

PROJECT ABSTRACT

Master of Divinity

Adventist University of Africa

Theological Seminary

Title: A STUDY OF THE FACTORS AFFECTING MEMBERS' PARTICIPATION AND STRATEGIES TO IMPROVE THEIR PARTICIPATION IN TITHE AND OFFERING IN THE MID-WEST GHANA CONFERENCE, WITH FOCUS ON BEREKUM WEST DISTRICT OF SEVENTH-DAY ADVENTIST CHURCH

Researcher: Patrick Courage Aikins

Primary Advisor: Davidson Razafiarivony, PhD

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This study investigates the factors influencing the remittance of tithe and giving offering in the Berekum West District of the Mid-West Ghana Conference of the Seventh-day Adventist Church. It aims to identify challenges affecting members' participation in tithing and offerings, focusing on understanding the underlying reasons behind discrepancies in financial contributions.

A mixed-method approach was employed, combining quantitative and qualitative data collection techniques. A descriptive survey design was used to gather data from 200 respondents representing ten organized local churches within the district.

Data was collected through questionnaires, interviews, and bibliographical searches. Additionally, an eight-week intervention program was implemented to evaluate the impact of strategies to improve voluntary giving patterns.

The study revealed various challenges, including perceptions of fund misuse by church leaders, gender-based giving norms, and uneven financial contributions among members. Statistical analysis indicated a gap between tithes and systematic offerings, despite a consistent increase in membership. This suggests a need to address factors hindering members from contributing consistently to church finances.

Based on the findings, several recommendations are proposed to enhance the remitting of tithe and giving offerings within the Berekum West District. These include promoting education on the spiritual significance of giving, gender-neutral practices, financial education, and enhancing communication to foster a deeper understanding and practice of voluntary giving within the district. The study also suggests the establishment of district audit teams for tithe audits and organizing entrepreneurial programs to support financial stewardship. These recommendations aim to strengthen the practice of remitting tithes and giving offerings in the church.

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APPROVAL BY THE COMMITTEE:

Primary Advisor
Davidson Razafiarivony, PhD

Programme Director, MDiv
David Odhiambo, PhD

Secondary Advisor
David Odhiambo, PhD

Dean, Theological Seminary
Feliks Ponyatovskiy, PhD

Adventist University of Africa

Date: February 2025

To God be the Glory

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CHAPTER 1

INTRODUCTION

Background of the Study

Giving is an imperative for Christians. It is a material expression of a deeper spiritual obedience to Christ¹ and should always be a voluntary act on the part of God's people.² Powell further indicated that giving to God is an act of worship, an expression of faith, and a discipline for spiritual growth.³ Our giving offering helps to express faith in our Lord Jesus Christ, to acknowledge our total dependence of Him for pardon, conforming to the divine plan for our redemption, and most importantly as a proof of obedience to the will of God.⁴ Giving is very important because not only does it supports the gospel commission but also appreciate God's gift, thereby serves as a means of claiming God's blessing as faithful stewards.

Since the 1880's, the Seventh-day Adventist (SDA) Church adopted the full tithing plan (also known as systematic benevolence). Through vigorous biblical studies, this system of voluntary giving was accepted not to be made compulsory but voluntary. Paying tithe took the shape of an intentional promotion during divine

¹ Wayne Grudem, *Pleasing God by Our Obedience: A Neglected New Testament Teaching*, PDF file, March, 2012, <https://www.waynegrudem.com/wp-content/uploads/2012/03/Pleasing-God-By-Our-Obedience-A-Neglected-New-Testament-Teaching.pdf>.

² Gwilym Pryce, *The Principle of Giving and the Practice of Tithing*, PDF file, January, 2000, <http://www.gwilympryce.co.uk/religious/Tithing%20Feb%202000.pdf>.

³ Mark Allan Powell, *Giving to God: The Bible's Good News about Living a Generous Life* (Grand Rapids, MI: William B. Eerdmans Publication, 2006), 1.

⁴ Ellen G. White, *The Story of Patriarchs and Prophets: As Illustrated in the Lives of Holy Men of Old* (Mountain View, CA: Pacific Press, 1979), 72.

service to remind members to comply. Interestingly, the accumulation of these funds has helped in the propagation of the gospel and even payment of salaries of the ministers and other workers employed in the Conference with other remittances made to the Union, Division as well as the General Conference to undertake projects beneficiaries to the entire world Church.

Unfortunately, the Mid-West Ghana Conference is not the effect on numerical growth on the tithe and offerings returns. This has retarded the progress of the said Conference in its tithes and offerings returns. Although the Mid-West Ghana Conference is growing pointedly, statistical reports indicate that her tithes and offerings returns do not correspond with its membership growth. The Annual Stewardship statistical reports⁵ for the last 5 years (2016-2020) depict that average tithe remittance is 63% higher than the systematic offerings. Whereas \$2,629,214.00 (73%) was contributed as tithe, \$961,019 (27%) was returned for systematic offerings of a total of \$3,590,233.00.⁶ Again, the average percentage increase of membership, tithe and systematic returns of 4%, 19%, and 13%, respectively, suggests that some members fail to return tithe, and others also pay tithe but feel reluctant to pay systematic offerings. Table 1 below shows details.

⁵ General Conference of Seventh-day Adventists, Office of Archives and Statistics, *Annual Statistical Reports* (Silver Spring, MD: General Conference of Seventh-day Adventists, 2016-2020).

⁶ Ibid.

Table 1. A Table Showing 5-Year Membership Tithe and Systematic Offerings

Year	Average Membership	Tithe	Systematic Offering	Total Tithe & Offering	Tithe & Offering Comparison		Trend Increase (Decrease)		
					Amount	Percent	Tithe	Systematic	Average Membership
		\$	\$	\$	\$	%	%	%	%
2016	17,774	457,481	153,386	610,867	304,095	66	-	-	-
2017	19,563	490,015	201,707	691,722	288,308	59	7	24	9
2018	20,936	584,016	235,421	819,437	348,595	60	16	14	7
2019	20,926	533,504	179,573	713,077	353,931	66	(9)	(31)	0
2020	18,808	564,198	190,932	755,130	373,266	66	5	6	(11)
Total		2,629,214	961,019	3,590,233	1,668,195	63	19	13	4

Source: General Conference of Seventh-day Adventists, Office of Arches and Statistics, *Annual Statistical Report*. Silver Spring, MD: General Conference of Seventh-day Adventists, 2016-2020.

Undoubtedly, the churches constantly promote stewardship. The Stewardship department has undertaken programs using pastors to exchange pulpits and conduct stewardship seminars/teachings. The programs are intended to teach members to be faithful in their tithes and offerings. However, only a few respond, while others are reluctant.

Statement of the Problem

The SDA Church in the Mid-West Ghana Conference of the SDA Church, is experiencing inconsistent and unfaithful tithe return. This is because the increase in church membership does not correspond to the increase in tithe contributors. Also, some church members are also reluctant to pay systematic offerings. This became evident during the analysis of her Annual Statistical Reports⁷ to examine her giving patterns for 2016 to 2020.

There is, therefore, the need to study the factors affecting Participation and strategies to improve their participation in tithe and offering in the Districts Churches of the Mid-West Ghana Conference. This work will address this issue by considering Berekum West District Churches in the Mid-West Ghana Conference as a case study.

Purpose of the Study

The purpose of the study is to investigate the factors that affect participation in tithes and offerings and to further develop strategies to improve their return in the various Districts of Churches of the Mid-West Ghana Conference of the SDA Church, Ghana.

⁷ *Annual Statistical Reports (2016-2020).*

Research Objectives

The objective of the study is in fourfold:

- (1) To examine the Biblical-theological principles and understanding on tithe and offering developed and adopted in Berekum West District Churches.
- (2) To evaluate Berekum West District Churches participation in tithe and offering.
- (3) To determine the factors that affect Berekum West District Churches Participation in tithe and offering.
- (4) To develop practical strategies for improving Berekum West District Churches' participation in tithe and offering.

Research Questions

The research questions of the study are also fourfold:

- (1) What biblical-theological principles and understanding on tithe and offering are developed and adopted in Berekum West District Church?
- (2) How do Berekum West District Churches participate in voluntary giving?
- (3) What factors affect Berekum West District Churches to participate in tithe and offering?
- (4) In what practical ways/strategies can Berekum West District Church adopt to improve their participation in tithe and offering?

Scope of the Study

There exist two unions in Ghana, namely Sothern Ghana Union (SGU) and Northern Ghana Union Mission (NGUM) with nineteen conferences and three missions.⁸ The study delimit itself to Mid-West Ghana Conference in the Northern

⁸ *Annual Statistical Reports (2016-2020)*, 27-28.

Ghana Union Mission (NGUM). It does not seek to compare Conferences and Missions in Ghana of other denominations in Ghana or elsewhere.

Delimitation of the Study

The study is delimited to study the giving pattern of Berekum West District Churches of Mid-West Ghana Conference, and further develop a program aimed at helping to boost their voluntary giving pattern. The study will, moreover, look at only organized local churches in Berekum West District and to draw a general conclusion for all Churches in Mid-West Ghana Conferences on the issue at hand.

Significance of the Study

Although much has been written about tithes and offerings, more study needs to be done, particularly for the Mid-West Ghana Conference in Ghana, and more specifically the Berekum -West District. Related research such as, the tithe and pledging efforts have also been considered in various studies.⁹

Further, more research on factors associated with pastoral preaching,¹⁰ The Principle of Giving and the Practice of Tithing,¹¹ A Strategy to Increase Giving,¹² Historical Discourse on Tithing and Seed Sowing,¹³ among others has been done. It

⁹ Dean Rice Hoge, "Introduction: The Problem of Understanding Church Giving," *Review of Religious Giving* 36, no. 2 (1994): 101-110, <https://doi.org/10.2307/3511402>.

¹⁰ Terry A. Zeitlow, "Factors Associated with Pastoral Preaching on Financially Related Topics within the Missionary Church" (PhD diss., Andrews University, Berrien Springs, MI, 2013).

¹¹ Rimamsikwe Habila Kitause, "A Historical Discourse on Tithing and Seed Sowing in Some Nigerian Pentecostal Churches," *IOSR Journal of Humanities and Social Science* 18, no. 3 (2013): 07-19, <https://doi.org/10.9790/0837-1830719>.

¹² Pryce, *The Principle of Giving and the Practice of Tithing*, PDF file.

¹³ Julius M, Bichanga, "A Strategy to Increase Giving in the South Kenya Conference" (DMin diss., Andrews University, Berrien Springs, MI, 2014).

appears that no work is done on the factors that affect participation of church members in tithes and offering. This is the gap that this research seeks to fill.

This study will significantly contribute to understanding the biblical concept of voluntary giving. It will help pastors, elders, youth, and members of the SDA Church, as well as non-Adventists, to understand the biblical truth about voluntary giving. Additionally, the research will improve the voluntary giving pattern, boosting the financial strength of the Berekum West District and sister Districts of the Mid-West Ghana Conference of the SDA Church.

Also, Districts within the Unions Conferences in Africa also face similar challenges, to also improve their tithing and offering pattern. Furthermore, it will also serve as a basis for future theological researchers who would want to explore more into remitting tithe and offering.

Methodology and Procedure of the Study

This paper aims to explore factors affecting voluntary giving and strategies to enhance participation in the Berekum West District Church.

The study includes both baptized and non-baptized individuals in the Berekum West District of the Mid-West Ghana Conference of the SDA Church, Ghana.

A mixed-method approach, which will allow for greater diversity in responses from respondents,¹⁴ is utilized to analyze factors influencing tithe and offering participation among members of the Berekum West District of the Mid-West Ghana Conference.

