

Mafisa: Communion ecclesiology of Acts 2:42–47 in action



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The Batswana people practise a cultural tradition known as *mafisa*, which involves borrowing and lending as a way of poverty alleviation within the community. Its main purpose is to narrow the gap between the rich and the poor. Conversely, communion ecclesiology embodies the principle of giving, whereby believers respond to the needs of the poor so that none among them lacks. Both *mafisa* and communion ecclesiology centre on mutual giving as a way of overcoming economic hardship. The objective of this article is to demonstrate how *mafisa* and communion ecclesiology, expressed as *koinonia*, work in synergy to address poverty alleviation in communities. The study engages African cultural epistemology to highlight the community's inherent capacity to uplift and emancipates itself from economic menaces. It further seeks to show that African epistemologies can be applied to understand theological epistemologies such as *koinonia*. Drawing on a literature study, the two entities are defined, analysed, and compared to reveal their role in addressing poverty. While *mafisa* represents a secular cultural practice and *koinonia* a spiritual theological concept, the two complement one another for a good course. The article concludes that the *ecclesia* of Acts 2:42–47 practised both *mafisa* and *koinonia*, serving the community to bridge the economic gap between the rich and the poor.

Contribution: The decolonisation of theology can be advanced through African philosophies and community-driven initiatives aimed at addressing socio-economic devastations. *Mafisa* represents one such initiative and aligns with theological dictum known as communion ecclesiology. Together these two approaches contribute to poverty alleviation by applying Jesus's principle that freely you have received, freely you must give. Those who are blessed will in turn bless others.

Keywords: *mafisa*; communion ecclesiology; *koinonia*; community; poor.

Introduction

This article endeavours to recover the importance of African epistemologies in the process of theologising, and more specifically, in ecclesiasticising. Many theologians in Southern Africa, across racial and cultural backgrounds, tend to marginalise these epistemologies, as they were historically labelled 'heathen', 'ungodly' or 'uncivilised' by Western theologians. As Magesa (1997:37) emphasises, to understand people's God-talk, one must first become familiar with their symbols and entire system of their language. It is therefore of primary importance that decolonising processes recognise the necessity of studying people and their culture – understanding their philosophy, psychology, and worldview. Through concepts such as *mafisa*, Africans are placed on the right trajectory and encouraged to take pride in who they are and what they possess, namely philosophical wisdom. This philosophy is uniquely limitless (Makumba 2014:99), being endowed with vital insights that make human existence a reality to be valued and appreciated. For this reason, this research employs the Setswana concept of *mafisa* as a lens through which to understand the communion ecclesiology of Acts 2:42–47. This discussion begins with a South African contextual framework that serves as a trajectory into the argument.

One of the key policy documents underpinning South African governance under the leadership of the African National Congress is the Freedom Charter of 1955. The Charter contains two clauses that articulate the principle that 'the people shall share'. In its exposition, the Charter identifies two major elements that the people ought to share, namely the nation's wealth and the land (South African History Online 2011). These two elements are powerful tools for reducing poverty and mitigating economic inequality. Land is a precious resource upon which wealth can be built. It forms the foundation of human livelihood, encompassing activities such as livestock breeding, cultivation, mining, factory operations, and even childbearing and rearing. Virtually all aspects of human existence are rooted in the land. This article demonstrates that Africans have historically

relied on the land through livestock breeding and cultivation to ensure that no one goes hungry when land is available for such economic activities. The Setswana practice of *mafisa* is explored here as an illustration of how Christians, living in communion, can learn from this tradition to deepen their understanding of communion ecclesiology. To demonstrate the epistemological strength of the *mafisa* concept, the article highlights certain poverty-eradication schemes initiated by the governments of Botswana and South Africa in order to conceptualise similar principles within their cooperative programmes. In 2022, the Botswana government launched a project that revived the traditional *mafisa* system as a strategy to boost the country's pastoral agriculture (Sunday Standard Reporter 2022). Similarly, the South African government introduced the Comprehensive Agricultural Support Programme (CASP) in 2004/2005 to address the gap created by the closure of the Agricultural Credit Board in 1998. The Micro Agricultural Financial Institutions of South Africa (MAFISA) initiative became a key pillar of CASP:

[A] financial scheme that provides production loans to smallholder farmers through a network of public and private intermediary institutions in a bid to contribute to job creation, food security, sustainable rural communities and economic growth. (Parliamentary Group 2019)

The corresponding theological subject explored in this study is communion ecclesiology, expressed through *koinonia*, which is characterised by togetherness and illuminated by the text of Acts 2:44–45.

