

ABSTRACT

A STRATEGY FOR IMPROVING STEWARDSHIP  
IN MARONDERA, ZIMBABWE

by

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ABSTRACT OF POST GRADUATE STUDENT RESEARCH

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Although Marondera District membership is at 1,796, only 10% is returning tithe and offerings. With such a percentage of giving, how can a biblical foundation brought about by systematic education on tithes and offerings increase church members' giving pattern?

Stewardship is part of discipleship; as such it is built on relationship. Giving reflects the kind of relationship that exists between God and human beings. Scripture encourages faithfulness among God's people in order for God to continue blessing them.

The study reveals that 48% of the district membership is formally employed but 10% of the total membership was found to be consistently giving tithe and offerings. The main reasons cited for unfaithfulness were, lack of commitment, poverty, insufficient information about tithe and offerings and misconception that tithe is only paid by those who are formally employed. After implementation of a program which included training, visitation and evaluation; participation in tithe and offering increased

to 45% of the total membership. Additionally, two churches purchased stands, Cherutombo church roofed its building, the district cleared its Municipal debt and it was divided into two districts in January 2013.

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A Project

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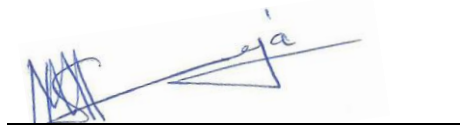
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This project is dedicated to Marondera District.

## CHAPTER 1

### INTRODUCTION

Marondera District is an administrative constituency of the East Zimbabwe Conference of the Seventh-day Adventist Church. It is composed of six local churches. The District lies in Marondera City, 75km east of Harare, the capital city of Zimbabwe. Marondera District was organized in 1985 from Harare District with a membership of 325.<sup>1</sup> From 2003, the economy of Zimbabwe declined by 50 percent.<sup>2</sup> In 2007 the inflation rate was put at 8,000 percent and it became the worlds' highest. Unemployment record rose to 80 percent.<sup>3</sup> This resulted in some people leaving the country for employment opportunities. Life became difficult for ordinary citizen including church members. This resulted in total collapse of the economy in 2008. Table 1 shows the membership and giving trends of the district over a period of five years up to the time this project was completed.

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<sup>1</sup>Shack Zhou, Marondera District Chairperson, Interview by author, Marondera District, Zimbabwe, 31 December 2010.

<sup>2</sup> Wine Michael, "How Bad Is Inflation in Zimbabwe?" *The New York Times*, 4 May 2010.

<sup>3</sup> Ibid.

Table 1. Marondera District Membership and Giving Trend

<b>Year</b>	<b>Membership<sup>1</sup></b>	<b>Yearly Tithes and Offerings<sup>2</sup></b>
2007	536	Z\$6,000,000,000
2008	936	Z\$538,000,000,000
2009	1366	US\$32,144
2010	1796	US\$60,599
2011	2134	US\$100,183
2012	2656	US\$122,781

The nation witnessed a change in currency from Zimbabwean Dollar to United States of American (U.S.A) Dollar in the year 2009.

Besides realizing membership rise, according to survey conducted, 52 percent of the District membership is out of formal employment while 48 percent of the church members are formally employed.<sup>3</sup> Less than 10 percent of the church membership is returning tithe and offerings.

The district monthly tithe and offering contribution is \$2,920. Its expected goal is \$8,947. Its giving potential capacity per month is \$12,800.<sup>4</sup> Amount owing to Marondera Municipality is \$3,850.

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<sup>1</sup> Marondera Quarterly Statistical Report from 2007 to 2012.

<sup>2</sup> East Zimbabwe Tithe and Offerings Goal and Checklist Statistics, 1 January 2011.

<sup>3</sup> Marondera District Membership Survey, 30 January 2011.

<sup>4</sup> Marondera District Tithe and offerings Survey, 30 January 2011.

## **Statement of the Problem**

Marondera District's giving pattern leaves a lot to be desired when one reflects on income-membership ratio. According to East Zimbabwe Conference statistical information, 10 percent of the membership is consistent in returning of tithes and offerings.<sup>1</sup> As a result, the church is unable to pay for water and electricity bills.<sup>2</sup> It is also unable to complete church building projects which were initiated many years ago. Insignificant amount is remitted to conference as tithes and offerings. Though the district's membership is enough to be divided into two districts, it is incapacitated financially and cannot currently fund two pastors.

## **Purpose of the Study**

The purpose of the study is three dimensional:

- (1) To survey the district's giving pattern in returning of tithes and offerings,
- (2) To explore the biblical basis of tithe and offering and,
- (3) To design a program that will improve the returning of tithe and offerings.

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<sup>1</sup> East Zimbabwe Conference Statistical Report, 20 March 2011.

<sup>2</sup> Oswell Nyabani, Marondera District Treasurer, Interview by author, Marondera District, Zimbabwe, 31 December 2010.

## **Significance of the Study**

The study will enhance giving among the church members thereby improving the inflow of funds into the treasury of the East Zimbabwe Conference and local churches. The additional inflows may result in completion of unfinished projects, securing of church stands and clearing of Municipal debts. Moreover, the study will provide a blueprint for raising tithe although the economy of Zimbabwe is not yet good.

## **Methodology**

This is a program development study which involved several methodologies which included theological-theoretical foundation comprising of the Old and New Testament, Ellen G. White<sup>1</sup> and what other authors that have written on tithe and offerings. Surveys and interviews were used to determine the giving pattern and the reasons for the existing state of affairs.

The theological-theoretical basis for this project investigated some major passages of scripture that addressed tithing and offerings. The second category of literature review was collected from Ellen White and other authors. Surveys to ascertain number of church members who are in formal or non-formal employment and membership's giving potential were conducted in 31 October 2010. In addition to surveys, interviews were conducted among city Fathers, Chief, church elders and members of Marondera District. Preparation meetings and training of trainer of trainers were conducted from October to December 2010. A one year six month program was then designed and implemented beginning in January 2011. Project evaluations, recommendation and conclusions were made

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<sup>1</sup> Ellen G. White is believed to have the gift of Prophecy and her ministry in the Seventh-day Adventist spanned seventy years from 1845 to 1915. See Herbert Douglas in *Messenger of the Lord*. (Hagerstown, MD: Review and Herald, 1998), 27.

### **Delimitations**

Marondera District is my current designated area of assignment as a pastor. Further, my job description entails encouraging church member participation in tithes and offerings. Delimiting the program to Marondera District offers several advantages including reduced cost implications as well as ease of data collection.

## CHAPTER 2

### BIBLICAL THEOLOGICAL STUDY ON STEWARDSHIP

This chapter discusses the origin of stewardship, the inception of tithe, importance of tithe, restoration of tithe, emphasis of tithe, the storehouse, offerings, examples of earnest benevolent and advantages of planned giving.

#### **Origin of Stewardship**

Creatorship and ownership of this world belongs to God (Gen 1:1). Man comes into play as a creature. The Bible asserts that “the earth is the lord’s and all its fullness the world and those who dwell therein” (Ps 24:1). The Psalmist also states “for every beast of the forest is mine and the cattle on a thousand hills. I know all the birds of the mountains, And the wild beast of the field are mine”(Ps 50:10-11). Silver and gold are His too (Hag 2:8). God owns everything. Erika F. Puni affirms, “God, sovereign Lord of the universe is Owner of everything on this planet on the basis of His creation of it. As a Creator, He owns everything.”<sup>1</sup> Man was given a special responsibility to care for the Garden of Eden (Gen 2:15) and to have dominion over all God’s creation (Gen 1:28) thus the element of stewardship has its initial inception from creation. J. Douma remarks, “Man rules over the works of God’s hands (Psalm 8:6). Everything we have

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<sup>1</sup>Erika F. Puni, “Sovereign and Owner of All” *The Dynamic Steward*: October/December 2012, 4.



has been given to us.<sup>1</sup> From Douma's remarks it is observed that man has been given the responsibility of managing God's estate. In this vein of thought a manager is not an owner but he is responsible to the owner. I concur with the notion as suggested by Douma. The SDA Bible dictionary agrees with the explanation of a steward as manager when it defines the word as "a man employed to manage and be responsible for the care of the property or business affairs of another."<sup>2</sup> Stewardship is trusteeship. It is something to be lived out, shared and experienced.<sup>3</sup> When someone gives you his or her property to look after it, there is an indicator that the individual trusts you. Also the way one handles the property given him or her indicates that the person is responsible. Since men and women are endowed with responsibility, they are accountable to their Creator. They are charged in Pr 3:9-10 to honor the Lord with their possessions and with all first fruits of their increase; so that the barns would be filled with plenty, and their vats would overflow with new wine. From this text, loyalty to God or being a good steward yields blessings from Him who is the source of all goodness (Jas 1:17). Lack of faithfulness results in emptiness of "barns," and serious physical and spiritual famine on God's people.

Mel Rees observes that "successful Christian money management is based on two eternal principles: God's unrestricted ownership, since He owns everything, the cattle, the silver and gold, the earth and everything. Constant recognition of this fact will help the Christian spend wisely and economically. He will manage his possession as the Owner wishes. Secondly, he will understand the reason he was entrusted with

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<sup>1</sup> J. Douma, *Manual for Christian life* (Phillipsburg, NJ: P& R Publishing, 1996), 58.

<sup>2</sup> "Steward" *Seventh-day Adventist Bible Dictionary*, Edited by Don F. Neufield (Washington, DC: Review and Herald, 1960-79), 8:1068.

<sup>3</sup> *Seventh-day Adventist Bible Commentary*, (Hagerstown, MD: Review and Herald, 2000) 12:666.

material things: to provide support for the cause of God, and as a test to determine his ability to manage eternal things.”<sup>1</sup>

Hence a clear understanding of human beings’ relationship as stewards of God empowers them to designate their responsibility according to divine instructions. Failure to manage what the Lord has entrusted them with will disqualify them from eternal blessings and salvation. Philip Stanley Follet posits “stewardship is about a life: a faithful life, a life lived under the lordship of Christ.”<sup>2</sup> Observing the statement by Follet indicates that he wrote as one who believes in the tithing system. However proponents against tithing system ask questions such as “Can you put a price on faith? Can a person return what he does not have?”<sup>3</sup> From analyzing the two questions the researcher agrees with the asked questions. It is somehow intricate to put a price on faith and people cannot return what they do not have.

### **Inception of Tithe**

Early history before the time of Moses, the bible clearly reflects that the patriarchs honored the Creator through tithes. Gen 14:20 alludes that Abraham gave Melchizedek King of Salem tithe of all after rescuing Lot who had been taken captive by Chedolaomer. Jacob gave a vow that if God would keep him safely and he returns well to his father’s house, “Of all that you give me, I will surely give a tenth to you.” There must be an internal conviction and realization which comes as a result of accepting the grace of God as exemplified by these great spiritual leaders. Abraham

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<sup>1</sup> Mel Rees, *Money and the Christian* (Washington Color Press College Place, 1984), 16.

<sup>2</sup> Philip Stanely Follet, “Testimony: Following Him,” *The Dynamic Steward* Oct-Dec 2012, 10.

<sup>3</sup> “The Blacklash against Tithing,” *The Wall Street Journal*, 23 November 2007.

realized that God had initiated his victory. Jacob's Bethel experience compelled him to surrender everything into God's hands. We don't find any law that instructed them to give tithe but their realization to depend on God mandated them to give a tenth of their possession.

Commenting on tithe, the Eerdmans' Bible Dictionary states that the, dedication of a tenth of agricultural products, of livestock, of goods gained in trade or booty to the worship of a deity or to the person who served that worship that was a common custom in the ancient world, on probably well-known before Israel's history began. It was practiced by the patriarchs but only on specific occasions and not as a customary practice.<sup>1</sup>

While the researcher agrees to a certain extent with the above quotation that tithing system was well known before Moses but does not subscribe to the idea that tithing was on specific occasions only since stewardship is a lifelong relationship with God. It calls for a constant acknowledgement of God's providence and returning what belongs to God as an act of worship. Ellen White argues that, "tithing system reaches back beyond the days of Moses. Human beings were required to offer gifts to God for religious purposes, before the definite system was given to Moses, even as far back as the days of Adam. In complying with God's requirements, they were to manifest benevolence in offering their appreciation of his mercies and blessing to them. This was continued through successive generations, and was carried out by Abraham who gave tithe to Melchizedek, the priest of the Most High. The same principle existed in the days of Job."<sup>2</sup>

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<sup>1</sup> Allen C. Myers, *The Eerdmans Bible Dictionary*. (Grand Rapids, MI: William B. Eerdmans, 1987).