The study includes a sample size of 200 respondents, varying from 9 to 30 based on the size of each of the 10 local churches in Berekum West District.

Respondents will be purposefully and conveniently selected from baptized and non-

¹⁴ George Tegan, "Mixed Methods Research: Definition, Guide & Examples," Scribbr, accessed August 13, 2021, <https://www.scribbr.com/methodology/mixed-methods-research/>.

baptized members, pastors, officers, leaders (executives), followers (floor members), youth, elderly, men, and women church members of the district.

The study utilizes a mixed-method approach with an Embedded research design, allowing for simultaneous data collection and analysis focusing on one approach. Qualitative analysis, which allows for deeper enquiry,¹⁵ is prioritized to understand members' perspectives on tithe and offering participation in the Berekum West District of the SDA Church. Additionally, secondary data will be gathered through bibliographical searches using relevant books and journals. Questionnaires are administered to evaluate the district's biblical-theological principles and understanding of voluntary giving, assess participation, and identify factors hindering involvement to develop and evaluate an implementation program.

Furthermore, an 8-week intervention program is developed from October 1st to November 19th, 2022.

The results demonstrate the difference in membership tithe and offering returns before and after the intervention. We expect the evaluation of these results to lead to updating and creating new strategies and interventions to boost the voluntary giving pattern of the Berekum West District in the Mid-West Ghana Conference of the SDA Church. The effectiveness of the intervention program is evaluated through unstructured interviews and participant observation after implementation.

The paper is divided into five chapters. Chapter one introduces the study, covering background, problem statement, purpose, research objectives, questions, scope, significance, methodology, and terms definitions. Chapter two explores the biblical-theological perspective on voluntary giving, including tithing, Ancient Near

¹⁵ Jennifer Anne Cleland, "The Qualitative Orientation in Medical Education Research," *Korean Journal of Medical Education* 29, no. 2 (May 2017), accessed April 26, 2023, <https://www.kjme.kr/journal/view.php?doi=10.3946%2Fkjme.2017.53>.

East views, Old Testament practices, New Testament insights, early Christian traditions, and Ellen Gould White's teachings. It also reviews relevant literature and identifies gaps in knowledge. Chapter three describes the Berekum West District of the Mid-West Ghana Conference and outlines the research methodology, including political, cultural, and religious analysis, data collection procedures, and statistical treatment. Chapter four details the strategies, intervention, and evaluation. Finally, chapter five summarizes the findings, draws conclusions, and offers recommendations.

Definition of Terms

To enhance clarity and facilitate a deeper understanding of this research project, a variety of expressions has been utilized throughout its pages. To assist readers in comprehending these expressions, the terms are defined as follows.

Free-rider: Free-riding in this research refers to Church members wanting to benefit in giving without making effort or paying.

Participation: In this research refers to Church members involvement in tithing or systematic giving.

Synoptic: In this research it refers to Matthew, Mark, and Luke.

Systematic: In this research, systematic is a type of regular giving separated from our tithes and offerings as soon as we get paid to finance evangelistic work.

Tithe: In this research it refers to one tenth of annual produce or earnings, for support of the Church.

Tithing: In this research refers to the practice of remitting a tithe.

CHAPTER 2

BIBLICAL-THEOLOGICAL FOUNDATION

This chapter discusses the biblical-theological foundation of tithing and offering. It covers tithing concepts in the Ancient Near East, Old Testament, and New Testament. Ellen Gould White's counsel on giving is explored, along with insights from other scholars. It addresses perceptions, motivation, factors, and strategies for enhancing returns, concluding with a summary.

Concept of Tithing

Is Tithing Giving?

The concept of tithing has its historical origins in the Ancient Near East (ANE), where it was a common practice among various cultures.¹ In the Judeo-Christian tradition, the roots of tithing can be traced back to the Hebrew Bible. Scholars have emphasized the theological importance of tithing, specifically alluding to passages like Malachi 3:8-10.² These passages underscore the obligation to tithe to support religious institutions. This blend of historical and theological perspectives forms the core argument that tithing is fundamentally an act of religious duty, distinguishing it from voluntary giving.

¹ Lekgetho Moretsi, "Tithing: An Evaluation of the Biblical Background," *In die Skriflig* 43 no. 2 (2009):400, accessed March 25, 2023, https://www.academia.edu/73596523/Tithinganevaluationof_the_Biblical_background?f_r=516593

² Benjamin St. James Fry, "Property Consecrated," in *Systematic Beneficence: Three Prize Essays*, ed. Jesse T. Peck (New York: Carlton & Phillips, 1856), 75.

The debate on tithing's nature revolves around voluntary giving versus mandated tithing. Kieran sees true giving as voluntary and cheerful,³ while others argue tithing's fixed percentage makes it more of a religious duty than voluntary generosity.⁴ Furthermore, the complexity tithing debate's stems from cultural and denominational variations. Some see it as crucial financial support for the church,⁵ while others view it as optional, shaped by cultural influences.⁶ However, recent scholarship redefines tithing as generosity and stewardship,⁷ aligning it with charitable giving principles despite its historical mandate.

The issue of whether tithing constitutes a form of giving is complex and varies depending on the context. Historically, tithing has been seen primarily as a religious obligation.⁸ Yet, considering contemporary scholarship and changing cultural contexts, this view is being challenged. These new perspectives propose that tithing can be considered a form of giving if it is carried out with a spirit of generosity and an appreciation of its wider purpose.⁹

³ Kieran, Healy, "How Giving Keeps on Giving," *Stanford Social Innovation Review* 13, No.1 (2014): 70, <https://doi.org/10.48558/D8NY-VX29>.

⁴ Gordon B. Dahl and Michael R. Ransom, "The 10% Flat Tax: Tithing and the Definition of Income," *Economic Inquiry* 40, no. 1 (January 2002): 121, <https://doi.org/10.1093/ei/40.1.120>.

⁵ Ken Walker, "Tithing: What Should the Church Teach Its Members about Giving?" *Baptist Press*, accessed May 3, 2022, <https://www.baptistpress.com/resource-library/news/tithing-what-should-the-church-teach-its-members-about-giving/>.

⁶ Kenneth N. Klee, "Tithing and Bankruptcy," SSRN, accessed April 22, 2022, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=278449.

⁷ T. A. Kantonen, "Stewardship and Christian Doctrine," in *Stewardship in Contemporary Theology*, ed. T. K. Thompson (New York: Association Press, 1960), 156-82.

⁸ Ronald Michael Campbell, "The Tithe in the Old Testament" (ThM thesis, Calvin Theological Seminary, Grand Rapids, MI, 1987), 1-6, 49, 53, 98.

⁹ David Flowers, "What is Tithing?" *Stewardship*, (19 Mar 2024), accessed 27 Nov 2020, <https://www.stewardship.org.uk/blogs/what-is-tithing-should-Christians-tithe?creative=678170413907>.

Offering as Giving

In many religious traditions, the act of offering holds deep theological and symbolic importance, representing devotion and generosity. For instance, in Christianity, the New Testament highlights Jesus' praise of the widow's offering (Mark 12:41-44) as recorded in the New International Version Study Bible, exemplifying the idea of sacrificial giving. This story emphasizes the significance of offerings as heartfelt expressions of commitment.

Scholars like Smith delve into offerings as sacrificial giving,¹⁰ suggesting they symbolize a readiness to sacrifice for the greater good, reflecting deep religious dedication and community welfare. This type of giving is seen as reflecting a deep dedication to one's religious faith and the well-being of the community.

Cultural and denominational differences further shape the various views on offerings as a form of giving. Different religious groups have their own practices and beliefs concerning offerings. For example, the Islamic tradition places a strong emphasis on charitable giving (Zakat) as a religious obligation,¹¹ while Christian denominations might have specific rules for offerings during worship.¹² These diverse practices and beliefs illustrate the wide range of perspectives on offerings as a form of giving in different religious contexts.

¹⁰ Ralph L. Smith, "Amos," *Broadman Bible Commentary*, ed. Clifton J. Allen (Nashville, TN: Broadman, 1972), 7:103.

¹¹ Geoffrey A. Jehle, "Zakat and Inequality: Some Evidence from Pakistan," *Review of Income and Wealth* 40, no. 2 (June 1994):215, <https://doi.org/10.1111/j.1475-4991.1994.tb00059.x>.

¹² Schulz Hans-Joachim, "Patterns of Offering and Sacrifice," *Studia Liturgica*, 15, no. 1 (March 1982): 34, accessed 19 January 2022, <https://doi.org/10.1177/003932078201500104>.

Ancient Near East and Tithing

The Ancient Near East (ANE), including Mesopotamia, Babylon, and Assyria, shaped tithing's historical evolution, supporting both religious institutions and societal order.¹³ This practice can be traced back to the Code of Ur-Nammu, dating from around 2100-2050 BCE, which outlines allocations of agricultural produce to temples and priests.¹⁴

In Mesopotamia, tithing allocated agricultural products to temples, ensuring economic stability and supporting religious infrastructure.¹⁵ Tithing in the ANE has also been seen as a reflection of the intertwined social and religious structures of these ancient societies.¹⁶ It served to maintain the power and influence of religious institutions, while also ensuring that the agricultural economy remained stable.¹⁷ The ANE greatly influenced tithing practices, allocating resources to religious institutions and clergy.¹⁸ This shaped tithing in ancient Israel, supporting religious activities and the priesthood.¹⁹

¹³ Alan Leo Oppenheim, "A Fiscal Practice of the Ancient Near East," *Journal of Near Eastern Studies* 6, no. 2 (April 1947): 120, <https://doi.org/10.1086/370823>.

¹⁴ Joshua J. Mark, "Code of Hammurabi," *World History Encyclopedia*, April 30, 2021, accessed April 25, 2023, https://www.worldhistory.org/Code_of_Hammurabi/.

¹⁵ Moshe Weinfeld "Tithe," *West's Encyclopaedia of American Law*, 27 June 2018, accessed February 2, 2024. <https://www.encyclopedia.com/law/encyclopedias-almanacs-transcripts-and-maps/tithing>.

¹⁶ Henk Jagersma, "The Tithes of the Old Testament," in *Remembering All the Way*, ed. Bertil Albrektson, Julian Barr, and W. A. Beuken (Leiden: Brill, 1981), 116.

¹⁷ *Ibid.*, 128.

¹⁸ Alan Leo Oppenheim, "A Fiscal Practice of the Ancient Near East," *Journal of Near Eastern Studies* 6, no. 2 (April 1947): 116, <https://doi.org/10.1086/370823>.

¹⁹ *Ibid.*

The Old Testament Tithing

The practice of tithing, a fundamental concept in the biblical tradition, spans multiple periods and sources. This chapter delves into the origins and evolution of tithing in the Old Testament, examining its development from the earliest biblical accounts to the Mosaic Law and beyond.

Tithing before the Law Period

Cain and Abel's offerings. The story of Cain and Abel in Genesis 4 provides one of the earliest examples of offerings in the Bible. While the term tithe is not explicitly used, the narrative demonstrates the act of giving offerings to God.²⁰ Abel offered the firstborn of his flock and of their fat portions, signifying a significant portion of his wealth, while Cain's offering fell short of God's expectations. This narrative establishes the principle of giving to God from one's increase and sets a precedent for future tithing practices.

