

# Giving and Stewardship In Border Black Baptist Churches

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## 1. Introduction

There seem to be two possible extremes in relation to financial giving and stewardship in many Christian Churches; on the one hand, some may teach an unbalanced “prosperity gospel” which many suspect is motivated by the desire for an extravagant lifestyle by a pastor living in luxury! On the other hand, other churches are reluctant to give any legitimate biblical teaching on finances because of fear of offending the congregation. The result is that some churches, especially those in poorer rural areas of South Africa suffer from inadequate financial stipends for their “full-time” pastors leading to little growth in these churches because these pastor there have to be ‘bi-vocational’ and give most of their time to covering their family needs through “secular work”. This research evaluates the situation in some Border Black Baptist Churches, and proposes a way forward.

## 2. Definition of Terms

Financial stewardship includes the methods of raising money (Kohlenberger III 1993:160); the word, ‘financial’ is an adjective describing the nouns which is ‘giving’ and ‘stewardship’, in this context. Kritzinger (2004:171) writes: ‘Tithe giving is a tradition in many churches of contributing one-tenth of one’s income, time and talents to one’s local church community. The text of Malachi 3:8-10 is often used as the basis for this teaching about Christian stewardship’. The word ‘financial’ (Wehmeier et al 2005:551) originates from the word, ‘finance’ which means the activity of managing money or to provide money for a project. ‘Stewardship is the act of taking care of or managing something, for example property, an organization, money or valuable object’ (Wehmeier et al 2005:1450). Stewardship has to do with management and accountability for something that belongs to someone else; especially human stewardship of God’s gifts (Yancey & Stafford 1996:1396).

The issue of accountability is also mentioned in Luke 16:2;1 Corinthians 9:17. Maxwell (2002:1516) in his Leadership Bible is addressing accountability which becomes more relevant to financial giving and stewardship. Master Study Bible (1981:2199) says: ‘A steward is one who is entrusted with the management of his master’s affairs, especially of his household (Gen 43:16,19). Jesus (Luke 12:42) and Paul (1 Cor 4:1,2;Titus 1:7) uses the word figuratively of Christian ministers. We are called to be faithful stewards (Gen 15:2;1 Tim 4:6). Strong (1989:121) writes: ‘The Hebrew word for ‘Stewardship’ or ‘Steward’ is ‘*Sar*’ from the word ‘*Sarar*’ which means a head person (ruler), chief (captain), general, governor, keeper, Lord, Master, Prince/Principal, ruler, steward’(1 Chron 28:1;23:2). Maxwell (2002:51) says: ‘The Greek word for ‘stewardship’ or ‘steward’ is ‘*Oikonomos*’ which means a house-distributor (i.e. Manager), or overseer, i.e. an employee in that capacity; a fiscal agent (treasurer); figuratively a preacher (of the Gospel): chamberlain, governor, steward’ (Matt 20:8). I will explore further the meaning of ‘stewardship’ especially its definition from Old Testament and New Testament perspectives.

### 2.1 The Significance of the Tithing and Offering Systems

Mahoney (1993:69) writes: ‘Tithing and giving offerings does not buy God’s blessing, but it does release His blessing upon our lives. Hence giving and tithing should not be understood as only Old Testament law or a religious obligation. Rather it is a privilege of those who choose to exercise their faith to give’. This is the reason for Paul to say, ‘...but first they gave themselves to the Lord and to us [as His agents] by the will of God...’ (The Amplified Bible 1987:1354). Roberts (1981:860) writes: ‘Tithing originates in faith in who God is, in understanding who we are, then demonstrating our faith in

giving tithes and offerings as seed-faith. In Matthew 23:23, Jesus tells the Scribes and Pharisees that putting God first causes tithing to be true tithing. According to Strong (1989:70), 'tithing' is '*ma'asrah*' [Hebrew for a tenth; a tithe:-tenth (part), tithe (-ing)]. What I deduct from the above statement is that tithing is a tenth (part) of the accumulated wealth or material possession set apart for God's purpose. Genesis 14:20; 28:22 indicates that tithing is not the Law or "Law of giving" but a tenth (part) or denominator of acknowledging that everything belongs to God. This is the reason for the Life Application Study Bible (2005:28) to say: 'Even in some pagan religions, it was traditional to give a tenth of one's earnings to the gods. Abram (Gen 14:20) followed accepted tradition.' MacArthur (1997:35) writes: 'This 10-percent offering was purely voluntary, and may only have been a tenth of the best, not a tenth of the total. This tenth is not like the required tenths given to Israel in the Mosaic Law' (Num 18:21-24; Deut 14:22; 26:12).