<sup>2</sup> Ellen G. White "As taught in the Bible," *The Signs of the Times*, April 29, 1875.

Ellen White goes on to say “such (referring to the experience of Abraham and Jacob in paying tithe) was the practice of patriarchs and prophets before establishment of the Jewish nation. But when Israel became a distinct people, the Lord gave them definite instructions upon this point.”<sup>1</sup> Henry comments, “When we have received some signal mercy from God, it is very fit that we should express our thankfulness by some special act of pious charity. God must always have his dues out of our substance, especially when, by any particular providence, he has either preserved or increased it to us; the tenth of our increase is a very fit proportion to be set apart for the honor of God and the service of the sanctuary; that Jesus Christ our great Melchizedek, is to have homage done him, and to be humbly acknowledged by every one of us as our king and priest; and not only tithe of all, but all we have, must be surrendered and given up to him. Since God expects faithfulness in all generations, it should be our joy to trust Him with every blessing He gives us.”<sup>2</sup> According to Choga, Abraham returned his tithe when there was no organizational structure to support, which shows that tithe is an act of worship.<sup>3</sup> The statement by Choga indicates that the Bible at times is not explicit about the command to return tithe. It appears as though it was a Jewish custom in Abraham’s time. His returning tithe suggests that he was complying with a certain teaching he had received.

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<sup>1</sup> Ellen G White, *Counsels on Stewardship* (Washington DC: Review and Heralds, 1940),66.

<sup>2</sup> Matthew Henry, *Matthew Henry’s Commentary on the whole Bible*, vol 1, Genesis to Malachi (New Jersey Fleming H. Revell 1935) ,854.

<sup>3</sup> Micah Choga, *Stewardship Made Simple* (Pretoria: CNT Trading, 2010), 26.

“All the tithe of the land, whether of the seed of the land or of the fruit of tree is the lord’s, it is holy to the lord (Leviticus 27:30). Israel depended on agro-economy when God blessed their fields; they were supposed to return a tithe of all their produce to their Maker. Verse 32 adds, “And concerning the tithe of the herd or the flock of whatever passes under the rod, the tenth one shall be holy unto the lord.” Some people think that this law was done away with as other ordinances at the cross, but Ellen White remarks, “this law is not to pass away with the ordinance and sacrificial offerings that typified Christ. As long God has a people upon the earth, his claims upon them will be the same. A tithe of all our increase is the lord’s. He has reserved it to himself to be employed for religious purposes. It is holy. Nothing less than this has he accepted in any dispensation. Neglect or a postponement of this duty will provoke the divine displeasure. If all professed Christians would faithfully bring their tithe to God, His treasury would be full.”<sup>1</sup>

From the above statement, relationship between God and His people is established upon human faithfulness, accountability and appreciation with regards to what the lord has blessed them with. Recognizing that human beings came from God should prompt them to reciprocate his love by returning that which is due Him since He gives them the power to be rich. (Deuteronomy 8:18). Such indebtedness affirms their reliance on God for life sustenance. If unfaithfulness provokes His divine displeasure, then all God’s children should strive to please him who is the source of all goodness. In Deuteronomy 14:22, Moses emphasized the element of faithfulness and consistence in tithing. “You shall surely tithe all the increase of your grain that the field produces year by year. “Watts states that “the purpose of tithing is to teach you always to put God first

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<sup>1</sup> Ellen G White, *Counsels on Stewardship* (Washington DC: Review and Herald, 1940), 67.

in your lives. It is possible to give away and become richer; it is also possible to hold on too tightly and lose everything”.<sup>1</sup> In this way the covenant people showed love and respect for their God. In all things He was to be the first.<sup>2</sup> Tithing was training adapted to kill out all narrowing selfishness and cultivate breadth and nobility of character.<sup>3</sup> No wonder why tithe according to Leviticus 27:31-32 was irrevocable. If one wanted to redeem it that individual would add one fifth on top. God wanted to curb against covetousness and selfishness.

### **Importance of Tithe**

Tithe was initiated for God’s mission; in order to support the Levites as recorded in Num 18:21 where God says, “behold I have given the children of Levi all the tithe in Israel as an inheritance in return for the work they perform, the work of the tabernacle of meeting.” Commending on priests and Levites’ privileges (Num 18) Victor P. Hamilton affirms that “Just as Israel is totally dependent upon God for their well-being, so the priests and the Levites are totally dependent upon the people of God for their well- being.”<sup>4</sup>In as much as it is true that Israel’s blessings came from God, in turn Israel was required to make sure that the spiritual leaders’ sustenance depended on them. The statement seems to suggest that failure to support those that God has designated to serve in his temple is equal to negating God’s blessing. Ellen White asserts that the tithe was to be exclusively devoted to the use of the Levites, the tribe

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<sup>1</sup> Wayne Watts, *The Gift of Giving*, (Colorado Springs, CO: Nav press, 1982), 33.

<sup>3</sup> Ellen G White, *Patriarchs and Prophets* (Washington DC: Review and Heralds), 525.

<sup>4</sup> Victor P. Hamilton, *Handbook on the Pentateuch* (Grand Rapids, MI: Baker Academic 2005), 418.

that had been set apart for the services of the sanctuary.<sup>1</sup> In her book *Counsels on Stewardship* she states, “In the tithe... God has made ample provision for this work. He intends that the ministry of the Gospel shall be fully sustained. He claims the tenth as His own, and it should be ever guarded as a sacred reserve, to be placed on His treasury for the benefits of his cause, for the advancement of His work, for sending His messengers into regions beyond, even to the utmost parts of the earth.”<sup>2</sup> Initially the apostle Paul echoed the same words as he addressed the Corinthian Church, “Do you not know that those who minister the holy things eat of the things of the temple, and those who serve at the altar partake of the offerings of the altar? Even so the Lord has commanded that those who preach the gospel should live from the gospel,” (1 Cor 9:13-14). He explains that the law empowers him to benefit from those he ministered. Carlyle B. Haynes observes that “soldiers do not go to war at their expense, but are equipped and maintained by those for whom they fight. It is a basic and accepted principle that men are entitled to live of their labor and partake of its fruits.”<sup>3</sup> The apostle Paul proposes “You shall not muzzle an ox while it treads the grains.” (1 Cor 9:9) The context is not about animal up-keep though people should care for them but he is reminding his church to adhere to the principles outlined by Moses (Deut 25:4). Ministers or gospel workers should be sustained from tithe as clearly stated by the Bible. The work of the Master should not be neglected or left to suffer as a result of shortage of resources or scarcity of food in the storehouse. Abuse of these resources is not called for.

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<sup>1</sup> Ellen G White, *Education* (Mountain View, CA: Pacific Press, 1952) ,44.

<sup>2</sup>Ellen G White, *Counsels and Stewardship* (Washington DC: Review and Herald, 1940),71.

<sup>3</sup> Carlyle B. Haynes, *The Legion of the Tenth*. Berrien Springs, MI: Southern Publishing Association, 1956), 107.

Commenting on God's treasure and how it should be used, Ellen White observes, "When rightly employed, wealth becomes a golden band of gratitude and affection between man and his fellow man, and strongly tie to bind his affections to his redeemer. The infinite gift of God's dear son calls for tangible expressions of his gratitude from the recipient of grace. He who receives the light of Christ's love is thereby placed under the strongest obligation to shed the blessed light upon other souls in darkness."<sup>1</sup> Charles A Cook remarks that , "there are only two places in the universe where we can place our treasures- in God's storehouse or in Satan's and all that is not devoted to God's service is counted on Satan's side, and goes to strengthen his cause. The designs that the means entrusted to us shall be used in building up his Kingdom. His goods are entrusted to His stewards that they may be carefully traded upon and bring back a revenue to Him in the serving of souls. These souls in their turn will become stewards of trust, cooperating with Christ to further the interest of God's cause".<sup>2</sup> Carlyle B. Haynes outlines that "this plan is not merely to maintain the work of God financially. It is also to maintain His people spiritually and keep God in all their thought. One of the greatest benefits of the tithing system is that it brings God near and makes Him present in every aspect of human life... When a man tithes his income, he is taking God into every department and realm of his life and remembering and recognizing His Lordship over temporal and material things."<sup>3</sup> Haynes seems to be unfolding such profound truth that it is not merely giving what God has required but giving is a spiritual matter. It is acknowledging God's providential arm in every good

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<sup>1</sup> Ellen G White, "As Taught in the Bible" *Review and Herald*, May 16, 1882.

<sup>2</sup> Charles A Cook, *Stewardship and Missions* (Chicago, IL: Judson Press 1943), 15.

<sup>3</sup> Carlyle B. Haynes, *The Legion of the Tenth*, (Berrien Springs, MI: Southern Publishing Association, 1956), 11, 15.



acquisition. If God is acknowledged in the temporal, will He not also remember those people on eternal things since He is the owner of all things?

### **Restoration of Tithe**

After Israel had neglected their responsibility of supporting temple programs through tithes and offerings, they degraded themselves to the worship of idols and foreign gods; hence they departed from the cause of the Lord. In return they witnessed gross physical and spiritual famine. Priests and Levites were retrenched from their God-given responsibility without incentive. These circumstances forced them to look for other means of livelihood rather than that which God initially intended them. Israel fell prone to its enemies as the Lord no longer protected them because of their iniquity. Charles A Cook laments that they had largely lost the consciousness of their stewardship of the manifold grace of God. They did not realize that they were stewards. Many lived as they were owners instead of trustees.<sup>1</sup> The challenge of forgetting who human beings are and what they are supposed to do appear to be prevalent in every generation. Israel abandoned their responsibility to support the priest and the Levites during Hezekiah's reign.

After Hezekiah's realization of the magnitude of Israel's sin, Reformation began. Priests and Levites were re-instated. The writer of the book of Chronicles records, "And Hezekiah appointed the divisions of the priests and the Levites according to their divisions, each man according to his service, the priests and Levites for burnt offerings and peace offerings, to serve, to give thanks, and to praise in the gates of the camp of the Lord... Moreover he commanded the people who dwelt in Jerusalem to contribute support for the priests and the Levites, that they might devote themselves to

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<sup>1</sup> Charles A. Cook, *Stewardship and Missions* (Chicago, IL: Judson Press, 1943), 15.

the law of the Lord.”(2 Chr 31:2, 4) “As soon as the commandment was circulated, the children of Israel brought in abundance the first fruits of grains, and wine, and honey, and all the produce of the field; and they brought in abundance the tithe of everything. And the children of Israel and Judah, who dwelt in the cities of Judah brought the tithe of oxen and sheep; also the tithe of holy things which were consecrated to the lord their God. They laid in heaps” When Hezekiah and the leaders saw the heaps they blessed the Lord and his people Israel. Azariah, the chief priest reported that, “since the people began to bring offerings into the house of the Lord, we have had enough to eat and have plenty left, for the Lord had blessed his people and what is left is this great abundance. (2 Chr 31:5-6, 8, and 10).Francis D. Nichol admits that when people were faithful in bringing their tithes, God blessed them by giving the abundant harvest.<sup>1</sup>

From Hezekiah’s experience people should learn that great blessings are bestowed upon the faithful ones. Priority should be given to spiritual matters in order for God to intervene in their daily chores. Stewards do not lack anything by returning what belongs to God. True revival leads to real reformation.

Nehemiah is one of the reformers who also urged Israel to return a faithful tithe of everything and promised that they would not neglect the house of their God, (Neh 10:33-38).It is true that promised blessings follow obedience. Ellen White submits that Nehemiah’s efforts to restore the worship of the true God had been crowned with success. As long as the people were true to the oath they had taken, as long as they were obedient to God’s word, so long would the Lord fulfill His promise by pouring rich blessings upon them.<sup>2</sup> She further testifies, “I saw that in the arrangement of systematic

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<sup>1</sup> Francis D. Nichol, *SDABC* (Washington DC: Review and Herald 2000) 3:298.

<sup>2</sup> Ellen G. White, *Patriarchs and Prophets* (Washington D.C: Review and Herald, 1979), 668.

benevolence, hearts will be tested and proved. It is a constant living test. It brings one to understand his or her own heart, to see whether the truth or the love of the world predominates. Here is a test for the selfish and covetous.”<sup>1</sup> Truth leads to obedience of God’s word which should reign supreme in every Christian’s heart and the ultimate result is success. Stewards should not be victims of materialism. Their attitude and conduct in relation with what God has given them should bear the attributes of a selfless steward. Moreover stewardship is a divine examination method by which God separates those who are faithful from those who are unfaithful.

