


A partnership for prosperity agency: A case study of InnerCHANGE South Africa

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Practical ways to serve African communities of poverty motivated this case study. It explores how the church could be missional as an agent of prosperity in communities of poverty. It reflects on partnership between a missional team, InnerCHANGE, with businesses in order to provide jobs for ordinary people, especially the youth who are a marginalised section of our society in terms of employment. This article uses a biblical interpretive framework from Jeremiah 29:7 to reflect on the role of the church in society. The author interviewed 15 employment beneficiaries and 18 parents or guardians in order to learn how employment has improved the quality of life of individuals, households and their community of residence. The findings led to a reflection which captures successes as well as growth areas to be considered by InnerCHANGE in its efforts to become an example of the church as a prosperity agent in society.

Keywords: employment; missional; quality of life; partnership; prosperity agency.

Introduction

Unemployment is a serious challenge in South Africa. The latest statistics show a national unemployment rate of 29.1% for the general population and 55.2% for the youth (Statistics South Africa [StatsSA] 2019). The general population of South Africa seems to expect efforts of the decrease of this unemployment rate to come from the government only. Although the issue of employment is primarily a government responsibility, other stakeholders should join in these efforts in order to serve the common good. The church is one of the society stakeholders. This is why InnerCHANGE, a missional team, as an example of what the church could do, entered into a partnership with businesses, with the intent of decreasing the unemployment rate of the youth of its communities. It connects its efforts to God's call in Jeremiah 29:7 to the Israelites to seek the prosperity of the context they live in. Gallet (2016) points out that faith-based organisations:

Are frequently recognised as leading the way in addressing social concerns, ... [*because*] their norms ... are to do good works and in particular to help the needy, indeed, they are said to bring a strong sense of caring and compassion to the provision of welfare services ... the tie between religion and altruism embodies the power of religious values. (p. 24)

Faith based-organisations are run by human beings. Smith (2016:12) stresses that 'to be human is to be animated and oriented by some vision of good life'. InnerCHANGE intended to participate in addressing social concerns such as unemployment through partnership building in order to bring good life to ordinary people. Kopp (2019:1) points out that 'a partnership is a formal arrangement by two or more parties to manage and operate a business and share its profits'. The profit of our partnership was to participate in the common good of increasing employment in our communities of poverty. The latter usually leads to the prosperity of an individual, family, a community and a country. Jones, Tefe and Appiah-Opoku (2015:1) stress that all human beings have 'the same desire to prosper'. The church could be 'a place of engendering a culture of entrepreneurship and management of economic resources' (Magezi & Banda 2017:4). Through such a platform, it could play a prophetic role of catalysing the hope of prosperity of a community through its partnership with potential employers.

This article is a case study that shares InnerCHANGE efforts. A case study is an (Polit & Beck 2008):

[I]n-depth investigations of a single entity or a small number of entities. The entity may be individual, a family group, an institution, a community or other social units. (p. 235)

This case study is shaped around the following question: how has employment improved the quality of life of beneficiaries and their families. All the beneficiaries interviewed still live with

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their parents or guardians, but one. The author interviewed 15 beneficiaries and 18 parents or guardians. The hoped-for outcome in entering into partnership with businesses was for InnerCHANGE to tangibly participate in building a *shalom* community in its context. The efforts to be a tangible participant were inspired by Hayes (2006:113), who stresses that 'the world needs more people to live the good news incarnationally, in a way that can be seen, heard and handled'. This case study demonstrates that in a small way InnerCHANGE is learning to live the good news incarnationally as a participant in the building of a *shalom* community.

Participation in building a *shalom* community

The understanding of this participation is shaped by the biblical interpretative framework of Jeremiah 29:7, which challenges the church to seek the peace and prosperity of the context it serves. Such a pursuit has the potential to lead to the building of a *shalom* community. Linthicum (2003:38) describes the latter as 'an environment where socio-economic justice is available to all and community's problems and their resolve is a concern for all'. In such a community, 'order and harmony, fruitfulness and abundance, wholeness, beauty, joy and well-being' prevail (Hunter 2010:228). This is an ideal community that literarily takes into consideration the common good of a whole community. It is therefore critical for the church to participate and determine its role among other participants because it is meant to be a tangible 'messenger of hope' in society (Van Niekerk 2015:2). Black (2017:324) stresses that the church's involvement in social matters such as the decrease in unemployment is a concrete way to communicate 'the shalom' of God.