Strong (1989:21) writes: 'Tithe in Greek language means '*dekate*' which means a tenth, i.e. as a percentage or tithe:-tenth (part), tithe'. It means that this tenth (tithe) is a percentage or tenth (part) that indicates our faithfulness to the remaining ninety percent. It is not about the Mosaic Law or the legislation (Num 18:21-24; Deut 14:22; 26:12) but about voluntary giving (Gen 14:20) of this ten percent to God to show a sense of gratitude not obligation. Unlike other offerings that are mentioned in both Testaments, tithing is a 'mark' for Jews and Gentile Christians that we belong to God and also our possessions. This type of giving is also practiced by Blacks (Xhosas) in their African Traditional Religion although it is not named, 'tithing' but they mark everything like harvest, wealth, health through giving a certain percentage to their ancestors. This type of giving that I have mentioned amongst Blacks is different from other types of giving which are embraced under one concept of '*Ubuntu*'.

Pope (December 2002:13) argues that, 'our tithes and financial offerings are but one measure of our obedience to God's call to biblical stewardship.' It must be noted that the Old Testament tithe was compulsory and a good case may be made for the tithe as a basic 'guideline' even today. The point here is that not all Christians believe in tithing. Some believe in giving tithes and offerings to the local church whereas others believe that tithes and offerings must be a decision of an individual either to take some money and give to the local church or alternatively to other Missions and needy causes. Murray (2000:53) writes: 'One of the problems with the tithing system that we have identified is that rich Christians can tithe without any significant cost or challenge to their lifestyles. Poor Christians who tithe may not become utterly destitute like this widow (Mark 12:42-44), but they may find managing on nine-tenths of a low income very difficult. Jesus seems interested here not in what is given by the rich donors but in what they are retaining, whereas tithing focuses only on what is given away'. My response to Murray is that tithing is not only focusing on what is given away. 'It is a biblical way to worship God. It is the biblical standard and the beginning point for giving that God has established for believers in their stewardship of possessions' (Dorr & Douglas 2007:134). In other words, since Moses brought about legislation to this act of worship which is the tithing system, many scholars end up seeing tithing as the Law. This is the reason for Malachi to appeal not to the Law of Moses but to the Israelites' hearts by saying they must repent from this attitude of robbing God (Mal 3:8-10).

On the other hand, MacArthur (1997:1366) reduces this basic standard of giving, the act of worship which is the tithing system to a secular tax. Scripture references such as Matthew 22:15-22 and Romans 13:1-7 are about the relationship between the Church and the State. Naicker (1998:19) responds, 'we need to firstly establish in our minds that we do not pay our tithes. The tithe already belongs to God'. Kidner (1967:159) and Hailey (1972:421) see the tithe as the gift of the tenth which was voluntary

before it was commanded. Life Application Study Bible (2000:1515) comments about Malachi 3:8–12 that, ‘when we give, we must remember that the blessings God promises are not always material and may not be experienced completely here on earth, but we will certainly receive them in our future life with him’. LaSor et al (1986:421) write: ‘Although we do not worship God with animal sacrifices, Malachi teaches us the importance of offering the best of what we have to God (Mal 1:6–14). He also stresses tithing (Mal 3:8–12), which is overemphasized in some pulpits today and neglected by others. An unbalanced emphasis on this passage can lead to legalism. Especially because of the promised blessing, some have misused Malachi to encourage the notion that we can barter with God. On the other hand, it is a mistake to neglect instruction on regular and sacrificial giving, which the New Testament also affirms’ (Luke 6:38; 1 Cor 16:2). It must be noted that Jesus was not against tithing but against legalism. This is the reason for Crutchley (1992:9) to write: ‘Paul’s conviction was that past Jewish intolerance and rigidity in matters of law and practice must yield to a universal *kerygma* that embraced the Gentile outsider without the Judaistic legal accoutrements’. This is also the reason for Perry and Lias (1962:139) to write: ‘Tithing is a scriptural concept and command. The tither experiences a blessing, both spiritually and materially.

Even one-tenth of our income is not always an adequate expression of our love toward God’. Some of the BUSA Scholars such as Jonsson et al (1976:9); Parnell [sa:24]; Wagner (Unpublished Notes 2007:36–43) strongly argue that the tithes and offerings are supposed to be given to the local church and it is the duty of the local church to support other ministries such as Missions. Dorr and Douglas (2007:135) write: ‘For people today, the principle would be bringing tithes and offering to the church to support the work of the church in its local setting and in its mission world-wide. Anticipating a response from the people that they were too poor to bring in the full tithes and offerings, God challenged them to test Him. They would find He would open the floodgate of heaven and pour out a blessing without measure. That blessing will have both material and spiritual aspects. God was not advocating a “give-to-get” approach but making a promise to bless faithful giving’.

The Christian Life New Testament (1984:429) also says: ‘Every believer’ (Matt 10:41) may share in the pastor’s “crown of glory” (1 Pet 5:4). Support your faithful, God-called pastor by praying for him and encouraging him in the work of the Lord. Undergird his ministry with God’s tithes and your offerings’ (Mal 3:10). Aspects of the on-going New Testament use for tithing and ‘proportional giving’ will be noted in the following pages.