### **Emphasis of Tithe**

Wellman observes that in every age there has been a tendency for God’s professed children to forget or neglect their obligation to support his work in behalf of men. Israel continually lapsed into a careless attitude so that God was compelled to send them warnings against the neglect as well as the entreaties to faithfulness.<sup>2</sup> Malachi raises rhetoric questions, “Will a man rob God?” Yet you have robbed me! But you say, “In what way have we robbed you? In tithes and offerings,” There is no blessing attached to robbery (3:8-10). Rather a curse awaits ever unfaithful steward. Verse 9 states, “you are cursed with a curse, for you have robbed me even this whole nation.” God suggested for a transformation of character for Israel’s well-being. “bring all tithes into the storehouse, that they may be food in my house , and try me now in this says the lord of hosts, “ If I will not open for you the windows of heaven And pour out for you such blessing that there will not be room enough to receive it”(Mal 3:10).

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<sup>1</sup> Ellen G White, *Testimonies* (Washington D.C: Review and Herald) 5: 221.

<sup>2</sup> S.A Wellman, *Invest in Heaven* (Washington D.C: Review and Herald 1972), 45.

Ellen White observes that “The special system of tithing was founded upon a principle which is as enduring as the law of God. This system of tithing was a blessing to the Jews, else God would not have given it them. So also will it be a blessing to those who carry it out to the end of time. Our heavenly father did not originate the plan of systematic benevolence to enrich himself, but to be a great blessing to man. He saw that this system of beneficence was just what man needed,”<sup>1</sup> She adds on that “God has a claim on us and all that we have. His claim is paramount to every other. And in acknowledgement of his claim He bids render to him a fixed proportion of all that He gives us. The tithe is this specified portion.”<sup>2</sup> She also confirms that those who realize their dependence upon God will feel that they must be honest with their fellow men, and above all they must be honest with God, from who comes all the blessings of life. The evasion of the positive commands of God concerning tithes and offerings is registered in the books of heaven as robbery toward Him.<sup>3</sup> If one promise a portion to the lord and then appropriate to one’s use, this individual’s prayers will be an abomination unto Him. It is the neglect of these plain revealed duties that brings darkness upon the church.<sup>4</sup> Failure to return tithe is regarded as an offence in heaven which has an adverse effect on a Christian. God is irritated by prayers of unfaithful children. If this attitude continues, it brings darkness upon the church as a corporate body.

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<sup>1</sup> Ellen G White, *Counsels on Stewardship* (Washington D.C: Review and Herald, 1940), 67.

<sup>2</sup> Ellen G White. *As Taught in the Bible*. Review and Herald Dec 8, 1896.

<sup>3</sup> Ellen G White, *Counsels on Stewardship* (Washington D.C: Review and Herald, 1940), 75.

<sup>4</sup> *Ibid*, 77.

## The Storehouse

The storehouse referred to the granary or store rooms where tithes received were kept. Hezekiah ordered the priest in charge of receiving tithes and offerings to prepare rooms for storage in the house of the lord, (2 Chr 31:11). Likewise Nehemiah instructed that of the tithe that the Levites received, they were to bring a tenth of the tithes to the house of God to the rooms of the storehouse, (Neh 10:38; 12:44). Tithes and offerings were kept at one place, the storehouse. The prophet Malachi urges Israel to bring tithes and offerings to the storehouse which was at the temple of Jerusalem. Ellen G. White mentions that, “God has made the proclamation of the gospel depend upon the labors and gifts of his people. Voluntary offerings and tithe constitute the revenue of God’s work. Of the means entrusted to man, God claims a certain portion—the tenth. He leaves all free to say whether or not they will give more than that.”<sup>1</sup> Unlike the Congregationalists who directly remunerate their pastors, the Seventh-day Adventist church has a different approach. The Conference treasury is the storehouse. The whole tithe is remitted at the local Conference and then pastors are paid accordingly. According to the SDA church Manual, “tithe is the Lord’s and is to be brought as an act of worship to the conference treasury through the church in which the person is a member.”<sup>2</sup> Charles E. Bradford states that “the rendering of tithe and offerings was a requirement of gospel order. The motivation was evangelical: support of gospel ministry and the spread of the message of salvation.”<sup>3</sup>

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<sup>1</sup> Ellen G. White, *Acts of Apostles* (Washington D.C: Review and Herald, 1970), 74.

<sup>2</sup> General Conference of Seventh-day Adventists, Ministerial Association, *Seventh-day Adventist Church Manual* (Silver Spring, MD: General Conference of Seventh-day Adventists, 2010), 131.

<sup>3</sup> Charles E. Bradford, *SDABC* (Hagerstown: Review and Herald 2000), 12:666.

Foster highlights that the demon in money is greed; nothing can destroy human beings like the passion to possess. There are three conversions necessary: the conversion of the heart, mind and the purse. Of the three, it may well be that we moderns find the conversion of the purse the most difficult. It hates for us even to talk about money.<sup>1</sup>

There are divergent perceptions about returning of tithe. The Wall Street Journal records that resistance to tithing has been increasing steadily in recent years, as more church-goers have questioned the way their churches spend money. Like other philanthropists today, religious givers want to see exactly how their donations are being used. In some cases, the growth of mega churches, some with expensive worship centres equipped with coffee bars and widescreen TVs, have turned people off of tithing. And those who object are finding like-minded souls on the Web in theological forums.”<sup>2</sup> While it is true that some people abuse tithe and use it for their personal gratification and glory, God does not condone this act. Transparency is expected to every Christian so that no unnecessary animosity is created. However the idea of donating as if it were that God is a bagger has no biblical basis. To buy power through donation appears to be unfavourable with scripture. God would not fail to bless the right motive displayed in giving.

James Hudnut-Beumler contends that “many church goers also balk at the idea that a certain amount of money will ensure salvation. They see tithing and say, “no, that’s not the way God works.”<sup>3</sup> Contrary to James’ statement, Salvation cannot be

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<sup>1</sup> Richard J. Foster, *Money, Sex and Power* (London: Harper and Row, 1990), 20.

<sup>2</sup> Url: The Wall Street Journal <http://online.wsj.com/public/article> 23 November 2007(30 December 2010).

<sup>3</sup> Ibid

bought or sold; it is the gift of God. Tithing indicates a relationship. Since God owns everything none would enrich Him.

The Wall Street Journal records a story referring to John Magrino, a New Jersey lawyer, says he regularly donated money during the weekly collection at his Catholic church, but tithing was a different story. "It's my money to do with what I want," writes Mr. Magrino, 39, a father of two. He says he felt guilty when the pastor at Sacred Heart Church in Suffern, N.Y., started giving sermons about tithing and putting reminders in the church bulletin: "That was the message I got from tithing: Make it hurt... if it hurts, then you get the spiritual renewal." Msgr. Joseph Giandurco, now the pastor at Sacred Heart, says he doesn't ask for tithes, partly because he sensed his congregants disliked it.<sup>1</sup> It is natural that when one gives out something, it means the one who has been given becomes the owner. This suggests that money that has been given as a gift to God belongs to Him. Some people might use money in order to silence those in leadership but integrity should sustain church leaders. Truth displayed in love should help believers discover what God expects from His children. Differently from Magrin's reaction, Ellen White remarks, "Christ was an educator, and his ministers who represent him should be educators. When they neglect to teach the people their obligation to God in tithing and offerings, they neglect one important part of the work which their master has left them to do, and unfaithful servant is written against their names in the books of heaven."<sup>2</sup> The responsibility of ministers is to educate their church members on returning tithing and offerings. It is alarming to note that God charges the minister for the church members' indifference to faithfulness if the minister refuses

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<sup>1</sup> Wall Street Journal <http://online.wsj.com/public/article/23> November 2007 (30 December 2010)

<sup>2</sup> Ellen G. White, *Testimonies for the Church* vol. 5 (Washington D.C: Review and Herald, 1947), 5:256.

to teach them. Ministers should not fear church members because of their status in society nor should they be silenced by vocal individuals who are not aware of God's requirements.

Some anti- tithe proponents ascribe tithe to Old Testament tradition which the New Testament believers should not worry about; claiming that they do not live under the Mosaic Law, "during which tithing was instituted and commanded as part of the law." They conclude that "tithing as a commandment of God has no relevance to believers today. Giving tithe is misleading people by emotionally coercing them."<sup>1</sup> Jake Barnett also believes that "it was not intended to instruct us concerning our giving today. Therefore, the tithe was not used by Jesus or the New Testament writers as a motivation or pattern of giving."<sup>2</sup> Though Jesus is reproving the Pharisees, indirectly he also affirmed what they were doing well and suggested that they be perfect in all facets of life. Mat 23:23 reads, "woe to you scribes and Pharisees, hypocrites for you pay tithe of mint and anise and cummin and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the other undone." This verse is teaching God's church that they are not exempted from fulfilling God's other directives (weightier matters of the law) because they have returned tithe but they should do all without leaving others undone. Mel Rees observes that "Jesus was not condemning tithing, but rather the self- congratulatory spirit of the Pharisee, who was only doing his duty."<sup>3</sup> Christ told His disciples that unless their righteousness exceeds the righteousness of the Scribes and Pharisees they would by no means enter the

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<sup>1</sup> [http://www.trusttradition.com/modules.php?News & file=article& Sid=16103142013](http://www.trusttradition.com/modules.php?News&file=article&Sid=16103142013) (30 December 2010).

<sup>2</sup> Jake Barnett, *Wealth & Wisdom* (Colorado Springs: Navpress, 1987), 83.

<sup>3</sup> Mel Rees, *Biblical Principles for Giving and Living* (Hagerstown, Maryland: Review and Herald Graphics, 1995), 30.



kingdom of heaven. (Matt 5:20). If the Pharisees brought tithes to the temple would it not be noble to bring it also to the store house as God requires?

### **Offerings**

Both Old and New Testament contains texts that talk about cheerful giving or free-will offerings. As has been noted in tithes, God specified the exact amount he expects from everything His people generate; that is one tenth but on offerings there is no amount or percentage stipulated. It is according to one's desire and willingness to express their gratitude toward God with regard to the blessings bestowed upon them. Individuals decide on what they want to give. Giving reflects their hearts' gratitude or ingratitude. Lionel Smith posits "Offerings are only meaningful when they reflect who we are in relationship to God. They express our worship and praise to God, and our willingness to admit that He is the Owner- that all we have come from Him...When it comes to offerings God demands the best...anything less would be a form of idolatry. Only after we have given ourselves to Him can we truly worship Him with an offering."<sup>1</sup>

Moses instructed Israel to "take from among you an offering to the Lord for the construction of the tabernacle. Whoever is of a willing heart, let him bring it as an offering to the Lord: gold, silver and bronze..." (Exod 35:5). The people responded very well. "The children of Israel brought a free-will offering to the Lord, all the men and women whose hearts were willing to bring material for all kinds of work which the Lord had commanded to be done" (vss 21-29). Victor P Hamilton states that offerings' explicit purpose is expressing one's devotion to God.<sup>2</sup> How people give reflect the kind

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<sup>1</sup> Lionel Smith, *7 Week Spiritual Journey to a More Generous Life* (Silver Spring, MD: General Conference of the Seventh-day Adventists, 2012), 18.

<sup>2</sup> Victor P Hamilton, *Handbook on the Pentateuch* (Grand Rapids, Michigan: Baker Academic, 2005), 236.

of relationship they have with God. Sincerity in this act of worship is called for. The same author also notes “the gift to God follows the gift from God, shows that any gifts to God are a response to His gift and not a means of earning that gift of blessing.”<sup>1</sup> King David underscored the same thought after Israel had given wholeheartedly for the construction of the temple that “both riches and honor come from God, for all things come from you, and of your own we have given you” (1Chr 29: 12, 14). Giving is a response to what God has already given. It is an act of appreciation, love and joy to the Lord, the Provider.