Unemployment usually leads to poverty. The latter is closely connected to relationships. Black (2017:323) points out that 'impoverished communities suffer from a series of broken relationships'. Myers (1999:13) stresses that 'poverty is fundamentally relational...the poor are poor largely because they live in networks of relationships that do not work for their well-being'. Hayes (2019:1) defines *poverty* as the 'absence of love'. The by-products of unemployment such as poverty are a clear sign of the absence of love in our society when we look at the numbers of unemployed youth.

The incarnation of God in the world points out to the importance of creating *shalom* communities where love is made present through tangible actions, such as creating employment. Hunter (2010) says that:

[I]n the most momentous event in history, God became incarnate in Christ, not only to model shalom (by forgiving the sinner, feeding the hungry, healing the sick and infirm, raising the dead, loving the outsider, and caring for all in need) but, ... to also be our shalom (like Eph 2:14 points out). (p. 229)

This reminder of one of the incarnation meanings challenges missional teams such as InnerCHANGE to intentionally migrate towards Christopraxis. The latter is a 'faithful

presence within communities of engagement...and join Jesus' own action, which is to join the praxis of ministry itself' (Root 2014:93). Sider (2007:47) points out that the part of Christ's 'mission was to liberate the poor and the oppressed. He summons those who follow him to do the same'. Employment is something that can liberate an individual or a family from dependency and poverty. It is, therefore, important to know the impact of employment on the people who were interviewed in this research.

Interaction interviewees

The interviewees all live in the township of Soshanguve,¹ where the InnerCHANGE site is located. The 15 beneficiaries alluded to in the Introduction section used to be volunteers of the team. When the latter entered into a partnership with businesses that could provide jobs for ordinary community members of Soshanguve, it prioritised its volunteers who had been generous with their time and skills to serve their community. These fellows were a blessing to their community. The job opportunities were an opportunity for Inner CHANGE to also be a blessing to them as well as to other community members. InnerCHANGE staff members are taught to long to be a blessing to others. InnerCHANGE is learning to live out Genesis 12:1–3 in being a blessing to others as Abram was mandated to be. A job opportunity is a good news to an unemployed person. Wright (2010) stresses that:

[T]he bible is passionately concerned about what kind of people they are who claim to be the people of God. If our mission is to share the good news, we need to be good news people. (pp. 29–30)

He (Wright 2010) continues his argument in asking these questions:

[W]hat content do we put into biblical phrases like being a blessing to the nations, or seeking the welfare of the city, or being the salt of the earth or the light of the world, or doing good? (p. 28)

A way InnerCHANGE attempts to answer these questions is by bringing different companies to a community of poverty, such as Soshanguve, so that unemployed neighbours can get jobs.

The 18 parents or guardians were brought into this conversation to deepen our understanding of the impact of jobs on individual beneficiaries and their families. Their insights were helpful to further our reflection on how to improve InnerCHANGE impact in the community. It was finally going to shed some light on the implementation of InnerCHANGE teaching on financial stewardship and generosity. A finance broker who sometimes came to train InnerCHANGE staff and volunteer in financial stewardship has advised this budgeting for people who earn a monthly income: '70% expenses, 20% generosity and 10% savings' (Finney 2019). The expense was the easier part to understand because many of us always have one or more things to spend money on even if we cannot afford it.

1. In South Africa, a township refers to a poor urban community outside a city or a town. From 1948 to 1998, such locations were reserved for non-whites. Soshanguve is located at 40 km outside the city of Pretoria.

