## Modelling the Jewish Tzedakah Concept for Poverty Alleviation and Socio-economic Development in Africa: A Neo-Pentecostal Perspective

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#### **Abstract**

As the Jewish highest level of charity, Tzedakah remains a socio-economic system reputed for development in history. In African Christianity, charity is mostly practised at lower levels. This could be one of the reasons for prevailing poverty, beggary, and increased unemployment in Africa. Using the *Maimonides* highest principle of Tzedakah as the underlying philosophy, this article examines the Tzedakah concept and recommends its applicability in African Neo-Pentecostal churches for the socio-economic development of adherents and surrounding communities. The article posits that Tzedakah's contemporary practice can be a great model and strategy for the African Neo-Pentecostals to address poverty, unemployment and underdevelopment in Africa.

**Keywords:** Tzedakah; African Neo-Pentecostals; socio-economic empowerment; entrepreneurship; poverty alleviation

### Introduction

It is popular knowledge that Africa remains the poorest continent. The sad situation is not a function of a lack of human resources, but inefficient empowerment of human









resources. The key question this article seeks to answer is: How can poverty¹ be alleviated through the intervention of African churches? Although this article recognises the engagement of some African churches in benevolence activities, such a gesture remains insufficient for the socio-economic empowerment of adherents and surrounding communities. Hence, this article proposes the Jewish Tzedakah concept as an alternative strategy to alleviate poverty and reduce unemployment. The article clarifies the Tzedakah concept and discusses its historical and philosophical perspective. It then analyses and delineates Tzedakah's impact on the Jewish contemporary charity culture. Subsequently, the Tzedakah concept is applied to African Neo-Pentecostal churches, with a focus on donors, recipients, and sources. The article concludes by making applicable recommendations.

Although this article focuses on African Neo-Pentecostals, it may apply to all African Christian churches because poverty and socio-economic challenges exclude no denomination in Africa; all denominations operate within communities in need of economic upliftment. As a tailpiece to the introduction, it must be mentioned that although Old Testament scriptures have been widely referenced, this article is not rooted in Old Testament theology per se, but in the interplay of ethics of social responsibility in communities and historical theology, with a focus on Jewish socio-economic justice as an act of righteousness. The next section will clarify the concept of Tzedakah.

## Tzedakah: Conceptual Clarification

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Tzedakah is derived from the biblical mandate, "Tzedek, Tzedek, Tirdof," which is translated as "Justice, justice, you shall pursue" and interpreted as "righteousness or justice" (McClintock and James 1870; Moses 2011). Notably, almsgiving and charity are used interchangeably with Tzedakah in practice. Ben-Shalom (2011, 74) notes that Tzedakah and charity are transitional in meaning. Further, he refers to the time of Ben Sira in the second temple period, stating that the words denote giving to the poor. However, by the second century, Tzedakah had transitioned to mean almsgiving. In Ben-Shalom's summary (2011, 83–86), Tzedakah is an ultimate commandment par excellence. Almsgiving, on its own, may not express the full import of Tzedakah,

There are different types of poverty and poverty levels by definition. See Britannica, Editors of

Encyclopaedia. "Poverty." Encyclopaedia Britannica 2020. https://www.britannica.com/topic/poverty. However, in this paper, we focus on "Relative Poverty": a poverty related to lack of financial empowerment for self-sustenance, which can deny individuals in society the right to be economically self-sustaining—rather, such poverty puts them in the place of beggary or continuous dependency on others for survival. This is synonymous to the report of the measurement of poverty in South Africa. See "The Measurement of Poverty in South Africa Project: Key Issues," *Studies in Poverty and Inequality Institute*, 24–27. Accessed April 28, 2022, http://www.treasury.gov.za/publications/other/povertyline/spii% 20document.pdf. For more on this concept of relative poverty, see Sen (1983), "Poor, Relatively Speaking," *Oxford Economic Papers* 35 (2): 153–169; Department of Welfare (1997), "White Paper for Social Welfare: Principles, Guidelines, Recommendations, Proposed Policies, and Programmes for Developmental Social Welfare in South Africa," Pretoria: Ministry for Welfare and Population Development. Accessed July 10, 2006. www.welfare.gov.za/Documents/1997/wp.htm.

because the word Tzedakah means carrying out charitable acts in the spirit of uprightness or justice. Kohler (1906) explains that beyond almsgiving, Tzedakah covers the giving of loans. In this regard, he views wealth as a loan from God, which the rich must share with the poor. Such a loan concept is for the transformation of the economic condition of the needy. Additionally, McClintock and James (1870) view Tzedakah as exercising the spirit of tender-heartedness; an effort required to prevent poverty and its consequences. Applying it to today's Christianity, Tzedakah represents heartfelt affection for fellow creatures. Much more than a financial transaction, Tzedakah is about expressing the love of God. Thus, it implies that giving goods to support the poor without love, is unprofitable.

## Historical Perspective on Tzedakah

As an ancient practice, Tzedakah is not limited to the Jews. From the mediaeval to the Reformation era, giving is practised as a support system across religions. A renowned Harvard scholar of African Religion, Professor Olupona, alludes that faith-based communities provide a primary support network, sense of belonging and identity for families and displaced individuals. More importantly, he notes that willingness to assist those in need is based on ancient religious teachings, values and morals encouraging assistance to those in need (Olupona 2009, 16). Although the system is not new, the practice may not be popular in African Neo-Pentecostal churches, as will be seen below. Meanwhile, the Jewish perspective will be discussed in the following subsections.