Mafisa demonstrates communion ecclesiology

The Setswana culture is founded on social communality, where economic equality is experienced as an innate reality rather than a structural demand. This is known as *mafisa*, a Setswana concept that promotes wealth creation and narrows the gap between the poor and the rich based on the common African proverb: 'If you want to go fast, go alone. If you want to go far, go together'. This captures the essence of collective progress – going far together and achieving much together. *Mafisa* is a cultural practice that plays a significant economic role in poverty alleviation, the reduction of inequality, and the mitigation of social stratification between visible poverty and wealth. It is a principle of assisting those in need, where 'the rich are expected to lend cattle to the poor, for ploughing and for the supply of milk, a practice known as *mafisa*' (Matjila 2009). In its original form and practice (South African History Online 2011):

The Mafisa system was when rich cattle owners loaned one or more heads of cattle to a poor man without any cattle. Each man who took the cattle into his keeping became responsible for the care and wellbeing of the animals and received in exchange the right to the milk produced and some of the offspring. (n.p.)

According to Schapera (1970), the *mafisa* system (lending cattle to the poor) was a special contract whereby destitute people were given cattle by wealthy relatives. This

arrangement was mutually beneficial: the owner's livestock would be well cared for, while the poor man could provide his family with milk, plough his field with the oxen, and use the animals for transport. However, they could use them as draught power for ploughing and milk them, and an accumulation of such cattle could enhance one's prestige in society thus allowing the furthering of political and economic interests (Parliamentary Group 2019).

Maitsapo (2018) captures the *mafisa* practice succinctly:

Motswana fa a ne a na le dikgomo tse di bonalang, o ne a neela yo o tlhokang setlhotshwana sa dikgomo go di tlhokomela. Se, se ne se bidiwa, go isa dikgomo mafisa. Ene e re fa monnamogolo a di ntsha mo lesakeng a bo a raya yo o di amogelang a re, 'gamela bana maši morwarre'. Ka go dira jaana, mongwe le mongwe o ne a sa lale ka tlala bomorwarragwe ba ntse ba le teng. [Whenever a Motswana owned a large herd of cattle, he would give some of the cows to someone to take care of them. This was called mafisa. When these mafisa cattle were given to the beneficiary, the owner would say, 'My brother, milk these cows for your children'. By so doing, no one would go to bed hungry while his fellow citizens are there.] (p. 84, [author's translation])

This demonstrates that privileged livestock owners voluntarily offered some of their animals to the underprivileged as a means of improving their livelihood. It reflects a spirit of volunteerism, cooperation, and communality. To explain it further (Rego et al. 2019):

The principle of *mafisa* [assisting others in need] is a third practice at the core of traditional Tswana culture. Before money was used as the primary currency, those rich in cattle would hire the less privileged as workers and often lend the workers cattle so that they would also have a basis to create wealth. This act of generosity inspired trust and loyalty from workers who were motivated to do their best to help their employer prosper. By the time the employee was able to return the cattle, his family would have their own stock of cattle. As a result, the practice of *mafisa* in some instances led to some poor families becoming richer than those who gave them a hand up. *Mafisa* is a strong manifestation of *tirisano* because it speaks to the principles of working together for the collective good. (n.p.)

Maitsapo (2018), Thapelo (1998) and Rego et al. (2019) argue that *mafisa* represents the conviction that wealth can be created collectively. This is affirmed by one of Botswana's official documents (cited in Thapelo 1998), which defines *mafisa* as:

[A] system whereby cattle were loaned in trust from patron to client, in return for tribute, services and political allegiance. For a long time, clients could not slaughter or market *Mafisa* cattle since they were held in trust and remained the property of the patron. (n.p.)

It may also be observed that *mafisa* is not limited to the sharing of livestock but extended to the cultivation of land. A wealthy landowner would volunteer to till the field of a poorer neighbour, relative, or community member who helped care for the land. Instead of charging the neighbour for cultivation or ploughing, the underprivileged person received the service with the understanding that he or she would assist in tending both fields – the owner's and his or her own.