The generosity is challenging because many people see it as an obligation connected to what some people call 'black tax' and tithe for church goers. Ncemane (2019) explains what 'black tax' is:

[A]s a country with a complicated and difficult past, many parents, families and even communities have sacrificed much to give their children the best chance at getting a decent education and a start at realising their dreams. Although these efforts continue to benefit individuals and communities, they also inadvertently create a cycle of financial responsibility. Findings of the 2017 Old Mutual Savings and Investment Monitor support this, citing that 70% of working metro South Africans are currently supporting, or foresee that they will have to support older family members in the future...There is a great deal of anxiety that goes hand-in-hand with the responsibility to support your extended family while at the same time building your career and trying to achieve your financial goals. (p. 1)

For churchgoers, on top of the 'black tax', there is a tithe they are advised to give to their church on a monthly basis. Christianity.com (2019) states:

[T]he Old Testament tells us God's people followed the law of tithing. To accomplish this commandment, Church members give one-tenth of their income to the Lord through His Church. These funds are used to grow the Church and promote the truth of the Lord throughout the world. (p.1)

Because black tax and tithing are seen as obligations than free will acts of generosity, they can be difficult to implement. One of the advices InnerCHANGE gave to the young adults who got employment was to be generous to their families as a way of contributing to the expenses of the family as well as to non-family members. All the 15 young adults but one still lived with their parents or guardians. InnerCHANGE saw its advice for them to contribute to the expenses of their families as a way to teach them to be responsible adults who could participate in the expenses of their household and contributors in the prosperity of their families. The teaching about generosity to non-family members was to train people to be agents of the peace and prosperity of their community.

The saving of 10% of the budget is usually the most challenging part of budgeting because many of us feel like our income is way below of needed expenses. We foresaw the savings as critical to the realisation of some of these young adults dream. All of them had graduated from high school and aspired to pursue tertiary education, but could not afford to do so. Many of our neighbours rely only on bursaries and government-sponsored loan schemes to pursue tertiary education because they come from poor families that financially cannot afford to send a child to university. There was hope of an increased access to tertiary education by the poor in 2017, when the president of South Africa announced free education at public tertiary institutions for students coming from poor households. This decision was nice to get many South Africans fired up, but not realistic. Students are still required to pay for their tuition. InnerCHANGE sees savings as a way people could tangibly participate in the realisation of their dreams, such as going to university.

Savings are also crucial in times of emergency, such as illness, family funeral and applying for a new job.

Lessons from interviews

Below is the questionnaire that was prepared by the author. To the employment beneficiaries, the following three questions were asked:

- How long have you been working?
- How has employment improved the quality of your life?
- How have you been able to use our budgeting principles of 70% expense, 20% generosity and 10% savings?

To the parents or guardians, the following two questions were asked:

- What impact employment has on your child?
- What impact has your child's employment have on your family?

From the 15 employed beneficiaries

All the interviewees had been working between 8 and 12 months. They all had to travel outside the township of Soshanguve to go to their workplaces. The majority of the working class of the township still has to travel out of the township (mainly to the city of Pretoria) for work. Since 2014, the Gauteng provincial government came up with a programme that aimed to increase entrepreneurship and attract established franchises to townships. Some progress has been made, but the majority of job opportunities are still found outside townships. The head of provincial government David Makhura (2014) once said:

[A] key objective of government policy is to encourage township entrepreneurs to produce everything that is possible within and around a township space, given the infrastructure, skills and technology at their disposal ... Township enterprises, as community-based or localised enterprises, can participate in sustainable economic activities in ways, that ensure the money and benefits from such activities flow directly back into the townships. (p. 14)

Many township residents are still praying that this ideal will become real one day. All the interviewees said that employment has improved their quality of life. This article understands improved quality of life by someone's 'ability to satisfy fundamental human needs' (Van Niekerk 2015:3). Max-Neef, Elizalde and Hopenhayn (1992:199) distinguished '9 fundamental needs namely: Subsistence, Protection, Affection, Participation, Understanding, Creation, Idleness, Identity and Freedom'. They added a 10th one 'Transcendence' for those who believe in spirituality (Max-Neef et al. 1992:199).

All the interviewees said that earning a monthly income was a blessing to them. They were able to be independent in buying their own clothes, toiletries, covering the cost of transport to and from work and eat out sometimes. They depended on their parents/guardians to do the above-mentioned things before they were employed.

The first 40% (six people) of the employed beneficiaries were single mothers of day care-going children. They said that their income made it easy for them to pay for day care fees and cover the cost of anything needed for the care of their children. The income was a significant sigh of relief for them because they relied on the government child grant of R400 and, according to them, the fathers of their children were not very responsible.