## 2.2 The Principle and Doctrine of Stewardship

Paul and Collins (1991:4) argued that, ‘we are to apply the principles given to Israel by God: God expects us to begin with a percentage (10%); we are to give systematically and regularly (2 Chron 31:11–12); we are to give the first and best to the Lord’ (Prov 3:9–10). This is the kind of reflection that is needed when it comes to financial giving and stewardship. This proper understanding will help the Border Black Baptist Churches to be financial givers for the advancement of God’s word (Matt 28:19–20). Strong (1990:194) writes about basic principles of stewardship: ‘Settling accounts (Rom 14:1), needs will be provided (Matt 6:24–34); prosperity is from God’ (Deut 29:9). Pohlmann (2003:7) argues that, ‘tithing was practiced before the law of Moses and is thus a ‘Creation Principle’ and not only a law of Israel. Tithing was then carried over as a ‘Creation Principle’ of God-first to Israel and then into the life of the church’. Inrig (1998:19) writes: ‘The principles of stewardship are very simple: The first principle is the main requirement: ‘It is required that those who have been given a trust must prove faithful’ (1 Cor 4:2). The second principle is the reward, explained here in Luke 16:10 by the

Lord: 'Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much'.

### 2.3 Theological Basis for Giving

Firstly, giving is based on the stewardship theology which advocates that possessions are a trust given by God in varying proportions. It means that needs are met by faithfully using and giving from what you have received. The point is to give as you have received (Matt 10:8). It means tithes and offerings are the indication that we have received and out of that receiving, we give most importantly, ourselves (2 Cor 8:5). Ajah (2006:40) writes: 'The texts from the Pentateuch revealed that tithing was theologically motivated, which benefited ancient Israel economically, socially and politically. Theologically, the Israelites were to tithe all the wealth of the land that God gave them as a means of submitting to the sovereignty of the Lord as the owner of the land. The same theological motivation is paramount to building a self-supporting and a self-propagating Church in Africa. Church leaders and theologians in Africa should consider this concept afresh'. Roberts (1984:344) writes: 'So the churches in Macedonia, even though they faced very deep poverty, had a depth of liberality in their spirits since Christ was living in them. The grace of giving that is inherent in Christ our Saviour is a grace of God to be developed in our lives'. Our theology, lifestyle, money management, and giving should reflect Prime's words (2000:84), 'although needy themselves (Macedonians), they counted it a privilege to share what they possessed with Christians who had even less (2 Cor 8:4). They did not limit their giving to putting money into the offering plate. They put themselves in with the offering' (2 Cor 8:5). Ajah (2006:32) argues that, 'the moment the African ideology towards giving is improved theologically, it will be confirmed that poverty is not the factor militating against church funding'. Neumann (BUSA Assembly 2007:14) asserts: 'God's plan for giving has two parts: required giving (the Tithe) and voluntary giving (above the Tithe, amount not specified). She also added the following: Free will offerings; offerings; contributions and grace giving'.

## 3. Border Black Baptist Churches

My concentration will be on the cultural group of Blacks (Xhosas) whose 46 churches make up two-thirds of the Border Baptist Association of the Baptist Union of Southern Africa (hereafter BUSA). My area of interest is the financial giving and stewardship in Border Black Baptist Churches to identify those biblical principles which will assist progress in fulfilling the Great Commission through the local Churches, Association and BUSA (Matt 28:16-20; Mark 16:14-18; Luke 24:36-49).

### 3.1 The Current Situation

The Border Baptist Association was officially launched in the 1980s and is composed of the following regions: East London; Mthatha; King Williams Town; Queenstown and Dutywa. In the Border/Amathole region where there are 24 township churches and 22 rural churches amongst the black member churches. Willowvalle has 167 rural areas of which 97% are unreached due to lack of financial resources. Our five Border Baptist Association regions have 'Church stations' operating as a 'circuit system' a characteristic of the scattered rural areas.

### 3.2 Coping with Financial Constraints

The question may be raised as to how some black pastors cope with the financial constraints in the Border/Amathole region. There are different answers to this question: God is honouring some of His

servants through family support, for example, pastor's wives who earn an income as a nurse, teacher, social worker etc. Sometimes pastor's children also tend to be supporters of their parents. Some pastors end up being bivocational because circumstances force them to do so.

### 3.3 The Kind of Church Members

What kind of 'church members' do we have in Border Black Baptist Churches? They include unemployed members, pensioners and unskilled workers. The fourth category are professionals (teachers; nurses; social workers; traffic officers; police; cashiers; project managers; municipal workers; directors). Most of our Border Black Baptist Churches have only 5 to 10 'salary-earning' members. Unemployed members feel they are unable to give to God's work. The pensioners' money is being consumed by burial societies and the needs of grandchildren. The unskilled workers struggle with their small incomes and it becomes difficult for them to give significantly. The professionals' main concern is their broader families; they have also been consumed by the credit systems and state deductions from their salaries. This salaried group is being affected by modern developments and is trying to adjust to modern ways of living. The big challenge that is facing this group among the Border Black Baptist Churches is the voluntary nature of giving whereas other denominations normally enforce tithing/giving through paying of 'church tickets', a fixed amount of money for all church members normally practiced by Black Methodists; Presbyterians and Anglicans.