Stewardship is expressed in giving “that which has gone from your lips you shall keep and perform, for you voluntarily vowed to the Lord your God what you have promised with your mouth.” Deut 23:23. As obedient Christians people should be intentional in fulfilling their vows/promises before God. The wise man commands God’s children to honor the Lord with their possessions, and with the first fruits of all their increase (Pr 3:9). Malvin E. Rees in his book *God’s Plan for Social Security* observes, “one of the devil’s specious designs is to separate the material life from the spiritual. He will let a man engage in church activity as long as he does not bring his religion into business life such a man believes he is the sole owner of his possessions and is privileged to manage them as he sees fit. Rees reflects, that “This is the same error which happened in Eden. Cain, assumed ownership over that which belongs to God alone. It is of no value to prove a man to his strong points; his weakest ones must bear the test. And certainly human beings never display greater weaknesses than in their regard for and their management of material things. Therefore God uses the very things

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<sup>1</sup> Victor P. Hamilton. *Handbook on the Pentateuch* (Grand Rapid, Michigan: Baker Academic, 2005), 235.

He has entrusted to man for His daily needs not only test him for greater responsibilities, but to prepare him for those responsibilities.”<sup>1</sup>

Ellen White affirms that “How a person accumulates material things, how he manages them and how he disposes of them, reveal his motives. He will exhibit either selfishness or unselfishness. God gives internal life only to those who are safe to trust with eternity.”<sup>2</sup> She further states that, “not until God ceases to bless his children will they cease to be under bonds to return to Him the portion that He claims ... with joyful hearts they should dedicate to the creator the first fruits of their bounties –their choicest possessions, their base and holiest service. Thus they will gain rich blessings.”<sup>3</sup> Solomon clearly states in Proverbs 11:24-25 that “there is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself. Ellen White states, “The sower multiplies his seed by casting it away. So it is with those who are faithful in distributing God’s gifts. By imparting they increase their blessings.”<sup>4</sup> Liberality should not only be limited to divine programs but should also be extended to the underprivileged ones. In Proverbs 28:27 the wise man states that “He who gives to the poor will not lack, but he who hides his eyes will have many curses.” To ignore a needy situation when one is able to assist results in God’s curse upon that person. The prophet Isaiah encourages believers to have a liberal mindset. Isaiah 32:8, “but a generous man devises generous things, and by generosity he shall stand.” This shows us

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<sup>1</sup>Mel E Rees, *God’s Plan for Social Security*, (Mountain View, CA: Pacific Press ,1970), 51-52.

<sup>2</sup> Ellen G White *Acts of the Apostles* (Washington D.C: Review and Herald, 1970), 339-340.

<sup>3</sup> Ibid, 345.

<sup>4</sup> Ellen G White, *Acts of the Apostles* (Washington D.C: Review and Herald, 1970), 340.

that liberality is a virtue that God esteems. God's expectation has been to see His children practicing generosity but like Israel of old His children are follow Israel's downfall trend. Commenting on the importance of giving Albert Einstein states that "the value of a man resides in what he gives and not in what he is capable of receiving."<sup>1</sup> The worthiness of man or woman is in serving others rather than in waiting for other people's service. Lionel Smith outlines that people should give cheerfully ,generously, systematically, reverently, joyfully, proportionately, willingly, regularly, faithfully, eternally, extravagantly and thoughtfully.<sup>2</sup> The issue of joyful giving is being practiced by a few, 10 percent of the membership of Marondera District. It seems some of the members lack commitment in this regard.

### **Divine Concern on Israel's Giving Pattern in the Context of Marondera District**

If God got annoyed with Israel's giving pattern, could Marondera's situation reflect the same attitude as typified by Israel? As we learn from ancient Israel, the church should guide against such pitfalls.

God is concerned with Israel's giving pattern. If a son owners his father, why is it that Israel has failed to honor God? (Mal 1:6). Bringing inappropriate offerings to God is as good as dishonoring Him. (Mal 1:8) the Lord has no pleasure with those who give deformed gifts-sacrificial gifts are acceptable before God; it's not much about the volume/ value but let correct attitude that realizes the greatness of the Lord be exemplified. People despise God's name by bringing incomplete or imperfect offerings.

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<sup>1</sup>Albert Einstein, "The Value of a Man," [www.goodleads.com/quotes/229492](http://www.goodleads.com/quotes/229492) (20 December 2010).

<sup>2</sup> Lionel Smith. *7 Week Spiritual Journey to a More Generous Life*, (Silver Spring, MD: General Conference of Seventh-day Adventists 2012), 26.

How can people relegate God's position to less than that of a mere earthly governor by bringing lame, sick and blind sacrifices? Contrary they are embarrassed to give those gifts to those people they respect but are brave to give those deformed offerings to their God; that's dishonoring their Creator.

Malachi 3:8, God is charging Israel for robbing Him in tithe and offering. Willmington's Bible Handbook remarks, "One way of returning to God is through faithfulness in tithes and offerings. They had withheld a part of their offerings, for what they considered to be the good reason but by doing so they were renouncing God's sovereign authority. In robbing God they had robbed themselves of His blessing and provision."<sup>1</sup> It is at one's disadvantage to claim honor ship on what God has graciously given and fail to bring an appropriate offering to the Lord. Gide Andre reiterates that "complete possession is proved only by giving. All you are unable to give possesses you."<sup>2</sup> Being possessed by possession is one way of renouncing the giver.

Jesus emphasized that people determine the scale they want God to use in blessing them through the way they give. Luke 6:38 states, "give and it will be given to you; good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you." The principle here outlined is that what one gives, will that individual get pressed down, shaken together running over. It is best to give the best in order to get the best. St Francis of Assisi once said, "For it is in giving that we receive."<sup>3</sup>

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<sup>1</sup>Harold Willimington "Survey on Malachi 3:8-10" PC Study Bible version 5, CD ROM, Tyndale House Publishers,1997.

<sup>2</sup>Gide Andre. "Complete Possession" .[www.finestquotes.com/select-quote-category-Giving-page-O.htm](http://www.finestquotes.com/select-quote-category-Giving-page-O.htm) (20 December 2012).

<sup>3</sup>Francis of Assisi. Giving.[www.finestquotes.com/select-quote-category-givingpage-O.htm](http://www.finestquotes.com/select-quote-category-givingpage-O.htm) (20 December 2010).

## Example of Earnest Benevolence

Wayne Watts admits that “Giving is an important part of the process of developing Christian character. As we give we grow spiritually-learning to honor and revere God and to always put Him first. Although spirit-led giving has a vital part in helping the church and the Christian organizations carry out their mission, we must remember that its primary purpose is not to help God pay His bills, but to help us grow more like Christ,”<sup>1</sup> What Watts is discussing is relevant to Christian growth as the bible encourages us to take the example God displays through Christ. It is part of spiritual growth to be able to practice selfless giving. Jeffrey K. Wilson remarks that “giving pays the highest interest rate, and has the longest term of any investment available.”<sup>2</sup> A good example is set in Mark 12:41-44 of the poor widow who brought two mites and impressed Jesus who complemented her effort. This teaches us that one should give from the depth of his/her heart in order for the gift to be acceptable in God’s sight. Total trust in God is a fundamental requirement. The rich and poor alike should give proportionately.

This act of cheerful giving is displayed by the Macedonian church members who were living in extreme poverty (2 Cor 8:1-9). Because they first gave their hearts to Jesus, their poverty welled up in deep generosity and they contributed beyond the apostle’s expectation. The apostle Paul challenged the church of Corinth to imitate the Macedonian church and participate in this act of giving. “But as you abound in everything- in faith, in speech, in knowledge, in all diligence, and in your love for us- see that you abound in this grace also.” The church flourishes as a result of different

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<sup>1</sup> Wayne Watts, *The Gift of Giving* (Colorado Springs: NavPress, 1982), 33.

<sup>2</sup> Jeffrey K. Wilson. “Giving,” [www.finestquotes.com/select-quote-category-Giving-page-O.htm](http://www.finestquotes.com/select-quote-category-Giving-page-O.htm) (20 December 2010)

spiritual gifts God has given her but intentional improvement should be seen in active benevolence. The act of giving reflects the nature of relationship one has with Jesus Christ. Love should prompt Christians to emulate their savior. No one is exempted from giving. The rich and the poor alike are expected to reflect their Christ like attitude in giving. When God loved, He gave all heaven contained in Jesus. (John 3:16) Hence God's children should learn to involve themselves in planned giving.

### **Advantages of Planned Giving**

Mel Rees outlines the following advantages for adhering to a planned giving plan

1. It forms habits of systematic and continuous giving
2. Provides a constant reminder of God's ownership
3. Provides an available source of funds from which to draw whenever opportunities are presented for helping those in need, or aiding in the spread of the cause of truth
4. It frees one from danger of allowing the feelings to stop the flow of benevolence.
5. Starves covetousness to death.
6. Satisfaction and trust in God.<sup>1</sup>

The researcher appreciates the above points as they enhance the objective of the steward's constant dependence on God and acknowledgment of his blessings in tithe and offering which is pivotal for Christian growth and maturity. Edward Denton Rebok posits that "In every age, there has been a tendency for God's professed children to forget or neglect their obligation to support his work in behalf of men. Israel continually lapsed into a careless attitude so that God was compelled to send them warnings against

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<sup>1</sup> Mel Rees, *God and Man Unlimited* (Review and Herald, 1982), 45.

the neglect as well as entreat to faithfulness.”<sup>1</sup> God’s stewards should not relax in making contributions for the needy and for spreading the gospel. God is counting on them. There are others who love to worship God at other people’s expense. They don’t contribute in terms of tithes and offerings yet David refused Ornan’s free offer of his thrashing floor and oxen for burnt offering. King David said to Ornan “ No, but I will surely buy it for the full price, for I will not take what is yours for the Lord, nor offer burnt offerings with that which cost me nothing.”(2 Sam 24:24) Those who value God will worship Him with their valuables. They will not worship at other people’s expense. Tryon Edwards testifies on an inscription found in old English Cathedral:

What we gave, we have;  
What we spent, we had;  
What we left, we lost.<sup>2</sup>

If people spend their resources for God’s work, they will be given back for where something has been subtracted God multiplies. Giving is investing with eternity; failure to give results in losing what one has obtained. No one can out give God. Solomon reiterates, “He who has pity on the poor lends to the Lord, and He will pay back what he has given” (Pr19:17).

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<sup>1</sup> Denton Edward Rebok, *God’s Gold in My Hand* (California: Pacific Press, 1959), 35.

<sup>2</sup>Tryon Edwards. “Giving,” [www.finestquotes.com/select-quote-category-Giving-page-O.htm](http://www.finestquotes.com/select-quote-category-Giving-page-O.htm) (4 January 2011).



## CHAPTER 3

### DESCRIPTION OF THE LOCAL SETTING

Each surrounding or setting influences and shapes the way people behave or do certain things. The chapter aims at describing the setting in which Marondera district is found. Elements to be discussed are the background to the setting, cultural beliefs, Socio-economic status, religious beliefs, Literacy level, and demographic information , More to that, this chapter discusses statistical data from the local churches under study, and the sampling method used to select survey respondents from the target population. Finally, analysis of findings is done.

#### **Background**

Marondera District of the Seventh-day Adventist Church covers the urban area of Marondera town. It is territorial part of East Zimbabwe Conference of the Seventh – day Adventist church. The town is situated 75 kilometers east of Harare the capital city of Zimbabwe. The town was accorded city status in 1982. It has an estimate population of 65 thousand people according to Zimbabwe Central Statistical census of 2012.<sup>1</sup>Marondera used to be one of the country’s large forestry and farming district which marketed timber, tobacco, corn, beef and dairy products. There are 4 private colleges, 10secondary schools, 12 primary schools, 2 hospitals in Marondera and a

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<sup>1</sup>Zimbabwe National Statistics Agency Preliminary Report Census, 2012, 37.

government research station.<sup>1</sup> Some of these institutions are struggling due to economic hardships the nation is experiencing.

### Cultural Beliefs

Marondera is a multi-cultural town with a variety of the ethnic groups. The indigenous people of Marondera come from mainly the Shona royal families of Svosve, Chikwaka and Nyashanu.<sup>2</sup> These people are traditionally peasant farmers. It has also people of Malawian and Asian origin. Christianity, Islam and African Tradition are the main religious sects in the city. The people of Marondera have a strong culture. Having livestock like cattle, goats and sheep is regarded as a symbol of status. A person who possess such beasts is regarded as worthy in the society. Status could be reduced if one loses the livestock. So people in Marondera employ various cultural beliefs that are deemed necessary to keep and acquire more wealth. Consulting n'angas (Witch doctors) on issues of wealth appears to be prevalent among the people of Marondera. They believe that wealth could be multiplied by using charms from fortune tellers and witch doctors.