### The Jewish Concept of Tzedakah

In describing the Jewish concept of Tzedakah, it is proper to ask: Why and what led to the practice of such an empowerment system? McClintock and James (1870) report that corruption in the Jewish community led to the oppression of the poor, and as a result, the oppressed engaged in beggary. Consequently, the prophets cried out and disapproved of oppressive practices, as seen in Isaiah 10:2, Amos 2:7, Jeremiah 5:28 and Ezekiel 22:29. McClintock and James (1870) argue that as an anti-oppressive remedy, the Rabbis advocated the practice of Tzedakah. Thus, Tzedakah surged out of socio-economic oppression and growing inequality. Arguably, Tzedakah is a socio-economic justice system wrapped in almsgiving to uplift the less privileged; it allows beggars to change their status through the self-sustaining economic programme. By interpretation, the poor are supported to engage in entrepreneurial or economic activities rather than remain beggars on the streets.

Furthermore, Yamauchi (1980, 42–63) claims that Josephus, the Jewish historian, asserts that a Tzedakah economic system is supported by the laws of God and the laws of poverty relief. Josephus (2012, 240) asserts that tithe offering is divided into three parts; the first belongs to the priests, the second for festivals, and the third for the needy, widows and orphans. Josephus speaks further on the law of gleanings, where some portion of the harvest of the field should be left for the poor as a support and supply for subsistence (Josephus 2012, 231). As a benefit, farm owners will gain from the gratitude

of the poor more than they would from keeping all the harvest. Consequently, God will bless the land so that it will produce a bountiful harvest (Josephus 2012, 232). Besides, Josephus (2012, 237) reports that whatever is given is not to be seen as idly spent, but as kindness communicated, as God communicates his kindness and happiness to the people of Israel. In the final analysis, Josephus (2012, 237-240) delineates the act of charity as Israel's spiritual philosophy and divine election. It means the act of charity is a way of life by which Israel testifies to the world that they worship a kind and good God as a chosen people. Agreeably, it can be inferred that Tzedakah is a practice of God's covenant of generosity to fellow humankind. Furthermore, Eisen (2018), the Chancellor of the Jewish Theological Seminary in New York, underscores that the Jewish Communities value the spiritual purpose of charity in worship. In the same vein, Meyer (2014) reports that the Jewish Aleinu prayer shows that their goal is to "perfect the world under the sovereignty of God." Correspondingly, the phrase "perfect the world" in Hebrew is Tikkun Olam, which also means to repair the world. Perhaps the vision of Tzedakah is to change the world via economic empowerment of the poor or to establish poverty alleviation projects (see Josephus 2012, 237–240; McClintock and James 1870; Yamauchi 1980, 42-63).

Notably, the Rabbis have been on the frontline of this noble cause; they instruct farmers to leave crops standing in the corners of the fields for the poor. Subsequently, in a diversified economy, Tzedakah is practised via financial support to the needy, with or without government assistance (see Degroot, n.d.). More so, in the Jewish Communities giving is done with both the hand and the heart; the "poor" receive assistance, and the "donor" receives the merit of sharing the Almighty's work. Likewise, the giver acts with a pleasant expression and the receivers are not berated. Ultimately, the tradition allows recipients to become self-sufficient through socio-economic empowerment (Degroot, n.d.; Eisen 2018; Meyer 2014).

### The Maimonides Philosophical Concept of Tzedakah

The underlining philosophy of Tzedakah is in the writings of *Maimonides*; a work well articulated by Rabbi Moses. Various interpretations of Rabbi Moses' *Maimonides* suggest that there is a relationship between socio-economic distributive justice and Tzedakah entrepreneurship empowerment. For example, in an online article, Drury (2012) points out Rabbi Moses' highest philosophy of charity as the "Mishneh Torah." The phrase means to give the poor business loans or make them business partners or provide them with jobs, to strengthen their hands so that they will not need to remain beggars. This act could be to someone in the local assembly or broader faith family. It could be a believing family member who is poor, or a believing acquaintance in the community (Drury 2012). Referencing 2 Corinthians 8:14 and Acts 4:34, Drury (2012) asserts further that without caring for others, one's faith is futile, and his or her righteousness is in question. Indeed, many Jews in ancient and contemporary times have accepted and practised *Maimonides* highest level of charity.

Correspondingly, Sacks (2005, 37) uses Lev 25:35 to affirm Rabbi Moses' philosophy of giving. He argues that a society that is solely built on the concept of law, which ignores inequality but embraces the concentration of wealth into the hands of a few, with many neglected without the most basic requirements of dignified existence, is not on the right track. Referencing the Tzedakah concept, he claims that goods are to be distributed to avoid poverty. Sacks agrees with Jewish sages who propose that "poverty is a kind of death and poverty in a person's house is worse than fifty plagues" (Sacks 2005, 33–35). Sacks notes further that poverty does not merely deprive, it humiliates, and any good society will not allow such humiliation. The summary of this interpretation of the *Maimonides* by Sacks (2005, 37–38) suggests that the most pivotal purpose of Tzedakah is that it allows the individual to become self-sufficient.

