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A pastoral theological critique of "*stokvel*" ecclesiology through John Calvin's doctrine of the true and false church

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This article offers a pastoral-theological critique of the emerging phenomenon of 'stokvel ecclesiology' – a model in which financial contribution increasingly determines ecclesial belonging, access to pastoral care and participation in church life. This article argues that providing pastoral care based on members' financial contributions transforms the church into a transactional institution, thereby undermining its very purpose for existence. Drawing from John Calvin's distinction between true and false churches, it argues that a faithful church is marked not by economic metrics or institutional performance but by the preaching of the Word and the visible embodiment of Christ's compassion through pastoral care. This article advances the discussion from Baron and Maponya by employing the concept of the stokvel as a metaphor to illustrate how the church's approach to pastoral care is becoming shaped by stokvel-like methods, thereby creating what Calvin would regard as a false church. Through the lens of Calvin's ecclesiology, the article calls for recovering pastoral ministry as the visible embodiment of God's grace in society, thereby resisting the commodified forms of care that characterise stokvel-like ecclesial expressions.

Interdisciplinary implication: While grounded in pastoral theology, this article also engages economic and sociological perspectives, examining how financial models like stokvels reshape ecclesial structures and impact the church's public witness and ethical responsibility.

Keywords: John Calvin; pastoral theology; Stokvel ecclesiology; true and false church; Word and sacrament.

Introduction

In recent years, the growing adoption of business and *stokvel*-like models within contemporary church life has raised serious concerns about pastoral theology. These models, driven by financial logic, performance metrics and transactional participation, significantly depart from the church's foundational identity as a community of grace, care and prophetic witness.

When ecclesial belonging becomes conditional upon monetary contribution or when ministry is structured around consumer satisfaction and institutional profit, the church risks losing its theological soul. At the centre of this crisis lies a profound erosion or at least misunderstanding of pastoral theology, which stands as the engine that defines the church in praxis in the world (cf. Ballard & Pritchard 1996:53–54). Pastoral theology is not merely a peripheral function of the church but also constitutes the primary mode for the church to embody Christ's presence in the world, integrating the spiritual, relational and ethical dimensions of its witness.

In their empirical study, *The Recovery of the Prophetic Voice of the Church: The Adoption of a 'Missional Church' Imagination*, Baron and Maponya (2020) present findings that reveal a growing trend within certain South African churches towards what they term 'theatric', 'stokvel' and 'business' ecclesiologies (Baron & Maponya 2020:7–8), a development reflecting departure from the church's missional identity as God's mission to the world.

They argue that these emerging forms of ecclesiology signal a deep crisis in the church's theological identity and public witness. Together, these models signify an erosion of the church's prophetic imagination. Instead of embodying Christ's radical presence in the world, such ecclesial systems risk becoming self-serving institutions, detached from the suffering of the people they are called to serve.

Drawing on the socio-economic logic of the *stokvel*, a communal savings scheme predicated on mutual financial contribution and rotational benefit, indicates that some churches have adopted a framework in which ecclesial belonging and access to pastoral care are conditioned upon monetary investment. On this, Baron and Maponya (2020) submit:

> The church that follows the pattern of a 'stokvel' is inward-looking because a stokvel is a system used by a particular group of people for a specific purpose. In most instances, people involved in a stokvel trade with money. If you are not a member of that particular stokvel, it will be impossible for you to withdraw... because it exists for a particular group. (p. 7)

When the church adopts an inward-looking stokvel model, it mirrors what Calvin (Institutes IV.2) identifies as a false church, namely one that undermines authentic ecclesial marks by serving private interests rather than the gospel's call to openness, grace, and public witness.

Furthermore, this phenomenon exposes the degeneration of the church from a theological community of grace to an economic enterprise characterised by exclusion, conditionality and self-interest. Within this framework, the sacramental and pastoral life of the church is no longer mediated by grace alone (*sola gratia*) but by contribution, and the ecclesia risks becoming a closed consortium rather than the visible expression of God's universal salvific mission in Christ. Baron and Maponya (2020) state:

> To imagine the church as a 'stokvel' is to imagine the church to be 'inward' looking and that it only cares for the needs of the members who have 'contributed' towards it, and often the 'contributions' are so clearly defined that when others fail in this regard, they would automatically be excluded from the church. (p. 7)

This observation reveals not only a profound theological shift but also a breakdown of the church's pastoral dimension, the very thread that weaves together its identity, its relevance to humanity, and its meaningful presence in society. This inward-looking model challenges the core of pastoral care, which is to embody Christ's presence amongst the suffering, the excluded and the broken. When access to pastoral care is transactional, the church ceases to be a refuge and becomes a gatekeeper, especially of the poor in society. Thereby, it forfeits its role as a redemptive presence in society, in which pastoral care is meant to be the cog that holds the church's witness together in praxis, bridging theology, justice and human dignity.