Abram's tithe to Melchizedek and Jacob's vow. In Genesis 14:18-20, Abram encounters Melchizedek, the priest-king of Salem, after a victorious battle. Abram gives Melchizedek a tenth of all the spoils, regarded as an early example of tithing before the Mosaic Law. Additionally, Genesis 28:20-22 records Jacob's vow to God, promising to give a tenth of all that God provides him. This personal commitment to tithe reflects an individual's dedication to God. Genesis 14:18-20 showcases Abram's tithing to Melchizedek, seen as an early example of tithing. In Genesis 28:20-22, Jacob vows to tithe, displaying personal dedication to God.

²⁰ Henry, Lansdell, *The Sacred Tenth: Or Studies in Tithe-Giving, Ancient and Modern* (London: Society for Promoting Christian Knowledge, 1906), 1:39.

Teachings during the Law Period

Tithing and worship. During the Law Period, as outlined in the Old Testament in Deuteronomy 14:22-29 and Leviticus 27:30-34, tithing served not only as a requirement but also as a source of divine blessing, benevolence, support for Levites, and reverence for God, establishing a close connection between tithing and worship. Tithing methods during this period were quite specific and detailed in various Old Testament books, such as Deuteronomy 14:22-23, requiring the presentation of a tenth of all produce, offering the tithe at the workplace, and consuming the tithe—comprising grains, wine, oil, and firstborn animals—at the designated place of worship.

Tithe usage and God's promises. The utilization of tithes during the Law Period holds significant importance. Tithes were allocated to support the Levitical priesthood (Num. 18:21), assist the poor (Deut. 14:28-29), and maintain the Temple (Mal 3:10). The relationship between tithing and God's promises emerges as a critical theme during this period. God consistently pledges blessings to those who faithfully tithe and offer to Him. 2 Chronicles 31:8-10 illustrates that obedience in tithing leads to prosperity and abundance. Deuteronomy 14:28-29 assures that tithing supports the provision of food for the needy, including Levites, strangers, orphans, and widows. Furthermore, Malachi 3:10-12 emphasizes the opening of heaven's windows and pouring out of blessings upon faithful tithers, ensuring abundance and protection from harm, ultimately declaring them blessed among nations.

Tithing after the Law Period

Mosaic tithing. Tithing in the Mosaic era, as shown in Leviticus, Numbers, and Deuteronomy, was crucial for supporting religious practices like sacrificial offerings and priestly duties. Leviticus 1-27 details its role in offerings and duties,

while Numbers 18:8-32 shows how it sustained the Levites and funded religious institutions. Deuteronomy 26:16-19 emphasizes its importance in reinforcing the covenant with God, securing Israelites as His chosen people.

This evidence underscores tithing's integral role in supporting religious practices, sustaining the Levites, and reinforcing the covenant.

Later Old Testament sources. In later Old Testament writings like Amos, 2 Chronicles, Nehemiah, and Malachi, tithing holds various contexts and significance. Amos 5:21-24 emphasizes tithing in the context of social justice and religious sincerity.

Additionally, 2 Chronicles 31:12 provides evidence that faithful tithing supports religious institutions and those serving in them. Nehemiah 10:37-39 portrays tithing as part of Jerusalem's restoration efforts after exile, demonstrating commitment to supporting priests and temple worship. Malachi 3:8-10 warns against withholding tithes and offerings, urging obedience and promising blessings, presenting the most direct treatment of tithing in the Old Testament. These passages collectively illustrate the multifaceted role of tithing in later Old Testament times, intertwining religious duty with societal justice and spiritual sincerity.

Extra-Biblical Sources

Apocrypha. The Apocrypha, though not doctrinally authoritative, sheds light on ancient Jewish beliefs and practices. In Tobit, paying three tithes is depicted. Tobit 1:6-8 describes Tobit's practice of giving first fruits and tenths of his harvest to priests, a tenth of all his increase to the Levites, and selling a second tenth to cover expenses in Jerusalem. He distributed the remaining portion to those in need as instructed by his grandmother. Tobit faithfully adhered to this practice, affirming its

enduring decree.²¹ Lansdell notes that these writings do not suggest the abolition of tithes before the Christian era.²²

Talmud. The Talmud, a compilation of oral and written Jewish law, provides insights into tithing practices before Christianity's rise.²³ It consists of the Mishna and the Gemara commentary. The Mishna's agricultural section addresses uncertainties about tithing, including the first and second tithes.²⁴ In the tractate Maaseroth, it stipulates that anything edible, worth keeping, and grown from the ground must be tithed.²⁵ Additionally, anything edible from the outset, regardless of size, is subject to tithing, while items becoming edible later are tithed only upon reaching maturity.²⁶

The New Testament Tithing

The concept of tithing or giving a portion of one's resources to support religious institutions and communities, undergoes significant development and reinterpretation in the teachings of Jesus, the writings of Paul, and the early Christian Church Fathers. This chapter explores the evolution of tithing practices and principles in the New Testament era and beyond, examining the perspectives of key figures and councils that shaped the understanding and practice of tithing in the early Christian Church.

²¹Lansdell, *The Sacred Tenth*, 1:117.

²² Ibid.

²³ Ibid., 1:119.

²⁴ Ibid.

²⁵ Ibid., 1:120.

²⁶ Ibid.

Synoptic Gospels Teaching

The Synoptic Gospels, especially Luke and Matthew, emphasize broader principles of giving and stewardship. Jesus criticizes religious leaders in Matthew 23:23 and Luke 11:42 for meticulously tithing minor herbs but neglecting justice, mercy, and faithfulness. Also, Luke 18:12 shows a Pharisee boasting about tithing small possessions without humility. Furthermore, Luke 6:38 encourages giving with the promise of abundance, and Matthew 6:21 links treasure with the heart's focus. Despite sparse discussions on tithing, Matthew 23:23 highlights the need for balanced spiritual values in Christian giving.

Pauline Teachings of Tithing

Paul's writings, though not extensively addressing tithing, stress principles of generosity and assistance. In 2 Corinthians 9:6-7, he emphasizes the importance of giving willingly and abundantly, without coercion, as God delights in cheerful givers.

Additionally, in 1 Corinthians 9:14, Paul highlights the responsibility to support those spreading the gospel. These teachings provide guidance for believers in managing their finances within the early Christian community. While the authorship of Hebrews is debated and not directly attributed to Paul, its insights on tithing in Hebrews 7:5-9 reflect a nuanced understanding of Old Testament customs.

The Early Christian Church Fathers and Tithing

Irenaeus (A.D. 120-202)

Irenaeus, a notable early Church Father, studied in Asia Minor around a hundred years after the Apostles' time and became Bishop of Lyons in A.D. 177.²⁷ He

²⁷ John Sharpe, "Tithes," *A Dictionary of Christian Antiquities: Being a Continuation of "The Dictionary of the Bible" (DCA)*, ed. William Smith and Samuel Cheetham (Hartford, CT: Burr Publishing), 2:1963.

emphasized the spiritual aspect of giving and noted a tradition of generous giving among early Christians in Gaul.²⁸ They offered all they had to God's service, refusing to give anything less than what Jewish tradition required.²⁹ Irenaeus contrasted the servitude of the Mosaic law with the freedom of Christians' sonship, advocating that those who embraced this freedom dedicated all they possessed to the Lord's purposes, gladly offering at least the tithe of their property, inspired by a greater hope.³⁰ Origen, as Kauffman further asserted, believed Christ extended the precepts of the Law instead of abolishing them, emphasizing continuity between the Old and New Testaments in moral teachings and righteous living.³¹ Irenaeus also emphasized spiritual giving, citing early Christians' tradition of offering all to God, inspired by freedom in Christ, exemplifying continuity between the Old and New Testaments in moral teachings.

Clement of Alexandria (A.D. 153-217)

Clement of Alexandria explored the origins of Greek virtues, attributing their foundation to the Jewish law. Clement in his works affirms the binding nature of the Mosaic law concerning tithes for Christians, asserting that it teaches piety and worship towards God through the giving of tithes, which also served to maintain the priests, with 'tithes' and 'first fruits' carrying the same meaning.³² Stewart

²⁸ Sharpe, "Tithes," *DCA*, 2:1963.

²⁹ Charles Leslie, *An Essay Concerning the Divine Right of Tithes* (1700; repr., Toronto: R. Grant and Sons, 1884), 85.

³⁰ Thomas, D. D. Comber, *Historical Vindication of the Divine Right of Tithes*, Second Edition, Parts I and II (London: S. Roycroft 1685), 63.

³¹ Milo Kauffman, *The Challenge of Christian Stewardship* (Scottsdale, AZ: Herald Press, 1955), 72.

³² Lansdell, *The Sacred Tenth*, 1:192

interpreting Clement also emphasized that, tithing which encompasses both fruits and flocks, teaches piety towards the deity and encourages generosity towards neighbours, while also supporting the maintenance of priests. Through this practice, individuals are instructed in piety, liberality, justice, and humanity, reflecting the moral teachings embedded within the law.³³ Duncan has also reported Clement's assertion that the Mosaic law concerning tithes is binding upon Christians and emphasized the connection between worship and tithing.³⁴ Clement, also explores the origins and significance of tithing, piety, and moral teachings, bridging ancient Jewish law with Christian practice and emphasizing the intertwined nature of worship and generosity.

Origen (A. D. 185-253)

Origen was a disciple of Clement. Origen emphasizes offering first fruits to both Levitical priests and ministers of the gospel, equating support for gospel ministers with the Old Testament practice of supporting the Levites.³⁵ He also critiques withholding first fruits, viewing it as a failure to acknowledge God's provision and lack of gratitude, and he sees this behaviour as impious, reflecting forgetfulness of God's role as the ultimate provider of the earth's fruits.³⁶ Origen's teachings on offering first fruits emphasize the importance of gratitude, support for ministers, and acknowledgment of God's providence in the provision of earthly blessings, hence emphasizing the need to tithe as a Christian.

³³ E. B. Stewart, *The Tithe* (Chicago, IL: The Winona Publishing Company, 1903), 18, 19.

³⁴ John W. Duncan, *Our Christian Stewardship* (Cincinnati: Jennings and Graham, 1909), 62.

³⁵ Clement, *The Stromata 1* (Ante-Nicene Christian Library (ANCL), 2:397); Leslie, *An Essay Concerning the Divine Right of Tithes*, 91.

³⁶ Clement, *The Stromata 1* (ANCL, 2:397); Leslie, *An Essay Concerning the Divine Right of Tithes*, 91.

Cyprian (A. D. 200-258)

Cyprian, who served as the Bishop of Carthage. He advised a presbyter against assuming the role of a guardian, drawing upon the biblical example of the tribe of Levi, who were supported by tithes to fully dedicate themselves to divine service.³⁷ He further emphasized the importance of clergy members ordained in the Lord's church staying committed to their roles without being called away.³⁸ Cyprian's views on tithing would have been formed in the context of the early Church's needs and communal welfare.³⁹ His teachings possibly echoed the early Christian focus on using tithes for community support and the needs of the poor, resonating with modern discussions on stewardship and generosity in religious contexts.⁴⁰ Cyprian's perspective on tithing, rooted in biblical principles and community welfare, underscores the early Christian emphasis on using tithes for supporting the church and aiding the needy.

Jerome (A. D. 345-420)

Jerome was an early Bible translator. In his commentary on Malachi, chapter three, Jerome emphasizes the duty of Christians to give tithes, first fruits, and even to sell all for the benefit of the poor, following the example of Jesus.⁴¹ He warns that failure to do so is akin to defrauding and supplanting God, urging Christians to honour their obligations to both the needy and the clergy.⁴² Jerome's commentary

³⁷ Sharpe, "Tithes," *DCA*, 2:1964.

