

# Beyond tithes and offerings: Revolutionising the economics of Pentecostal churches in Zimbabwe

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**Research Project Registration:****Project Leader:** E. van Eck **Project Number:** 2400030**Description:**

This research is part of the research project 'Hermeneutics and Exegesis' directed by Prof. Dr Ernest van Eck, Department of New Testament and Related Literature, Faculty of Theology and Religion, University of Pretoria.

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**Dates:**

Received: 02 Nov. 2021

Accepted: 14 Jan. 2022

Published: 29 June 2022

**How to cite this article**

Tagwirei, K., 2022, 'Beyond tithes and offerings: Revolutionising the economics of Pentecostal churches in Zimbabwe', *HTS Teologiese Studies/Theological Studies* 78(4), a7211. <https://doi.org/10.4102/hts.v78i4.7211>

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The Zimbabwean economic crisis has exposed the unsustainability of traditional sources of Church finances. Churches that depend on tithes, freewill offerings and donations have been facing incapacitation, a disturbing predicament that has been further worsened by the coronavirus disease 2019 (COVID-19) in the context of abject poverty and perennial price hikes of basic commodities. While attention has been given to the exploitative commercialisation of the gospel by charismatic churches, scholarship on the economics of classical Pentecostal churches is scanty. Observing fluctuating, unsustainable and unreliable incomes, this study explored the vulnerability of operating without diversified revenue and fundamentality of economising ecclesiology. Applying a theonomic reciprocity concept and using a literature-based approach, this article overviewed the nexus between ecclesiology and economics, reviewed and problematised traditional sources of ecclesial finances. Resultantly, it proposed diversification of revenue through business, interrogated problems and panaceas of doing business as churches. Conclusively, the study argued that when churches establish investments, they will not only sustain themselves, but also missionise their businesses and advance the gospel in the marketplace, hence the rationality of revolutionising their economics.

**Contribution:** This article debunks the interplay of ecclesiology and economics by reviewing contextual realities and financial sources of classical Pentecostal churches in Zimbabwe. It calls for scholarly and clerical attention to a theology of stewardship and investment towards economic sustainability, effective operationalisation and realisation of *missio Ecclesiae* in volatile contexts.

**Keywords:** tithes; offerings; stewardship; economics; sustainability; investment.

## Introduction

As Zimbabwe has been recurrently besieged by economic crises for decades (Besada & Moyo 2008:2; Chingono 2019; Ndlovu 2021; Smith 2020), traditional sources of ecclesial finances have been rendered unsustainable. As many Zimbabweans have been struggling to meet their personal and family needs (Makombe 2021:283–284; Nevill 2021; Sengere 2021), giving in churches correspondingly turned very low. Unlike some mainline churches that established and developed businesses to sustain themselves (i.e. the Reformed Church in Zimbabwe [RCZ], Methodist Church in Zimbabwe and others), classical Pentecostal churches like the Assemblies of God Back to God (AOG Back to God) church that depend on tithes, freewill offerings and donations, became vulnerable to incapacitation, which has been worsened by the coronavirus disease 2019 (COVID-19) (Dongozi 2020; Maiden 2021) in the context of extreme poverty and perennial price hikes of basic commodities. Although massive attention has been given to exploitative commercialisation of the gospel in Zimbabwe (Chitando 2013:96; Marongwe & Maposa 2015:15), scholarship on progressive economics towards needful sustenance of churches in the context of economic crisis is scanty. Observing fluctuating, unsustainable and unreliable church incomes, this study unearthed the vulnerability of churches without diversified revenue and fundamentality of economising their ecclesiology. Applying the theonomic reciprocity concept, which reconciles divine provision and human participation in reciprocity, correlation and correspondence with God's embracement and enablement (Butzke 2007:9), and using a literature-based approach, this article begins by conceptualising theonomic reciprocity, overviewing the nexus between ecclesiology and economics and problematising traditional sources of church finances. Subsequently, it presents problems and panaceas of doing business as a church. Drawing from the concept of theonomic reciprocity, I propose diversification of ecclesial finances through commerce. Conclusively, the article argues that the establishment of church-owned businesses will not only support and sustain churches, but also advance holistic missionary work in the marketplace, hence the discretion of revolutionising their economics through commerce.