Pastoral care, once rooted in the unconditional presence of Christ amongst the suffering and marginalised, becomes entangled in administrative formalities and financial compliance. The minister ceases to be a shepherd of souls and is redefined as a custodian of resources, bound more by budgetary constraints than by spiritual discernment. Can a church truly claim to be the Body of Christ when its mission is defined by contribution rather than compassion? Hence, the church's capacity to accompany the wounded, to offer healing and hope without precondition, is compromised (cf. Buffel 2004:37–51). The *stokvelarised* ecclesia no longer weeps with those who suffer but calculates their economic worthiness, perverting the sacred space of care into a system of managed religious consumption. Does this attitude not amount to a betrayal of the very gospel the church claims to uphold – namely, the love of God revealed in Christ?

This crisis also brings us to Calvin's (1559 [1960]) profound distinction between the 'true and false church', which offers a vital theological lens through which to interrogate the present condition of many Christian communities. For Calvin, the true church is identified not by material prosperity or institutional influence but by the faithful preaching of the Word of God and the right administration of the sacraments. Yet in the contemporary ecclesial landscape, this vision is increasingly eclipsed by the rise of transactional, *stokvel*-like models apportioning spiritual services and pastoral care according to financial contribution. This theological and pastoral shift raises serious doubts about the church's ontological identity, missional vocation and credibility in a context in which care is commodified and grace is rendered conditional. How can a church proclaim the gospel of grace whilst structuring itself according to the exclusionary logic of profit and performance? To what extent does the erosion of pastoral theology undermine the capacity of the church to interpret, engage and respond to human suffering with theologically coherent care? These questions point to a deeper crisis: the displacement of biblical models of care that have historically defined the church as the embodiment of God's mission in the world (cf. Gerkin 1997:80–82).

Therefore, this article critically engages the apparent decline of pastoral care within contemporary ecclesial practice, an erosion that compromises both the church's theological coherence and its public witness. As business-driven and transactional models increasingly define ecclesial life, the church's vocation as a community of compassion, relational presence and Christ-like care risks being displaced. In addressing this shift, the article employs John Calvin's ecclesiological distinction between the true and false church, particularly emphasising the faithful preaching of the Word and the right administration of the sacraments as essential marks of ecclesial authenticity. Calvin's theology provides a critical lens through which to interrogate ecclesial models shaped by profit-driven motives. Simultaneously, it also redeems a vision of the church in which pastoral care is not a peripheral function but the very substance of its mission and identity in the world.

Definition of *stokvel* and its usage in this context

The concept of *stokvel* originated as a South African grassroots initiative designed to promote economic liberation, social solidarity and communal upliftment. According to Gwamanda (2019),

> [*A*] stokvel is a savings club… [*where*] members contribute a fixed amount of money to create a pool of money and then the members create a cycle of receiving the money. (p. 14)

This definition underscores the cyclical and participatory character of stokvels, reflecting principles of reciprocity, solidarity and mutual support deeply embedded within African communal life. Similarly, FinMark Trust (2018:4) defines a stokvel as 'a type of credit union in which a group of people, by voluntary mutual agreement, regularly contribute money to a common pool and circulate the pool amongst the group'.

This description highlights the organised yet trust-based nature of stokvels, in which cooperation and accountability operate within an informal social framework rather than through formal institutional mechanisms, thus functioning as a resilient form of social security.

For Matuku and Kaseke (2014:504), '[…] stokvels are commonly known as "rotating savings and credit associations."' Their framing situates stokvels within a broader international discourse on informal financial systems, emphasising their dual economic and social roles as instruments of both financial empowerment and community cohesion, particularly within marginalised contexts.