³⁸ *Ibid.*

³⁹ *Ibid.*

⁴⁰ Lansdell, *The Sacred Tenth*, 1:183.

⁴¹ Comber, *Historical Vindication of the Divine Right of Tithes*, 75-76.

⁴² *Ibid.*

highlights the Christian obligation to give generously to both the church and the poor, echoing biblical principles while emphasizing the seriousness of neglecting these duties.

Ambrose (A. D. 340-397)

Ambrose was elected Bishop of Milan about 374 A. D. Ambrose stresses that it is insufficient for Christians to merely bear the name without fulfilling the works, citing the biblical commandment (Deut 14) to give a tithe of all fruits, cattle, and labour as essential to Christian practice.⁴³ Ambrose further warns of consequences for failing to give tithes, suggesting that if one does not comply, they will be reduced to receiving only a tenth of what they had before.⁴⁴

Here we also see that, Ambrose underscores the necessity for Christians to embody their faith through action and highlights the biblical mandate to tithe as integral to Christian practice, with a warning of consequences for neglecting this obligation.

Augustine (A. D. 354-430)

Augustine was a Bishop of Hippo. Augustine stressed on the importance of expressing gratitude to God for the harvest by returning offerings and tithes, viewing this act as both a form of thanksgiving and a recognition that God seeks back the tithe for our own benefit, not His own.⁴⁵ He extends the concept of tithing beyond agricultural produce, emphasizing that whatever sustains us is from God and thus

⁴³ Comber, *Historical Vindication of the Divine Right of Tithes*, 70.

⁴⁴ Lansdell, *The Sacred Tenth*, 1:188.

⁴⁵ *Ibid.*, 1:186.

subject to tithing, including income from various sources like warfare, business, and handicrafts.⁴⁶

Augustine argues that tithing is not only a duty but also a means of securing both earthly and heavenly rewards, warning against the consequences of withholding tithes, which he equates with robbery, and encouraging a generous approach to tithing by allocating surplus resources to the poor as alms, thereby contributing to the heavenly treasury and securing blessings for oneself.⁴⁷ Augustine's teachings on tithing emphasize its dual purpose of expressing gratitude to God and benefiting oneself and others, reflecting a broader theme of Christian charity and love for one's neighbour.

John Chrysostom (A.D. 347-407)

John Chrysostom represents the eastern branch of the early Church. In A.D. 398, he was made patriarch of Constantinople. Chrysostom interprets Abraham's payment of tithes to Melchizedek as a lesson for all people to express gratitude to God by offering the first fruits of what they have received from Him, referring to the tithes of Abraham as first fruits and setting a high standard for righteousness in the New Testament era.⁴⁸ He highlights the extensive giving practices of righteous individuals in the Old Testament, such as giving a tenth of possessions, additional tithes, first fruits, firstborn, offerings for sins, and various other offerings, questioning the worthiness of those who do not even give a tenth and suggesting that they may fall short of achieving salvation.⁴⁹ Chrysostom's interpretation of Abraham's tithing

⁴⁶ Lansdell, *The Sacred Tenth*, 1:187.

⁴⁷ *Ibid.*

⁴⁸ Duncan, *Our Christian Stewardship*, 64.

⁴⁹ Lansdell, *The Sacred Tenth*, 1:187.

emphasizes gratitude to God through the offering of first fruits, setting a standard of generosity that underscores the importance of righteous giving for spiritual salvation.

Church Council on Tithing

The Council of Trent (1545-1563). The Council of Trent, convened during the Counter-Reformation, addressed numerous issues, including the financial abuses in the Church. It sought to reform the Church's practices and doctrine.⁵⁰ While the council itself may not have directly focused on tithing, its directives likely influenced how the Church viewed and managed financial contributions, including tithes.⁵¹ This aligns with contemporary understandings of stewardship and responsible financial management in religious institutions.⁵²

The Council of Seville (619). The Council of Seville, held in the early 7th century, dealt with various issues of church discipline and administration.⁵³ Although specific decrees on tithing are not well-documented, the council's work would have been influential in establishing guidelines for financial practices within the Church, reflecting early medieval Church's views on tithing and financial stewardship, a theme echoed in modern discussions of church finances.⁵⁴

The Council of Macon (585). The Council of Macon is noted for its rulings on ecclesiastical matters.⁵⁵ While detailed records of its decrees on tithing are scarce,

⁵⁰ Duncan, *Our Christian Stewardship*, 66.

⁵¹ Ibid.

⁵² Randy Alcorn, "Money, Possessions, and Eternity," accessed April 2, 2022, <https://www.tyndale.com/p/money-possession-and-eternity/9780842353601>.

⁵³ Kauffman, *The Challenge of Christian Stewardship*, 74.

⁵⁴ Ibid.

⁵⁵ Kauffman, *The Challenge of Christian Stewardship*, 73-74.

the council's decisions likely contributed to the framework within which tithing was understood and practiced in the Church during this period.⁵⁶ This early legislative approach to tithing can be compared to modern perspectives on the structured giving and financial accountability in religious organizations.⁵⁷

Ellen Gould White Prophetic Counsel on Tithes and Offerings

Ellen G. White's prophetic writings offer profound insights into the spiritual dimensions of giving and tithing. This chapter delves into White's counsel on the transformative power of tithing, exploring its role in fostering Christian character, selfless service, and joyful generosity.

Tithing as a Character Developing Catalyst

White's teachings suggest that tithing and regular offerings are not merely financial transactions but spiritual practices that develop one's faith and trust in God.⁵⁸ She further asserts that God's purpose in designing the system of beneficence is to enable humans to emulate His benevolence, thus leading them to share in Christ's eternal reward.⁵⁹ White views life as a trial to determine our eligibility for the afterlife, emphasizing the importance of rejecting selfishness and highlighting God's method of testing us through temporary possessions to assess our readiness for eternal wealth.⁶⁰

⁵⁶ Kauffman, *The Challenge of Christian Stewardship*, 73-74.

⁵⁷ Ibid.

⁵⁸ Ellen G. White, *Christ's Object Lessons* (Washington, DC: Review and Herald, 1941), 332.

⁵⁹ Ellen G. White, *Testimonies for the Church* (Mountain View, CA: Pacific Press, 1885), 9:255.

⁶⁰ Ellen G. White, *Counsels on Stewardship* (Washington, DC: Review and Herald, 1940), 22.

White's teachings emphasize that practices like tithing and regular offerings serve as spiritual exercises fostering faith and trust in God, while also framing life as a trial to discern one's worthiness for the afterlife through the rejection of selfishness and the evaluation of one's stewardship of temporal possessions in preparation for eternal riches.

The Theory of God First

White established that the happiest people in the world are those who prioritize God above all else, making Him first, last, and best in everything,⁶¹ also includes our finances. She reminds us that each morning, commit your soul, body, and spirit to God, cultivating habits of devotion and placing increasing trust in your Savior.⁶² Our devotion and habits reminds us that the tithe belongs to the Lord, and He instructs us to give back to Him what is rightfully His.⁶³ White's teachings emphasize that true happiness stems from prioritizing God in every aspect of life, including our finances, by committing ourselves to Him daily through habits of devotion, and recognizing that the tithe rightfully belongs to the Lord, thus emphasizing the importance of returning it to Him.

Selfless Service Giving

White said “remember that true joy can be found only in unselfish service”⁶⁴ This view is further by her to say that although the ultimate reward awaits at Christ's

⁶¹ Ellen G. White, *My Life Today* (Washington, D.C: Review and Herald, 1952), 161.

⁶² Ellen G. White, *Mind, Character, and Personality*, Vol. 1 (Nashville, TN: Southern Publishing Association, 1977), 15.

⁶³ Ellen G. White, *Education* (Mountain View, CA: Pacific Press, 1903), 138.

⁶⁴ Ellen G. White, *The Ministry of Healing* (Mountain View, CA: Pacific Press, 1905), 204.

return, sincere service to God brings blessings even in this life, despite the challenges and discouragements faced by workers, who find fulfilment in their labour.⁶⁵

She further emphasizes that true joy is derived from unselfish service, linking this perspective to the notion that while the ultimate reward awaits at Christ's return, sincere service to God, including faithful tithing, brings blessings even amid life's challenges, offering fulfilment to those dedicated to their labour.

Giving Not Burdensome

White in her appeal for members to attend the church's camp meetings, she encouraged them that present their offerings in accordance with the blessings bestowed upon them by God, demonstrating gratitude to the Creator who has bestowed all benefits upon them through voluntary contributions.⁶⁶ However, she warned those who have means to give should not come empty-handed.

Practical Implications and Challenges

White asserts that there are no valid excuses for failing to bring the tithe to the Lord.⁶⁷ She emphasizes that poverty or debt cannot justify withholding tithe, as sincerity, gratitude, and love are paramount in offerings, not the size of the gift.⁶⁸ Using God's money to settle debts reflects a spiritual problem rooted in selfishness,⁶⁹ rather than a commitment to obedience,⁷⁰ according to her teachings.

⁶⁵ White, *Testimonies*, 6:305.

⁶⁶ *Ibid.*, 2:601.

⁶⁷ White, *Counsels on Stewardship*, 73-74.

⁶⁸ *Ibid.*

⁶⁹ White, *Testimonies*, 1:225.

⁷⁰ *Ibid.*

Other Scholars' View on Tithe and Offering

This section examines the views of other Christian scholars and theologians on the concepts of tithe and offering, providing a broader understanding of the biblical foundations and practical applications of these principles in Christian thought and practice.

Biblical Perceptions of Tithe and Offering

Tithe as a steward. The works of Koranteng-Pipim and Kasperbauer warn that since everything, including our possessions, belongs to God, humans must depend solely on Him.⁷¹ Eyring further emphasized that God's commands aim to bless us, suggesting tithing is for our benefit.⁷² God's purpose is for His people to live in His kingdom, rooted in selflessness.⁷³ Tithing prepares and nurtures our characters for heaven, where self-centeredness is rejected. Thus, suggesting that God uses tithe to prepare and nurture our characters for heaven as heavens candidates.

Tithe as a sign of worship and obedience. Obedience to God's commandment is a sign of submission and worship.⁷⁴ Rodríguez also reiterated that faithfulness in tithing is an expression of gratefulness and affirms our submission to

⁷¹ Samuel Koranteng-Pipim, and Steve Kasperbauer, *God Is Faithful: Stewardship, A Journey of Faith and Test of Commitment* (Ann Arbor, MI: Berean Books, 2006), 1.

⁷² Henry B. Eyring, "The Blessings of Tithing," accessed 23 January 2022, <https://www.churchofjesuschrist.org/study/liahona/2011/06/the-blessings-of-tithing?lang=eng>

⁷³ John Katchuraki Duandro, "A Strategy of Improving the Giving: The Case Study of Seventh-day Adventist Churches in Talla Station, Democratic Republic of Congo," (MA Leadership thesis, Adventist University of Africa, Nairobi, Kenya, 2018),8.

⁷⁴ Paul Pellandini, "How Holy Is the Sacred Tithe? - On Handling the Sacred Tenth with Integrity," *Adventists Affirm: A Publication Affirming Seventh-day Adventists Beliefs* 20, no. 2, (2006), <https://www.adventistsaffirm.com/previous-issues/volume-20-number-2/how-holy-is-the-sacred-tithe>.

God.⁷⁵ Tithing reveals God as our Lord and redeemer, testing our reverence for Him as our survival depends entirely on Him. God's plans are not reliant on humans.

Tithe for God's sustenance. No man can lean on his own strength, except God sustains.⁷⁶ Tithing scheme is very central in God's plan.⁷⁷

Our Lord acknowledges that, as humans, we depend solely on Him. There are resemblances between the limits in Eden and that of tithing.