## Conceptualising theonomic reciprocity

The concept of theonomic reciprocity is highly credited to German theologian Bohren's work on preaching, titled 'Predigtlehre'. Bohren developed it from observing the relationship between the Spirit and method. He argues that preachers should fully submit to the Spirit for effective preparation and delivery of sermons, arguing that the Spirit reveals himself as the origin, the power, and the objective of preaching (Borhen 1986:66–76). Butzke (2007:9) interprets Borhen's submissions and explains that the primacy of the Spirit confers a new emphasis on what is human and what we can accomplish, hence the pneumatological point of view allows and dignifies the anthropological engagement with art, technics and methods. Borhen further clarifies that the Spirit that dwells in human beings works with their participation. Accordingly, the Holy Spirit is a spirit of synergy that acts in reciprocity, correlation and correspondence. Butzke (2007:9) elaborates that such reciprocity is theonomic, arguing that God is the subject and not the result of our efforts, so people should ask, believe and work, while God embraces, encourages, activates and guides them as his collaborators. It is contended that the reciprocity is only affirmed in the sphere of pneumatology where the divine and human technic, the Spirit and planning can walk together as partners as the Spirit enables human efforts. The emphasis of the concept is on human dependence and submission, while working under God. Bearing in mind that God created everything from nothing (Gn 1–2), human beings do not and cannot create themselves, thus they are limited, like all creatures, and dependent on God's providential care for sustenance (Meeks 2014:5).

Human 'creatureliness' entails givens, limits, and boundaries, as well as moral failures, consequently Meeks (2014:5) argues that an economics that does not show deference to the 'givenness' of our being leads to dangerous fantasies, hence the need to be humble and grateful to God's provision while working as he leads. Ruffner (2004) concurringly avers that Christians can only survive and thrive through dependence on God, arguably because success is a blessing from God:

All the natural abilities and resources one has at his disposal are gifts from Him, human beings, therefore, bear the responsibility to work hard and make appropriate professional decisions, while keeping every engagement ultimately undergirded by God. (pp. 88–89)

It is, therefore, fundamental that human efforts must be kept under theological primacy, because if methods, technics, and planning claim autonomy, they will become 'useless servants' reflected through Matthew 25:30. Consequently, human strategies are employed only to subordinate God's will, fully depending on his blessing. The theonomic reciprocity is further depicted well through the biblical image in Psalms 127:1, which says 'unless the Lord builds the house, builders labor in vain. Unless the Lord watches over the city, the guards stand watch in vain'. This means that human work can and

will only bear fruits when enabled by God. Accordingly, theonomic reciprocity engages spiritual integration with human methods under God's help. As Australian economist, Professor Paul Oslington declares that many key contemporary issues involve relationships between economics and religion, and the economic future of religiously vibrant Africa partially depends on the African resolution of the relationship of its religious traditions to economic development.

Something better is needed than the prosperity gospel which mars many African Christian churches. Africa needs to move beyond the rejection of economics as something foreign and is tied to European colonialism. (Oslington 2014:xiv)

Thus, this article is informed by theonomic reciprocity to revolutionise the economics of classical Pentecostal churches in Zimbabwe by advancing their stewardship, investments and missionising their economic development.

## Overviewing the interplay of church and economics

Taking the church as the people, believers and or followers of God who glorify and serve God and fellow human beings through different dimensions, various scholars concur that the church bears a holistic missionary mandate that goes beyond her kerygmatic role of proclaiming the word of God, to diaconal and koinonia services that facilitate and promote the social, economic and political transformation of the society (Ayuch 2018:5–6; Nkansah-Obrempon 2017:283–283).

In concurrence with the emphasis of Woolnough and Ma, it is crucial to understand that the kingdom expectations of the New Testament are all-encompassing. The dawning kingdom that Jesus Christ will complete at his return does not pertain only to the soul or only to the church or only to individuals. It relates to persons and social structures, indeed even to the nonhuman creation (Woolnough & Ma 2010:27). In view of such inclusive missionary nature of the church, her existence, operation and purpose are costly. When we think of venues for meetings, renting, buying land, building, water, electricity, pastors' support, chairs, public address system and other needs of the church, finances come to mind. When thinking of either kerygmatic, diaconal or koinonia mission, financial, material and human resources matter. Such, and related issues invite the church to attend economics.