Another cultural element that appears to be strong is that of informing and requesting the living dead that a family member is going to look for employment. The living dead are appeased by paying a certain amount of money. They also believe that a family member should not spend his first salary before buying the parents clothes or blankets. The parents are recognized as the gods of the children. The discussed cultural element indicates that the people of Marondera were taught to respect the dead through giving. Also they were taught to revere the parents as their gods through giving them

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<sup>1</sup> Zimbabwe National Statistics Office-Marondera, 20 January 2011.

<sup>2</sup> Chief Svosve, Traditional Chief of Marondera, interview by author, Marondera, 2 February 2011.

clothes or other things that are valued culturally. However the giving is done with the motive of getting rich in future. As discussed elsewhere, biblical giving emerges from the heart as a response to God's salvation and providence. This is the true motive argued in the rest of the study.

### Socio-economic Status

The population of Marondera is a composition of commercial farmers, peasant farmers, farm workers, college students, domestic workers and civil servants. These groupings constitute the bulk of church membership of the Seventh-day Adventist Church. The population of Marondera can be grouped into three groups. The groups are upper class, middle class, and the lower class.<sup>1</sup> The upper class is made of people who could be termed very rich people of Marondera. The middle class is composed of the people termed not very rich. The lower class is made of poor people. In Marondera town the classes are divided according to where people live. Even in churches the classes are visible as well. These groups might probably have been created during colonial era. These who are less privileged seem to be of the opinion that giving should be done by those with more fortune. However, the bible calls everybody to give according to the way he/she has been blessed. To those who have received much, much shall be required and to those who have received less, the same shall be expected from them.

### Religious Setting

There are three categories of denominations in Marondera namely the African Instituted churches, Pentecostal churches and the Churches that were established by missionaries. In African Instituted churches, the founders or the leaders receive the gifts

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<sup>1</sup> Marondera City Council, interview by author, Marondera, 10 February 2011.

or the offerings from the members. Members give gifts as a way of appreciating the services of healing or fortune telling.<sup>1</sup> In this case when they give the offering it is meant to appreciate the leaders of the church. In Pentecostal churches, they promote the gospel of prosperity.<sup>2</sup> The church members are encouraged to give to their leaders seed money so that it can be prayed for. In some churches established by the missionaries, tithing is somehow not mandatory that the member brings though it is not one tenth of his or her income. Some of these churches are supported by donors from other countries.

#### The Seventh-day Adventist Church

The Seventh-day Adventist Church is among the churches established by the missionaries. The Church uses the Bible as its rule of faith. Members of the church believe that the Bible reveals God as the creator and humanity manages God's creation (Gen 1:26). Human beings are care takers or stewards of what God has created. A steward is a person "entrusted with the management of the house hold or estate of another."<sup>3</sup> Raoul Dederen et al, "a steward is a person who is employed to manage and responsible for the property or business of another."<sup>4</sup> In this case a steward has a responsibility of looking after or of managing someone's property. This indicates that the steward reports to the owner. The Biblical Exposition of Fundamental Doctrines of Seventh-day Adventists states that "Adventists have adopted the levitical model as a sound biblical method for financing a worldwide outreach of the gospel. God has

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<sup>1</sup> Prophet Chimuti, interview by author, Marondera, 22 November 2010.

<sup>2</sup> Pentecostal Member interviewed, and desired his name to be anonymous, January 2011.

<sup>3</sup> General Conference of the Seventh-day Adventists, *Seventh-day Adventist Church Manual* (Silver Spring, MD: General Conference of Seventh-day Adventists 1990), 68.

<sup>4</sup> Raoul Dederen et al., *Handbook of Seventh-day Adventist Theology* (Hagerstown, MD: Review and Herald, 2000), 12: 666.

ordained that sharing of the good news is to be dependent on the efforts and offerings of His people.”<sup>1</sup> From these concepts the church adopted a tithing and offering system. One tenth of everything people get as profit should be returned to God as tithe. (Lev 27:30-32)

### **Data Collection**

The researcher collected membership data from Marondera District Quarterly Statistical records. Monetary figures were supplied by East Zimbabwe Conference and church treasurers. Interviews were another tool the researcher used to get desired information for the research. Survey forms were delivered to different groups of church members; church elders, both formally and informally employed members. For giving potential figures, church members were encouraged to fill in their monthly incomes without writing their names on the forms supplied.

### **Demographic Information**

East Zimbabwe conference of the Seventh-day Adventist church has a membership of 271 868 as at 31 December 2010.<sup>2</sup> Marondera district statistical information indicates that the district had a membership of 2 276 as at 31 December 2010.<sup>3</sup> My program ran for one year six months as alluded in chapter 1.

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<sup>1</sup> General Conference of the Seventh-day Adventists, *Seventh-day Adventist Church Manual* (Silver Spring, MD: General Conference of Seventh-day Adventists 1990)69.

<sup>2</sup> East Zimbabwe Conference of Seventh-day Adventists, *Membership Statistics*, 31 December 2010.

<sup>3</sup>Marondera District of Seventh-day Adventists, *Membership Statistical Report*, 31 December 2010.

## Church Statistics

According to Marondera District's quarterly membership statistical figures, there is a reflection of 31 percent membership growth, see table 2.

Table 2. Membership of each local church of Marondera District

<b>Name of church</b>	<b>Membership<sup>1</sup></b>
Cherutombo	247
Dombotombo	146
Marondera Central	248
Marondera East	479
Nyameni	395
Macheke	271
Totals	1796

Table 2 indicates church membership for each of the selected churches under review. Marondera East and Nyameni have the highest number of church members respectively, while Dombotombo has the list membership although it is the first established church in Marondera.

The contributing factor could be that the churches are located in Central Business District.

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<sup>1</sup> Marondera District Quarterly Statistical Report, 31 December 2010.

Table 3. Formally Employed membership of Marondera District against total membership per church

<b>Name of church</b>	<b>Membership</b>	<b>Formally Employed Membership</b>	<b>% of working members</b>
Cherutombo	247	65	26
Dombotombo	146	35	23
Marondera Central	271	200	41
Marondera East	479	105	27
Nyameni	395	71	26
<b>Total</b>	<b>1538</b>	<b>746</b>	<b>48</b>

Table 3 shows Marondera District Membership against formally employed membership. Marondera Central church has the highest number of formally employed membership that stands at 200 or 41 percent. Dombotombo has the list number of working membership, 146 or 23 percent. The table indicates that 48 percent of the church membership is employed and 52 percent are informally employed. Stewardship could be affected due to the misconception that it is restricted to the working class only. According to the table above, more than half of the church members are out of formal employment.

Figure 1. Membership at each local church



Figure 1 shows that Marondera District is growing numerically. Though Dombotombo was the first church to be established in the District, numerically it has the least membership. However their numerical growth does not tally with their giving. Only 10 percent of the total membership participates in returning tithe and offerings.

Table 4. Expected goal and the actual tithe returns per month

Name of Church	Membership	Expected Goal <sup>1</sup> per Month	Actual per Month
Cherutombo	247	1237.00	516.00
Dombotombo	146	731.00	124.00
Marondera central	248	1242.00	720.00
Marondera East	479	2 400.00	680.00
Nyameni	395	1979.00	550.00
Macheke	271	1358.00	330.00
<b>Total</b>	<b>1786</b>	<b>8947.00</b>	<b>2920.00</b>

<sup>1</sup> East Zimbabwe Conference Tithe Goals, 2011.



The District's monthly goal is \$9000.00. The local church's goal is computed as follows, local church membership divided by District membership multiplied by the District's monthly goal. The District returns a tithe of \$2 920.00 per month though this is far below its tithe goal of \$8947.00. This table indicates that there is an under performance of \$6027.00 which is the difference between the expected goal figure and the actual figure per month.

Figure 2. Marondera district monthly expected goal and actual returns

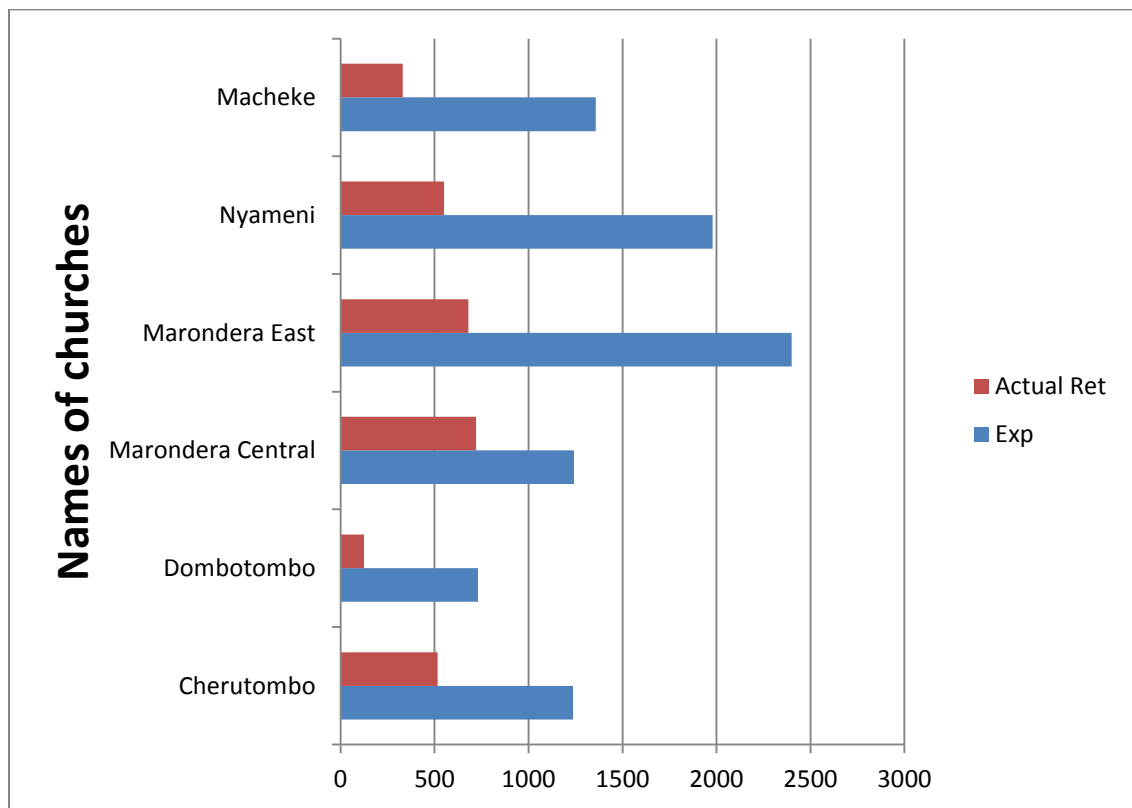


Figure 2 shows a comparison of the actual returns per month and the expected monthly goal. The goal amount is far much greater than the actual. This could probably suggest that the churches are under performing or that the goals could be unrealistic.

Table 5. Actual tithes returns against potential tithes returns

<b>Name of Church</b>	<b>Membership</b>	<b>Actual Return</b>	<b>Giving Potential<sup>1</sup></b>
Cherutombo	249	516.00	3000.00
Dombotombo	146	124.00	500.00
Marondera C	248	720.00	3200.00
Marondera E	479	680.00	3400.00
Nyameni	395	550.00	1500.00
Macheke	271	330.00	1200.00
<b>Total</b>	<b>1796</b>	<b>2920.00</b>	<b>12800.00</b>

Table 5 shows the monthly potential income of each church against the actual monthly returns. The findings indicate that churches are returning \$2 920.00 which is far less than their potential of \$12 800.00. Thus their giving figure is understated by \$9 880.00. For instance Cherutombo has a membership of 249 and an informally employed working membership of 65. Per month the church is giving \$516. 00 against its monthly potential of \$3 000.00 they could be giving. This also reveals an understatement of their actual returns by \$2 484.00. Probably failing to give as they should is necessitated by lack of continued education or how they were brought up. According to the survey it seems as though the district was more focused on outreach programs at the expense of in reach ones. Out of a sample of 200 people 165 indicated that they had seldom steward ship programs.

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<sup>1</sup> Marondera District Income Survey, 30 January 2011.

Table 6. Responses from formally employed church membership on why they are not giving as they could

<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
Lack of education	20	10%
Poverty	30	17%
Materialism	30	17%
Lack of Commitment	100	56%
<b>Total</b>	<b>180</b>	<b>100%</b>

The table above shows responses from formally employed church membership on why they are not giving as they should.<sup>1</sup> People who responded with the highest percentage are those who sighted lack of commitment with a frequency of 100 or 56 percent. Poverty and Materialism are on equal frequency or percentage, 17 percent. Lack of education had the least frequency of 20 or 10 percent. If commitment is instilled among church members a change may occur. Lack of commitment could also indicate a compromised relationship with God and a renewal of the covenant relationship could be done through a revival. God loves those who are poor and He does not demand his people to give what they do not have. The Macedonian church gave according to their ability.

