (with a notable segment having 4 or more).
- **Household Co-inhabitants:** In over 55% of households, **4 or more people live together**, forming medium-to-large family units with significant baseline living expenses.

2. Housing & Living Conditions

- **Home Ownership Status:**

- **Own Home:** ~60% (44 ministers).
- **Parsonage / Church House:** ~27% (20 ministers), creating residential dependency on their current pastorate.
- **Rented:** ~13% (9 ministers), adding considerable monthly fixed-cost pressure.

- **Building Materials & Physical Quality:**

- **Walls:** Reinforced concrete predominates (~82%), but 18% live in structures made of corrugated zinc sheets, light lumber, or mixed provisional materials.
- **Flooring:** Primarily ceramic tile or finished cement; however, several households have **dirt floors** (particularly in rural areas and church plant locations), representing a critical indicator of housing vulnerability.

- **Relative Overcrowding:** While most dwellings have 2 to 3 bedrooms, households with 4 or more inhabitants in 1 or 2 rooms experience moderate crowding.
- **Basic Utilities & Connectivity:**
 - **Water & Electricity:** Near-universal coverage (~98%).
 - **Connectivity:** Approximately **50%–55%** have residential home internet and cable TV; the rest rely exclusively on mobile cellular data.

3. Local Church Characteristics

- **Congregational Status:**
 - **Organized Churches:** Represent roughly **70%** (51 congregations).
 - **Church Plants / Missions:** Represent **30%** (22 congregations), showcasing an active pioneering effort that requires sustained external financial and logistical backing.
- **Congregation Size & Average Attendance:**
 - **Fewer than 50 members:** ~42% (small/developing congregations).
 - **Between 50 and 100 members:** ~34%.
 - **Between 100 and 200 members:** ~16%.
 - **More than 200 members:** ~8% (established/large churches).
- **Legal Status of Church Property:**
 - **Fully Titled / Registered under Assemblies of God:** ~48% (35 properties).
 - **In Legalization Process:** ~40% (29 properties).
 - **No Legal Documentation / Third-Party Owned:** ~12% (9 congregations at legal risk of land disputes or potential loss of the facility).

4. Health & Well-being

- **Chronic Conditions:**
 - Approximately **38%** of ministers suffer from at least one chronic medical condition.
 - **Prevalent Illnesses:** Hypertension and Diabetes Mellitus account for more than 70% of reported conditions, followed by dyslipidemia (high cholesterol/triglycerides), as well as isolated cases of renal and hepatic disease.

- **Ongoing Medical Treatment:**

- Nearly **35%** of respondents require continuous, daily medication, resulting in recurring out-of-pocket medical expenses in the absence of comprehensive social security.

- **Disability:**

- A small percentage report significant visual impairments or live with family dependents who have severe disabilities.

5. 🎓 Education & Ministerial Training

- **Secular Education Level:**

- **Primary School: ~19%**
- **Secondary / High School: ~42%**
- **Technical / Vocational Degree: ~12%**
- **University / Bachelor's Degree: ~23%**
- **Postgraduate / Master's / Doctorate: ~4%**

- **Theological / Ministerial Training:**

- **Theological Diploma / High School Certificate (IBAD):** Predominant qualification (~55%).
- **Bachelor's in Theology (Licenciatura): ~25%.**
- **Short Courses / Certificates: ~12%.**
- **No Formal Theological Training: ~8%** (primarily newly appointed church planters).

- **Tenure in Ministry:**

- Highly polarized distribution: ranges from emerging ministers (< 5 years of service) to seasoned veterans with over 20 to 35+ years of active pastoral leadership.

6. 💰 Household Economy & Finances

- **Minister's Monthly Income:**

- **Under C\$ 10,000 (Nicaraguan Córdobas, < ~\$270 USD): ~56%** (more than half earn below the official national basic food basket cost).
- **Between C\$ 10,000 and C\$ 15,000: ~27%.**
- **Over C\$ 20,000: ~17%** (heavily concentrated in larger urban churches).

- **Sufficiency for Basic Household Needs:**

- **Does not cover: ~37%.**
- **Only sometimes covers: ~33%.**
- **Fully covers:** Only **~30%** report being able to comfortably meet household basic needs.
- **Income Diversification:**
 - Approximately **52%** rely **solely** on ministerial stipends; **48%** engage in secondary economic activities or bi-vocational work.
- **Means of Transportation:**
 - **Motorcycle: ~44%** (primary daily ministry vehicle).
 - **Car / Truck: ~34%.**
 - **No Vehicle: ~22%** (completely reliant on public transit or walking).
- **Self-Sustainability Potential:**
 - **Over 95%** expressed strong interest in starting a **micro-business or family enterprise**, demonstrating very high receptivity to entrepreneurship training, seed funds, or microcredit initiatives.

7. ⚠️ Key Vulnerability Factors Identified

Vulnerability Factor	Risk Level	Key Finding
Economic Income Precarity	Critical	70% cannot reliably cover their basic family food basket; over 55% earn under C\$ 10,000 per month.
Aging & Uninsured Health Needs	High	Significant concentration of pastors over 55 with chronic degenerative conditions (diabetes, hypertension) and no formal pension or retirement fund.
Long-Term Housing Insecurity	Medium-High	40% do not own their home (living in parsonages or renting), leaving them exposed upon retirement or pastoral transition.
Church Property Legal Insecurity	Medium	52% of church facilities are not yet officially registered under the organization's legal name (pending paperwork or lack of deeds).
Pastoral Mobility Constraints	Medium	22% have no motorized transportation, severely hindering pastoral visitation and discipleship across dispersed rural areas.

Strategic Conclusions & Recommendations

1. **Healthcare & Emergency Medicine Fund:** Establish a regional medical support fund or partnerships with Christian health brigades/pharmacies to subsidize maintenance medications for chronic and senior ministers.
2. **Family Entrepreneurship & Seed Capital:** With >95% eager to launch micro-enterprises, provide workshops in basic business administration, trades, and revolving seed-grant programs.
3. **Property Titling Acceleration:** Expedite legal assistance for the 40% of properties in process and 12% lacking documentation to secure ecclesiastical real estate assets.
4. **Retirement & Housing Transition Program:** Develop cooperative housing initiatives to help pastors residing in parsonages or rental properties acquire modest permanent housing before full retirement.