It is consequently paramount to define and discuss what ecclesiology can, and must seek from economics. Economics deals with scarcity. As scarcity is a condition in which our needs and wants are more, and or greater than available resources, when we are resultantly not able to realise what we need, reviewing how we can manage and multiply our resources is fundamental. Several scholars conceptualise economics as the science of economy, which essentially covers consideration, choice, use, management, development and distribution of resources for the satisfaction of needs and wants (Backhouse & Medema 2009:221–222; Khumalo

2012:599–600; Metu 2016). It is argued that economics covers exchange of goods and services, profit, losses, savings and management. Considering that churches are in dire need of human, financial and material resources as initially alluded to, they should embrace economics for effective consideration, management and development of their resources.

Iannaccone (2010:1–3) explains that there is a dire need to study religious contributions, ministerial salaries, congregational assets and expenses, mission costs, faith-based social services and the economic power of churches. According to him, the economics of religion should address questions such as why some congregations flourish while others decline. The Zimbabwean context demands intensive attention to such questions. The majority of Pentecostal churches that depend on tithes, freewill offerings and donations in Zimbabwe struggle to cope with operating costs while few of them that diversified their sources of revenue blossom. Churches such as the RCZ and the Zimbabwe Assemblies of God Africa (ZAOGA) invested in education, agriculture, health and real estate, and have been getting extra income through levies from their investments. Although the sustainability of those investments has been weakened by national economic crisis and various denominational factors, they still contribute to monthly incomes and demonstrate attentive integration of faith and economics.

It is observed that without diversified income, congregations struggle, denominations fail and some congregants flock away in desperate search for greener pastures. While faith works as God supplies all needs of believers through his riches and glory (Phl 4:19), it is irresponsible to be lazy, and unbecoming for Christians because God loves hard-working people (Pr 6:6–8).

There is a two-way linkage between Pentecostalism and economics. Clifton (2014:254) says that it arises from the impact of economic realities on Pentecostal institutions and effects of Pentecostal faith on contextual economies. While fully submitted to God by faith, churches should do what they can to generate extra income for the work of God, especially when contributions of congregants are rendered inconsistent and low (Iannaccone 2010:1), like in the recessed Zimbabwean economy.

Mwenje (2016:80) studied the economic sustainability of Pentecostal churches in Zimbabwe and uncovered that their major sources of income, tithes and offerings are unsustainable because they are determined by fluctuating loyalty, capacity, willingness and generosity of congregants. According to Clifton (2014), Pentecostal spirituality establishes a confidence in people who enable them to believe that they do not have to be victims but, instead, they can succeed and prosper, and should do so in and through contemporary systems of trade and wealth creation:

They should think differently and seek the Spirit for entrepreneurial creativity, hunger for change and growth in the face of the stagnation that has entrapped many churches in the context of

failure. Pentecostalism is a victorious spirituality, a trait it brings into the economic attitudes of its community. Setbacks and challenges will occur, but Christ died to bring victory, and the Spirit is present as a foretaste and promise that this victory is certain. To believe in victory, both personal and corporate, is to accept that life is a fight, a competition; a competitive drive that is redemptive, which gives people the power to break through personal weaknesses and social oppression, encourages self-improvement through education, discipline and hard work as well as renewal and instillation of virtues of faithfulness, hopefulness, creativity, responsibility, generosity, cooperation and trustworthiness towards establishment and development of trading and companies. (pp. 274–277)

Although economics is intrinsically ‘in and of the world’, inherently technical and integrating it with Christianity appears hopelessly quixotic, as there is no honest way to Christianise economics (Richardson 2014:293), while Christians are ‘not of this world’ (Phl 3:20, Jn 17:16), there is contextually historic need to economise the church if we consider scarcity of her essential resources, importance of developing and multiplying them while fully submitting to faith in God who blesses and enables human efforts. Thus, engaging the theonomic reciprocity approach, prayerfully and submissively working along the provision of God, understanding that while he provides, we work as we can and he accommodates, activates, blesses and enables takers-in to realise intended results (Butzke 2007:9) for use in comprehensive missionary work.