Another 20% (three people) of the beneficiaries were single ladies without children of their own. All of them still lived with at least one of their parents or guardians and siblings in the same household. They were unanimous in stating that having an income has elevated their status in the family as respectable persons because they are able to contribute to the household expenses. Some of them said that they are able to give pocket money to their younger siblings when they go to school and buy bread regularly and that their parents sometimes borrow money from them. Others have become the main breadwinners in their families and feel like their parents now treat them as adult companions, which was a good feeling. Some of them added that they feel like their neighbours respect them more now that they work because they are able to financially contribute to communal actions such as neighbourhood watch and funerals on the block.

The last 40% (six people) were single men. All of them still lived with their parents, except one who lived with his girlfriend and daughter. All of them said that earning an income has increased their self-confidence and self-esteem as men. They now have a buying power which has elevated their sense of dignity. Three of them said that they are now able to date girls because of their income. According to them, in the township, you cannot date a girl if you do not have money. A girl will always reject you if she knows that you are broke. Therefore, being in a relationship without having to deal with the insecurity of being rejected or disrespected because you cannot provide financially was a confidence booster.

One guy said that having an income has also allowed him to discover and know the city of Pretoria better. He enjoys going to different malls when he is off. This hobby has made it possible for him to be more streetwise in terms of using public transportation and knowing his city.

Another guy who is a single father, but his children live with their mothers, not with him, said that earning an income has challenged him to be a different father than his own. He is now able to financially maintain his children and he is considering marrying the mother of his second child. According to him, his father is a mine worker and spends his money on alcohol and women. He and his two siblings were raised by their mother's salary. His mother works as a cleaner at a government hospital.

The one guy who lives with his girlfriend and daughter said that having a job has made it possible that he financially provides for his household. He is now able to buy groceries,

pay for his child's monthly school transport fee, extend the house he lives in from one room to three rooms, connect water from the street to his yard, do electrical installation in his house and put a fence around his yard.

All the interviewees said that their income helped them cover much of their expenses. All of them said that they spent at least 70% of their income towards their expenses. All but six interviewees spent the generosity percentage of their income on family only, be it their own children, siblings or parents. Three guys spent their generosity money on dating their girlfriends. Two women spent their money on paying back loans. One guy utilised his portion of earning on exploring his city.

Only one (6.6%) interviewee said that he tithes 10% of his income to his local church. This is the guy who lives with girlfriend and daughter. The majority of them (12; 80%) are members of local churches, 2 (13.3%) are de-churched and 1 (6.6%) is not yet a believer.

It sounded like the interviewees' expenses were mixed with their generosity percentages. Maybe because of that mixture, it was difficult to include tithing as part of the equation. The lack of tithing seems to be a common problem in many local churches of Soshanguve. Moretsi (2009) points out that:

[M]ost black ... churches ... suffer great financial hardship ... One cannot ignore the economic and social context of the members belonging to these churches, and this situation contributed to the status of these churches. (p. 398)

It seems like Christianity came to Africa with the intent of practically improving the quality of life of the black population. It got involved in efforts such as feeding schemes, healthcare centres and schools. Consequently, people became followers of Jesus and belonged to a particular congregation 'with the expectation of receiving rather than giving' (Moretsi 2009:398). It is important to note that in those early years of Christianity in Africa, leadership had a clear face: white and well-resourced.

Nowadays, in a township such as Soshanguve, all the church leaders are black Africans. It is therefore critical to transform the mindset of congregants from receivers to stewards through their giving. Moretsi (2009:399) stresses that congregants 'should be taught that they are responsible for the continuation and fulfilment of the local church's mission and vision, in other words the whole ministry' and their finances are a critical part of that.

On saving a percentage of someone's income, only two (13.3%) interviewees said that they were able to save some money on a monthly basis. Both of them were unable to save 10% as taught. They saved a lower percentage, which was a positive attitude and gesture towards finances. The rest of the interviewees were unable to save anything. The author believes that the discipline of saving money is critical for the building of a better future of ordinary black Africans, households and the continent. Butler and Phillips (2019:27) stress that 'when you

fail to save and build liquidity...you are sabotaging long-term wealth'. Learning to save money is one of the best ways to build someone's future on 'solid rock' and overlooking saving is as good as building one's financial future 'on sand' (Mt 7:26–27). This is why Butler and Phillips (2019:7) stress that 'your *savings* creates...the "seed money" for your family's wealth and prosperity'. The discipline of saving money is also a good practice to pave the way for financial generational blessing or wealth. We should not only save money for our own emergencies and opportunities, but also save money for our children, grandchildren and great grandchildren. Such a mindset, according to Butler and Phillips (2019):