Naomi (2014, 2) is most comprehensive in her explanation. From the Maimonides principle, she lists four models of charity. The first is the Rabbinic Model charity, which is a social welfare tax payment as an obligation among citizens. The second is the Christian Model of charity, interpreted as a selfless act of love. The third is the Tzedakah Model, targeted towards empowerment and problem-solving; Naomi calls it the Maimonides highest rung. And lastly, she lists the Prophetic Model charity where Tzedakah is practised as Tikkun Olam; an act of repairing a broken world and bringing social justice. Focusing on the highest rung, Naomi (2014, 3-4) explains that one's power to change his or her world comes by empowering others to change their world with an interest-free loan, micro-finance, job training, investment and partnership in business, and education grants. Naomi gives contemporary empowerment examples: Andrew Carnegie's public libraries; Julius Rosenwald's matching grants for Negro elementary and vocational schools in the segregated south; Jewish National Fund; and the Jewish Agency Refugee resettlement and land reclamation. Naomi (2014, 5) alludes that the purpose of this act of empowerment is to "prevent people from falling." This concept, therefore, being pre-emptive, can be one of the ways to express the love of God to humankind. More interestingly, Naomi (2014, 5) connects Tzedakah with Tikkun Olam (the prophetic model); a phenomenon that suggests that our world is broken, and that an empowerment strategy is a good way to fix it incrementally. She claims that it is the right way to bring God's redemption to the broken world. To achieve this, since poverty is the result of injustice, not just bad luck, misfortune or God's inscrutable act, empowerment must be part of implementing the legal and social justice system (Naomi 2014, 5). Consequently, without waiting for government aid, individual, organisational structured empowerment programmes should be centred on helping the poor, the weak and the strangers.

Most importantly, Rabbi Moses in the *Maimonides* categorises the eight levels of giving into two; seven are of a lower degree, while Tzedakah is the highest. In Naomi's analysis, the *Maimonides* lower levels versus the highest level are like "maintenance versus empowerment; shameful dependence versus dignity of labour and self-support; anonymity versus partnership; priority for the neediest versus priority to those with the greatest potential for self-help" (Naomi 2014, 5). In other words, to make the world a

better place for all, Tzedakah, which is an empowerment strategy of almsgiving, is needed. In any society where this concept is adopted, socio-economic development, justice, and peace triumph.

### The Practice of Tzedakah by Contemporary Jews

The rabbinic approach to giving has transitioned from the Mediaeval and Reformation era to contemporary times. The Jews in the diaspora have created institutions of giving to address immigrants' needs, and support for synagogues and welfare agencies. For example, the Jewish federated philanthropy pool individual contributions for institutional infrastructure. These include grant-making public charities, which raise funds allocated annually from many donors. This confirms how strong the Jewish tradition of giving has become. Likewise, in the United States, a large fundraising network was created to help support Jewish organisations, individuals in need, the State of Israel, and other Jewish communities around the world (Wuthnow and Hodgkinson 1990). Also, the Jews are extending charity beyond the Jewish community because of the principle of *Tikkun Olam*, which focuses on repairing the world. Edelstein (2013) opines that American Jews are increasingly giving to secular or non-Jewish organisations. They are responding to secular issues like education, health, and international disaster relief. Edelstein (2013) further sustains that some Jewish entrepreneurs are increasingly eager to add social value to corporate philanthropy to change the world and make it a better place.

More remarkably, most Jews are baptised into the tradition from childhood. For example, most Jewish homes have a blue and white tin box for the deposit of Tzedakah coins for charity. From childhood, the Jew has learnt to care for other Jews in need. The Jewish Community Foundation of Central New York (2014) reports that during daily prayer services, a charity box is commonly passed as part of the service, meaning prayer and charity go together. The report further gives examples of Jews who commit to charity in contemporary times. They include Dora Donner Ide, who bequeathed \$111 million to more than two dozen national arts, academic and health charities; Edmond Safra, who donated large sums to the Hebrew University in Baltimore, Maryland, and for Parkinson's disease research (Degroot, n.d.). Also, Rich (2020) reports that American Jews, through Tzedakah, constitute 30% of America's top charitable donors. Indeed, this laudable culture is worthy of emulation, especially in Africa, where the majority of people are economically incapacitated. This article will now discuss Tzedakah in non-Jewish Christian jurisdiction.

### The Concept of Tzedakah in Christianity

In the Reformation era, among many, the position of Luther, Calvin and Chrysostom on socio-economic justice was prominent. Pillay (2017a, 4) opines that Luther and Calvin supported the anti-poverty tradition via socio-economic contributions. Luther framed new social policies to deal with major economic and social change. These include offering low-interest loans to workers, tax and education subsidies and training for the

children of the poor. Pillay (2017a, 4) adds that Calvin was involved in matters of economic justice, particularly in Geneva. Also, Chrysostom asserts that "prayer together with almsgiving can furnish us with countless good things from above: they can quench the fire of sin in our souls and can give us great freedom" (Chrysostom 1950, 5). In summary, the reformers were passionate about poverty alleviation and economic empowerment.