## Problematizing traditional sources of Pentecostal churches’ finances in Zimbabwe

All Zimbabwean Pentecostal Churches are mainly sustained by tithes, offerings, donations and other collections that are generated within their congregations (Mwenje 2016:79). However, it is widely perceived that tithes, offerings, other local collections and donations are unreliable, inconsistent and unsustainable (Merrit 2020; Odom 2016). Thus, this section interrogates their sustainability in Zimbabwe.

### The sustainability of tithes as sources of church income

Tithing is defined as the offering of one-tenth of acquired income, which may be in the form of money or material things. It honours the scriptural principle of giving and providing for the church (Moretsi 2009:400; Uroko 2021:6). While tithes are widely collected and appreciated in most churches, the concept of tithing has been problematic since time immemorial. There is confusion amongst many Christians and churches about the continuation, interpretation and applicability of tithing from the Old to the New Testament as debates about the theology of New Testament tithing rage on unabatedly (Ademiluka 2020:297–300; Croteau 2005:37–38; Van Rensburg 2002:76). While some scholars insist that biblical evidence is in support of tithing, the practice is absent in all the New Testament texts which relate to giving. The

overriding principle concerning Christian giving in the New Testament is summed up in 2 Corinthians 8:2–3, suggesting that it should be voluntary and in accordance with individual capacity. As it is arguable, therefore, that the OT viewpoint of tithing as reflected in Malachi 3:8–12 does not have support in the New Testament, dependence on tithing is, therefore, challenging to most churches today.

Considering that there are conflicting views about tithing (as also noted by Moretsi 2009:409), some believers resultantly neglect it while others do it, which reduces its sustainability in churches.

Meanwhile, some schools of thought reserve tithes for the clergy (Reid 2019:31–34), while others argue that they must be shared with the needy (Chibango 2020:118). Uroko (2021:10–11) reviews Deuteronomy 14:22–29, which is understood traditionally in Pentecostal churches to be a call for members of the church to bring their tithes for pastors' sustenance. Although talking from his Nigerian perspective, his submission equally applies to the Zimbabwean case. He argues that while Deuteronomy 14:22–29 recommends tithes for Levites, its theology also includes care and support for widows, orphans and strangers. In some Zimbabwean classical Pentecostal churches like the AOG church (AOGA, Back to God), tithes are commonly set aside for pastors and their families. Congregants are usually told that God will love, care and provide their needs if they give their tithes faithfully, adequately and consistently. Problematically, tithing has been theologised and taught by coercion instead of conviction. As a result, some of them still subscribe to tithing, while others have withdrawn and that has correspondingly reduced the quantity and quality of tithes. As Prot, Ntibalema and Mugaya (2012:7–8) observe, tithing and related contributions of most congregations are unreliable and fluctuating. Although their observations were based on Catholic dioceses, their views resonate with experiences in most classical Pentecostal churches in Zimbabwe.

### **The sustainability of freewill offerings as sources of church finances**

It is unearthed that freewill offerings have been precarious to most local churches as they were not reliable and could not be well budgeted for. It is noted that the majority of congregants usually give as and when they have enough to give, mostly after attending their personal and family needs.

In concurrence with this, Moretsi (2009:398–399) observed from black Reformed churches in South Africa that they suffered great financial problems with traditional sources of finances. As a result, the churches slipped into a total dependency syndrome and accepted that that was the way things were and that they could not change. Mwenje (2016:79) perceived the same in Zimbabwe, saying that freewill offerings are unreliable, highly influenced by the economic and social situation of congregants. She discovered that congregational giving is inconsistent, while operating costs have been rising and the economic situation remained grim for decades in Zimbabwe.

In agreement with Letamora (2019:83), Mwenje (2016:76) asserts that the majority of congregants have different understandings of giving. For them, some congregants understand giving as scriptural and needful for the sustenance of their churches, while others differ and think that there are certain people elsewhere who are responsible to finance their churches.