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<sup>1</sup> An Interview with Marondera District Membership, 31 December 2010.

Figure 3. Shows responses from elders on their understanding of tithing and offerings returns

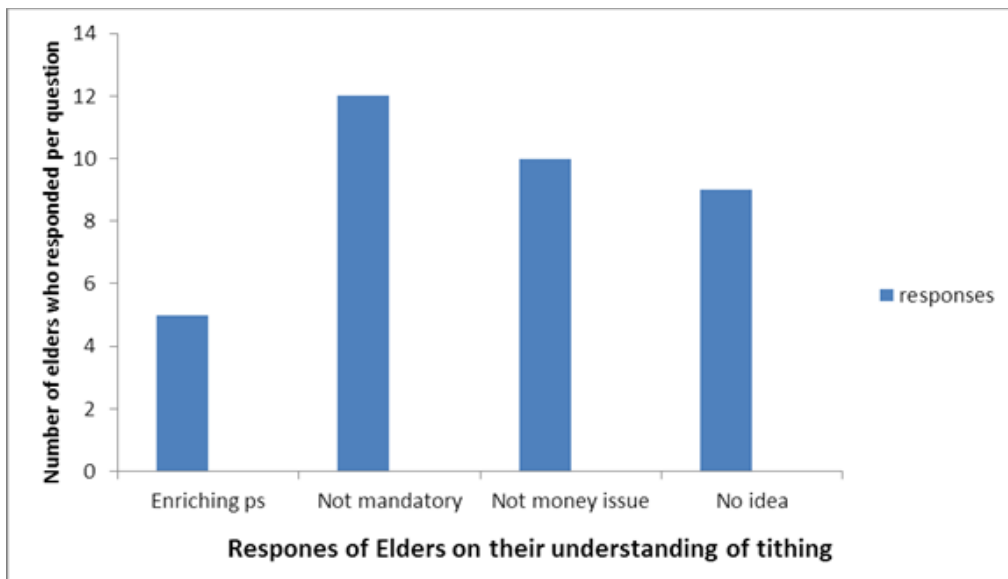


Figure 3 above shows the responses of the 36 elders who were interviewed on their understanding about tithe and offering returns.<sup>1</sup> The highest number, 33 percent indicated that returning tithes and offerings was not mandatory, followed by 27 percent who remarked that religion had nothing to do with money. The third group, 25 percent indicated that they had no idea. The last group 13 percent thought that they were enriching the pastor if they return a faithful tithe. Could this be a cultural notion or lack of proper education? If the leaders of the church do not practice what they believe, they will not have the zeal to encourage those members they are leading.

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<sup>1</sup>Marondera District Elders' Interviews on Tithe Understanding, 5<sup>th</sup> March 2011.

Table 7. Amount of money owed to the council by churches in Marondera District

Cherutombo	1 300.00
Dombotombo	600.00
Marondera Central	900.00
Marondera East	500.00
Nyameni	250.00
Macheke	300.00
<b>Total</b>	<b>3 850.00</b>

The table above shows that Marondera District Adventist churches have a collective debt to Marondera Municipality of \$3 850.00.<sup>1</sup> Cherutombo has the highest debt of \$1300.00, followed by Marondera Central with \$900.00. Churches should pay for the services rendered and should do their best to protect its image.

### **Reasons Cited for Unfaithfulness**

Following a church by church interview as to why most church members were not participating in stewardship the researcher gathered the following points as constraining reasons justifying their unfaithfulness in tithes and offerings.<sup>2</sup>

*Lack of training-* When people join the church there is no proper training and continual reminder on the importance of faithfulness in this regard. Some church members grew up in homes where faithfulness as a virtue was not instilled to them. This means that if it is not important to parents, it is also unimportant to the children.

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<sup>1</sup>Marondera District's Municipal Debt as at 31 December 2010.

<sup>2</sup> Marondera District, interview by author, 1 April 2011.

*Materialism*- Church members are engrossed in the wave of materialism. They love competition. Their expenditure outweighs their income. As a result, they think of God when they have spent every cent. God becomes secondary. They only need Him when they are in trouble.

*Lack of commitment*- Some people has only a corporate relationship with God. They are only contending to be in church because it's a family church. There is a lack of individual commitment to the work of the master.

*Little involvement in church programs*- Most members feel that they are strangers in their own church because they are not incorporated in church programs by those who do not relinquish power because they think they own the church. They are not given an opportunity to demonstrate their spiritual gifts. Hence if they do not own the programs of the church they do not play an active role.

*Overburdened by too many responsibilities*- Some church members claim that they are financially overburdened. They have too many financial obligations. They sight extended families as one of their challenges in being faithful. Many relatives whose parents have been affected by H.I.V and Aids pandemic need support from family breadwinners.

*Poverty* - Due to hyper-inflation and world economic recession most people were thrown out of employment and the majority in this group are jobless. They do not have any financial project though they come to church; they are of little financial contribution. This group happens to be the majority.

*Lack of transparency* - They sight lake of proper accountability as to how church funds are disbursed. There are no updates on financial matters. So these church members assume that their money is abused. They are suspicious about how church funds are used.

*Misconceptions about tithes and offerings-* Five out of thirty six elders, 13 percent think that it is unbiblical to return tithes and offerings and think that they will enrich the pastor. They desire biblical proof so as for them to join in. The value of obedience is not ascertained. There has not been any meaningful promotion for a long time. The church needs to be educated in this regard.

### **Conclusion**

From the interviews and surveys conducted, the researcher sums up Marondera District's challenges as follows, insufficient information about tithes and offerings, poverty, lack of commitment, inadequate education on the part of the church and its leadership. There is need for the church and its leadership to be educated on biblical basis on tithe and offerings. The researcher organized for a stewardship program that trained church elders and trainers of trainers (T.O.Ts), who in turn are expected to train the churches. A visitation team was selected and inducted on how to visit those who are consistent and inconsistent in tithe giving and those who are not returning at all. The head elders and steward directors supervised their respective churches

## CHAPTER 4

### PROGRAM DESIGN, IMPLEMENTATION AND EVALUATION

In reflecting human beings' involvement in God's work Ellen White posits, "That man might not lose the blessed results of benevolence; our redeemer formed the plan of enlisting him as His coworker... by a chain of circumstances which would call forth his charities, He bestows upon man the best means of cultivating benevolence, and keeps him habitually giving to help the poor and advance His cause."<sup>1</sup> From this quotation humanity's involvement in God's work comes as a blessing to those who participate in it. She also clarifies that "it is part of the minister's work to teach those who accept the truth through his efforts, to bring the tithe to the storehouse, as an acknowledgement of their dependence upon God. The new converts should be fully enlightened as to their duty to return to the Lord His own. The command to pay tithe is so plain that there is no semblance of excuse for disregarding it. He who neglects to give instruction on this point, leaves undone a most important part of his work"<sup>2</sup>. In view of this responsibility, this chapter discusses Program Design, Implementation and Evaluation. The program design is aimed to address the identified challenge in Marondera District. Implementation will take a period of time that allows observation. Evaluation will assess the impact of the implemented program.

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<sup>1</sup> Ellen G. White, *Counsels in Stewardship* (Washington D.C: Review and Herald, 1940), 13.

<sup>2</sup> Ellen G. White, *Counsels on Stewardship* (Washington D.C: Review and Herald, 1940), 105.



The program is designed to help church members realize the importance of being faithfulness stewards. It will help churches to be organized when it comes to church finances. The stewardship manual states that “When properly understood, taught and applied stewardship principles will be recognized as a soul-winning tool.”<sup>1</sup> The expected results of the education will be the increase in tithes and offerings in local churches of Marondera district.

### **Program Design**

**Program Title:** Reviving Stewardship in Marondera District.

**Vision:** A revived and reformed membership of Marondera district in terms of Tithes and Offerings after the implementation of the program.

**Time Frame:** One year six months.

The program was made up of three segments: 1. Training and workshop for elders and church board members. 2. Training and Workshop for Trainer of Trainers. (TOT)  
3. Training of church members by Trainer of Trainers

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<sup>1</sup> General Conference, Department of Stewardship and Development *Stewardship Manual* (Washington, D.C: Review and Herald, 1972), 7.

Table 8. Time table of activities

TIME FRAME	ACTIVITY	FACILITATOR/S
June-July 2010	Elder's Meeting- Advertising the program to the elders	Researcher, Elders
September-October 2010	Church board Meeting Selection of Trainer of Trainers (TOTs), Supervision and Visitation Teams.	Elders, church board
November-December 2010	Training and application of what has been learnt.	Pastors
January-March 2011	Second round :TOTs Training church members	TOTs
April -June 2011	Visitation by Team, Supervision Team	Visitation Teams, Elders, Researcher
July - September 2011	Second assessment	TOTs, Elders, Church Members
October to December 2011	Program Conclusion, Reports, Evaluation	Researcher, TOTs

**First Meeting:** From June- July 2010 preparation meetings was held in the local churches. Some selected pastors and the researcher met with the elders of the churches to sell the stewardship vision. After the meeting with the elders they were required to go and sell the idea or vision to the other church members in the local churches.

**Second Meeting:** September to October 2010 church boards were encouraged to deliberate on the vision “A revived and reformed membership district in regards to tithes and offerings,” as well as the program to be implemented. They were be expected to give their input on how the problem could be solved. An assessment was carried out to find out the impact of the promotions done. After approval, the church board members chose 10 Trainer of Trainers per church.

From the 6 churches 60 people in the District were trained as trainer of trainers. An equal representation was expected from the three groupings chosen (men, women and youth). The responsibility of the trainers of trainers will be to train other church members on tithe and offerings. The trainings were carried out in the selected churches of Marondera district. Each church will be required to acquire a laptop, projector and screen. Trainers of trainers will as well use handouts when presenting. After training there will be time for reflection from the people trained.

**Third meeting: November and December 2010-**Visitation team will also be selected. 9 people per church. This team will include the stewardship committee. There will be 64 people in the visitation team for the district. Also a supervision team comprising of 3 people per church will also be put in place. The two teams will be trained first and after training they will be sent out to go and work. The selected visitation team will be divided into 3 groups:

GROUP 1- Will visit those who are regular in attendance and in returning tithes and offerings. Time to discuss with each candidate will be around 15-20 minutes.

The following steps will be followed:

Step 1- Friendship: asking about family or work to establish rapport.

Step 2- Affirmation: show gratitude on the church member's regular in attendance and in giving. Encouraging the individual to continue being faithful.

Step 3- Testimony: Asking if the individual can share a testimony on his/her relationship with God.

Step 4- Prayer: Asking for prayer requests the member may be having. Prayer may be offered by the church member or one of the visitation team.

GROUP 2- Visiting those not consistent in giving tithes and offerings as well as in church attendance

Approximate time: 30-40 minutes.

Step 1- Asking casual questions about the family and work in order to establish rapport.

Step 2- Evaluation of spiritual needs. Avoiding being judgmental or confrontational

(a) Beginning by outlining the church's annual thrust in stewardship. Reviewing the principles of stewardship in relation with the church's commitment to Christ. Emphasizing the objective of visiting each member as a way of enhancing his or her relationship with God, Probing to hear if the individual has questions or challenges in this regard.

(b) Listening to the responses of the member.

Step 3- Bible study if the answer to the question above is clear. Responding by reading an appropriate text from the bible e.g. Hebrews 10:38-39 "Do not be weary in well doing." Matthew 6:33 – Seek ye first for the kingdom of God.

Asking for commitment to trust in God and always make Him first in life.

Step 4- Affirmation: Commenting positively and assuring the member for spiritual support and encouragement.

Step 5- Prayer: Asking for specific prayer request the member might have and let him/her pray first and then one of the visiting team members should pray last.

GROUP 3 –Visiting the church members who are not regular in attendance or giving.

Visit for 30-45 minutes.

Step 1- Friendship: Asking questions about family and work to establish rapport.

Step 2- Evaluation of spiritual needs. Avoiding being judgmental and condemnatory

(a) Outlining the church's mission to review stewardship principles. Asking if the church member has questions or concerns about the stewardship program

(b) Listen carefully to the answer of the member.