Across all forms of *stokvels*, whether savings, burial, investment or high-budget associations, membership necessitates active participation through regular contributions and adherence to the governing rules of the collective (Matuku & Kaseke 2014:504). Such participation is not merely symbolic; rather, it constitutes the very foundation upon which one may legitimately claim entitlement to the benefits of the group. In savings *stokvels*, for instance, members need to deposit an agreed sum at specified intervals to receive their allocated share during the distribution cycle. Likewise, in burial or high-budget *stokvels*, financial or material assistance is extended only to those who have consistently fulfilled their contributory obligations. The operational rationale of these associations is therefore grounded in reciprocity and mutual accountability: individuals who fail to contribute are consequently excluded from the benefits of the collective, whether as cyclical disbursements or social support during moments of bereavement or crisis.

In this article, the concept of *stokvel* is borrowed and employed as a metaphor to illustrate how pastoral care rendered within the church, increasingly based on members' material contributions, mirrors the *stokvel* principle in which none may benefit without having contributed.

Pastoral care: Its meaning and purpose in the church

As a branch of practical theology, pastoral care is a theologically grounded practice situated at the heart of the church's vocation to embody God's compassion, presence and guidance in the lives of individuals and communities. Jibiliza (2021:2) defines pastoral care as a '…form of support that addresses the emotional, spiritual, and sometimes physical needs of the person receiving help'. Similarly, Magezi (2019:1) asserts that 'Pastoral care entails intentional enacting and embodying of a theology of presence, an embodiment of the love of God and of the neighbour in response to people's needs'. These definitions affirm pastoral care as a lived expression of divine solidarity, rather than a mere institutional function. It must therefore be recognised as a core dimension of the mission and theological identity of the church, responding to human suffering, spiritual need and relational brokenness through a ministry of presence, interpretation and healing.

Building on this foundational understanding, Hiltner (2000) deepens the theological significance of pastoral care by defining it as

> [*T*]hat branch or field of theological knowledge and inquiry that brings the shepherding perspective to bear upon all the operations and functions of the church and the minister, and then draws conclusions of a theological order from reflection on these observations. (p. 28)

This perspective underscores that pastoral care is not an isolated or auxiliary task but a hermeneutical and theological lens for interpreting and shaping the entire life and ministry of the church. When understood thus, pastoral care becomes integral to the church's identity and mission, serving as a model of a ministry that nurtures spiritual depth, communal accountability and responsive engagement with human suffering. Its embeddedness in every activity of the church ensures that pastoral care is not merely reactive but also forms the moral and theological compass guiding the church's witness. By centring compassion, presence and healing, pastoral care enables the church to remain faithful to its calling and cultivates long-term sustainability through relationships rooted in trust, empathy and shared responsibility.

According to McClure (2012),

> Pastoral care is a kind of theology that deals with praxis which is immensely exemplified as a deliberate enacting and expressing of a theology of presence, especially in taking an active part in situations of pain or vulnerability, in order to deepen one's love of the Creator and neighbourliness. (p. 270)

McClure's theological framing of pastoral care as a praxis-oriented discipline is compelling, rooted in a theology of presence. By describing pastoral care as 'a kind of theology' rather than merely a method or support function, McClure situates it firmly within the heart of theological reflection and practice. His emphasis on deliberate engagement with pain and vulnerability as a way of enacting this theology of presence highlights pastoral care as an incarnational act – mirroring the ministry of Christ, who draws near to human suffering not with detachment but with embodied compassion (cf. Jn 1:14; Lk 7:13). This approach affirms that pastoral care is not only about alleviating distress but also about deepening one's love of God and commitment to others, especially the most vulnerable. It reframes care as a

theological act of solidarity and relational ethics, challenging the church to resist models of ministry shaped by efficiency or institutional performance, and to return to the heart of Christian discipleship, being present, responsive and faithfully human in the face of suffering.

For Louw (2019:155; Mills 1990:836–842),

> The word pastoral emanates from the Latin pascere, meaning feeding and caring for the flock, these expressions emphasise the notion that human problems have a spiritual dimension and cannot be entirely overcome until the spiritual yearnings of the human person have been satisfied.

Louw (2019), building on McClure's (2012:270) theology of presence, reminds us that *pascere*, 'to feed' or 'to care for the flock', captures the nurturing and sustaining essence of pastoral care, which is vital for the church's witness, identity and faithfulness to its mission. This etymological insight underscores that human problems cannot be reduced to psychological or material concerns alone but possess a deep spiritual dimension that demands attentive and compassionate theological engagement.

In this sense, pastoral care is not only about accompanying those in pain but also about tending to the longing of the soul for meaning, belonging and divine connection.