[W]ill ensure that each generation saves for the next and one financial legacy leads to another...Legacy means passing on knowledge, mission, values, traditions and memories—as well as money. (p. 73)

In 2015, students of many South African universities started a #feesmustfall campaign to protest against the high cost of university fees. This cry is still echoed in all corners of South Africa because the majority of the citizens are poor. The government commiserated with the poor only. During those protests, the expression 'missing middle' popped up. It alluded to students from households that had an annual income of R 350 000 and above (Delpont 2018:1). Those students could not afford university fees similar to those from poor households. The author has compassion for these students. However, he believes that many of these 'missing middle' students come from middle-class families that could have afforded to pay for university fees if their parents or guardians planned ahead of time to save money towards their children's education.

The discipline of saving is critical for the prosperity of Africa's next offspring because it is a smooth pathway towards generational wealth. Gratton and Scott (2016) define the latter as 'wealth that is passed down from one generation to another. This is through the accumulation of assets for the future to provide financial security'. Generational wealth is something that is hard to think about in zones, places of deadly diseases such as HIV infection and Ebola, or violent communities because many people live in survival mode and have seen many deaths around them that a hopeful future seems to be an unreachable ideal. Krawcheck (2017) advises Africans to adopt 'an optimistic mindset' of participating in building a better future around us. The discipline of saving is one of the best ways to prepare for prosperous future for ourselves, our families and our communities. One of the interviewees' main goal is to get married to his girlfriend. He is still unable to save money towards paying for the bride wealth which every black African man is required to pay in order to marry a woman. The discipline of saving could help him reach his goal.

The author also interviewed the beneficiaries' parents or guardians in order to learn what impact employment had on the beneficiaries as well as their families from their perspective.

From the parents or guardians

All the parents or guardians said that employment was very welcome in their families. They all added that employment has had a positive impact on their children. They liked that all the children seem to have a sense of purpose because they have a work schedule to follow. They were also excited that they did not have to financially maintain their employed children.

The majority of the parents (12; 66.6%) said that employment is been a great opportunity for their children to grow as responsible adults. They said that their children regularly contribute to the household expenses since they started working. They also said that employment is keeping their children away from the street with wrong crowds where alcohol and drug abuse are common.

Few parents, (6; 33.4%) stated that they are still awaiting the fruit of employment. They said that their children only contributed to the household expenses 2 or 3 months after they were employed. After that, they have been complaining about the little amount of money they earn. Sometimes, they even ask for transport money to go to work in the middle of the month.

Only one (5.5%) parent said that her child's employment has had a negative impact on the household. This is because her son does not spend time with them anymore. According to her, the family no longer gets to spend time with him at home. Most of the time he is at work and he now prefers to spend time away from home when he is off. He rarely eats at home and cannot bail his mom out if she is in need of money. The compilation of these interviews has led to the reflection below.

Reflection

InnerCHANGE entered in this partnership with businesses in order to be a sign of tangible prosperity agency. It was a needed effort to engage because we thrive to connect the 'discipleship' of our neighbours with 'social transformation' and good quality of life (Katongole & Rice 2008:28).

InnerCHANGE values holistic ministry and believes that (Kirk 1985):

[P]ersonal evangelism, social involvement, personal integrity, growth in the knowledge of God and in Christian fellowship can all be related together as indispensable parts of a total Christian witness. (p. 16)

It envisions a symbiotic relationship between discipleship and community transformation. Employment is a significant engine of community transformation which resonates with the message of love on which Jesus' legacy is founded. Abbott (2004:4) points out that 'there is something extra about people with faith in their hearts and the love of God on their lips, that gives them that extra commitment to jobseekers'. We targeted the youth because they are the

most marginalised section of our population in terms of employment. In addition, the youth is the section of the population that InnerCHANGE focuses on the most in terms of leadership development. Widmer (2003:10) advises us not to separate the gospel truth from Jesus' work of love and 'never proclaiming the gospel to others without seeking to meet their needs'. Ramphele (2008:20) challenges missional teams such as InnerCHANGE in pointing out to a trend she has been observing in many South African contexts: '[w]e seem to have retreated into religion as private practice rather than infusing political action with spiritual understanding'. She said that knowing that in South Africa, the church can 'mobilise far more people than any other social movement and reach all sectors of society' (Bowers-Du Toit 2012a:9). Because of the church's reputation in society, it has the ability to reach out to many ordinary people in need of employment. It finally has the potential to help people from communities of poverty who are known for their dependence mentality, and move them 'beyond charity' (Bowers-Du Toit 2012b:214).