Step 3- If the answer is clear, respond to the question by giving the biblical basis for stewardship.

Step 4- If the answer given in response to the question above is not clear; be more specific in dealing with the spiritual problem. Asking him/her to share on the challenges one is encountering. Then Bible study on stewardship according to the response of the person may be pursued.

Step 5- Call for a commitment, a consecration to God and to being faithful in giving.

Step 6- Affirmation on the church member's commitment.

Step 7- Pray and bid the church member fair well.

Assessing the impact of the visitation at the end- Assessment will be carried by the church leadership.

#### Supervision Team

The team for supervision will be made up of three people per local church. The people are the head elder, Stewardship leader and the local church treasurer. Their responsibility will be to assess progress of the program. The instrument they will be using will be the tithe and offering analysis book.

Table 9. Tithe and offering Analysis Receipt of 3 church members.

<b>Name</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>July</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>
<b>Jar Joy</b>												
Tithe	50	50	50	50	50	50	50	50	50	50	50	50
Offering	15	15	15	15	15	15	15	15	15	15	15	15

Table 9 is a tithe and offering analysis sample. It reflects the tithe and offering record of a church member from January to December. The above table reveals the church member's consistency in tithe and offering. What is important here is not the amount but the consistent element is vital, according to what the Lord has blessed that church member with. When the visiting team meets with this kind of a church member, they will appreciate his or her faithfulness, encourage him or her and pray together.

Table 10. Inconsistent Membership Analysis

<b>Name</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>July</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>
L. Biv												
Tithe	-	-	-	35	35	-	35	-	35		35	-
Offering	-	3.50	-	3.50	3.50	-	3.50	-	3.50		3.50	-

Table 10 shows an inconsistent membership analysis sample. It reflects name of the church member and the period of assessment from January to December. From January to March, the individual did not tithe. Then in the months of August and December there was no the remittance. This member returned tithe for five months, in the months of April, May, September and November. For offerings, he returned for six months though there are some fluctuations. There is inconsistency in this member's giving pattern. When the visiting team meets with such kind of church members, they

pray together, remind him or her of the importance of a committed life in stewardship of tithe and offering, try to discuss what the problem or challenge currently faced. After sharing and discussion they pray together.

Table 11. Non-participating membership analysis

Name	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec
Roy Par												
Tithe	-	-	-	-	-	-	-	-	-	-	-	-
Offering	-	-	-	-	-	-	-	-	-	-	-	-

Table 11 shows the state of a member who has not returned tithe and offerings from January to December. This indicates that this church member needs help. The visiting team will sit down with this member; discuss in depth the problems that may be at stack. The visiting team will encourage the church member to be committed and pray together.

Letters to All Members –letters of acknowledgement will be written to three groups of people. The first letter will be directed to those who are consistent in tithe and offerings. The purpose of the letter will be to appreciate the good work and encourage the members to continue being faithful. The second letter will be written to those who are inconsistent sighting arrears they have done well and those that need improvement. The third letter will be written for those who are not contributing at all. This letter will be registering concerns on members who are not participating in stewardship at all; invitation for dialogue will be extended to the concerned church members to meet and discuss if there are any challenges they will be encountering. In the second round of training, the steps followed during round one of trainings were followed in the second round of training.

## **Implementation**

**First Meeting-** on 10 June 2010 meeting was convened and 38 elders of Marondera District gathered at Marondera Central Seventh-day Adventist Church. The agenda of the meeting was to discuss the challenge of unfaithfulness in terms of tithes and offerings. During the meeting a discussion was tabled on how to solve the challenge. It was agreed that a program be implemented as a way or measure to address the challenge. Although there was a unanimous agreement on the type of the program to be run, some elders still doubted the suggested program. Arrangements were made to promote the program in the selected churches of Marondera district. The set date was 5 September, 2010. Each group of elders from each local church called the board members of the local church to sell the program.

**Second meeting:** The meetings were held in various churches of Marondera district. The total number of board members who attended the meetings was 120. The head elders were chairing the meetings. The treasures of the local churches revealed that less than 10% of the district membership was faithful in tithes and offerings. Also other issues that were revealed were that some members were not consistent in their giving pattern, others were not participating at all. In all the churches the stewardship vision “A revived and reformed Membership of Marondera District in regards to tithe and offerings” and program were well accepted. Each local church was mandated to choose some people who were going to work as trainers of trainers. In the whole district 30 people were chosen. They were trained by the invited pastors, Arnold Marunze, Trust Ndlovu, Daglous Mutanga and the researcher. The training was conducted for two days from the 5<sup>th</sup> to the 6<sup>th</sup> of November at Managauzane Lodges. One of the elders volunteered to pay for the accommodation and the meals. This showed that the people were beginning to see the importance of sacrificing for the cause of God. Instead of 30



trainees the program ended up having 42 people who attended the training. Again out of the 5 expected facilitators only 4 turned up. One of the facilitators lost a close relative and could not attend. The participants were divided into 3 groups. The facilitators rotated during the training. They covered topics like Origin of stewardship. Principles of stewardship, Tithes and offerings, motivation of stewardship, benefits of stewardship, the biblical approach on giving, rules of giving, giving in the context of the great Controversy and the Macedonian model of giving . The facilitators used visual aids like charts, and handouts. They also conducted some question and answer sessions. The trainers of trainers were certificated at the end of the training.

Visitation Team: On the first meeting with the elders the churches also agreed to put in place two teams. The teams were the visitation and supervision. The training of the visitation team was conducted on the 24th of November 2010 at Dombotombo Seventh-day Adventist church. The expected number of participants for the District was 64 but 75 people attended the meeting. The group comprised of the stewardship committee of local churches, head deacons and elders. They would attend to 3 structured groups of the church. Group 1- People who fall into this category were those who are regular in church attendance and in returning tithe and offering. Those who would visit this group were inducted to spend 15-20 minutes with the members. They would affirm and encourage those faithful church members. They would request if they have special testimonies to share; and pray together.

Group 2- This group referred to church members who were not consistent in returning of tithe and offerings. The visiting team would spend 30-40 minutes. They were inducted on how to ask friendly questions and were cautioned not to be judgmental and confrontational. They would remind the church members of the church's annual thrust in stewardship review the principle of stewardship in relation to the church's

commitment to Christ and request for the individual commitment and then prayed with the member.

Group 3- constituted those people who were not involved in returning tithes and offerings and those who were not regular in attendance. The visitation teams were instructed on the kind of questions to ask, evaluation of the member's spiritual needs and outlining the church's mission to review stewardship principles. The aspect of careful listening was emphasized. Lessons on bible study with such kind of members were given.

### **Induction Program for Supervision Team**

The program took place on 2nd December 2010 at Nyameni Seventh-day Adventist church. The group of 18 people through Marondera District made of the head elder, stewardship director and the church treasurer constituted the supervision team. They were inducted on how they would supervise and check on stewardship progress at their local churches. The element of confidentiality was also emphasized since they would assess each member's giving pattern. They would work with 3 compositions of the church membership. The first group entails those that are consistent in tithes and offerings. The second group covers those that are inconsistent in tithes and offerings. The third group refers to those that not returning tithes and offerings at all. They would be using the tithes and offerings Analysis sheet/book as their instrument of evaluation. The enlisted names would be given to the visitation team. The program was implemented in 2011 from January to December. The trainer of trainers trained their church members. Visitations continued even after project.

## **Evaluation**

Evaluation of the implemented Stewardship Program for Marondera District is on program preparations, process involved and the impact it brought about.

### **Preparations**

The program planners had not budgeted for the venue outside church premises. One church did not manage to secure a generator. As a result lighting system was compromised though church members attended. There was an under estimation as to the magnitude of the program, but when church members caught the vision the program went on well.

### **Evaluating the Process**

The first meeting was successful because the targeted audience attended. However the meeting took long because some parliamentary procedures were overlooked.

The second meeting held on 5<sup>th</sup> and 6<sup>th</sup> November 2010. Attendance of church board members at local churches was overwhelming. Nevertheless the report that was raised by local church treasurers reflected that the churches were not receiving monthly or quarterly financial reports. On trainers of trainers' selection, people were not picked according to their faithfulness, the procedure centered on teaching abilities only regardless of lack of consistence in returning of tithe and offerings. On the other hand, the program produced positive results even at its primary stage. In this case the elder who volunteered to pay for accommodation and meals reflected the spirit of sacrifice as advocated by the program.

Thirty trainers of trainers were expected to attend but they were 42 which indicated that the program was well advertised. On the issue of facilitators for trainers of trainers, there was no contingent measure to replace the facilitator who failed to

come. The facilitators who were present ended up being overloaded with more topics to cover. Although one of the facilitators dropped, those that came did a good job because all the topics were covered and the intended results achieved on impact of the program

#### Visitation Team

Visitation team had fewer people in comparison with the district membership. Not all members were visited. This could suggest that more positive results could have been yielded had the number of visitation team been increased. Of interest, it is how the teams operated. They managed to follow the instructions given on induction. Reports from the general membership indicated that church members were excited to be visited.

#### Supervision Team

Small groups should have been created so that they supervised themselves. However the supervision team maintained confidentiality. No church membership secrets were divulged.

#### Letters Written to Church Members

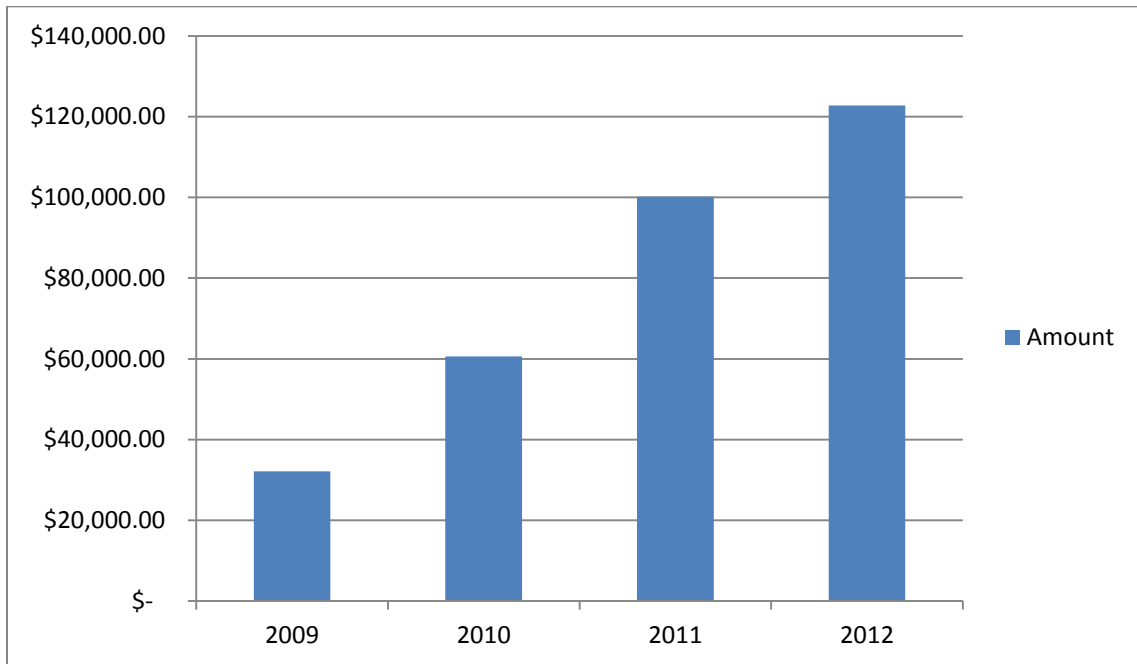
Letters were received with mixed feelings. Some church members really appreciated the move. They even discussed amongst themselves; others as a family and they were remorseful about the situation. This group resolved that they would change for the better. On the other hand, a few people were not happy. They alleged that the it's on the impact of the program) church had diverted from its evangelism mandate and had transformed into a money spinning organization.

The program was successful as reflected by 35 percent of membership who decided to commit themselves to return tithe and offerings. Other members understood

that giving is about a relationship and is not measured by what you have but the attitude of the heart.