In contemporary times, Morris Ruddick emphasises that entrepreneurship development is expected in today's church. He maintains that "in this hour, the Lord is raising a network of Josephs and Daniels, creating a global company of servant-leaders and businesspersons who will serve as Joseph and Daniel of old by harnessing the world's systems and guiding God's people into greater harvest the world has ever seen" (Ruddick 2003, 35). Consequently, what is needed in the face of socio-economic challenges in Africa, are strategic models like Tzedakah. In his words, Ruddick states that "wealth transfer is not about divine handouts ... but globally mobilising the oppressed and afflicted to become the head rather than the tail" (Ruddick 2003, 35). In Ruddick's conclusion, "Tzedakah is the charitable righteousness that defines God's people. It functions in the context of the community by providing the help to enable one to stand on his or her own feet. According to Jewish tradition, the highest form of Tzedakah is helping one start his or her own business" (Ruddick 2010, 95).

Summarily, the accounts above show that charity has been a practice of all times. But as time changes, the practice needs review globally to meet current challenges. As socioeconomic challenges increase, African churches need to take the lead in this review by applying the Tzedakah system as a strategy for poverty alleviation and economic transformation. This article will now discuss Tzedakah in the context of its applicability in African Neo-Pentecostal churches.

## Modelling Tzedakah in African Neo-Pentecostal Churches

Many African Neo-Pentecostal churches, in principle, believe in charity and almsgiving. Although a few are commended for Tzedakah-related charity in education,<sup>2</sup> most African Neo-Pentecostal churches practise the lower levels of charity through the distribution of clothes, food, and stipends to the poor, widows, victims of war, during natural disasters, ethnic and religious crises. As earlier stated, this type of charity is what Naomi (2014, 5) calls the *maintenance* approach. Conversely, the highest level of charity, which is an *empowerment* approach, is unpopular. The lower levels of Tzedakah practised in the African Neo-Pentecostal churches do not address weightier matters of poverty, unemployment, and socio-economic development. Maintenance rather than empowerment culture encourages continuous dependence of the less privileged on a few

African Neo-Pentecostal churches in Tzedakah (Education) practice include Omega Power Ministry in Port Harcourt, Nigeria. See details at https://www.peoplestrustafrica.com/omega-power-ministries-empowerment-programme-religious-leaders-worldwide-reacts/#.YPRwhOgzbIU; and https://www.churchtimesnigeria.net/charity-church-opm/

overwhelmingly wealthy. Thus, it promotes beggary. Most devastating is the Neo-Pentecostal theology, which motivates the adherents to sit and wait for mysterious financial miracles through the sowing of seeds, praying and fasting (see Orogun and Pillay 2021, 1–8). Generally, in Africa, a lot of prayer and fasting are offered weekly, monthly, and annually for jobs, ideas, business concepts and financial opportunities. Yes! Prayer and fasting are needed. However, when the business concepts and ideas are finally conceived through answered prayers, there are no start-off grants. This *window-dressing approach* cannot improve the socio-economic status of Africans. In other words, to address the socio-economic challenges, African Neo-Pentecostal churches must go beyond praying, fasting and the practice of the lower levels of charity. Socio-economic investment programmes that can increase economic self-sustenance must be introduced.

Additionally, modelling a Tzedakah system in African Neo-Pentecostal churches requires the availability of servant leaders. As discussed earlier, where the Rabbis call for the economic support of the poor without waiting on the government, strictly depending on African political leaders or government to solve all related economic problems may not guarantee adequate socio-economic development; African church leaders must rise and bridge the gap. While a quick alternative may not be feasible, African Neo-Pentecostal churches must set the ball rolling by revisiting community-based missional work that can promote socio-economic empowerment. As Beyers (2014, 6) underscores, most times, what church adherents receive can be called "false hope" through a "by-faith phenomenon." He argues further that the role of religion, when it comes to poverty, can never be reduced to merely sympathy and well-wishing, nor empty words of comfort. Hence, religious organisations and their affiliates need to play an active role in poverty alleviation. In essence, constructive and intentional programmes must replace any false hope or by-faith phenomenon.

Correspondingly, in the face of Africa's growing population and the emergence of the robotic economy championed by the fourth industrial revolution, unemployment may rise unprecedentedly. This will increase crimes like kidnapping, looting, robbery, cybercrimes, and ethnocentric clashes over minimal resources available. Besides, poor healthcare in Africa will lead to increased untimely deaths, while the dilapidating rate of education will increase illiteracy and professional incompetence. To address these issues, without waiting for government aid or political intervention, the church must return to community-based ministry geared towards the socio-economic empowerment of the masses. Admittedly, the church community in Africa may not be as wealthy as many Jewish organisations and synagogues; however, people-centred African Christian leaders, especially among the Neo-Pentecostals, can bring as many as possible out of poverty. Moreover, some African Christian leaders are the richest preachers in the

world.<sup>3</sup> More so, church leaders, in a way, influence how the wealth of the church is dispensed. This is popularly obtainable among the Neo-Pentecostal church leaders who manage the church affairs as a family business or sole authorities in other cases. Therefore, with selfless, people-centred development strategies, African wealthy churches and pastors can practise the highest level of Tzedakah.