As a ministry of presence, pastoral care enables the church to live out the mission of God by embodying divine compassion through relational, healing engagement. As Clinebell (2011:34) reminds us, 'pastoral care in the New Testament sense is the task of the whole congregation functioning as a caring, healing, growth-enabling community'. This reflects the collective vocation of the church to respond to human suffering with empathy, presence and support. In line with this, Nanthambwe (2024:6) contends that pastoral care should be recognised as a 'frontline ministry' of the church's mission, strategically positioned to engage with and respond to the varied needs of communities in contextually appropriate ways. Rooted in a theology of presence, this form of care mirrors Christ's incarnational ministry, drawing near to pain with embodied compassion and solidarity.

In doing so, the church becomes a living witness to God's love, addressing not only spiritual and emotional needs but also the deeper longings for connection, meaning and justice, especially amongst the vulnerable and marginalised.

As a theology of presence and compassionate solidarity, pastoral care must take its place in the public sphere, not confined within ecclesial boundaries but actively engaging societal structures in which suffering, marginalisation and injustice persist. In a world in which material possession is often mistaken for wholeness, pastoral care must affirm the deeper spiritual and relational wounds that wealth cannot heal. The praxis of pastoral care calls the church to be present with and for those who suffer, not only through words or ritual but also through concrete acts of solidarity, listening and advocacy. This embodiment of divine compassion challenges the commodification of care and insists that authentic ministry must address the totality of human need, spiritual, emotional and existential, especially amongst the vulnerable. Therefore, in a society marked by inequality and pain, pastoral care becomes a prophetic and healing witness: not dependent on what one possesses but anchored in what one embodies, the presence of God amidst human brokenness.

As both a theological concept and a practical ministry, pastoral care plays a vital role in sustaining the church by nurturing its spiritual integrity, relational depth and faithfulness to God's mission. Through this shepherding dimension, the church remains attuned to human need and grounded in divine compassion.

This approach aligns closely with John Calvin's distinction between the true and false church, which he assesses not merely by institutional markers but also by the church's fidelity to the Word, the sacraments, and the exercise of discipline, all of which are inherently pastoral in nature. Lacking in genuine pastoral attentiveness, presence and care, the church drifts from its calling and thus fails to meet the marks of a true church. In this light, pastoral care is not peripheral but central to the church's authenticity and endurance, embodying the very means for remaining the true church in both form and witness.

Calvin's *Notae Ecclesiae* and the true church

Calvin's (1559 [1960]) *Institutes of the Christian Religion* presents a theological framework for discerning the true church from its false counterparts, rooted in a deep commitment to the authority of Scripture and the centrality of Christ's reign. In Book IV, Calvin identifies two primary marks of the true church: (1) the pure preaching of the Word of God; and (2) the proper administration of the sacraments. While later Reformed theologians, such as Martin Bucer, would add a third mark, the exercise of church discipline, Calvin's original formulation remains foundational (see Westphal 1960:91). These marks are not merely descriptive features of ecclesial life but also theologically normative, serving as the essential criteria by which the church's authenticity and faithfulness are to be discerned.

For Calvin, the church exists where Christ is proclaimed and where the sacraments are administered according to Christ's institution. Calvin (Institutes IV.2.1023) argues,

> Wherever we see the Word of God purely preached and heard, and the sacraments administered according to Christ's institution, there, it is not to be doubted, a church of God exists.

This reflects Calvin's foundational ecclesiological conviction: the legitimacy of the church is anchored not in historical continuity, institutional prominence or numerical strength but in its faithful proclamation of the Word and the proper administration of the sacraments, practices that must

transcend socio-economic divisions and human hierarchies. By making this claim, Calvin decisively shifts the focus from noticeable grandeur to theological substance. His insistence also provides a polemical tool for critiquing ecclesial bodies that may possess outward form but lack true spiritual vitality, according to these divinely ordained marks.

Calvin contends that the church must be identified not by external appearances or institutional continuity but by specific theological marks, most notably, the pure preaching of the Word of God and the right administration of the sacraments. These criteria are not merely descriptive but also prescriptive, establishing the church's legitimacy in direct relation to its fidelity to divine revelation. For Calvin, any ecclesial body that lacks these marks ceases to function as the church in the proper sense, regardless of its claims to antiquity or succession. This distinction becomes the foundation upon which Calvin critiques not only the Roman Catholic Church of his time but also any ecclesial structure that severs itself from the governing authority of God's Word.