It is also observed that some congregants suspect that their finances are mishandled, especially when they see some of their leaders buying latest luxurious cars and property at the expense of other important church needs. As Mwenje (2016:77) and McFate (2010:17) say, when congregants do not trust leaders with their monies, they give little, or completely stop giving. Having had increasing numbers of Zimbabwean church leaders viewed as consumerist, materialistic and untrustworthy (Taru & Settler 2015:133), believers lost trust in their leaders and that eventually reduced the quantity and quality of giving in local churches.

### **The sustainability of donations as sources of finances**

It is noted that some churches have been receiving additional income through donations from some organisations and individuals. However, foreign and local donations recently declined (Munyoro & Ncube 2020:13). Donations are highly appreciated because they help local churches to cover various expenses in their operations and development. Churches like the RCZ and Catholic churches built schools, medical facilities and other establishments with the support from donors. Till today, they cover some of their operating expenses with the support from friends and donors from outside and within Zimbabwe.

However, donations are not guaranteed because they are determined by the availability, capacities, willingness and conditions of donors. While some donations come with no conditions, others come with conditions that may compromise autonomy of local churches. As such, donations are generally good, but unguaranteed, inconsistent, sometimes conditional, inconsistent and unreliable, thus unsustainable. Scholars like De Los Mozos, Duarte and Ruiz (2016:4–5) observe that donations are fraught by growing uncertainty, competition and they ensnare takers-in to dependence and loss of autonomy. Concurring, Kabonga (2017:6) laments that aid cannot be viewed as continuous, permanent and reliable. In the same way, Black (2018:6) avers that donations are historically enslaving, and they make recipients relax as beneficiaries instead of growing as contributors to the development of their churches. Accordingly, diversifying funding sources is a considerably prudent strategy to reduce unpredictability, dependency and enslavement of churches.

### **Inclusive review of traditional sources of church income**

Additional sources of ecclesial income such as special collections like love offerings, pastors' appreciation and support for the needy (for widows, orphans and the poor)

have also been inconsistent, reduced and unsustainable mainly due to the incapacity of congregants.

The Economist (2016) global and analysis newspaper (27 August 2016) reported a thought-provoking story titled 'Tithing Troubles', which delineated problems of tithes, all collections and donations of Pentecostal churches in Zimbabwe, extracted below:

[T]he Pentecostal churches in Zimbabwe have suffered setbacks recently. As the economy melts down, donations have dwindled. One church has been accused of seizing property and equipment from members who have failed to pay their tithes. The government, ever ravenous for cash, has started to tax some church proceeds. Bishop Rodger Jeffrey, who founded a church in a poor Harare suburb eight years ago, says he used to get about \$2,000 a month from his congregation. Nowadays donations have halved. 'We must encourage them to be entrepreneurs,' he says. To help things along, an upcoming church conference will include lessons on starting a business. 'No one wants to be poor,' says Bishop Jeffrey. 'Poverty is the devil.'

An analysis of The Economist story connotes that finances of churches in Zimbabwe have been bedeviled by the national economic crisis. It is widely publicised that the Zimbabwean economic crisis ravaged lives (Chikohomero 2021; Muronzi 2019), negatively impacted incomes of congregants (Muronzi 2020) and decreased giving in all churches. The predicament has been worsened by the government when she decided to tax churches (Nyashadzashe & Mhizha 2019). It is remarked that the government mistook the flamboyance of charismatic churches as if that applied to all local churches and considered to tax them. Zimbabwean charismatic propellers of prosperity gospel, such as Emmanuel Makandiwa (of the United Family International Church), Walter Magaya (of Prophetic, Healing and Deliverance ministries), Tapiwa Freddy (of Goodness and Mercy ministries) and Eubert Angels (of Good News Church, formerly Spirit Embassy) flaunted their wealth in classic cars, houses and buildings and gave an impression that churches are wealthy. Unfortunately, the majority of classic Pentecostal churches have been financially distressed, and being taxed worsened their predicament.

The economic situation of such troubled churches necessitates strategic engagement in business to spread and grow their limited revenues. It is arguable that entrepreneurship not only capacitates churches to meet their operating expenses, but can also catapult and capacitate them to advance the gospel comprehensively in communities and in the marketplace.