This article takes cognisance of the possibility of a contrary position with regards to the purpose of the church. It may be argued that the church is called to preach the gospel of Christ and salvation. Consequently, an attempt to see the Neo-Pentecostal movement as an agent that should contribute to poverty alleviation or socio-economic development may be tantamount to classifying the African Neo-Pentecostal churches as heralds of the social gospel. However, this article posits that, historically, the gospel in some jurisdictions has had a flair for contextual interpretations. For example, the social gospel itself sprung from situations like racism, economic injustice, and so forth (see Dorn 1967; Oshatz 2018; Painter 2008). The South African contextual theology, which focuses on socio-economic redistributive justice and intolerance for racism, is a pointer to this argument. In such a situation South African contextual approach has integrated some colouration of the social gospel. It is then practical and acceptable to opine that given the level of abject penury in Africa, the contextual theological approach of the African Neo-Pentecostal churches cannot be void of discussions around the contextual interpretation of the gospel in the light of poverty, economic injustices, and socioeconomic transformation. It is with such a contextual understanding that this article recommends a strong involvement of the African Neo-Pentecostal churches in poverty alleviation and economic development as a response to the economic situation of the African people. This article will now focus more on the applicability of Tzedakah in African Neo-Pentecostal.

## Donors, Recipients and Sources of Tzedakah applicable in African Neo-Pentecostal Churches

The algorithm of Tzedakah involves three considerable aspects: the donors, the qualified recipients, and the sources of funding, and these must be clear. This is the goal of this section.

#### **Donors**

Tzedakah requires donation. The question of who should give is imperative. It is also significant to ask: To what degree should the donation be made? Many works on charity in the rabbinic order require obligatory giving. While the ability to give may vary based on individuals' resources, everyone is obligated to do so. Although Christian teaching

See the list of 2021 Africa's extremely wealthy pastors at https://ugwire.com/richest-pastors-africa/ and https://ghanadmission.com/top-10-richest-pastors-in-africa-2021-networth/. Also see Orogun and Pillay (2021), "African Neo-Pentecostal Capitalism through the Lens of Ujamaa," *HTS Teologiese Studies/Theological Studies* 77 (4): a6577. https://doi.org/10.4102/hts.v77i4.6577.

suggests free-will donations, as against obligatory exercise in the rabbinic order, there is no biblical clause that absolves any Christian from almsgiving (see 2 Corinthians 9:7; Deuteronomy 15:8,11). Consequently, everyone is a potential donor. Thus, African church adherents need to practise charity deliberately as part of their Christian service, especially the type of giving that can lift the less privileged from abject penury. Additionally, Naomi (2014, 3) suggests that "not too much" should be given. In her words, "the priority among recipients is your own self-sufficiency. Self-lessness is not the ideal of Tzedakah." Also, Kohler (1906), while referencing Deuteronomy 15:11, maintains that donations (no matter how big or small) may not completely eradicate poverty; however, if there will always be the poor amongst humankind, donors' consistent support is forever. Summarily, it is not the amount that matters, but the consistency of the practice. The African Neo-Pentecostal churches must go beyond taking occasional charity offerings during church services. A percentage of the total income must be constantly set aside for charitable social investment programmes.

### **Recipients**

Drury's earlier opinion suggests giving within one's faith family. The limitation of Drury's presentation is that it may exclude those who truly need help. If those in real need in the community are not of the same religion as the donors, what happens then to the act of charity? Rabbi Hayim (1972, 48) in classical Hebrew defines Tzedakah as fairness, righteousness, or justice. The word "fairness" goes beyond giving along ethnic or religious lines. It means non-Jews were allowed to benefit from the act of charity for the sake of peace. Also, the Jewish Women Archive (JWA 2013, 10, 7-14) accounts that in the Mishneh Torah, a recipient of Tzedakah is not labelled with any religion or ethnic group; rather, Tzedakah is "an interest-free loan to 'a person in need' and 'forming a partnership with a person in need' or finding a job for a person in need" (JWA 2013). Additionally, the JWA (2013) asserts that the fourth Maimonides law encourages giving to an unknown recipient. Thus, regardless of tribe, tongue, or religious affiliation, everyone in need deserves socio-economic support. Interpretively, amid ethnocentric hegemony and religious supremacy challenges in Africa, religious leaders must encourage the inclusion of all tribes and religious affiliations as recipients of socio-economic support. As Pillay (2017b, 13) maintains, "we need to be church together with others." In other words, the church needs to open its doors to people of other faiths and no faith. In Pillay's words, "the church joins with people of other religious affiliations to help build the human community" (2017b, 13). It, therefore, suffices to assert that the nearest brother or sister in need is the first recipient of donors' support. Furthermore, Ben-Shalom (2011, 206), without any religious affiliation, categorises those on the priority list as the relatively poor and the absolutely poor. The relatively poor are those who lost their former estate, wealth, or businesses, while the absolutely poor are those who were always poor but needed socio-economic empowerment. The bottom line is both the relatively and absolutely poor need to be uplifted. Ben-Shalom (2011, 225) finally submits that the identity of the recipients must be secret; an action that promotes the dignity of the poor.