Such a praxis requires the training of followers of Jesus through their local congregations or missional teams in community development. Bowers-Du Toit (2012b:214) bemoans the lack of training of ordinary Christians at the congregation level in community development from the biblical perspective. Such training could equip residents of African communities of poverty to participate in bringing 'change to the lives of people trapped in poverty that is sustainable and empowering' (Black 2017:321). Some of the outcomes of this equipping will help the body of Christ realise that it is not enough to just (Conradie 2005):

[G]ive fish to the hungry... It is also necessary to teach the hungry how to fish, to help them acquire a fishing rod, to ensure equal access to the fishing waters and to address the problem of overfishing. (p. 6)

Such equipping will finally prepare the church from the clergy to ordinary congregation members to participate in 'concrete experiences' in order to learn to be part of the solution of their communal problems (Root 2014:Preface).

Tonna (1982:17) stresses 'that unemployment is often the first harsh reality that dissipates the hopes of the youth'. The employment of the youth InnerCHANGE was able to facilitate through its partnership with businesses provided an improvement in the quality of life of some individuals and households. In South Africa, 'millions of youths live on the margins of the formal economy, [with] their hopes and expectations unmet' because of unemployment (Biko 2013:222). In communities of poverty such as Soshanguve, we see a large number of unemployed youths than employed. Sekhaulelo (2014) rightly stresses that:

[U]nemployment implies hunger, misery and a loss of self-esteem for those who are jobless. It may even result in anger and resentment against the system that has led to their inability to find a meaningful job. Furthermore, unemployment incurs multiple types of trauma and challenges the ability of

individuals, families and communities to cope with the stress it engenders. Depleted life savings, bankruptcy and homelessness are but a few of the by-products of one or multiple spells of unemployment. (pp. 2–3)

The employment of the youth has also been an opportunity for InnerCHANGE to teach on thinking about an income multi-dimensionally: namely, expenses, generosity and savings. The interviewees' ability to be generous with their finances and savings money for the future was just a sample of the majority of South Africans' relationship with money. Van Der Merwe (2019:1) states that 'South Africans are not saving enough... The ratio of household savings to disposable income was at 0.15%' at the beginning of 2019. Businessstech (2019:1) also shows that 'South Africans are under increasing financial pressure, with many living from paycheque to paycheque, unable to save'.

The author believes that the discipline of generosity and saving money could make the idea of a *shalom* community become true because communities will be equipped with 'half-full glass mentality' where everyone will take care of each other and the marginalised will be brought to the centre of the community. This mentality will help develop a community such as Soshanguve into 'prophets of a future not our own', yet well cared for by us with our posterity in mind (Katongole & Rice 2008:41).

Conclusion

This case study shared InnerCHANGE partnership with local businesses with the intent to provide employment for the youth. Through this partnership, 57 people from the township of Soshanguve have been employed. Employment has given buying power to all the beneficiaries. It has also improved the quality of life of the majority of the interviewed beneficiaries' families and dependants. Employment has, therefore, been a blessing to these individuals and many of their families. Only one parent said that employment was not a blessing to her family because her son does not spend time with the family ever since he started earning an income.

InnerCHANGE is positive that employment will not only increase people's buying power but also help them to be more generous and allow them to save money for their goals and just the future. This is disappointingly not going well. Generosity was limited to family, which is a very good starting point. We would love to see generosity extended to non-family members in the community and beyond. Saving money is still a hard discipline to live by for many of the interviewees. This reality is a pathway for future research in which InnerCHANGE will need to figure out ways to continue encouraging people to be generous (especially to people outside their families) and value saving money for the future.

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The author declares that no competing interest exists.

Author's contributions

I declare that I am the sole author of this research article.

Ethical consideration

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Disclaimer

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