Very few classical Pentecostal churches in Zimbabwe have conceptualised and established commercial investments. Only limited denominations such as ZAOGA developed businesses (Mwenje 2016:79). It is recommendable that those who have not engaged in entrepreneurship must realise the limitedness of their traditional sources of income, conceptualise economics and embrace commerce in correspondence with their growing operating and missionary costs.

## Proposing diversification of church finances

The unsustainability of traditional sources of income, and need for self-reliance, self-propagation and self-governance necessitate the integration of mainstream ecclesiology and economics. The customary heartland of economics (such as consideration, business, investment, profit and loss management) demands due attention, especially in the Zimbabwean context, where conventionalism incapacitates most takers-in. Thus, the need to diversify traditional incomes of churches is long overdue. Examples of some churches that have conceptualised business as mission by engaging in investments to advance and support missionary work appear as model case studies that the majority of those who have not yet embraced economics can learn from. Embracing business as mission stresses the redemptive potential of business beyond multiplying income sources to the promotion of an inclusive approach to missionary work. That way, the gospel can be advanced in the marketplace, and practical needs will be met. Correspondingly, employment for congregants and citizens is created, church expenses get covered, pastoral work and welfare will be sustained (Albright 2014:209–210; Johnson & Rundle n.d.:36–37; Mitchell 2016:15; Tunehag 2008:10–17).

Although the sustainability of church-owned businesses (such as those mentioned in the overview of the interplay of Church and Economics section of this article, of the RCZ and ZAOGA) need to be evaluated, it is observed that they created employment for their congregants and neighbours, generated opportunities for evangelism and raised some revenues to complement their traditional incomes towards meeting their running expenses.

Christian life should be understood to be like dual citizenship, which primarily belongs to heaven, and temporarily, to an earthly nation (Landrum 2018; McShane 2020:1–2; Stokes 2021), that is, submission to the work of mission, and business enabling churches to diversify available resources for the advancement of the kingdom of God and their sustenance.

## Problems and panaceas of doing business as a church

While bearing in mind the contextual necessities for churches to do business (Kantanka 2012:29; Weerawardena, McDonald & Mort 2010:351–352), it must be remarked that there are various problems of the mission of business on the business of mission (Johnson & Rundle n.d.:34–35). The problems include commercialisation of the gospel, negative impressions, division of attention, corruption and cultural conflicts. So, this segment discusses the problems, and how to deal with them.

### Commercialisation of the gospel

The pursuit of business led a number of gospel ministers to sell anointing oil, bangles, handkerchiefs and similar objects

(Wafawarova 2015) for divine healing, protection and blessings, which is similar to the findings of the Commission for the Promotion and Protection of the Rights of Cultural, Religious and Linguistic Communities (CRL Rights Commission) (2017:31) report in South Africa. Some scholars talk of this as the gospel of health and wealth (Kgatle 2020:5), while others call it 'gosprenurship' (Chitando 2013:96; Marongwe & Maposa 2015:15).

All in all, an overdrive for economic advancement triggered commercialisation of the gospel, which Andrew (2021) finds distinctively in two forms:

[O]ne is a more positive appreciation of the 'prosperity gospel' or the gospel of health and wealth, and the other a more negative perspective that regards it as a practice that only benefits a few and leads to the abuse of followers. (p. 10)

Nevertheless, the commodification of the gospel by some ministers of religion cannot stop churches from properly doing business for progressive purposes of sustaining their operating costs and missionary work, especially in the context of economic crisis, where traditional sources of finances are unsustainable. In view of temptations of the commercialisation of the gospel, churches can always create separate arms of business to run their businesses professionally, and establish boards for checks and balances towards avoiding personalisation and abuse (by ecclesial leaders) as well as promoting accountable standardisation of church businesses.

### Negative impressions

Munikwa (2011:109) observes in the RCZ that entrepreneurship unintentionally created an impression that the church is greedy and materialistic. Traditionally, the church bears a popular image of a selfless organisation unconcerned with financial gains, and distinctively focused on spiritual purposes (Kantanka 2012:66). While the church is essentially missionary, the need for resources to meet her operating costs; inconsistency, unreliability and unsustainability of tithes, freewill offerings, other local collections and donations in Zimbabwe necessitate business engagements. The churches can, thus, reconcile mission and business as both missionary, to advance missionary work through business by doing it in ways that generate complementary income to sustain themselves and create space in the marketplace for holistic furtherance of the gospel. I strongly believe that if done properly, reconciling the business of mission with the mission of business will clear negative impressions of greediness and materialism. Doing business is actually contextually responsible and progressive because it builds ecclesial sustainability and advancement of the gospel.