#### Sources

Tzedakah can be funded from various sources. Among others, the tithe has been mentioned as the main source. Moses (2011) makes it clear that tradition stipulates that giving 10% of one's income minimally fulfils the command to perform acts of Tzedakah, but 20% is better. The tithe is also provided for the Levitical priesthood, festivals and the needy. The tithe is given in gratitude for God's authority and blessing; it is not given to invoke the blessing as taught today, especially in the Neo-Pentecostal contemporary theology. For example, in the relationship between Abram and Melchizedek, the tithe is given not to invoke a blessing, but in response to God's blessing (Gen 14:19–20). Additionally, three categories of recipients were mentioned in the Old Testament: 1) the priests as payment for their services (Numbers 18:21); 2) the orphans and widows; and 3) the poor and the strangers (Deuteronomy 12: 5–6; 14: 28–29). Noteworthy is the fact that the Levites, who are paid with a tithe, must also give "a tithe of the tithe" (Numbers 18:26).

Also, Bradley (2021) reveals that Israelites give their tithe to support the Jubilee festival and take a third tithe (33.3%) every 10 years to care for orphans, widows, and the poor. Using Deuteronomy 12: 5-6, Bradley (2021) asserts that the average offerings for the Jubilee festival (Levites' payments), caring for the orphans, widows and the poor, is about 23% per annum. Minimally, they give 23%, but there is no ceiling on their generosity. Against this background, it suffices to opine that the tithe is a major part of Tzedakah. Following Bradley's analysis, African Neo-Pentecostal churches that collect tithe offerings are obligated to engage in socio-economic empowerment projects. To model the Tzedakah Jewish culture, the minimum funding that should be committed to the socio-economic development of the adherents and communities alike, is either 23% of total annual income or 33.3% of 10 years of total tithe received by the churches. If such a percentage is invested with accountability and transparency, poverty and unemployment may be reduced in African communities. From another perspective, assuming African Neo-Pentecostal churches insist on maintaining the contemporary 10% tithing model, the amount realisable will still go a long way in an attempt to appropriate a charity-based service and consequently solve economic empowerment problems. This article will now make specific recommendations to the African Neo-Pentecostal churches.

### Recommendations

## African Neo-Pentecostal Churches must Have a Mindshift and Spiritual Reformation

Agreeably, the church is not of this world (John 17:14–16), but the church is called to change the world. To respond to God's call, the mindset of the church must shift from a focus on the eternal reward only. The world we live in, and how humans survive in it, must matter. The earthly relevance and participation of the church in daily human challenges are instructive. As Pillay (2017a, 14) advises, the church must put its own house in order. The African Neo-Pentecostal churches cannot keep neglecting societal

issues while accusing government officials of not providing jobs. Thus, mindshift is the first step in the right direction. Furthermore, as African churches called to care for humankind, reforming spirituality to reflect the transformation of society is instructive. As Pillay further asserts, "African churches need a reformed spirituality that must reflect life-giving transformative engagement in the world" (Pillay 2017a, 5). In other words, the African Neo-Pentecostal churches need to realise that any theology that promotes withdrawal from the communities' challenges, is authentically in doubt. As seen in Romans 12:2, when spirituality is reformed, and minds are transformed, fixing the community becomes a natural objective.

# African Neo-Pentecostal Churches must Embrace the *Maimonides* highest form of Tzedakah as a Strategy

The approach to charity must change from a maintenance culture to strategic empowerment programmes. Most African churches, particularly the Neo-Pentecostals, are still at the level of maintaining a continuous hand-to-mouth welfare system, which encourages beggary and economic dependence. There is a need to embrace the *Maimonides* highest model, where people are economically empowered, financially independent and have the dignity of labour. In a practical sense, the position of Naomi (2014, 3–4) described earlier is instructive. Thus, the African Neo-Pentecostal churches need to collaborate with individuals, the public and private sectors. Alternatively, the churches can run parachurch organisations to address poverty and economic underdevelopment via interest-free loans, micro-finance, job training, investment and partnership in business and education grants.

## African Neo-Pentecostal Churches should Start Creating a Chain of Entrepreneurs

Cutler (2017) interacted with Guy Franklin, founder of Israeli Mapped and general manager of SOSA in New York. The storyline suggests that extremely successful entrepreneurs support the younger generation of entrepreneurs, and as the younger group become successful, they reciprocate the benevolence to the next upcoming generation. The culture is said to be like an unofficial school where entrepreneurs are raised according to the Jewish community entrepreneurship model. Likewise, African Neo-Pentecostal leaders must learn from this Jewish culture aided by the Rabbinic order. Church leaders need to encourage wealthy entrepreneurs within their churches and communities to raise and empower upcoming ones. Subsequently, successful entrepreneurs will be multiplied in geometric proportions in African communities. While encouraging members to engage, the church can lead with possible programmes. For example, the African Neo-Pentecostal churches can invest in agriculture. They can acquire large fields that community members and adherents without jobs can leverage to achieve financial independence through farming. This is possible because Africa is blessed with vast land and labour capacity.

# African Neo-Pentecostal Churches should Take the Lead in Providing a Moral Framework for Society

This article shows that the anti-corruption campaign in Israel by the Rabbis preceded the emergence of the Tzedakah concept. Using the same model, if the African Neo-Pentecostal leaders unite with other Christian bodies and speak against the corruption of the political class, equity and economic justice will likely prevail. When economic justice is heralded by the church, government officials are likely to focus on social services rather than corruption. This will bridge the gap between the poor and the privileged. As Loy (2008, 7) suggests, the function of religion when it comes to poverty is to provide a moral framework for society.