The limits remain as always remembering that our life lie on God only. Rees further affirms that the tree of good and evil was not envisioned only to show boundaries in stewardship but also intended for man's blessings.⁷⁸

The forbidden tree was evidence of God's character of love and free will espoused to man. If there were no boundaries, then God would have been seen as a tyrant compelling his subjects to do His will.⁷⁹

Tithe as a recognition of our dependence on God. Rodríguez asserts that Abraham's tithing reflected his dependence on God for blessings and sustenance,⁸⁰ However, our ingratitude often leads us to resist God, forgetting that He provides us with every breath. He further stipulated that only individuals designated by God

⁷⁵ Angel Rodriguez, *Stewardship Roots: Toward A Theology of Stewardship, Tithe, Offerings* (Silver Spring, MD: Stewardship Ministries, Department of Church Ministries, General Conference of the Seventh-day Adventists, 1994), 4.

⁷⁶ White, *Testimonies*, 9 :15.

⁷⁷ John Katchuraki Duandro, "A Strategy of Improving the Giving: The Case Study of Seventh-day Adventist Churches in Talla Station, Democratic Republic of Congo," (MA Leadership thesis, Adventist University of Africa, Nairobi, Kenya, 2018), 10.

⁷⁸ Melvin. E. Rees, *Biblical Principles for giving and Living* (Hagerstown, MD: Ministerial Association, General Conference of the Seventh-day Adventists, 1995), 24.

⁷⁹ Rees, *Biblical Principles for Giving and Living*, 24.

⁸⁰ Rodriguez, *Stewardship Roots: Toward A Theology of Stewardship, Tithe, Offerings*, 248.

could handle the tithe.⁸¹ Maxson and Lezeau suggest that tithing serves as a test of loyalty, acknowledging that our entire life is in God's hands.⁸²

Way of restoring to God. According to Rodriguez, “the tithing principle is also a way of restoring human dignity before God.”⁸³ Through tithing, God reminds us of our role as stewards of His goods. Despite our sinfulness, God seeks our good. However, when doubts cloud our minds about God's plans for us, we abuse our lives.

Tithe as a test of faith. Zell also underscores that tithing both develops and tests our faith, demonstrating our reliance on God by sacrificing for Him rather than solely for our own needs, highlighting God's invitation for us to test Him in tithing, promising blessings in return.⁸⁴ Stewart notes tithe is voluntary but not on compulsion.⁸⁵ Korff stresses tithe's importance, tied to our relationship with God, determining our commitment.⁸⁶ Thus, our relations with God determine our extent to tithing though not compulsive.

Tithe in response to God's blessings. Also, from the perspective of Warouw *et. al*, God's issuance of commandments is intended to bring blessings into our lives.⁸⁷ This insight underscores the belief that following God's commandments leads to blessings in life.

⁸¹ Rodriguez, *Stewardship Roots: Toward A Theology of Stewardship, Tithe, Offerings*, 248.

⁸² Benjamin Maxson, and Jeffrey L. Lezeau, *Strategic Church Finances: A Biblical Approach* (Silver Spring, MD: General Conference Stewardship Department, 2006),7.

⁸³ Rodriguez, *Stewardship Roots: Toward A Theology of Stewardship, Tithe, Offerings*, 5.

⁸⁴ Thomas Zell, “The Trail of the Tithe,” Ancient Faith Store, <https://store.ancientfaith.com/the-trail-of-the-tithe-by-fr-thomas-zell/>.

⁸⁵ Stewart, *The Tithe*, 7-13.

⁸⁶ E. Korff, “Tithe and the Storehouse,” *Dynamic Steward Journal* 17, no. 4, (October - December 2013): 15, accessed 27 August 2022, <https://stewardship.adventist.org/2013-17-4.pdf>

⁸⁷ Winda Novita Warouw, “God's Ultimate Purpose to His People: To be blessed and to be a blessing,” *Klabat Theological Review* 2, no. 1 (2021): 104-112.

Christians Participation in Tithe and Offering

Voluntary giving, particularly in the form of tithes and offerings, plays a significant role in religious practices worldwide.⁸⁸ It is a practice deeply rooted in faith, spirituality, and personal commitment to one's beliefs.⁸⁹ Here we will explore various aspects of why people participate in tithe and offering under the sub-headings; Tithing as Support for Gospel Workers, Religious Doctrine, Debt Payment to God, Tithing to Reflect Generosity of Heart and finally, Leadership and Role Modeling.

Tithing as a support for Gospel workers. Tithing is often viewed as a means of providing financial support for Gospel workers, including clergy and missionaries.⁹⁰ This perspective is grounded in the biblical principle of setting aside one-tenth of one's income for the Lord. Malachi 3:10, a frequently cited passage, encourages believers to bring their tithes into the storehouse to support the work of the Lord. White's writings emphasized the importance of systematic giving, including tithing, to support the ministry and mission work.⁹¹ This practice ensures the financial sustainability of religious institutions, and the individuals engaged in spreading the Gospel.⁹²

⁸⁸ K. Ulisko, "Semantic Development of the Lexemes 'Tithe' and 'Desyatina' in English and Russian," *Bulletin of the Moscow State Regional University (Linguistics)* 4 (2018): 127.

⁸⁹ Marvin E. Tate, "Tithing: Legalism or Benchmark?" *Review and Amp: Expositor*, 70, no. 2, (May 1973): 158, accessed 19 June 2022, <https://doi.org/10.1177/003463737307000203>.

⁹⁰ Steven Hopkins, "Is God a Preferred Creditor? Tithing as an Avoidable Transfer in Chapter 7 Bankruptcies," *University of Chicago Law Review* 62, No. 3 (1995): 1139, accessed 21 June 2022, <https://doi.org/10.2307/1600057>.

⁹¹ White, *Counsels on Stewardship*, 21-23.

⁹² Sarlin P. Pau, et al., "Accounting Information Systems for Financial Management in Religious Non-Profit Organizations of the Church," *Eduvest-Journal of Universal Studies* 2, no. 10 (2022): 2239-2248, accessed April 26, 2024, <https://doi.org/10.36418/edv.v1i12.304>.

Tithing as a religious doctrine. Tithing is not merely a financial practice; it holds a central place in religious doctrine for many Christian denominations.⁹³ It is considered an essential element of faith and obedience to God's commandments. The belief that God has commanded the practice of tithing is foundational, and adherents are expected to tithe as an expression of their faithfulness.

Tithing as debt payment to God. Tithing is seen as a sacred obligation, highlighting the believer's accountability to God for entrusted resources.⁹⁴

Within the SDA theology, tithing is a fundamental doctrine rooted in the perpetuity of moral law, including the Ten Commandments, which mandate tithing.⁹⁵

Tithing to reflect generosity of heart. For many, remitting tithes reflects their generosity of heart toward God.⁹⁶ Tithing is then seen as an opportunity to give back to the Divine, expressing their gratitude and devotion. Tithing is not viewed as a mere obligation but as a joyful act of worship.⁹⁷ This perspective aligns with 2 Corinthians 9:7, which emphasizes cheerful giving and a willing heart.

Leadership and role modeling. Some individuals, especially those in leadership roles within religious communities, feel a responsibility to give more generously.⁹⁸ They believe that their position requires them to set an example for

⁹³ Bamidele Olusegun Fawenu, "Nexus between Tithing and Prosperity in United Missionary Church of Africa, Nigeria," *Oguaa Journal of Religion and Human Values* 6, no. 2 (December 1, 2021): 100, accessed 23 May 2022, <https://doi.org/10.47963/ojorhv.v6i2.871>

⁹⁴ General Conference of the Seventh-day Adventists, *Seventh-day Adventist Fundamental Beliefs* (Silver Spring, MD: General Conference of Seventh-day Adventists, 2022), 9.

⁹⁵ Ibid.

⁹⁶ George R. Knight, "The Place of Tithing in the Expansion of Adventism," *Adventist Review*, June 2004, 30-31.

⁹⁷ Francis L.C. Rakotsoane, "Is Tithing a Justifiable Development in the Christian Church?" *HTS Theologese Studies /Theological Studies* 77, no. 4 (May 11, 2021): 6, accessed 23 August 2023, <https://doi.org/10.4102/hts.v77i4.6243.77451396/>

⁹⁸ Rakotsoane, "Is Tithing a Justifiable Development in the Christian Church?" 6.

others.⁹⁹ By giving more, they aim to encourage fellow believers to embrace a culture of giving and generosity.¹⁰⁰ This aligns with the notion that leaders should lead by example.

Factors Affecting Participation in Tithe and Offering

Remitting tithes and offerings is the cornerstone of religious communities worldwide, reflecting faith, spirituality, and individual dedication to religious beliefs¹⁰¹. However, various factors influence the extent of participation in voluntary giving. This comprehensive literature review delves into the multifaceted determinants affecting participation in voluntary giving within the context of religious organizations, with a primary focus on the SDA Church. Drawing from the insights of scholars to explore the factors influencing voluntary giving, encompassing stewardship promotion, perceptions of church leadership, gender dynamics, budget allocation for evangelism, education levels, income status, peer influence, and pastoral engagement.

Stewardship promotion and education. Effective stewardship promotion and education significantly influence individuals' willingness to engage in voluntary giving.¹⁰² A well-structured promotion plan educates and inspires members to grasp biblical stewardship principles, empowering them to support the church financially.¹⁰³

⁹⁹ Rakotsoane, "Is Tithing a Justifiable Development in the Christian Church?" 6.

¹⁰⁰ Ronald W. Clements, "Nineteenth Sunday after Pentecost," *The Expository Times* 100, no. 11 (August 1989): 427-428, accessed July 19, 2022, <https://doi.org/10.1177/001452468910001113>.

¹⁰¹ Rakotsoane, "Is Tithing a Justifiable Development in the Christian Church?" 1.

¹⁰² Virginia S. Harrison, "Understanding the Donor Experience: Applying Stewardship Theory to Higher Education Donors," *Public Relations Review* 44, no. 4 (November 2018): 536, accessed 13 December 2022, <https://doi.org/10.1016/j.pubrev.2018.07.001>.

¹⁰³ Lawrence D. Brown, Kimberley R. Isett, and Michael Hogan, "Stewardship in Mental Health Policy: Inspiration, Influence, Institution?" *Journal of Health Politics, Policy and Law* 35, no. 3 (June 1, 2010): 402, accessed 24 November 2022, <https://doi.org/10.1215/03616878-2010-004>.

Stewardship education is meant to deepen the knowledge and faith of church members, rather than to increase the church's workload.¹⁰⁴ Aligning stewardship education with biblical teachings enhances members' willingness to give, illustrating its profound impact within the church community.

Perceptions of church leadership. Perceptions of church leadership significantly influence individuals' decisions to engage in voluntary giving.¹⁰⁵ Trust is undermined when members believe leaders misuse funds or don't contribute fairly, hindering their willingness to give.¹⁰⁶ Knight highlights the importance of transparent and responsible financial management by church leaders to maintain trust and encourage giving.¹⁰⁷ When leaders are perceived to misuse funds, voluntary giving declines.¹⁰⁸ The integrity and transparency of church leadership are pivotal in shaping members' attitudes towards giving.¹⁰⁹

Gender dynamics and offering giving. In some religious contexts, gender dynamics can influence giving patterns. Cultural or traditional beliefs may suggest that certain types of giving, such as offering giving, are reserved for specific genders,

¹⁰⁴ Ronald D. Roth, "Equipping the Believers as Stewards," Forty-ninth Biennial Convention, Northwestern College, Watertown, Wisconsin, August 3-7, 1987, accessed 23, April 2023, <http://essay.s.wisluhsem.org:8080/bitstream/handle/123456789/4040/RothStewards.pdf?sequence=1&isAllowed=y>.