The essential point is that *mafisa* was a voluntary mechanism for the accumulation and redistribution of wealth without disadvantaging or exploiting the owner to enrich the beneficiary. It functioned as a vital safeguard against absolute poverty. There was no political socialism or forced redistribution of possessions, contrary to interpretations equating it with holding 'all things in common'.

Closer scrutiny of the *mafisa* practice leads to the logical conclusion that it is founded on generosity and collective wellbeing. The owner of the *motlhape* [livestock] expects the *modisa* [herder] to enhance the owner's wealth, while the wealthy saw themselves as creators of prosperity for the benefit of the poor and the herders within the community. The *mafisa* beneficiary uses the loaned cattle for essential livelihood activities such as drawing water, transporting goods, or ploughing the land as need may arise. Most importantly, the milk from the cow sustained himself and his family.

For this reason, the *mafisa* cattle were always females, giving rise to proverbs such as *Kgomo ya mafisa re e gama re lebile tsela* or *Mogama kgomo tsa mafisa, o gama a gadimile tsela* [you milk the loaned cow expecting the owner to claim it back anytime]. Another proverb reinforces it: *kgomo ya mafisa ga e rekelwe kgamelo* [the loaned cow is not permanent] or even *kgomo ya mafisa ga e na motshelo* [the loaned cow cannot be rotated or passed on to someone else, except by the owner]. As Otlogetswe (2015:278) explains, 'A person who is using something that is borrowed, uses it knowing that it may be wanted back any time'. When the loan period ended, communality is reinforced through the gathering of the owner and the beneficiaries to share and plan together for their mutual success. This created a win-win situation that effectively narrowed the poverty gap.

Like many African philosophies such as *botho* or *ubuntu*, including the Batswana institutions such as *bogosi* and *kgotla*, *mafisa* suffered the colonial onslaught of extinction brought about by missionary trade systems rooted in individualistic commercial profit. As Nkomazana and Setume (2016:52) observe, 'Trade rather than Christianity became the primary means by which missionaries introduced European material and cultural values'. Khosa-Nkatini (2022:214) further notes that 'Europeans ensured that they removed as many African traditions as possible in favour of their own cultures and tradition'. Instead of adapting Christianity to African cultures and drawing on its strengths, missionaries went into the arsenal to impose the European market systems based on individual gain, replacing the African social market ethos that emphasised community building and mutual upliftment. Miller (2011:115) aptly remarks, 'Our current economic system does not provide any ready means for us to think about our relationships with others'. The global market ethos undermined African socio-economic initiatives and cultural practices that sustained economic resilience and communal welfare. Africans were left culturally displaced, which has become a term of opprobrium (Neuhaus 1985:302). Consequently, the *mafisa* practice began to collapse under the

weight of colonial mercantilism, which penetrated deeply into the Batswana territories. However, this external intrusion did not cause the complete disintegration of the *mafisa* practice.

Communion ecclesiology reflected in *mafisa*

From a Protestant perspective, communion ecclesiology understands the church through relationships. It is always conceived as the togetherness of God and humanity, but this humanity refers specifically to those who have been redeemed, who trust in the Lord Jesus Christ, and confess the one trinitarian God. As Volf (1998:33) expresses, 'One enters into the trinitarian community through communion with Jesus Christ in faith'.

Communion ecclesiology affirms that no person can exist without communion – an existence that dwells *perichoretically* with the triune God. God and his people relate through the cross of Jesus Christ. Communion ecclesiology therefore is the view of the church, not from a structural standpoint but from a relational one. It envisions the church as the eschatological new creation in which the triune God mutually and personally indwells his glorified people (Volf 1998:228–233). Therefore, the ecclesiality of the church lies in its communality. Within this communality arises solidarity – a solidarity that is strengthened through continuous fellowship, where needs are recognised and addressed.

It is within such communion that the exhortation to 'bear one another's burden' (Gl 6:2) becomes a lived reality. This command refers to assisting another when confronted with any weight that threatens to press them down (Robertson 1931:315). As Ngewa (2006:1424) explains, 'A burden is any hardship, whether physical, emotional, mental, moral or spiritual'. Thus, *koinonia* forms the very essence of communion ecclesiology, serving as a support structure for members both materially (*mafisa*) and spiritually (*koinonia*).