### Division of attention

It is noted that doing business as a church can divert attention from missionary work to economics. As Tsukahira (2003:122) avows, there is a dichotomy between business and ministry. Resultantly, engaging in any business may lead pastors and

elders to attend ministry and commerce concurrently. Thus, their attention may get divided and that will negatively affect the work of the gospel. However, division of attention is arguably a result of management failure. It is contended that churches can establish separate business units, and boards that look after their businesses while reserving pastors and elders for the work of ministry. When separation and delegation of duties are adopted, churches can do business effectively without diverting their attention from ministry.

### Corruption

There has also been fear that business tempts takers-in to fall in love for money, which may lead them to succumb to corruption and related evils. Such views are reminiscent of observations by Bonga (2014:10–11) that there is high corruptibility in Zimbabwe and Seet's (2000) assertion about piercing pressure in doing any kind of business today. More so, Seet (2000) stresses that those who get involved in the business world today eventually realise that it is not so much a harvest field, but a dense jungle where only the fittest can survive for long. For him, Christians who enter the world of business eventually find themselves at the mercy of the market forces, facing keen competition and many temptations such as cutting corners, getting tempted to delve into unethical means used by other successful businesses. Although Charles Seet examined business in Singapore, his observation relates so well with the Zimbabwean experience. It is, however, arguable that corruption has always been, and remains a choice for everyone. Churches can always decide to withstand and keep free from it. As an exemplary Christian telecommunication businessman, Strive Masiyiwa once said at the annual Desmond Tutu International Peace Lecture, on the bishop's 88th birthday that business can be done well for the advancement of the gospel with transparency, accountability and without corruption (Shumba 2019). Churches should, therefore, not avoid business out of fear of corruption, but should rise as the salt and light of the world (Mt 5:13–16) by doing business free from corruption and demonstrate good examples for others to emulate.

### Cultural challenges

Doing business as a church is also haunted by cultural differences. The values, language and developments of the secular business world often clash with ecclesial culture. While business values profits, uses the language of advertising, sales (which may add untruthful information to draw clients and sales) and inconsistently adjusts prices and operations to keep viable in the unstable Zimbabwean economic environment, contrarily, the Christian culture values love, empathy, sharing, honesty and consistency. Progressively, churches can Christianise and missionise their businesses by applying biblical principles, staying honest, consistent and faithful. With business, they can actually utilise their profits to advance an all-inclusive missionary work (covering diaconal, kerygmatic, koinonia and leitourgia) and promote their values effectively.

## Conclusion

This article presented the contextual necessity of reconciling the business of mission with the mission of business in Zimbabwe. Drawing from the concept of theonomic reciprocity which reconciles divine provision and human participation in correspondence with God's embrace and enablement, it overviewed the interconnection between ecclesiology, economics and problematised traditional sources of classic Pentecostal churches' finances. Having proposed the diversification of their finances through investments, the article delineated the problems and panaceas of doing business as churches. Conclusively, it is argued that the establishment of church-owned businesses will not only support and sustain churches, but also advance holistic missionary work in the marketplace, hence the prudence of revolutionising their economics through commerce.

## Acknowledgements

This article is based on the author's PhD thesis on the identity of the Church and quest for ecclesiological economic sustainability in Zimbabwe.

## Competing interests

The author declares that he has no financial or personal relationships that may have inappropriately influenced him in writing this article.

## Author's contributions

K.T. is the sole author of this article.

## Ethical considerations

This article followed all ethical standards for research without direct contact with human or animal subjects.

## Funding information

This research received no specific grant from any funding agency in the public, commercial or not-for-profit sectors.

## Data availability

Data sharing is not applicable to this article as no new data were created or analysed in this study.

## Disclaimer

The views and opinions expressed in this article are those of the author and do not necessarily reflect the official policy or position of any affiliated agency of the author.

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