### 3.4 Theological Debates About O.T and N.T Teaching

#### 3.4.1 Old Testament Teaching on Tithing

Davenport (1963:1) writes: 'Tithing is an imperative of Law and Grace. It was ordained of God (Lev 27:30), recognized and pursued by Jacob all of his life (Gen 28:22), commended by Jesus (Matt 23:23), and practiced in the early Christian era'. The tithe was at least a tenth of Israelites' income used to feed the priests, the stranger, an orphan, the widow, pay temple expenses, and help the poor (Deut 14:27-29;26:12). The Master Study Bible (1981:2221) says: 'After the return from the exile, Jews were punished because they had neglected the support of the Levites' (Mal 3:8-11). Maxwell (2002:219) writes: 'God instructs His leaders and the entire nation of Israel to imitate His generosity and grace (Deut 14:27-15:18) and God would favour their land with abundant crops and freedom from invasion'. The reason for Moses to regulate the tithes for Levites was that they had (The New Topical Textbook 1988:150) no material inheritance in Israel (Deut 10:9). Levites were bound to give a tenth of their tithe to the priests (Deut 18:26-32). The priests were responsible for keeping the sacred fire always burning on the altar (Lev 6:12,13) and also other duties (The New Topical Textbook 1988:203). The Old Testament priests pointed to the fulfilment in Christ (Heb 10:11-12) and Christian believers (1 Pet 2:9). This implies the relevance of tithes and offerings even today because as the body of Christ and the 'New Israel', the church is anointed to a priesthood within the world (Rev 1:6), it is a mediatorial (Williams 1989:450) service which declares the will of God to people, brings their needs before God in prayer, and worships him obediently (1 Pet 2:5,9;Rev 5:10). Williams (1989:450) concludes: 'But it is a corporate priesthood, no individual leader or minister is called priest in the New Testament'.

#### 3.4.2 New Testament Teaching on Tithing

De Gray Birch (2007:9-24) says: 'The storehouse cannot be spiritually interpreted as the local church because we do not receive forgiveness of sins there, like Israel received atonement at the Temple. Our forgiveness comes through faith in the blood of Jesus Christ. It is unbiblical to make a comparison

between the local church and the Temple as has currently and incorrectly been done'. Pohlmann (2007:103) responds: 'This line of argument ignores the foundation principle of tithing to be in the pre-Israel experience of Melchizedek and Abram. The Old Testament still has value to the New Testament Church in the sense that, 'these things happened to them as examples and were written down as warnings for us, on whom the fulfilment of ages has come' (1 Cor 10:11). Dorr and Douglas (2007:136) write: 'Jesus endorsed the practice of tithing, reminding those who tithed that justice, mercy and faith were even more important matters of the law' (Matt 23:23). Whitmore (2006:85) writes: 'Tithing did not originate at Mount Sinai, and so it is not part of the ceremonial law of the Old Testament, which Christ through the cross has set aside' (Matt 15:20).

The Master Study Bible (1981:2221) says: 'Of course the Israelite command to tithe is nowhere shown to have been carried over to be binding upon the Christian. If the law is thought to be in force for the Christian, it should be obeyed as given, to secure a proper salary for the minister of God's word. Many have been spiritually blessed; it is true, when they have practiced tithing. It is probable that they would be conscious of even greater blessing if they gave a fifth, and blessed to some extent if they gave a fiftieth'. Pohlmann (2007:103) writes: 'The difference in the New Testament, as compared to the Old Testament is that people are generally so aware of God's goodness and greatness through the Gospel that they give extravagantly, to the point of excess! Barnabas is a case in point (Acts 4:36-37). Chapters 8 and 9 of Second Corinthians go into considerable detail on the subject of extravagant giving in response to the work of God in Christ, so much so that it could be said that a new form of tithing is exemplified, called 'grace giving' (2 Cor 9:14-15). Elwell (1996:77) says: 'Nowhere does the New Testament require Christians to tithe in the sense of giving 10 percent, but it does reiterate many things associated with tithing: those who minister are entitled to receive support (1 Cor 9:14); the poor and needy should be cared for (1 Cor 16:1; Gal 2:10); those who give can trust God, as the source of all that is given (2 Cor 9:10); to supply their needs (2 Cor 9:8; Phil 4:19); and giving should be done joyously' (2 Cor 9:7).