¹⁰⁵ Katie E. Corcoran, "Thinkers and feelers: Emotion and Giving," *Social Science Research* 52 (2015): 686, <https://doi.org/10.1016/j.ssresearch.2014.10.008>.

¹⁰⁶ Fausto Martin De Sanctis, *Churches, Temples, and Financial Crimes: A Judicial Perspective of the Abuse of Faith* (Cham, Switzerland: Springer International Publishing, 2015): 116.

¹⁰⁷ Knight, "The place of Tithing in the Expansion of Adventism," 30-31.

¹⁰⁸ De Sanctis, *Churches, Temples, and Financial Crimes*, 116.

¹⁰⁹ Wasswa Asaph, Senoga, "The Effect of Accountability, Transparency, And Integrity of Church Leaders on Fraud Prevention in The Management of Church Funds" *International Journal of Research and Innovation in Social Science* 7, no. 1 (2023): 1409.

affecting individuals' participation in voluntary giving.¹¹⁰ Scholars like Barnes, have explored cultural dynamics that affect giving patterns.¹¹¹ The belief that offering giving is predominantly a woman's responsibility reflects broader gender dynamics within the church. Studies by Reyes demonstrate how cultural perceptions of gender roles within the Adventist community impact giving patterns, often relegating financial stewardship to women.¹¹²

Budget allocation for evangelism. Engdahl emphasizes that without adequate funding, religious denominations cannot sustain their educational, social ministry, and outreach efforts, which benefit everyone.¹¹³

Effective church budgeting is therefore crucial to ensure these programs receive the necessary support and continue their positive community impact.¹¹⁴ Boddie explained that churches rely on religious activities and spiritual growth to motivate people to give and become better stewards of their resources.¹¹⁵ This connection ensures that the community programs and outreach efforts can be adequately funded and sustained.

¹¹⁰ Laurence R Iannaccone, "Skewness explained: A rational choice model of religious giving," *Journal for the Scientific Study of Religion* 36, Issue 2, (Blackwell 1997): 141, <https://doi.org/10.2307/1387549>.

¹¹¹Sandra L. Barnes, "Black Church Giving: An Analysis of Ideological, Programmatic, and Denominational Effects," *Sage Open* 3, no. 2 (April 1, 2013): 8, <https://doi.org/10.1177/2158244013490706>.

¹¹² Christopher Bishop, "Exploring Gender Roles and Gender Equality within the Evangelical Church," PhD diss., Chapman University, 2019, accessed March 25, 2022, https://digitalcommons.chapman.edu/education_dissertations/1/.

¹¹³ Richard L. Engdahl, "Religious Fund-Raising: The Theology of Stewardship," *Nonprofit Management and Leadership*, 1 (1991): 346, <https://doi.org/10.1002/NML.4130010405>.

¹¹⁴ Engdahl, "Religious Fund-Raising: The Theology of Stewardship," 346.

¹¹⁵ Stephanie Boddie, "Way to Give: Tithing Practices that Benefit Families, Congregations, and Communities," Washington University Open Scholarship, accessed May 18, 2022, https://openscho larship.wustl.edu/csd_research/458/.

Education level and income status. Education level and income status significantly shape charitable giving patterns.¹¹⁶ Higher education correlates with increased family giving, while income strongly predicts donation amounts.¹¹⁷ Higher education levels are associated with more religious giving and concerns about equity, contrasting with lower education levels' focus on basic needs.¹¹⁸ While higher-earning individuals contribute more dollars, they often give a lower percentage of their income to churches, particularly among Catholics.¹¹⁹

Felder concludes that many individuals feel guilt and financial stress when tithing, fearing they cannot manage without the ten percent contribution.¹²⁰

Peer influence and free rider phenomenon. Peer influence and free-riding impact charitable giving in congregations.¹²¹ Factors like congregation size and attitude towards church importance determine support for a church's mission and free ridership.¹²² Free-riders, contributing little but benefiting, reduce commitment per member as the congregation grows.¹²³ Decreasing their numbers can boost

¹¹⁶Donald A. Luidens and Roger J. Nemeth, "Social Sources of Family Contributions: Giving Patterns in the Reformed Church in America," *Review of Religious Research* 36, no. 2 (December 1994): 207, <https://doi.org/10.2307/3511410>.

¹¹⁷ Ibid.

¹¹⁸ Ibid.

¹¹⁹ Peter A. Zaleski and Charles E. Zech, "Economic and Attitudinal Factors in Catholic and Protestant Religious Giving," *Review of Religious Research* 36, no. 2 (December 1994): 158, <https://doi.org/10.2307/3511406>.

¹²⁰Tom Felder, *The Tithing Principle Understanding Why We Give Kansas City*, (MO: Beacon Hill Press of Kansas City, 2011), 104.

¹²¹ Peter A. Zaleski and Charles E. Zech, "Economic and Attitudinal Factors in Catholic and Protestant Religious Giving," *Review of Religious Research* 36, no. 2 (December 1994): 158, <https://doi.org/10.2307/3511406>.

¹²² Ibid.

¹²³ Daniel V. Olson and Paul Perl, "Free and Cheap Riding in Strict, Conservative Churches," *Journal for the Scientific Study of Religion* 44, no. 2 (May 12, 2005): 124, <http://doi:10.1111/j.1468-5906.2005.00271.x>.

commitment levels.¹²⁴ Denominational differences in giving may be explained by free-riding, with stricter congregations having fewer free-riders.¹²⁵ However, widespread free-riding could lead to insufficient resources to sustain organizational benefits.¹²⁶

Pastoral engagement and reminders. Pastoral engagement, including regular reminders and home visits, greatly affects giving patterns in congregations.¹²⁷ When pastors actively connect with members, offering spiritual guidance on giving and making regular home visits to discuss stewardship, it motivates individuals to participate more actively in remitting tithe and offering.¹²⁸ McClure asserts that pastoral care empowers individuals to answer God's call to love more deeply and to collaboratively contribute to the enrichment of life, as bestowed by God, for everyone.¹²⁹ Thus, stimulating members to contribute in all dimensions.

Strategies of Improving Participation in Tithe and Offering

This review examines strategies to enhance participation in voluntary giving, focusing on practices within the SDA Church and insights from broader religious scholarship. The review addresses specific practices such as leaders/member training in tithing computation, promotion of tithing in kind, regular business meetings, small

¹²⁴ Olson and Perl, "Free and Cheap Riding in Strict, Conservative Churches," 124.

¹²⁵ *Ibid.*, 123.

¹²⁶ *Ibid.*

¹²⁷ Boddie, "Way to Give."

¹²⁸ Kasiatin Widiyanto and Johannes Augustinus, "The Influence of Spirituality on the Giving of Tithing," *Journal Didaskalia* 5, no. 2 (October 30, 2022): 99, <http://doi:10.33856/didaskalia.v5i2.282>.

¹²⁹ Barbara McClure, "Pastoral Care," *The Wiley-Blackwell Companion to Practical Theology*, ed. Bonnie J. Miller-McLemore (Malden, MA: Wiley-Blackwell, 2012), 277, <http://doi:10.1002/9781444345742.ch25>.

group activities, training for new converts, tithe auditing, and entrepreneurial programs.

Tithe computation training. Training is not only required for elders and Pastors, but also other officers require training to equip them man the activities (includes tithe and offering computation) of the Church.¹³⁰ Seventh-day Adventist theologians offer nuanced interpretations, blending ancient teachings with modern financial techniques, shaping tithing practices within the church.¹³¹ Educating church leaders on tithing principles promotes effective financial management and transparency,¹³² boosting member participation. While uniform training instills trust, challenges arise in adapting to diverse congregational needs and reconciling traditional interpretations with contemporary practices.¹³³

Tithing in kind and church stewardship. Kezts noted that tithes were usually paid with matching goods like grain and cattle, which could lead to offering lower-quality items.¹³⁴ To solve this, he suggested using a random sample of one-tenth of the wealth increase for tithing, based on Leviticus 27:33.¹³⁵ Encouraging tithing in kind promotes inclusive giving, recognizing contributions beyond money,

¹³⁰ Pardon Mwansa, "A Training Program in Pastoral Responsibilities for Church Elders in Lusaka, Zambia," (DMin diss., Andrews University ProQuest Dissertations Publishing, 1993), 160, <https://www.proquest.com/docview/287992725?pq-origsite=gscholar&fromopenview=true&source type=Dissertations%20&%20Theses>.

¹³¹ Evan Carl Jacobs, "'Giving God His Due?' Understanding Tithing and Its Function within the Seventh-Day Adventist Church," *Anthropology Southern Africa* 38, no. 3–4 (October 2, 2015): 238, <http://doi:10.1080/23323256.2015.1077466>.

¹³² Mwansa, "A Training Program in Pastoral Responsibilities for Church Elders in Lusaka, Zambia," 160.

¹³³ "Beautiful Game' Helps Royal Mail to Build Manpower-Planning Skills," *Industrial and Commercial Training* 39, no. 3 (April 24, 2007):1, <https://doi.org/10.1108/ict.2007.03739cab.002>.

¹³⁴ Edward, J. Ketz, "Tithing and Income Measurement," *Accounting Historians Journal*, 11, no. 2, (1984):131, https://egrove.olemiss.edu/aah_journal/vol11/iss2/10

¹³⁵ Ibid.

rooted in biblical precedents and historical practices of offering agricultural produce.¹³⁶ Practically, tithing in kind supports church ministries and operations, providing tangible assistance such as food for soup kitchens or professional services.¹³⁷ It nurtures a sense of belonging and active participation among congregants, emphasizing the value of every contribution and strengthening community bonds.¹³⁸

Quarterly meetings on church tithe and offering. Quarterly business meetings in churches serve as platforms for transparency and open communication, directly impacting congregational giving.¹³⁹ These gatherings, which typically include discussions on financial status, budget allocations, and future projects, enable members to witness how their contributions are utilized, fostering trust and accountability within the church community.¹⁴⁰ Ensor observed that transparency in church finances often leads to increased member confidence and subsequent giving.¹⁴¹ Additionally, quarterly meetings demonstrate the church's dedication to ethical

¹³⁶ “Giving, Tithing, and Stewardship,” *Harvest*, accessed March 2, 2022, <https://harvest.org/know-god-article/giving-tithing-and-stewardship/>.

¹³⁷ Eugene A. Nida, “Practical Problems: The Church and Its Ministries” *Practical Anthropology* 10, no. 5 (September – October 1963): 235, <https://doi.org/10.1177/009182966301000506>.

¹³⁸ Christianity.com Editorial Staff, “What Is the Definition and Meaning of Tithe in the Bible?” last modified October 6, 2023, accessed May 17, 2022, <https://www.christianity.com/wiki/>

¹³⁹ Kristine Ensor, “Church Business Meeting: The Ultimate Guide (+ Sample Meeting Agenda),” *Donorbox* (blog), updated May 17, 2024, <https://donorbox.org/nonprofit-blog/church-business-meeting>.

¹⁴⁰ Ensor, “Church Business Meeting.”