## African Neo-Pentecostal Churches should Have a Practical Framework for Corporate Social Responsibility (CSR)

CSR is not to be carried out only by corporations and businesses in the community; African Neo-Pentecostal churches also have a responsivity to their communities. Secchi (2005), in describing the organisational, managerial theory, cites that everything external to the corporation is considered for organisational decision-making. Likewise, the African Neo-Pentecostal churches must take everything around them into consideration. Borrowing from the CSR interpretation of Ismail (2009, 199), the interest of the community where the church is located should be paramount. Additionally, the African Neo-Pentecostal churches should take the counsel of Hamers, Schwarz, and Bisschop (2005, 304), as in the case of the Netherlands and Europe, where they advised that "it is not the obligation of the corporations to fill the gap that government and churches have left." Filling such gaps must include tackling poverty and unemployment via economic empowerment. These may comprise social investment programmes like free or affordable education from primary to tertiary level. Consequently, the philosophy behind church-owned schools must not remain profit-making, but a social investment. Most importantly, the educational CSR needs to cover more vocational or skills acquisition programmes that can enable learners to create jobs and have financial independence afterwards.

# African Neo-Pentecostal Churches must Finance Social Investment via Development Research

Many successful projects are aided by preceding research. This is evident in the health and technology sectors. Following the advice of Mauss (1990, 18) that "generosity does not come naturally but can be encouraged," financial and human resource investment in research can be a way of discovering and promoting strategic ways to address unemployment and poverty in Africa. The African Neo-Pentecostal churches' research investment can focus on quality family life, health care, youth development, affordable entrepreneurial education, possible funding (loans and grants) and innovative technology. Following the research outcome, marketplace professionals with outstanding records and achievements within the churches should be brought forward as volunteers to drive the projects. Such research and implementation plans will most

likely encourage donors from all walks of life. As Beyers (2014, 7) observes, "religion does not only function in an ethical and ideological capacity when responding to poverty, it can also motivate people to engage actively in alleviating poverty."

## African Neo-Pentecostal Churches Need Theological Reform to Reflect Socioeconomic Development in Society

In principle, most churches believe in charity but not at the level of entrepreneurial or economic empowerment. Given that African Neo-Pentecostals rarely give attention to an intensive theological curriculum that encompasses community service, there is a need at this point for a change. In essence, African Neo-Pentecostal churches need to add community development courses to their theological curriculum. Also, setting up entrepreneurship training institutes for the recipients of Tzedakah will be a good idea. Tzedakah funds and grants will have no serious impact if the awardees are not trained in the art of business or entrepreneurship. Such courses may include skills acquisition and crafts training, economic psychology, cost-effective investment, customer service, business leadership, accounting for non-accounting professionals, and so forth. The African Neo-Pentecostal churches can take a cue from the United Nations Industrial Development Organisation (UNIDO) efforts.<sup>4</sup> Like other agencies, the church can economically transform the lives of the African people.

## African Neo-Pentecostal Church Leaders must Introduce Tzedakah as a Spiritual Civilisation to Church Adherents from Childhood

This article opines that most African churches, in principle, believe in the scriptures as a basic standard in most, if not all, endeavours. This agrees with the arguments above by Sacks (2005, 37) and others. Interpretively, given the corroborative outlook of Tzedakah and the scriptures with regards to the Tzedakah charity model, it is fair enough to infer that the African Neo-Pentecostal churches need to embrace the culture of Tzedakah as long as it is not contrary to the biblical charity principles.

Thus, church members and the future generation should be introduced to the culture of charity. One of the ways that "helping others to rise" can become part of a civilisation is to introduce it from childhood. For example, the director of lifelong learning at Congregation Emanu-El in the City of New York attested that in their supplementary school, like so many others, the weekly collection of Tzedakah is an integral part of the curriculum. This is a culture in most Jewish schools. Participating in Tzedakah is not just what happens by miracle; there are deliberate efforts to teach successive generations the culture of community development via Tzedakah. Furthermore, it is often emphasised in classrooms and family programmes that sharing one's good fortune fairly with others is not only an act of compassion but a responsibility and a central role in the Jewish communal identity (Kaiserman 2014). Likewise, in Africa, as a communitarian

<sup>4</sup> See UNIDO entrepreneurial empowerment details at https://www.unido.org/our-focus/creating-shared-prosperity/agribusiness-and-rural-entrepreneurship-development/entrepreneurship-curriculum-programme.

society with *Ubuntu* and *Ujamaa* identity, Tzedakah must be introduced to children and church adherents early in life as part of their communal and spiritual responsibility.