### 3.4.3 Attitudes and Practices Undermining Healthy Finances

There are few Border Black Baptist Churches that experience a pastor's long service of twenty years and more in the same church. Church growth emphasizes large attendance but this is undermined when members are employed outside the borders of the region. Many Border Black Baptist Churches have continued without a full-time pastor for several years, resulting in financial breakdown. Some of the Border Black Baptist Churches see the support of pastors as an unnecessary burden. Rural communities are seen as having no potential in terms of development and as a result they end up being neglected in terms of evangelism, having only visiting 'Moderators' instead of full-time staff; if they do have any full-time staff, the pastor experiences an impossible work-load because the area is too scattered and extensive thus ends up having unreached people. Border Black Baptist Churches tend to limit significant giving to a few major events. There is a need for balance in giving cheerfully; regularly; proportionally and spontaneously. If we can practice some form of systematic, proportional giving or tithing, all financial difficulties could be met. The Border Black Baptist Churches would stand a better chance of growing financially if they practiced such biblical principles of financial stewardship.

## 4. The Impact of Giving

### 4.1 Tithing the First Step Towards Giving

Does the New Testament abolish tithing as a Jewish practice comparable to circumcision? Mock (1995:60) says, 'Jesus never abolished the tithe—He never said "stop tithing" but only "stop violating the concept of the tithe through misunderstanding, legalism abuse' (Luke 11:42;18:9-14). Roberts (1984:77) writes: 'One of the greatest revival movements that could happen in our time is a revival of giving the tithes as seed-faith to God with the richness of joy accompanying it'. The impact of giving as portrayed in 2 Corinthians 9:10-15 may also be understood in relation to Isaiah 55:10 and Hosea 10:12. Barker et al (1985:1772-1773) say: 'The effect of generous giving on the part of the Corinthians will extend beyond Jerusalem (the destination of their gift), to the church as a whole, causing widespread prayer and praise to be offered'. Chrispin (2005:501) writes: '2 Corinthians 9:1-7 is about sacrificial giving, verse 8-9 is about the Saviour's grace, verse 10-15 about sensible guidelines, verse 16-24 is dealing with the issue of accountability, care and fellowship so that Titus is chosen to carry the financial gift from Corinth to those poor saints in need in Jerusalem'. This ministry of giving is a doorway to blessings and helping the poor (Luke 14:12-14). According to Scofield (1967:1196), Paul is saying, 'in all things I have given you an example, how that so labouring you ought to support the weak' (Acts 20:35). In other words, it is a privilege to work and to help the weak ones. Luke 14:12-14 may be linked to Deuteronomy 26:11-13 and Nehemiah 8:10-12. This kind of ministry has been put into practice by the early church (Acts 6:1-3). There is an indication that if widows are taken care of, the church will benefit from their ministry of prayer (Luke 2:37; 1 Cor 7:34).

#### 4.2 Local Church and Its Impact

Graham Wood (2007:42) argues that, 'generous giving follows a vision which has been well articulated to those with the potential to give'. It means that the Border Black Baptist Churches need to articulate their vision to those with the potential to give. According to the Amplified Bible (1987:1473), for these [travelling missionaries] have gone out for the Name's sake (for His sake) and are accepting nothing from Gentiles (the heathen, the non-Israelites). So we ourselves ought to support such people [to welcome and provide for them], in order that we may be fellow-workers in the Truth (the whole Gospel) and cooperate with its teachers' (3 John 7-8). Notshe (1990:130) argues, 'the proportion of your giving to your total income is one measure of your gratitude to God for being as large as possible for the welfare of your church'. This is the reason for Schwartz (2001:25) to argue: '... the Apostle Paul did not use outside funds to plant churches. In fact, one transfer of funds we find in the NT is from mission field churches back to the mother church when there was a famine in Jerusalem (2 Cor 8) and when mission field churches contributed to the support of their missionary, the Apostle Paul' (Phil 4:15). Schwartz (2001:25) proves his point by looking at, 'the rapid growth of a church in Ethiopia from 1938 to 1943 as the evidence that outside support is not essential to the growth and development of the Christian movement'. This clearly shows the impact of the local church in financial giving and stewardship.

Ryrie (1978:1888) agrees that, 'travelling evangelists and teachers were dependent on men like Gaius for shelter and sustenance' (3 John 5-7). Chrispin (2005:555) says: 'John expresses his pleasure at the way that Gaius shows hospitality to Christian brothers and to strangers' (3 John 5-8). According to Dennison and Pereira (2003:15), 'hospitality enables Christians to show friendliness and to welcome others to their homes, offering food and lodging to guests' (Rom 12:9-13). These travelling missionaries (Ryrie 1978:1888; Scofield 2004:1641), 'declined to receive help from those who were not converted, lest they should appear to be selling the gospel' (3 John 7). It is clear that the local church is the main centre to help travelling missionaries on their journey with food, money, arrangements for their

companions and transport (Barker et al 1985:1914). The local church should be funded by the freewill offerings of God's people (2 Cor 8:1-5). The effectiveness of the local churches lies in giving so that we can witness the multiplication of churches through church planting. Systematic giving and tithing will help the Border Black Baptist Churches to practice giving not only to support God's work but also to give to the poor (Acts 9:36;11:27-30;2 Cor 9:6-11). Kopp (2005:222) argues that, 'when local churches do not respond with their own resources to what God has called them to do they are walking in sin'.