¹⁴¹ *Ibid.*

financial practices,¹⁴² enhancing trust and generosity among members.¹⁴³ Pieper stresses that meeting reinforcing a positive giving culture within the church.¹⁴⁴

Small groups encouragers and tithe and offering. Icenogle, Icenogle emphasizes that every small group gathering is a response to God's initiative and call, facilitated by visionary leaders who share blessings with others.¹⁴⁵ Peer-to-peer interaction within these groups nurtures a culture of generosity, inspiring faithful and consistent giving.¹⁴⁶ Tagiuri suggests that small groups Small groups can effectively enhance understanding of how people perceive one another and address the broader issue of how perception influences actions within interactions.¹⁴⁷

Borkman, Munn-Giddings, and Boyce further emphasize the role of mutual support in increasing consistency in tithing.¹⁴⁸ A steward leader or small group leader is trusted, honest, and mindful of both the organization's members and the global community. Their leadership embodies responsibility, trusteeship, and accountability,

¹⁴² Jay, "Quarterly Meetings - What Reports Do You Need?" Icon Systems, accessed June 2, 2022, <https://www.iconcmo.com/blog/quarterly-meetings-what-reports-do-you-need/>.

¹⁴³ Enhancing Church Financial Transparency: A Guide to Improving Accountability," *Church Helper*, accessed May 3, 2022, <https://churchhelper.net/church-finance-transparency/>

¹⁴⁴ Hanns G. Pieper, "Church Membership and Participation in Church Activities among the Elderly," *Activities, Adaptation & Aging* 1, no. 3 (October 21, 1981): 24, https://doi.org/10.1300/j016v01n03_04.

¹⁴⁵ Gareth Weldon Icenogle, *The Biblical Foundations for Small Group Ministry: An Integrational Approach*, (Downers Grove, Illinois: Intervarsity Press, 1994), 40.

¹⁴⁶ Ibid.

¹⁴⁷ Renato Tagiuri, "The Perception of Feelings among Members of Small Groups," *The Journal of Social Psychology* 46, no. 2 (November 1957): 226, <https://doi.org/10.1080/00224545.1957.9714321>.

¹⁴⁸ Thomasina Borkman, Carol Munn-Giddings, and Melanie Boyce, "Self-Help/Mutual Aid Groups and Peer Support," *Voluntaristics Review* 5, no. 2-3 (December 2020): 29, <https://doi.org/10.1163/9789004448001002>.

guided by an understanding of the master's intentions.¹⁴⁹ Reynolds underscores the influence of group leaders in setting the tone and direction of stewardship discussions within small groups.¹⁵⁰

Separate training for new converts. Separate training sessions for new converts on tithes and offerings are foundational in religious education within many churches.¹⁵¹ These sessions introduce newcomers to Christian stewardship principles, including the biblical basis and spiritual significance of tithing, establishing a clear understanding and positive attitude toward church financial practices.¹⁵² Content covers scriptural teachings, practical aspects of tithing, and the role of offerings, ensuring a comprehensive understanding as an act of worship and commitment.¹⁵³ Methodologically, these sessions are interactive, incorporating discussions and Q&A to actively engage new converts and address practical concerns they might have.¹⁵⁴ Practical advice provided helps newcomers integrate tithing into their daily lives, fostering a deeper connection to their faith community.¹⁵⁵

¹⁴⁹ Priscilla S. Hills, "The Effectiveness of Steward Leadership in Christian Nonprofit Organizations," (PhD Diss., Columbia International University, 2022), 134-135, <https://www.proquest.com/docview/2731483180?pq-origsite=gscholar&fromopenview=true&sourcetype=Dissertations%20&%20Theses>

¹⁵⁰ Paul D. Reynolds, "Leaders Never Quit," *Small Group Behaviour* 15, no. 3 (August 1984): 404, <https://doi.org/10.1177/104649648401500309>.

¹⁵¹ Annamaria Lusardi and Flore-Anne Messy, "The Importance of Financial Literacy and Its Impact on Financial Wellbeing," *Journal of Financial Literacy and Wellbeing* 1, no. 1 (April 2023): 8, <https://doi.org/10.1017/flw.2023.8>.

¹⁵² Ibid.

¹⁵³ General Conference of Seventh-day Adventists, *Seventh-day Adventists Church Manual* (Silver Spring, MD: General Conference of Seventh-day Adventists, 2022), 53.

¹⁵⁴ Lindsey Baker Bower, "15 Tithes and Offering Messages for Churches," *Donorbox* (blog), updated April 03, 2024, <https://donorbox.org/nonprofit-blog/tithes-and-offering-messages>.

¹⁵⁵ Father Greg, "Practical Advice for Young Adults on Tithing," *GW Catholic Q & A* (blog), July 31, 2012, <http://gwcatolicforum.blogspot.com/2012/07/practical-advice-for-young-adults-on.html?m=1>.

Periodic tithe audits on church's stewardship. Periodic tithe audits, conducted by a district's audit team, are essential for ensuring transparency and accountability in church financial management.¹⁵⁶ These audits involve a systematic review of tithe records to verify accuracy and adherence to financial policies, maintaining financial integrity and fostering trust among church members.¹⁵⁷ Scragg argues that good stewardship necessitates members carefully examining all independent ministries to ensure they comply with church provisions and maintain proper accounting and auditing standards.¹⁵⁸ Meticulous audits uphold principles of financial stewardship and serve as educational tools for staff and members, leading to improved procedures and training.¹⁵⁹ Additionally, regular audits positively impact congregational giving by instilling confidence in members about the proper use of their tithes, enhancing trust and willingness to contribute generously.¹⁶⁰

Influence of entrepreneur programs on giving. Churches organize regular entrepreneurial programs to boost economic empowerment among congregants, aiming to increase both their capacity and willingness to give.¹⁶¹

¹⁵⁶ Mei Munte and Debora Dongoran, "Impact of Transparency and Accountability of Church Financial Reporting on the Interest of Members' Church Giving Donations to Church," *SSRN Electronic Journal* (April 1, 2018):1, <https://doi.org/10.2139/ssrn.3439838>.

¹⁵⁷ Marian V. Liautaud, "Surviving a Church Financial Audit," *Church Law & Tax*, accessed February 3, 2023, <https://www.churchlawandtax.com/manage-finances/internal-controls/surviving-a-church-financial-audit/>.

¹⁵⁸ Walter R. L. Scragg, *Stewardship: Resources and Responsibility*, PDF file, n.d., <https://www.adventistbiblicalresearch.org/wp-content/uploads/Scragg-Stewardship.pdf>.

¹⁵⁹ Ibid.

¹⁶⁰ Ibid.

¹⁶¹ Francesca Rhodes, Anam Parvez, and Rowan Harvey, *An Economy That Works for Women: Achieving Women's Economic Empowerment in an Increasingly Unequal World* (March 2, 2017):6-7, <https://doi.org/10.21201/2017.9019>.

Such initiatives create networks of support among members, fostering collaboration and mutual assistance in entrepreneurial endeavors.¹⁶² This sense of community extends to financial stewardship, leading to increased collective giving.¹⁶³

Summary

The biblical-theological foundation provides enough evidence that tithe and offerings have both biblical and scholarly premise. The main problem is how churches can strategically enhance remittances of tithes and offerings without any compulsions. Considerably, its historical, cultural, and scriptural dimensions have been explored extensively. It traces tithing's origins to the Ancient Near East and debates its voluntary or mandatory nature, considers extra-biblical sources as well as church Council, the Old Testament narratives, and New Testament teachings on tithing.

The chapter acknowledges diverse perspectives on tithing within religious traditions and considers extant literature by scholars on strategies to enhance participation, such as leader/member training and entrepreneurial programs. It advocates for broader stewardship concepts and invites readers to engage critically with tithing's historical legacy, theological significance, and practical implications. The next chapter provides a description of the local settings, methodology, Brief History of Adventism in Ghana, Mid-West Ghana Conference, Berekum West District, demographic characteristics of respondents, and presentation and discussion of questionnaire findings administered.

¹⁶² Juita-Elena Yusuf, "The Effectiveness of Entrepreneurial Start-up Assistance Programs: Evidence from the U.S. Panel Study of Entrepreneurial Dynamics - Executive Summary," *SSRN Electronic Journal* (2009): 6, <https://doi.org/10.2139/ssrn.1371673>.

¹⁶³ Ibid.

CHAPTER 3

DESCRIPTION OF LOCAL SETTING AND METHODOLOGY

The chapter presents an overview of the description of the local settings, research design, analysis of the research questionnaires, and then summary.

Brief History of the Midwest Ghana Conference

Preamble

The Mission field officially commenced operations between December 31, 1985, and January 4, 1986. After its establishment, there was a consistent increase in various aspects, including membership numbers, church districts, infrastructure development, ministerial staff, and financial resources. By the end of 1987, notable achievements were recorded: membership grew from 15,000 to 35,000, church districts expanded from 8 to 21, the ministerial workforce increased from 12 to 28, and financial ratios were exceptionally high.

Attainment of Conference Status

Following the significant progress made, the concept of elevating to a Conference status was proposed. In 1993, the Mission's Executive Committee submitted a request for Conference Status through the West African Union. After thorough evaluation, this status was granted in 1996. The inaugural Triennial Session of the Conference took place from March 25 to 30, 1996.

The Conference was officially inaugurated on December 7, 1987, marking a momentous occasion in celebration of God's glory.¹

Re-Structuring of Mid-West Ghana Conference

The restructuring of the Mid-West Ghana Conference led to the formation of two new conferences: the Green View Ghana Conference, headquartered in Goaso within the Ahafo Area, and the Mid-North Ghana Conference, with its headquarters located in Techiman. After the reorganization of the Mid-West Ghana Conference, the Second Quadrennial Session was held from Wednesday 4th to Sunday 8th April 2018.² Beneath is a map revealing the location of the Mid-West Ghana Conference.

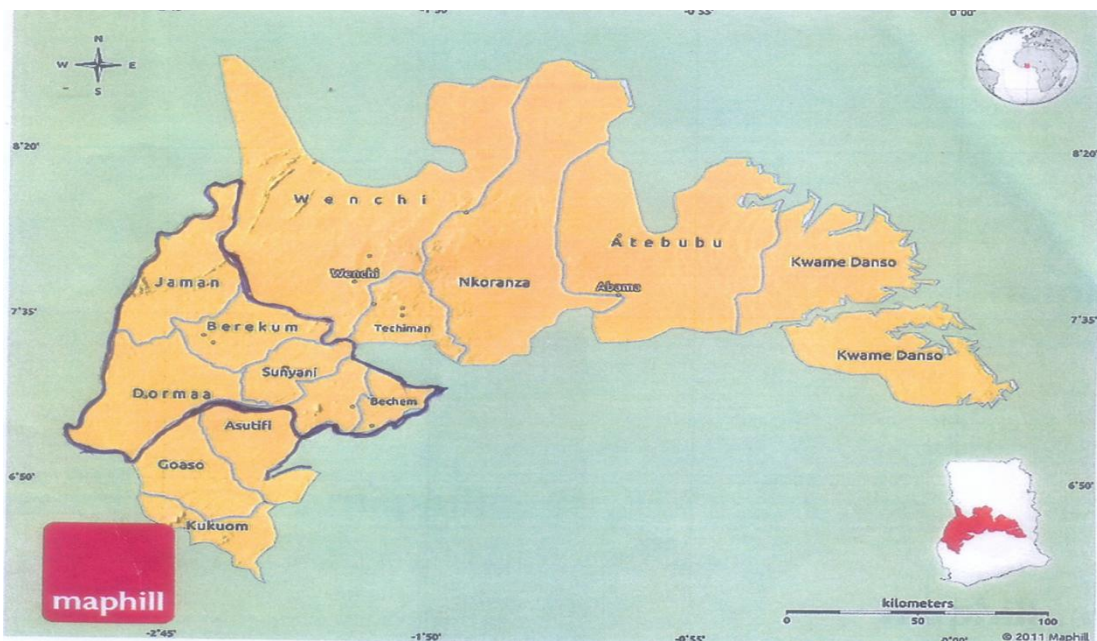


Figure 1. Location Map of the Re-organization of Mid-West Ghana Conference

¹ Jonathan Amo Ameyaw, Executive Secretary, Mid-West Ghana Conference, interview by the author, Sunyani, June 14, 2018.