### African Neo-Pentecostal Leaders must Lead the Change

The bishops, pastors, and so forth should take responsibility. Peter (2002, 45) states that "the primary duty of the bishop was the care of the poor." Progressively, he claims that "the care of those who were susceptible to impoverishment in urban society, and not only the care of the destitute, was central to the consolidation of the authority or influence of the bishop in the community" (Peter 2002, 78–79). Consequently, the religious leaders' relevance and authority transcend the sacramental ordinances within the four walls of the cathedrals; the welfare of the community is part of their assignments. Likewise, Richard (1997, 92) adds that the duty of the Christian leader is "community relationship and patron-client relationship." The community needs Christian leadership that translates the love of Christ from the pulpit to the communities through social transformation. More importantly, the duty of the African Neo-Pentecostal leaders must not end with initiating and implementing the change, but they should also be contributing financially to the course.

## Where possible, the Social Investment Programmes must Cover Healthcare

The ability to achieve financial independence requires good health. Judaism, Christianity, and Islam are particularly valuable in advancing the claim for universal access to healthcare (see Doyle 2015, 95). Additionally, the precedence set by the United States Catholic Bishops in their resolution on healthcare reform implies that every person has a right to healthcare. This right flows from the sanctity of human life and the dignity that belongs to all human persons, who are made in the image of God (US Catholic Bishops 1993, 1–7). Agreeably, a few mainline churches engage in healthcare social investment, but the African Neo-Pentecostals have huge ground to cover in this regard. Consistently, this article opines that financial independence via socio-economic empowerment is directly proportional to good health services available in society. Thus, setting up unhealthy people to be self-sufficient will frustrate the whole empowerment project. Life is first, and should be part of the African Neo-Pentecostal churches' effort to deliver socio-economic development in their communities.

## The Annual Budget of the African Neo-Pentecostal Churches must Reflect Tzedakah Plans and a Commensurate Accountability System

A robust percentage of funds allocated for the empowerment of the unemployed should be part of every church's annual financial budget. Additionally, the church board should put an accountability and financial monitoring system in place. This system must ensure the non-diversion of social investment funds for monumental projects. Non-diversion of project funds should be part of the administrative policy. Diversion of such funds is as good as stealing (Proverbs 22:22). It is against this background that accountability becomes paramount. Accountability must be demanded of those in charge of Tzedakah funds in the church. Accounts and finances that are run under a closed system may not

encourage the donors; an open policy must be the style. Everyone who gives has the right to ensure the funds are rightfully utilised. It then suffices to say that donors deserve reports from those trusted to dispense resources to the poor. Once the system of accountability is in place, African Neo-Pentecostal churches can easily partner with donor agencies across the globe to address unemployment and poverty in Africa.

It is interesting to know that the African Neo-Pentecostal churches have the capacity to raise funds for a Tzedakah kind of project. This is evident from the fact that African Neo-Pentecostal churches embark on fundraising for projects like the construction of cathedrals, the purchase of equipment, book launches, and special programmes like anniversary celebrations, mega music festivals, and so forth. Reports show that the most breath-taking cathedrals in Africa cost millions in different currencies. For example, the Living Faith Church in Nigeria is currently worth ₹15 billion, while the Redeemed Christian Church of God camp in Lagos is worth ₹2.3 billion. Also, House on the Rock Cathedral and Christ Embassy Love World Arena are worth \2billion each. Amazingly, Word of Life Ministry Warri in Nigeria is worth over \$150 Million.<sup>5</sup> These and many more African Neo-Pentecostal churches were built with great fundraising efforts. While it is a beautiful idea to raise funds for these landmark projects, investing in the adherents and surrounding communities can also be achieved. It only takes servant leadership, willpower and interest in the plight of the people. The same energy or capacity invested in pursuing philanthropists and wealthy adherents to give towards the above-listed projects can be applied to the Tzedakah project. As an act of righteousness in Africa, socioeconomic empowerment needs to be part of the churches' ethical responsibility.

#### **Recommendation for further Research**

Finally, a colleague who was deeply touched by the exposition of this article regarding the wise philosophy of Tzedakah, observed that the world has lulled itself into believing that there is only one kind of leadership—political leadership. While this article has sufficiently addressed the Neo-Pentecostal leaders' role, the question is, where are the business leaders, religious leaders, academic leaders, educational leaders, community leaders, health leaders, youth leaders—the list goes on? Passing the buck to politicians has become the easy way out to sit and wait for others (government) to save the world. To encourage other leaders to take responsibility for socio-economic development, researchers are urged to expand on this work by scouring their fields of expertise to find applications for the Tzedakah principle. Further research in this regard is highly recommended.

## Conclusion

This paper has established that the highest form of Tzedakah is a socio-economic empowerment strategy usable by the contemporary African Neo-Pentecostal churches

<sup>5</sup> See *All Nigeria Info*, 2018, "10 most expensive Churches in Nigeria," *All Nigeria Info*. Accessed December 4, 2021. https://allnigeriainfo.ng/10-most-expensive-churches-in-nigeria/.

to reduce unemployment and alleviate poverty. Hopefully, if the recommendations are incorporated, communities in Africa will experience socio-economic development. This article will not be complete without mentioning a reward system for donors and recipients as provided in the scriptures. Using four chapters of the book of Psalms; 30:24–26; 31:16–22, 41:1 and 42:11, one may conclude that giving to empower others is like a relationship that involves human and divine partners. In the process, the self-esteem of the community is built, and crime and social vices are reduced. Ultimately, the giver helps the receiver, the receiver prays a blessing on the giver, and God rewards both the giver and the receiver.

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