## 5. Recommendations and Spiritual Principles

### 5.1 Tithing as a Guiding Principle

LeVan (1963:56) argues that, 'as it was for the Israelites, the tithe can and should be the same for Christians today. Viewed in the right manner and practiced out of love for Jesus Christ, it becomes another of the disciplines which helps a Christian to grow in the grace and knowledge of his Lord and Saviour.' Life Application Study Bible (2005:191) says: 'At first glance, Leviticus seems little deeper, we realize that the book still speaks to us today—God has not changed, and his principles are for all times. As people and society change, we need constantly to search for ways to apply the principles of God's law to our present circumstances'. Tithing as a guiding principle will make it easy to move towards 'grace giving' (2 Cor 8:1-5).

### 5.2 The Relationship Between Giving and Spirituality

In his unpublished Notes, Morris (2005: 23-25) notes that the first level is about 'infancy' or 'Non-Giving'. Infants are basically self-centered non-givers. Toddlers (two-year olds) try to take things from other children to play with. The Church has some members like this: those who need, but do not want to give. Those who require the attention of many to please them. The second level is about Grade 0: 'Impulse Giving'. Children begin to learn to give. They can find it exciting to share at times but there is little consistency. They may give generously once, but retreat to selfishness (Luke 19:1-8), Zacchaeus had been focused on accumulating money. He enriched himself at the expense of others. After he met Jesus, he impulsively gave much away. Many Christians give only as they feel—often selfishly, but occasionally generously.

The third level is 'Primary': Legalistic Giving. When a Christian moves from sporadic impulse giving to giving as a way of life, he often becomes a tither. Some say, that is Old Testament legalism'. Yes, it can be. The Pharisees were legalistic about their tithing. They even measured the harvest of tiny herbal seeds to give God the tenth, but they were not devoted to the big concerns of God. 'Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God' (Luke 11:42). God wants his people to tithe, but not neglect other major issues. 'You should practice the latter (concern for justice and love), without leaving the former (tithing) undone' (Luke 11:42). Tithing moves the Christian from impulse, primary—school level giving to giving as a way of life.

The fourth level is 'Secondary': Honest Managership (Stewardship). As you mature in understanding the things of God, have you considered that you do not 'own' things, but that you are only 'managing' things and may be a 'cheating manager'? In Luke 16:1-8, an owner discovered his manager was a cheat. The owner announced he was firing the manager. The shrewd manager used his boss' assets to win friends for himself (He reduced their debts). Jesus made a single point: worldly people are smart enough to use available resources to prepare for their future (Luke 16:9). Should not we do the same as Christians? Jesus contrasted temporal and eternal wealth (Luke 16:9-15).



The fifth level is 'University': Sacrificial Giving. Jesus did something few pastors would dare do. During the offering he watched how much each person gave. As God observes our giving, how does he measure our love for him (Luke 21:1-4)? Jesus answered that love is measured by the sacrifice it makes. Faith is essential for any level of giving. 'Without faith, it is impossible to please him' (Heb 11:6). We must trust God to meet our needs (Luke 12:28). A person who trusts God will be willing to progress from impulse giving to lawful tithing, to honest management and to sacrificial (love) giving. My relationship to my possessions is, according to Jesus Christ, a clear indication of my faith and love, my level of spiritual maturity. God himself models this standard. He created me, so he is the owner. I stole his property by taking possession of myself. But in love, at great cost, he purchased me.

### 5.3 Summary of Giving and Spirituality

As indicated previously, Morris reveals the fact that Christians give according to their different levels. First level is equal to Infancy and characterized by non-giving. Second level is equal to grade Zero which is characterized by Impulse giving. Third is the Primary level which is equated to legalistic giving (at this level, giving becomes the law which means I give because of obeying God's command). Fourth is the Secondary level which is equal to honest managership (it is about understanding stewardship which means that I do not own things but God is the Owner). Fifth is University level which is equal to sacrificial giving (it is a level of understanding God's unconditional love).

The Border Black Baptist Churches need to reflect upon these levels of giving and the challenge is to become spiritually mature (1 Cor 3:1-3; Heb 5:12-14). It means there is a correlation between giving and spirituality. The Christians who give sacrificially are those who solely trust and depend upon God for their daily needs (Matt 6:30-33).