Bearing one another's burden manifests compassion in action where addressing the needs of others are seen as cognitive, affective, and practical. This shows how culture (*mafisa* in this discussion) and religion (communion ecclesiology) can synchronise to strengthen the quality of life. In essence, *mafisa* represents a form of African hospitality, which 'can be simply seen as the willingness to give, to help, to assist, to love and to carry one another's burden without necessarily putting profit or rewards as the driving force' (Gathogo 2016:1069).

In the quest to decolonise theology through African epistemologies, one inevitable truth emerges: 'It is virtually impossible to disentangle the threads of biblical teaching and cultural experience' (Pinnock 1985:323). This is evident in Acts 2:44–45, which contains two key statements resonant with the *mafisa* principle: 'All the believers were together and had everything in common' and 'They sold property and possessions to give to anyone who had need'. These statements depict a radical form of community and generosity that exemplifies communion ecclesiology.

Their earlier encounter with Christ and the infilling of the Holy Spirit produced boldness and zeal to share the message of salvation with those around them. Christology and pneumatology thus enacted soteriology within an anthropological context. Out of their Christological encounter and pneumatological experience, they became anthropologically a *koinonia* – a communion of a close-knit community. They devoted themselves to the apostles' doctrine, *koinonia*, the breaking of bread, and prayer. The atmosphere was marked by joy, unity, mutual support, and generosity, ensuring solidarity so that none among them was in need. They embraced inclusivist systems as socio-ecclesial models that brought Christians together, promoting communal sharing and harmony (Resane 2024b:5). Socially, they were eager to contribute to one another's welfare. As Orobator (2008:84) observes, this communion 'implies the actual experience of an inclusive fellowship, participation, sharing, equality, hospitality, mutuality, solidarity and so on'. In reference to Kärkkäinen (2007:1–5), Tagwirei and Masango (2023) further clarify that:

the ecclesiology of *koinonia* primarily denotes an important relational aspect of Christian demonstration of love through life in sharing, impartation, participation, community and communion in all areas of life – spiritual, social, economic and political fronts. (p. 5)

'They had all things in common': This phrase indicates a radical form of communal living in which personal possessions were shared within the community. It was a voluntary practice motivated by love and concern for others. 'It was a voluntary matter', notes Marshall (1998:84), as illustrated in the narrative of Barnabas (Ac 4:36–37) and contrasted in that of Ananias and Sapphira (5:4). This lifestyle reflects Christ's teaching on caring for the needy (Mt 25:35–40) and recalls the Old Testament's ideal of community life embodied in the laws of Jubilee (Lv 25). It was a spontaneous expression of *koinonia* – unity and love prompted by the Holy Spirit.

They showed mutual affection and love for one another. Many African Christians continue to live communally, where sharing is a way of life, because sharing lies at the heart of African ethics. Hence, *mafisa* embodies a moral obligation to give and to sustain life. As Bujo (1992:22) argues, morality is determined by the life-giving potential of an act. In this sense, a person is intimately connected to others 'and the universe is conceived as a sort of organic whole composed of supra-sensible or mystical correlations or participations' (Nyamiti 1973:20). By contrast, Western Christians often cling to personal possessions. Having 'everything in common' was a practical response to community needs, ensuring that none lacked basic necessities. The expression 'had all things in common' speaks of radical generosity, selflessness, and prioritising others' wellbeing over personal comfort.

They sold their property for the radical transformation of their community, establishing a new culture not based on the law of self-interest and competition but on compassion and self-denial. As Resane (2024a:174) notes, 'Sharing is whereby members of the community sell their possessions, hold all things jointly, and distribute to others as there is a need'. This

communal lifestyle, reminiscent of Acts 4:32–35, stands in stark contrast to today's individualistic society, where personal wealth is prioritised over collective well-being. Ladd (1977:351) similarly observes, 'No man considered his property to be his own, but to be used for the good of all'.

Prioritising generosity means placing the needs of others above personal desires. As Resane (2023a:5) highlights: 'The motive behind *sharing everything in common* and *selling their property*', citing Moltmann (2015:158): 'Anyone who lives a divinely filled life has no need for the ambiguous securities which possessions and property give him'.