In doing so, he advances a vision of the church that is both theologically grounded and pastorally urgent, a community under the rule of Christ through his Word and Spirit. Calvin begins by reaffirming his definition of the true church: it is the place where '…the ministry of the Word and the sacraments' is properly carried out. Even in the presence of what he calls '…trivial errors…' (Institutes IV.2.1041), he insists that the church should still be regarded as true, provided that its fundamental doctrines remain largely intact. Calvin's focus on the right ministry of the Word and sacrament as the sole marks of the true church reflects his commitment to a Scripture-centred ecclesiology. His allowance for 'trivial errors' (Institutes IV.2.1041) reveals a pastoral concern to preserve the church's unity, so long as these core means of grace are maintained. Yet for Calvin, fidelity to the Word also entails ensuring its accessibility to all people, regardless of their circumstances, underscoring both the purity and the inclusivity of the gospel ministry.

Calvin (1559 [1960]) commences the discussion by stating that:

> It has already been explained how much we ought to value the ministry of the Word and sacraments, and how far our reverence for it should go, that it may be to us a perpetual token by which to distinguish the church. (Institutes IV.2.1041)

This emphasis exhibits Calvin's belief in the indispensable role of the ministry of the Word and sacraments, asserting their function not merely as instruments of grace but also as perpetual signs by which the true church is observed. Calvin believed that the church is both born and sustained by the Word of God. Without the faithful and pure preaching of Scripture, a gathering cannot rightly be called a church. For Calvin, preaching was not merely a ritual or religious formality but also the living voice of God addressing his people. This understanding shifts the focus of the church away from external ornaments or ceremonial trappings (elements that, in his view, have little to do with genuine faith in God) and places it firmly on the centrality of God's Word.

In his New Testament commentary, Calvin (1996) produces an argument that connects with the need to live out the marks of the true church through pastoral vocation:

> Christ did not ordain pastors on the principle that they only teach the church in a general way on the public platform, but that they care for the individual sheep, bring back the wandering and scattered to the fold, bind up the broken and crippled, heal the sick, support the frail and weak. (p. 175)

Building on this, Calvin's vision of pastoral ministry complements Calvin's theology of the Word by insisting that the same divine Word that birthed the church must also be applied personally and compassionately by those entrusted with its care. The Word is not only to be proclaimed publicly but also ministered privately, through counsel, correction and comfort to individual believers. This pastoral application of Scripture reinforces Calvin's belief that the church is not a mere assembly of hearers but also a community of souls being actively shepherded towards spiritual maturity. Thus, the ministry of the Word is both foundational and formative as it creates the church and continually shapes it through the diligent, loving labour of pastors who embody Christ's care for his flock.

This view reflects Calvin's conviction that the visibility and authenticity of the church are inextricably tied to the faithful administration of the Word and sacraments. For Calvin, these are not human inventions or ecclesiastical customs but divinely ordained means by which Christ governs, nourishes and gathers his people. In contrast, stokvel ecclesiology, governed by conditions rooted in stokvel ideology, fails to grasp this central Reformed conviction, reducing the church to a voluntary association structured by human agreements rather than divine mandates. As such, the ecclesiology cannot sustain Calvin's vision of the church as a visible, Spirit-led community marked by the faithful proclamation of the Word and right administration of the sacraments.

For Calvin, the significance of the church lies in its identity as the body of Christ. The visible church holds particular importance because it serves as the repository of the means of grace.

Assurance of salvation is granted as believers with obedient hearts partake of the sacraments in faith and attentively receive the preached Word of God. These characteristics constitute the essential nature of the church, and wherever these marks are present, the true church of Christ manifests.

However, in contexts in which the Word and sacraments are administered only on the condition of material contribution to the church, the very concept of the true visible church is undermined.

What remains in such cases is not the true church but a distorted and false one in which grace is no longer freely offered and received.

Calvin cautions that:

> [*A*]s soon as falsehood breaks into the citadel of religion and the sum of necessary doctrine is overturned and the use of sacraments is destroyed, surely the death of the church follows – just as a man's life is ended when his throat is pierced or his heart mortally wounded. (Institutes IV.2.1041)

Calvin's claim that the church is undermined by false doctrine and corrupted sacramental practice offers a critical lens for assessing stokvel ecclesiology, which conditions pastoral care upon material and social criteria. Calvin's metaphor, likening doctrinal and sacramental collapse to a mortal wound to the body, functions as a polemic against any ecclesiology that upholds the external or communal form of the church whilst neglecting its internal life, namely, the faithful preaching of the Word and the right administration of the sacraments. The church's *esse* (being), not merely its *bene esse* (well-being), depends on these spiritual marks. The 'citadel' metaphor employed by Calvin signals that doctrine and sacrament are not accessories to the church's life but vital organs; if they are corrupted, the body itself dies.