### Outcome of the Program

The following chart indicates tithe and offering returns from 2009 to 2012. Figure 4. Chart showing tithe and offering trend from 2009 to 2012



Before the implementation of the program, in 2009 tithe figure for the year was \$32144.52. During the implementation the figure raised during and after the year. In December 2010 the whole district's tithe amounted to \$60599.60. Then end of December 2011 the total tithe figure for the year was \$100183.72 . In 2012 the figure

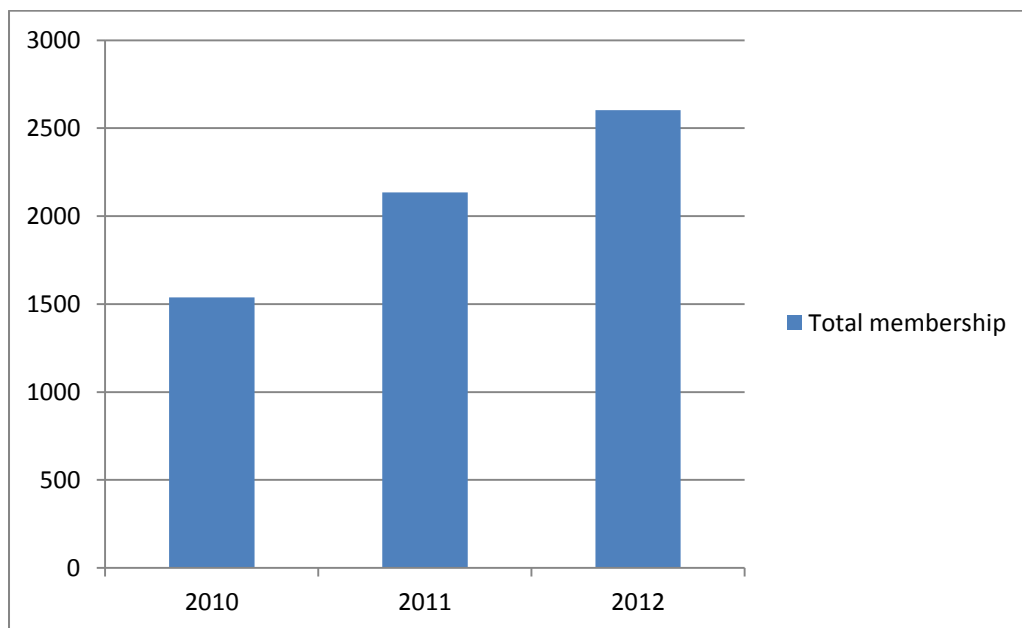
increased to \$122781.98.<sup>1</sup> The increase in the tithe figures suggest that the number of tithe contributors increased by 747 people which translates to 35 percent from 10 percent to 45 percent. Before the project 180 people out of a membership of 1796, which translates to 10 percent gave tithe and offerings. After the project 960 people out of a membership of 2134 which is 45 percent returned tithe and offerings.

Payment of Council debt- Before the program the churches owed the Council \$3850.00 which was cleared after the program. It now shows that the churches are now able to save for running expenses.

Tithe in Kind Returns- Besides tithe returned as cash, some members returned tithe in kind.13 cattle, 4 goats, 1 sheep and 45 chickens.

Acquisition of church stands and completion of church under construction- Nyameni church and Mahusekwa (new church) purchased church stands. Cherutombo church was roofed. In addition Marondera East church is completed and now awaits church dedication.

Figure 5. Membership Growth Analysis after program implementation



<sup>1</sup> East Zimbabwe Conference, *Tithe checklist* of 2009- 2012.

In 2010 membership of Marondera District was 1796. In 2011 membership increased to 2134. This shows that membership increased by 19 percent. In 2012 membership increased by 25 percent to 2656. These increases could be attributed to a positive response to the stewardship program.

Division of district-According to East Zimbabwe Conference regulations, one of the factors considered for a district to be divided is its financial capacity to support Conference. In 1<sup>st</sup> January 2013, Marondera District was divided into two districts namely Marondera East and Marondera West.

### **Conclusion**

The implemented program achieved the intended results. But this should not be the end. To maintain the spirit of returning tithe and offerings such a program should continue. The district should think of designing other programs aimed at increasing member participation in tithe and offerings

## CHAPTER 5

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### **Summary**

A Stewardship program was designed and implemented in Marondera District. The purpose of the designed program was to address the challenge of unfaithfulness in tithe and offerings in the district. The designed program managed to realize the intended results. The districts which now exist have the capacity to support church programs.

The purpose of this chapter is to present the major research findings. Chapter one discussed on the background of stewardship problem in Marondera District, purpose and significance of the study, methodology used and the delimitations of the study. Chapter two is on the theoretical foundations from the bible, Ellen G. White and other authors. The bible revealed that God is the Creator of everything, visible and invisible. Human beings are part of his creation that was given the responsibility of managing God's belongings. As stewards of the Master, faithfulness and accountability are party of their integral duties, (1 Cor 4:2). The patriarchs, Abraham and Jacob worshiped God through their tithes. The Israelites were mandated to give a tithe of everything. Malachi revealed the aspect of bringing tithes and offerings into the storehouse as eminent. Neglect or postponement of this duty provokes divine displeasure. Hezekiah, Ezra and Nehemiah are among ancient restorers who advocated for revival and reformation in returning tithes and offerings. Jesus commented that the Pharisees were on the right direction by returning tithe but were not supposed to leave the weightier matters of the law. Love, mercy and justice were to be exercised too. Tithe



is for those who minister for the holy things in God's temple. The bible also stressed the importance of a free will offering to the poor and to God. People determine the kind of gift and scale (quality and quantity) by how and what they give. It is a biblical principle that you reap what you sow. No one is excluded from giving. Both the rich and the poor are supposed to give according to what one has.

Ellen G. White revealed that tithing system reaches beyond the days of Moses, even as far back as the days of Adam. She observes that the same principle existed in the time of Job. The tithe law never passed away with the ordinances and sacrificial offerings that typified Christ. She remarks that as long as God has a people upon the earth, His claims upon them will be the same. A tithe of all our increase is the Lord's. He has reserved it to himself to be employed for religious purposes. It is holy. Nothing less than this has He accepted in any dispensation. Neglect or a postponement of this duty provokes the divine displeasure. If all professed Christians would faithfully bring their tithe to God, His treasury would be full. Through tithe the ministry of the gospel shall be fully sustained. He claims the tenth as His own and should be ever guarded as sacred reserve to be placed in treasury for the benefit of His cause, for advancement of His work, for sending His messengers into regions beyond.

Other authors whose work the researcher has cited before agree that tithe and offerings are essential in worship. Just as Israel is totally dependent upon God for their well-being so the priest and the Levites are totally dependent upon the people of God for their well-being. The people lost their consciousness of their stewardship of God's grace by not realizing that they were stewards. Many people lived as though they were owners instead of trustees. The conversion of the heart and mind is simple. However, the conversion of the pocket is most difficult for modern people.

Chapter three described the local setting of Marondera District. It described the background setting, cultural beliefs, socio- economic status, religious beliefs, literacy level and demographical information. Chapter four dealt with program design, where elders, church board members and trainers of trainers were trained on biblical basics in tithes and offerings and trained the churches in the implementation of the program. After that evaluation of the program was done the rate of giving escalated from 10% at the beginning of the study to 45% at the end of the study

### **Conclusion**

Human beings whether old or young must realize their dependence on God, acknowledge him in everything as their Creator; provider and honor him in tithes and offering since it is God who gives them the ability to be rich (Deut18:8).

Unfaithfulness breeds poverty sickness, and all curses that come by as a result of disobedience. The work of God suffers because of lack of resources. Returning of tithes and offerings removes selfishness; invites many blessings and improves reliance on the Creator.

A willing heart is the foundation of biblical stewardship. People's relationship with God should be their motivation in giving. If one wants to be watered (blessed) one should begin by watering others. If one needs love, give love; if one needs money, give away money. It is a biblical principle that what has been sown is what is reaped. More is received after scattering for the cause of God. Based on the literature consulted, data collected and program implemented, the researcher concludes that people are able to perform when they are educated.

## **Recommendations**

- Church officers should be given proper training at the beginning of every year.
- Newly baptized members should be inducted during their elementary stages.
- Church literature should be available and affordable.
- Membership visitation program should be church leaders' priority.
- Tithe goal should not be given according to membership but according to the church's potential capacity.
- Reduction of pastor- membership ratio should be realistic.
- Tithe and offering analysis books should be used frequently to check on membership involvement in stewardship.
- Empowerment and entrepreneurship programs should be designed for the majority of the church who are not formally employed. This will enhance self-reliance.
- Faithfulness in stewardship encompasses even those that are not employed they should be taught to give what they have since God requires what He has given them.
- Small groups should be initiated so that members can supervise themselves in their groups.
- Tithe in kind should be promoted.
- Financial reports should be presented on quarterly basis in order to inform the church on its financial position hence assessing progress.

## APPENDIX A

### LETTER OF APPROVAL TO CONDUCT RESEARCH



## **EAST ZIMBABWE CONFERENCE**

*Secretariat*

P.O. BOX W19, Waterfalls, Harare, Zimbabwe  
Tel: (263 772)124 941-4 Fax: (263 772)124 945  
Email: ezsecretariat@gmail.com

2<sup>nd</sup> May 2013

Pastor Morgen Takaindisa  
1819 Mugondo Street  
Ruvimbo Park  
**MARONDERA**

Dear Pastor Takaindisa

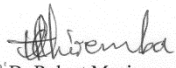
**RE: REQUEST TO DO RESEARCH IN MARONDERA DISTRICT**

During the East Zimbabwe Conference Executive Committee which sat on 12<sup>th</sup> April 2013, the following action was taken

**VOTED** to approve the request from Pastor Morgen Takaindisa to carry out his MA Research Project in East Zimbabwe Conference. The title of his project is "A Strategy for Improving Stewardship in Marondera District" effective January 1, 2011 to April 30, 2013.

Wish you God's blessings in your studies.

Sincerely yours

  
pp. Dr Robert Muzira  
**EXECUTIVE SECRETARY**

RM/fc

cc: EZC Officer

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*"Then Jeremiah called Baruck the son of Neriah; and Baruck wrote from the mouth of Jeremiah all the words of the LORD, which he had spoken unto him, upon a roll of a book." Jeremiah 36:4*

## APPENDIX B

### SURVEY QUESTIONNAIRES

The following are all the survey questionnaires.

**A. A SURVEY ON MEMBERSHIP EMPLOYMENT STATUS and MONTHLY EARNINGS**

*Please do not write your name*

1. Kindly indicate below whether you are formally or informally employed

Formally employed

Informally employed

2. You are kindly requested to state your monthly income whether you are employed or not simply state what you are able to get per month.

My monthly earnings

B. MARONDERA DISTRICT QUESTIONNAIRE FOR CHURCH MEMBERS

*Read each of the following sentence and mark true or false on each question/  
statement*

*T= true F= false*

1. Church members are sufficiently informed about tithing T F
2. Church members do not return tithes and offerings because they are poor T F
3. Church members do not return tithes and offerings because they are not formally employed T F
4. Church members are afraid to return tithes and offerings from their too little income
5. T F
6. Tithe lessons and sermons are rarely presented T F
7. Church members do not want to listen to sermons about tithes and offerings T F
8. Some church leaders do not promote members to return tithes and offerings T F
9. Any church member that does not return tithes is not eligible to be elected for any church position T F
10. Church members do not return tithes and offerings because they are not constantly reminded T F
11. Church elders do not promote members to do so because they do not have enough education on tithes and offerings T F
12. Church members think that they are enriching the pastor T F
13. Some church members do not return tithes because they are not formally employed . T F
14. Only formally employed church members should tithe T F

15. To talk about tithe is one way of encouraging church members to return it.
16. T F
17. Many of our preachers are afraid of teaching or preaching about tithe and offerings . T F
18. Church members do not return tithes and offering because financial obligations are many. T F
19. Churchmemmbers do not participate in tithe and offerings because they are not involved in church programs T F
20. Church members do not return tithe T F

## QUESTIONNAIRE FOR MARONDERA DISTRICT CHURCH ELDERS

1. How often do you talk about tithes and offerings to those who look carefree?  
(a) Regularly (b) sometimes (c) seldom (d) never
2. Do you usually visit and pray for the members that do not take interest in tithes and offerings .  
(a) Often (b) seldom (c) never (d) more often
3. Do you organize spiritual revivals on stewardship? (a) Yes (b) No
4. If yes how many times per year  
(a) 5 (b) 4 (c) 3 (d) 2 (e) 1
5. Give information you consider important for improving tithes and offerings
6. Are small groups working in your church? (a) yes (b) no
7. Do you feel committed to God's instructions on tithes and offerings ?  
(a) Yes (b) no (c) seldom



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