### 5.4 Ubuntu Versus Spirituality

Theologically, I think '*Ubuntu*' is part of God's 'general revelation' to Black people (Rom 1:17-20; 10:18) because it depicts the fifth fruit of the Holy Spirit (Gal 5:22). This is the reason for Wehmeier et al (2005:1597) to argue that, "*Ubuntu*' is the idea that people are not only individuals but live in a community and must share things and care for each other'. The Border Black Baptist Churches are coming from that rich background of '*Ubuntu*'. '*Ubuntu*' means that a person becomes a human through other human beings. Magadlela (2008:22) argues that, 'it is about the essence of being human; it is part of the gift that Africa is going to give to the world'. Terry Rae (Unpublished Paper 2004:6) explains, 'Africans are very generous when it comes to supporting and providing for their own families and the concept that my Christian brothers and sisters are part of my family and that the Church Planter or Pastor is also part of my family is a concept that needs to be taught and grasped'.

Mandela Makaziwe (2008:27) writes: 'I think African people have lost some elements of '*Ubuntu*'. Allied to this is the capitalist system which is selfish, individualistic and materialistic. You do not get satisfaction from materialism-you get satisfaction from helping somebody else, from making a difference'. Therefore, tithing and systematic giving could even be part of 'spiritual warfare' (Eph 6:10-12, 13-20) in Border Black Baptist Churches. We need a breakthrough in the area of finances but much of the answer lies in obedience through tithing or systematic giving.

## 5.5 Understanding Stewardship

Blomberg (1999:247) writes: 'If stewardship is a sign of a redeemed life, then Christians will, by their new natures, want to give. Over time, compassionate and generous use of their resources will become an integral part of their Christian lives'. The idea of stewardship originates from the fact that God is the Owner of everything. Border Black Baptist Churches need to grasp the element of spirituality and truth implied in John 4:24 in relation to stewardship, in order to overcome spiritual poverty. Notshe (1993:130) argues, 'Stewardship should be a thank-offering for our love of God and a witness to Jesus Christ our Saviour; also it should awaken a realistic determination to serve Him and His people in obedience, penitence, and faith'. This is the reason for Getz (1990:107) to argue: 'God will reward Christians in His eternal kingdom on the basis of the degree of sacrifice involved in their giving' (Matt 19:30). This is also the reason for the Christian Life New Testament (1984:37) to argue that, 'witness by tithes and offerings that others may preach Christ, and you will have "fruit [reward] that abounds to your account' (Phil 4:15-17; 2 Cor 9:6). Our possessions need to reflect Christian identity and destination (Matt 6:22-23; 19:21; 20:15). Faber (2002:33) argues that: 'It is an investment in lives and in eternity. Stewardship is a kingdom investment'. In order to overcome spiritual poverty, we need as the Border Black Baptist Churches to understand stewardship. This is the reason for Hartwig (2007:123) to write: 'Our stewardship responsibility is to be lived out of this divine immediacy and plenitude, given to us in the Spirit. The resource for stewardship is to be Spirit-anointed'. Therefore, we as the Border Black Baptist Churches cannot divorce stewardship from spirituality. Erickson (1998:511) argues that, 'so stewardship does not mean giving God a part of what is ours, some of our time or some of our money. All of life has been entrusted to us for our use, but it still belongs to God and must be used to serve and glorify Him'.

## 5.6 The Way Ahead For Border Black Baptists: Some Suggested Spiritual Principles

The first principle is Tithing (Mal 3:10-12; Matt 23:23). Pohlmann (2003:7) has already previously argued that tithing is a 'Creation Principle'. Guthrie et al (1970:220) asserts: 'Man's wealth is a divine gift, and is held in trust for God (Deut 8:18). To mark the sacredness of the whole, a defined proportion is to be set aside and dedicated at the sanctuary'. This is the reason for O'Collins and Farrugia (1999:245) to argue, 'eventually, after the conversion of Europe to Christianity, tithes become part of the taxes to be paid'. The second one is the worship principle (Exod 20:1-5; Matt 4:8-10). Ajah's (2006:40) observation has already previously been noted: 'The tithe was both an expression of worship and a sacrifice of praise to God, the sovereign owner of the land. This implies that tithe and worship are inseparable'. It seems as if there are two objects of our worship that is Jesus Christ or '*Mammon*'. Mahoney (1993:65) writes: "*Mammon*' was the name of the pagan god of wealthy and prosperity. Using the name the way He did, Jesus (Matt 6:24) was also implying that there is a demonic principality who controls much of this world's wealthy'.