'Sharing calls for self-denial': To some degree, the believers of Acts 2 restrained themselves for the sake of others in need. They set aside profit and personal gain, choosing solidarity to bridge the gap of inequality and economic marginalisation among them. This was a noble expression of their redeemed identity. Their integrity as *koinonia* – a redeemed and redemptive community – was proven 'to the point of voluntary impoverishment for the sake of bearing one another's burdens and sharing each other's resources' (Beals & Libby 1985:202).

There were no apostolic decree compelling believers to sell their property, nor any coercive mandate to give to the needy due to some cold force, penalty, or imposition. They were moved to action because they were 'of one heart and mind'. Their generosity was a freely chosen, voluntary initiative to meet the basic needs of fellow believers.

Common features between *mafisa* and communion ecclesiology

The first feature between *mafisa* practice and community of Acts 2 is sharing and solidarity. While *mafisa* involved parting with livestock to empower another member of the community, the *koinonia* of Acts 2 practised sharing by selling personal property. Boaheng (2022:13) highlights that, '[t]he purpose of such acts of sharing is not for all people to have the same number of resources, but to have everyone getting the basic necessities for existence (2 Cor 8:15)'. *Mafisa's* purpose is to provide a 'starter-pack' enabling the needy to establish their own *moraka* [cattle pen or corral], whereas, in communion ecclesiology, sharing was aimed at uplifting those in need so that their basic necessities were met, as Acts 2:45 suggests: 'that people sold their possession so that the proceeds might be used to help the needy' (Marshall 1998:84). This early Christian community comprised many poor people, especially widows with no familial support structures. The New Testament scholar, Ladd (1977:351) confirms, 'The sense of sharing the blessings of the messianic age led to an actual sharing of possessions'. Their generosity marked a decisive departure from the patronage economy that dominated the Roman culture they lived in (TOW Project n.d.):

In a patronage system, gifts from the rich to the poor create a structure of systematic obligation. Every gift from a benefactor implies a social debt now owed by the beneficiary. The system created a sort of pseudo-generosity in which generous patrons often gave out of self-interest, seeking to accrue honour connected to patronage.

Mafisa and *koinonia* were not captured by patronage system – they were motivated instead by *botho* or *ubuntu* and *homothumadon* [togetherness]. *Botho* or *ubuntu* cements community, for *ubuntu* conveys ‘connotations of communality, communion and interrelatedness’ (Sakupapa 2018:8), emphasising voluntary, not competitive, sharing. There was no competition as to who share more than the others. No one sought superiority or domination. The Spirit of Christ and human sensibility precluded patronage entirely.

Sharing and solidarity go hand in hand. Solidarity may be understood as mutual agreement and support among members of a group or community who share common interests, objectives, and standards. It transcends divisions of class, race, ethnicity, nationality, or disability. Laitinen and Pessi (2015) explain:

Solidarity is closely connected to communality. Solidarity’s characteristics may materialize most accurately in rather small communities whose members share, among other things, common history, common language, feeling of cohesion, willingness to help each other, common beliefs, and systems of values and norms. The core feature is inclusion and exclusion: not everyone is a member. This attitude promotes and in part specifically creates feelings of cohesion and density of a group. (p. 8)

In relation to *koinonia*, solidarity (Fiveable 2024):

[I]s the sense of unity and mutual support that binds members of a society or community together. It encompasses the shared values, beliefs, and norms that facilitate cooperation and cohesion among individuals within a group. (n.p.)

One expresses solidarity through sharing; one cannot share meaningfully without a sense of solidarity. Solidarity is affective, whereas sharing is kinesthetic.

Maitsapo’s statement ‘*gamela bana maši morwarre*’. *Ka go dira jaana, mongwe le mongwe o ne a sa lale ka tlala bomorwarragwe ba ntse ba le teng* [My brother, milk these cows for your children. By so doing, no one would go to bed hungry while his fellow citizens are there], powerfully conveys the meaning of solidarity. *Gamela bana maši* expresses the extension of solidarity not only to an individual but also to the children, referring to the beneficiary’s entire household. The word *morwarre* [my blood brother] signifies kinship and deep bonds of solidarity. *Ka go dira jaana, mongwe le mongwe o ne a sa lale ka tlala bomorwarragwe ba ntse ba le teng* expresses charity and articulates the ethic of ensuring that no one goes hungry while others in the community can help.