The marks of the true church manifest through the faithful preaching of the Word and the proper administration of the sacraments, which together serve as the primary means by which the church is both constituted and continually nourished. Any ecclesiological model that departs from the centrality of the Word and sacraments ultimately betrays the church's true purpose and identity. Calvin underscores the gravity of this by stating that, 'For there is nothing that Satan plots more than to remove and do away with one or both of these.

Sometimes, he tries by effacing and destroying these marks to remove the true and genuine distinction of the church' (Institutes IV.2.1025). This assertion positions doctrinal faithfulness and sacramental integrity as spiritual battlegrounds, where the enemy's primary aim is to erase the visible markers of the true church.

Thus, to neglect or distort these marks is not merely to weaken the church's character but also to obscure its very identity as the body of Christ.

The pastor is not a mere religious functionary but a steward of the mysteries of God (cf. 1 Cor 4:1), called to preach the Word with fidelity and administer the sacraments according to Christ's institution. This activity elevates the pastoral office to a theological vocation: through Word and sacrament, the pastor participates in God's redemptive action and becomes an agent through whom the marks of the church are made visible. Moreover, Calvin's emphasis on reverence indicates that the pastoral ministry is not to be approached casually or pragmatically but with awe and deep responsibility, as the church's identity and the believer's assurance are mediated through this very ministry. In an age prone to instrumentalising the church's practices for institutional survival or consumer satisfaction, Calvin's theology calls the pastoral minister back to the essentials, proclaiming Christ and administering his grace, as the defining features of a true and living church.

Calvin deepens the theological weight of these distinctions by sharply contrasting the true church with its counterfeit. It is not sufficient for the church merely to bear the mark of the Word of God; it must also be wholly governed by it. As Calvin (1559 [1960]) emphatically asserts:

> To sum up, since the church is Christ's Kingdom, and he reigns by his Word alone, will it not be clear to any man that those are lying words [*cf. Jer 7:4*] by which the Kingdom of Christ is imagined to exist apart from his sceptre (that is, his most holy Word)? (Institutes IV.2.1046)

This passage reveals Calvin's uncompromising stance on the theological integrity of the church: it cannot claim legitimacy apart from total submission to the Word of God. For Calvin, the true church is not merely one that proclaims the Word but also one that is entirely governed by it, in which the Word is not an accessory to ecclesial life but its constitutive and sovereign authority. It is precisely at this point that the corrosion of pastoral care under *stokvel* ecclesiology must be interrogated. What happens when the church's ministry of presence, healing and compassion becomes conditional upon financial participation?

Pastoral care and its corrosion under the *stokvel* ecclesiology

Calvin makes it clear that the church becomes a visible and true *ekklesia* through its honesty and faithfulness towards administering the gospel. This truthfulness, however, rests on the extent to which pastoral ministry remains faithful in administering the Word and the sacraments. Often, when the church ignores this pastoral vocation, it becomes entangled in secondary concerns that distract from its core mission, that is, to care. Duncan (2019) reminds us:

> There are certain issues that disturb the peace and equilibrium of denominations. Many are not of the 'substance of the faith'… [but rather] they are adiaphora, inconsequential matters. (p. 1)

Duncan's critique of the church's preoccupation with *adiaphora*, matters that are 'not of the substance of the faith', speaks directly to a growing theological concern about the displacement of pastoral work from the centre of ecclesial life. When the church becomes consumed by internal disputes over non-essential issues or adopts institutional models that prioritise administrative efficiency and financial viability over relational presence and spiritual care, it risks forfeiting its identity as the *missio Dei* to all people.

This deviation reflects a loss of pastoral imagination, in which the 'shepherding functions' of the church (compassionate listening, healing, accompaniment and advocacy) are

marginalised in favour of organisational control or consumer-driven ministry (see Gerkin 1997:81–82). In contrast, a faithful pastoral theology views care not as a programmatic supplement but as the very means through which the church becomes a living sign of God's inclusive love.