The third principle is liberality (Deut 15:11). The Bible cites examples of extraordinary liberality (Exod 36:5; 1 Kgs 17:9-16). This kind of giving is about showing the kindness of God (1 Sam 20:14; 2 Sam 9:3). This is sharing with other people even from the little we have (Eph 4:32). This history of giving continues in the early church (Acts 2:44-45). The principle of sacrificial giving or liberality (kindness) is also deeply rooted in 2 Kings 4:8-10; Matthew 10:41-42. Adeyemo et al (2006:231) writes: 'Generosity is not foreign to Africa; it is part of our culture. Today, the church can help its poorer members by encouraging them to be creative in thinking of solutions and helping them to obtain the

training and equipment they need both technically and spiritually'. Blessings are connected with liberality (Ps 41:1; Acts 20:35) and also with promises (Ps 112:2). The fourth principle is the 'work ethic' (Eccl 9:10; Acts 18:3). Neumann (Unpublished Paper Presentation 2007:9) said, 'the motive for work is more than making a living but is a means of worship and ministry'. The fifth principle is to be 'debt-free' (Rom 13:8; 15:27). Stott (1994:348) says: 'We are in debt to the unbelieving world to share the gospel with it' (Rom 1:14). We are in debt to the Holy Spirit to live a holy life' (Rom 8:12). On the same note Stott (1994: 348) does not ignore the physical side, 'we are in debt to the state to pay our taxes' (Rom 13:6). It is on this same note that Adeyemo et al (2006:1372) write: 'The apostle Paul is not condemning the idea of paying for something in instalments; rather, he is speaking on the failure to pay others what is rightly theirs' (Rom 13:8). The one most common argument amongst these authors is that, we will continue owing one another "love' (Rom 13:8). Love is one of the fruits of the Holy Spirit (Gal 5:22).

Therefore, the Border Black Baptist Churches will overcome through these spiritual principles. Let us have this remaining 'debt' of loving one another so that we can support God's work through 'tithing' and 'offerings', this will help remedy the situation in the Border Black Baptist Churches so that we can have an impact locally, nationally and internationally. The sixth one is the 'saving' principle (Gen 41:34-38, 48-49; Prov 21:20). These are spiritual principles that will help the Border Black Baptist Churches and the whole church. From the above principles, two may possibly be seen as conflicting, that is the need to give to the poor and the need to save. The solution is found from John Wesley who proposed the following rules: 'Gain all you can; save all you can; give all you can' (Attwell 2005:21). Yancey and Stafford (1996:665) write: 'Proverbs support generosity, but not open-ended charity in which the amount you must give and the timing are determined by the circumstances beyond your control. Too often it leads to disaster' (Prov 11:15; 17:18; 22:26-27). In other words, there is a need for discernment when it comes to giving.

## 6. Conclusion: The Way forward

It must be noted that the tithing system was practiced by Abraham as an act of worship to show a sense of gratitude to God (Gen 14:20). Moses continued with this principle of giving to a point of legalizing it. In other words, he had some reasons to do so and the obvious one is that of neglecting to support the Levites; priests; orphans; widows and refugees (Deut 14:28-29). This is clearly shown in Malachi 3:8-10 that people were robbing God. Therefore the tithing system is more than just the Law of giving but of worshipping. In the New Testament, Jesus Christ did not abolish the tithing system but was especially concerned about other matters of the law (Matt 23:23). Other scholars see the tithing system as outdated in the New Testament. They see the New Testament as if it is emphasizing free-will offerings; sacrificial giving; systematic giving and giving according to one's ability. However, these types of giving (sacrificial; systematic; free-will; according to one's ability) were also taught clearly even in the Old Testament (Exod 35:21,29) but the tithing system continued as a percentage, as a worship principle and as a mark of one's possessions.

This type of giving (tithing) is more about our relationship with God, not mere 'legalism'.

Even in African Traditional Religion all other types of giving are summed up in the major important concept of '*Ubuntu*'. However an African man is also fully aware of giving back to his ancestors a goat or cow and this type of giving is called '*Isisusa*' with the purpose of maintaining good relationships, asking blessings such as a good harvest, more children and health from ancestors. Therefore, a good harvest is marked by each family making African Beer ('*Umqombothi*') to show gratitude towards

ancestors. As Christians, we trace tithing to Abraham who is regarded as a ‘friend of God’ (Rom 4:3). It means that we are not tithing to buy blessings because they are already given to us (Gen 18:18). Abraham tithed to Melchizedek who was the type of Jesus Christ (Gen 14:18–20; Heb 7:1– 4). The apostle Paul is alluding to this ancient principle of tithing to show its value even to Corinthian believers (1 Cor 9:13–14). It must be noted that the priests’ duty in the Old Testament was to keep the sacred fire in the Temple burning. In other words, they were maintaining the people’s relationship with God, similarly, we as the ‘New Israel’ give ten percent of our income to support God’s servants (1 Cor 9:13–14). Other types or plans of giving should add to but not replace the tithing system. As a result, Mahon (2003:5) says: ‘We only need to look at Genesis 14:20,28:22;Leviticus 27:30–34;Numbers 18:21 to see that the instruction regarding tithing is very well established long before Malachi 3:8 was written. If one reads (1 and 2 Corinthians) carefully, one realizes that the money given “as they were able”, and “in keeping with their income’ refers to gifts to Paul and his companions, and was extra to the giving of the tithe to the local church, a practice sometimes called Apostolic giving’. I conclude that tithing is specified in the OT (Num 18:1– 32) and modified and alluded to in the NT (1 Cor 9:7–11).

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