This demonstrates solidarity with the hungry, expressed through the *mafisa* system, where the lender (owner) who released cattle to the beneficiary acted in solidarity with those in need. This stands in juxtaposition with the Western ontology of individualism, which prioritises autonomy and self-reliance. Here there is no collectivism, but an individualistic sense of self-sufficiency. A good correlation can be made here with Ladd’s observation (1977:351): ‘Apparently the money thus contributed was used to provide daily rations for the poor, who otherwise would have nothing

(6:2)’. Just as *mafisa* cattle provided milk and facilitated cultivation for poor beneficiaries, *koinonia* supplied daily food for the needy – their sales proceeds went to benefit those in need (Ac 2:45) and this expressed further that:

For there was not a needy person among them because all those who owned lands or houses sold them, brought the proceeds of the things that were sold, and laid them at the apostles’ feet. This was then distributed for each person’s basic needs. (Ac 4:34–35)

The second shared feature is non-discrimination. The only social distinction in *mafisa* was that between wealth and poverty, the beneficiary could be from another tribe or social stratum. The focus remained on uplifting one’s personal economic standing. Similarly, *koinonia* is ‘a community of relationships where our fraternity in Christ supersedes ties of nationalism, race, culture, clan, or family’ (Beals & Libby 1985:204). The *homothumadon*, empowered by the Holy Spirit, united believers in an unbreakable bond. It represented mutual aid and association rooted in *botho*, reciprocity, and solidarity (Mupedziswa & Ntseane 2013; Ntseane & Solo 2007). Diversity is inevitable in both *mafisa* and *koinonia*. In *mafisa*, the goal is to bridge the economic gap between rich and poor; in *koinonia*, it is to dismantle all demographic and social barriers such as age, gender, culture, ethnicity, and language. Differences in personality, such as extroverts, introverts, different values, attitudes, and lifestyles (Johnson & Johnson 1997:445–446) can hinder human progress economically, socially, and spiritually. They exist in the context where humans are the realities to reckon with. Yet these humans keep changing their habitats and cultures. They are the diversities, when embraced, to enrich communal life. Changing demographics strengthen both the cultural vitality of *mafisa* and the spiritual dynamism of *koinonia*. The two thus function as instruments of inclusion and embrace. As Resane (2016) notes:

Relevance in communities, calls for theologians to continually study their changing demographics and provide practical services that people need. Religion and culture are the forces in some form of symbiotic relationship. (p. 5)

Mafisa and the culture of *koinonia* sharing should therefore work together for the betterment of human life.

The third shared feature is unity. *Mafisa* could not function without communal unity. It is through unity that needs are recognised, and strategic interventions undertaken. The unity of *koinonia* is vividly portrayed in Acts 4:32–35:

Now the large group of those who believed were of one heart and mind, and no one said that any of his possessions was his own, but instead they held everything in common. And the apostles were giving testimony with great power to the resurrection of the Lord Jesus, and great grace was on all of them. For there was not a needy person among them because all those who owned lands or houses sold them, brought the proceeds of the things that were sold, and laid them at the apostles’ feet. This was then distributed for each person’s basic needs.

Their unity is expressed through phrases such as ‘of one heart and mind’ and ‘held everything in common’ (Acts 4:23–37; Acts 2:44), while their sharing is conveyed by phrases such as:

[A]ll those who owned lands or houses sold them, brought the proceeds of the things that were sold, and laid them at the apostles' feet. This was then distributed for each person's basic needs. (Acts 4:33–35)

As Marshall (1998:84) notes, Acts 4:33 describes 'a society whose members lived together and had everything in common'. The key word 'together' encapsulates their unity. Barnes (1979) comments that this means:

They were united; were joined in the same thing. It does not mean that they *lived* together in the same house, but they were united in the same community, or engaged in the same thing. (p. 57)

Their togetherness was the defining mark of their *koinonia* or *ecclesiality* (Ladd 1977):

The several statements that the early Christians were 'together' (2:44, 47) designate the quality of their fellowship as much as the common assemblage. The early Christians were conscious of being bound together because they were together bound to Christ. (p. 350)

Their unity reflected the conviction that accumulating wealth while others suffered need, was incompatible with authentic Christian living. The underprivileged should not be oppressed because of economic status, as those who are wealthy today may be poorer tomorrow (Resane 2023b):

For instance, the proverb, *khumo le lehuma di lala mmogo* [wealth and poverty are bedfellows] teaches that a wealthy person should not undermine the poor person, as both are humans. (p. 2)