When pastoral work is diminished, so too is the church's capacity to be a space of belonging for the poor, the broken and the excluded. Duncan's (2019) caution is therefore not merely about denominational unity but about theological and pastoral integrity.

Thomas (2021:146) reminds us that 'the purpose of pastoral care is to heal and support humankind as they walk together toward the Kingdom of God'. This reminder situates pastoral care within an eschatological horizon, framing it not as a short-term therapeutic intervention but as a communal and redemptive pilgrimage grounded in the hope of God's coming reign. The reminder underscores that pastoral care is inherently relational and participatory, an embodied theology of presence mirroring Christ's ministry, in which the wounded are not managed or judged by merit but embraced, dignified and restored in community. Yet this vision is increasingly undermined by what Baron and Maponya (2020) observe in *stokvel ecclesiology*, a model in which ecclesial belonging and pastoral care are made conditional upon economic contribution.

In such a context, the erosion of care is not simply an administrative misstep but a deep theological and pastoral deviation. The spiritual companionship lying at the heart of the church's witness and journey towards the Kingdom is displaced by financial utility.

Louw (2019:97) offers a theologically rich perspective on praxis by framing theology as an existential encounter, what he terms the 'praxis of God, as fundamental for the understanding of the operative impact of God's presence in life'. In this view, theology is not merely an abstract doctrine but a living engagement with human suffering, in which hope and the divine presence are provided amidst existential realities. This view is closely linked to Firet (1986), who states:

> 'At the heart of pastoral role fulfilment is not the activity of a human being but the action of God who, by way of the official ministry as intermediary, comes to people in his word'. (p. 15)

This perspective relocates the centre of pastoral authority and effectiveness from human effort to divine agency. Firet's formulation highlights the theological conviction that pastoral ministry is not simply a collection of human tasks (such as counselling, visitation or preaching) but fundamentally the means for God to act within and through the church.

The minister, therefore, functions not as an independent agent but as an intermediary through whom God communicates his presence and Word. This theological grounding challenges models of pastoral care that unduly emphasise individual charisma or managerial competence, instead calling for a spirituality characterised by presence, discernment and faithful mediation. In this regard, Firet (1986) affirms a sacramental dimension to pastoral identity: the ministers do not represent themselves but embody the divine initiative of grace at work in the life of the ecclesial community.

Louw (2019) goes on to argue that:

> Helping relationships are exercised within the broader context of life, community and the ecclesial praxis of ministry. Pastoral care as a helping profession is then the attempt to establish a helping relationship with people, in order to find a way to deal with questions regarding both faith and life issues. (p. 97)

Louw further places pastoral care within the lived realities of human experience, emphasising that helping relationships are exercised within the broader context of life, community and the ecclesial praxis of ministry. However, this holistic and relational vision of pastoral care is increasingly compromised by 'stokvel' ecclesiology, a model that displaces the faithfulness and core priorities of pastoral ministry within the life of the church.

In such a context, the role of the minister shifts from that of a spiritual shepherd to a manager of resources, whilst congregants are viewed less as individuals needing pastoral care and more as economic participants whose worth is assessed in monetary terms.

This erosion of pastoral identity and practice has profound implications for the life of the church and marginalises pastoral care, reducing it to a non-essential function rather than a core expression of the vocation of the church. What should be a space for healing, discernment, and gospel encounter is rendered secondary, if not entirely irrelevant, within a commodified ecclesial culture that prioritises contribution over communion. Hence, the very theological and communal foundations of pastoral ministry are weakened, raising urgent questions about the fidelity of the church to its calling. How can pastoral care remain faithful to its calling as a helping relationship grounded in both faith and life concerns when it fails to recognise and uphold the dignity of those within the church who, despite lacking financial means, continue to serve and belong meaningfully to the body of Christ?

Gerkin (1997) offers a critical theological reminder that:

> [*P*]astors as the shepherd of Christ's flock…[must] exercise their shepherding authority to empower the people and offer care for those who were being neglected by the powerful of their communities. (p. 81)

Such marginalised individuals still exist within our society, and this reality calls the church to recover the ministry of presence as central to its witness and sustainability. It must be remembered that the church consists of people, not buildings, and its true sustainability is secured not by

finances but by the vitality, participation and spiritual well-being of its members.