The wealthy are constantly reminded that *khumo matlhare e a tlhotlhorega* [wealth can be shed like leaves]. Resane (2023b) continues in the same vein that:

khumo segwagwa e a pharuna [wealth leaps like a frog]. Being rich can be temporary. These proverbs teach the value of wealth management, and the morality of respecting people, regardless of their economic status. (p. 2)

Volunteerism is the last common feature, which reveals *mafisa* and *koinonia* as communion ecclesiology in action. In *koinonia* circles, volunteerism is a tangible expression of love and a foundational aspect of community life – an act of service, compassion, and mutual care. Both *mafisa* and *koinonia* emerge from voluntary actions and affiliations, originating at the grassroots levels, that is, within and from the community itself. *Mafisa* is a personal initiative aimed at community empowerment, just as *koinonia* is a communion in which members live for one another. Both seek to alleviate poverty and reduce economic inequality. In *mafisa*, no one compels cattle owners to lend certain cattle for *mafisa*; in *koinonia*, neither Christ nor the apostles imposed a mandate that believers share their possessions. *Koinonia* thus models how volunteerism nurtures community spirit, unity, and cohesion. Both *mafisa* and *koinonia* exemplify radical volunteerism by meeting physical needs, fostering mutual care, and creating strong, supportive communities in which every member feels valued and cared for. Their generosity flowed from conviction: they acted because it was the right thing to do.

Conclusion

Africans are resilient in the face of miseries, devastations, and the deplorable conditions of poverty, as well as social maladies such as racism, marginalisation, and disenfranchisements. Economic crises were traditionally addressed through *mafisa*, whereby the poor were uplifted through a cattle-loan system. This system was founded on mutual trust and the confidence that the beneficiary would care for the loaned cattle responsibly and give a faithful account of their wellbeing. Within the African culture of *botho*, the notion of poverty amid abundance is foreign. No person should remain poor or go to bed hungry while belonging to a community of wealth. Poverty alleviation through the *mafisa* system was a culturally accepted norm by which the rich were expected to uplift the poor. As shown throughout this article, the *mafisa* system (lending cattle to the poor) was a deliberate and benevolent initiative of the wealthy to empower those in need.

This communal, culturally grounded form of economic empowerment was systematically eroded by colonial and apartheid ideologies that 'were forcefully against customary African practices, which they thought about primitive and considering odd notion' (Khosa-Nkatini 2022:219). Despite this onslaught, *mafisa* continued to play a critical role in bridging the gap between rich and poor. Rooted in the African communal philosophy of *botho*, togetherness or social cohesion remain deeply embedded in the African conscience, aptly expressed in the proverb *mabogo dinku a thebana* [hands are like sheep, they help each other], underscoring the strength of unity (Resane 2023a:6).

Communion ecclesiology, likewise, embodies an indestructible cohesion among believers – bound together by the Holy Spirit, who endows each believer with charisms for the service of both the *koinonia* and the wider cosmos. When believers live as *koinonia*, they minister to one another materially and spiritually. As Acts 2:45 records, they parted with their possessions to reach the needs of the poor; just as in *mafisa*, the donor gives away some of his cattle to uplift the underprivileged. Their spiritual vitality was nourished through regular gatherings devoted to the apostles' teaching, fellowship, the breaking of bread, and prayer (Ac 2:42). In this way, *koinonia* balanced social responsibility with spiritual maturity.

The *ecclesia* of Acts 2:42–47 thus embodied both *mafisa* and *koinonia*, serving the community by narrowing the economic gap between the haves and the have-nots. When *mafisa* is activated, communion ecclesiology comes to life, for this is the essence of Christian community: to intervene in the plight of the poor. Both *mafisa* and communion ecclesiology voluntarily stand in solidarity with the poor through sharing, exemplify social equality, and express harmonious diversity within unity.

This research calls upon Africans to reject the false narrative that 'nothing good can come out of Africa', a mindset which, as Katongole (2011:82) observes, 'leads to the constant devaluation of African lives and disparagement of whatever

is African'. Initiatives such as *mafisa* must therefore be reclaimed as pathways to economic self-discovery. In and through *koinonia*, communion ecclesiology is experienced leading to improvement of life's quality.

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CRedit authorship contribution

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