Reclaiming the integrity of pastoral ministry

A return to a Christocentric and sacramental vision of the church is required to counteract the ecclesiological, or rather pastoral, drift. Barth (1959:10) reminds us that 'the Christian church does not exist in Heaven but on earth and in time'. This view anchors ecclesiology firmly within the lived, historical and contingent realities of human existence. Rather than portraying the church as an abstract or idealised heavenly entity, Barth situates it in the flux of time and the brokenness of the world, a community called to witness amidst fallenness, ambiguity and suffering. Barth resists any temptation to spiritualise the church into irrelevance. Instead, he insists that the identity of the church and mission unfold within concrete socio-political contexts.

Calvin's imperative to be a true and visible church coheres with Barth's assertion that the church is not rooted in an abstract heavenly realm but exists within time and society. For both theologians, ecclesial authenticity must be historically and socially embodied.

Calvin contends that the church remains faithful and true only when governed wholly by the Word of God, an ecclesiological conviction that places pastoral ministry at the centre of its identity and mission. By faithfully administering the Word within the realities of lived experience, the church becomes a credible witness to Christ's reign in the world.

He maintains that anyone appointed to any ecclesial task must perform their duties with a deep sense of responsibility and a spirit of faithful diligence. Calvin's (1550:95) emphasis on the centrality of vocation, 'He who disregards his calling will never keep the straight path in the duties of his work…' underscores his theological insistence on integrity, consistency and faithfulness in ministerial life. For Calvin, the pastoral vocation is not a matter of personal ambition or social prestige but a sacred responsibility defined by one's fidelity to the Word of God. Crucially, this calling is not conditioned by socio-economic status; rather, it demands a steadfast presence with and for all members of the community. For Griffin (1995:1), 'caring for others lies very close to the centre of the church's whole mission'.

In this light, the ministry of presence emerges as a vital expression of the church's pastoral identity. To remain faithful to one's calling is to practise an inclusive attentiveness, a ministering based not on wealth, power or influence but through a grace-infused solidarity with the vulnerable and marginalised. Calvin's vision challenges any ecclesial tendency, such as the growing stokvel ecclesiology, that reduces care to a transaction based on financial contribution.

Instead, he urges a return to a theologically grounded ministry in which pastoral care is offered unconditionally, as an embodiment of Christ's presence in the world. Calvin's pastoral theology is deeply embedded in a vision of public responsibility and ecclesial accountability.

He understood the ministry not as a private or abstract calling but as a vocation embedded within the fabric of community life, both ecclesial and civic. In this regard, faithfulness to one's calling involved an unwavering commitment to serve the church and the broader society, especially in times of difficulty. As Calvin (1855–1857) exhorts the ministers of Geneva:

> Let everyone consider the obligation which he has not only to this church but also to the city, which you have promised to serve in a diversity as well as in prosperity; thus, let each keep by his vocation and not endeavour to retire from it nor to enter into cabals. (p. 260)

Calvin's admonition speaks powerfully to the contemporary context of ministry, especially in an age marked by socio-political fragmentation, economic inequality and ecclesial consumerism. His insistence on remaining faithful to one's vocation, regardless of circumstances, highlights the enduring necessity of steadfast, public-oriented pastoral commitment. In today's ministerial landscape, in which pressures of institutional survival and personal advancement often tempt clergy to disengage or align with factional interests, Calvin's appeal calls ministers to resist withdrawal and to embody a faithful presence within both the church and society.

This theological grounding affirms that pastoral ministry is not confined to spiritual oversight alone but includes a tangible responsibility for the well-being of the community. Ministers are thus summoned to be agents of reconciliation and justice, maintaining their vocation not as a position of privilege but as a calling to serve amidst both 'diversity and prosperity'. In doing so, Calvin challenges today's church leaders to embody integrity, resilience and a public faith that does not waver under pressure but remains anchored in service to both God and neighbour.

Conclusion

This article has highlighted the critical pastoral and theological implications of *stokvel* ecclesiology, in which financial participation increasingly dictates ecclesial belonging and access to ministry. Drawing on Calvin's distinction between the true and the false church, the article argues for the recovery of pastoral care as a ministry of presence – relational, sacramental and grounded in grace. While necessary for holding the church community together, administration must serve rather than supplant the church's redemptive and pastoral mission. The church cannot afford to reduce itself to a transactional system; instead, it must embody Christ's compassionate presence, particularly amongst the poor and marginalised. In doing so, it reclaims its theological integrity and public witness in a society in which care, justice and dignity must remain at the centre of its vocation.

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