² Ibid.

Early Development of Adventism in Mid-West Territory

The SDA faith took root in various locations within what is now known as the Mid-West Ghana Mission, not through the efforts of church workers or paid staff. Instead, it was ordinary men and women, often without formal education, who were inspired by the Holy Spirit to spread the gospel after encountering the message in unforeseen ways. Their initial efforts were later reinforced by evangelists and teachers who preached, educated, and helped organize the newly formed groups of believers. Despite facing harsh persecution, these early adherents remained steadfast, courageously upholding their faith. The commitment and dedication shown by these pioneers serve as an inspiration to current church members.³

Work in Techiman area. Mr. Isaac Kwame Amoh, a Techiman resident educated at the Agona SDA School in 1929, became a key leader among volunteer workers spreading the gospel in the area. Mr. A.B. Arthur and Mr. J.B. Takyi, also Agona School alumni, became the first full-time evangelists, actively spreading their faith in the Techiman and Nkoranza districts. In the 1940s, Techiman was established as a field station, like Agona, Bekwai, and Koforidua, with Pastor S.B. Essien as its first ordained minister. For a considerable time, Mr. I.K. Amoh's home served as both a church and the pastor's residence and office until a dedicated parsonage was constructed. Pastor J.M. Arloo succeeded Pastor Essien, and Aworowa became the first formally organized church in the region.⁴

Work in Nkoranza area. In 1955, Opanin Sarpong, an Adventist farmer from Asamang in Ashanti, relocated and founded the initial group of believers in Akuma,

³ Ameyaw, interview.

⁴ Ibid.

effectively introducing their faith to the area. This initial establishment led to the formation of new groups in Asuano and Nkwabeng. Subsequently, Mr. J.B. Takyi and Mr. George Amoateng, both evangelists, continued to work and spread the faith in this region.⁵

Wenchi and Mo (Dega) areas. Kofi Frank, originally known as Mr. S.K. Antwi and a native of Mpraeso, transitioned from Presbyterianism to Adventism while in Agona. As a lead-welder, he moved to Wenchi Akrobi, where he practiced his faith and formed a group of believers, laying the foundation for Adventism in the Wenchi area. In 1937, Joseph K. Kontor, a herbalist and mason apprentice in Mampong, Ashanti, experienced a transformative encounter with Pastor C.B. Mensah, who introduced him to the Adventist faith. Pastor Mensah also taught Kontor to read and write in Twi, setting him on the path to becoming a prominent evangelist in the Mo area. After being baptized in Mampong, Kontor left the town but returned about a year later to invite Pastor Mensah to the Mo district. They discovered several Adventist groups in Asantekwaa and surrounding villages, all established independently by Kontor under divine guidance. In 1949, Pastor J.S. Dwomoh was assigned to continue the evangelistic work in this area.⁶

Badu and Seikwa areas. Kwasi Twene and Samuel Okrah, both farmers based near Techiman in Boankono and members of I.K. Amoh's initial group of believers in Brong-Ahafo, went back to their hometowns and founded churches in Badu and Seikwa.⁷

⁵ Ameyaw, interview.

⁶ Ibid.

⁷ Ibid.

Goaso area. In the 1960s, Benjamin Osei, a farmer who ventured to the Ahafo area for cocoa farming, initiated a group of believers in Goaso. Similarly, Opanin John Manu, another Adventist farmer from Ashanti, established a church in Sankore, a farming village.⁸

Dormaa area. Mr. Thomas Worae, originally from Wamfie and an elder in the Catholic Church, embraced Adventism in Nnoboam during an herbal treatment session. His initial convert was Pastor Joseph Aikins Amponsah, formerly a Catholic, who subsequently became an ordained minister in the Adventist faith. In his self-funded ministry, Mr. Worae was instrumental in establishing the Dormaa-Akwamu and Amasu Churches.⁹

Sunyani area. The Adventist faith began to take root in Chiraa and surrounding areas starting in Buoku, thanks to the efforts of a teacher named Oduro who resided in Buoku in 1947. Oduro converted Opanin Daniel Osei, also known as Kwadwo Barimah, who then shared the message with Maame Nyamekye, Opanin Kofi Yeboah, Kofi Appiah, and Paul Mensah, known as Opanin Appia-Agyei. Opanin Appia-Agyei offered his house in Sunyani Newtown (H/No. SNT100) for use as a worship space. In Sunyani, the Adventist church's growth in the 1960s was furthered by Mr. George Amoateng, a former evangelist, and Public Letter Writer, along with his family.¹⁰

The work in Ahafo Ano area. In the 1960s, Opanin James Sarfo from Antoa and Abraham Wireko from Jachie relocated to Ahafo for farming. While tending to

⁸ Ameyaw, interview.

⁹ Twumasi Dankwa, President of the Mid-West Ghana Conference, Sunyani, interview by the author, Bono region, 6 December 2018.

¹⁰ Ibid.

their agricultural work, they also devoted themselves to their religious mission, successfully establishing a church in Nsuta within the Ahafo Ano region.¹¹ The expansion of the Adventist faith has indeed been remarkable, especially given the conditions it faced. Emphasizing the importance of Christian education, the Mid-west Ghana Mission (MGM) now oversees a greater number of schools than any other Adventist organization in Ghana.¹²

Mid-West Ghana Conference Re-Organization

In 2013, the Executive Committee decided to divide the Ghana Conference into three distinct fields. This field was designed to encompass Sector Two of the Conference, which included districts on the Eastern side of the Brong-Ahafo Region, with its headquarters in Techiman. On December 23, 2013, the leadership for this Administrative Unit was established as follows: Pastor John Akumfi Ameyaw as Director, Pastor James Anane Domeh as Secretary, Elder William Ampomah as Treasurer.¹³ In June 2014, there was a resolution to reorganize the Ahafo area into an Administrative Unit under this leadership: Pastor Maxwell Ntim Antwi as Director, Pastor Agyeman Joseph as Secretary, and Pastor Nuamah Donkor as Treasurer.¹⁴

Achieving Conference Status. On August 28, 2014, a team from the West-Central African Division (WAD), led by Pastor O. Adebade (WAD Executive Secretary), conducted an inspection of both administrative units for potential Conference Status. Thankfully, in 2014, both the Techiman and Ahafo Administrative

¹¹ G. K. Gyau, Odumase Central SDA Church Elder, Mid-West Ghana Conference, interview by Bismark Yaw Asamoah, Bono Region, June 14, 2018.

¹² Ibid.

¹³ Ibid.

¹⁴ Ibid.

Units were elevated to Conference Status. This was followed by a special session at Valley View University's Techiman campus from December 10 to 14, where officials were elected to lead the new Conferences.¹⁵

Elected Officials. The officials appointed for the Conference after its reorganization were: Pastor Paul Twumasi Danquah as President, Pastor Jonathan Amo Ameyaw as Executive Secretary, Pastor Seth Asare Tawiah as Treasurer.¹⁶

Membership Growth: Before the reorganization, the Mid-West Conference had a membership of 44,395. During the reorganization in 2015, membership stood at 14,488, and by the end of the quadrennial period, it had grown to 20,043.¹⁷

Church and Membership Data: The latest figures for the Mid-West Ghana Conference are presented below: Number of Districts: 23; Organized Churches: 120; Company Churches: 133; Total Membership: 18,843.¹⁸

Brief History of Adventism in Berekum West District

Preamble, Camp Meetings, and Growth and Church Background

The Berekum District of the SDA Church, established in 1976, expanded to 30 churches over 36 years. In 2012, the Mid-West Ghana Conference created the Berekum West District, headquartered at the Nyamebikyere Church. This new district comprised 15 churches, including 10 organized churches: Nyamebikyere, Omega, Victory, Jinijini Central, Fetentaa, Mispa, Prince Emmanuel, Jinijini Alpha, Kutre No.

¹⁵ Gyau, interview.

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ General Conference of Seventh-day Adventists, Office of Archives and Statistics, *Annual Statistical Reports*. New Series, vol. 5 (Silver Spring, MD: General Conference of Seventh-day Adventists), 35.

2, and Mount of Blessing. Additionally, there are 5 churches with Company status: Koraso, Kutre No. 1, Ayimom, Botokrom, and Namasua. Since its inception, the district has had 17 pastors, with Pastor Owusu Acheampong as the first for Berekum West. The district currently has 830 baptized members, 206 awaiting baptism, and 335 children.¹⁹ The Berekum West District held its first independent camp meeting in Jinijini in August 2014. The period of crisis from 2001 to 2010, when churches were selected, serves as a historical lesson for current leaders.²⁰

Originally, the Berekum District had four organized churches, eight company churches, and five Sabbath school branches, led by Pastor A. Adu Gyamfi. The Jinijini SDA Church, established in 1961, was the first in the district. Despite challenges from 1963 to 2000, the church remained united and faithful, with members fulfilling their spiritual obligations.²¹

Causes of Crisis and Actions Taken and Reconciliation

A crisis led by Elder Paul Osei Agyemang, who spread false teachings, caused division and conflict. This resulted in the formation of new churches like Maranatha (later Omega), Macedonia, Alpha, and Mispa.²² In 2008, tensions peaked, leading to efforts for reconciliation. Members were encouraged to return to their original churches. In 2012, the district split into Berekum East and West, each with assigned

¹⁹ Solomon Owusu, Berekum West District Secretary, Mid-West Ghana Conference, interview by the author, Sunyani, September 19, 2022.

²⁰ Ibid.

²¹ Ibid.

²² Ibid.

pastors. Despite past hardships, the district has seen reconciliation and progress, with ongoing efforts to improve church projects and member relations.²³

Tithing and Offering Pattern of Berekum District

Over time, despite stable membership, the church has seen a decline in tithe and offering contributions. Member enthusiasm during Sabbath school, divine service, and harvest sessions has decreased. Even reminders from elders during harvest times have not improved contributions. The church consistently fails to meet its harvest targets, and only about one-third of tithe cards distributed are returned with contributions for the treasurer to record. Treasurers have repeatedly raised concerns about low tithe returns in Sabbath meetings.²⁴

Research Design

This study aims to investigate the determinants influencing voluntary giving within the Berekum West District of the Mid-West Ghana Conference and to develop strategies to mitigate/manage them. It employs a mixed-method approach to analyze factors affecting tithe and offering participation. A descriptive survey design is utilized to gather data from key respondents, as it is convenient and reliable for exploratory studies. This design enables the collection of data that can be used to address the research questions effectively.²⁵ The study uses a mixed-method approach with an Embedded research design, focusing primarily on qualitative analysis to

²³ Owusu, interview.

²⁴ Anthony Gyamfi, Berekum West District Treasurer, Mid-West Ghana Conference, interview by the author, Sunyani, September 19, 2022.

²⁵ J. Baillie. "Commentary: An overview of the qualitative descriptive design within nursing research." *Journal of Research in Nursing*, 25 (2019): 458 - 459. doi.org/10.1177/1744

understand members' perspectives on tithe and offering participation in the Berekum West District of the SDA Church.

Population

The survey population encompasses SDA members in Berekum West District of the Mid-West Ghana Conference. The membership comprises of both baptized and unbaptized elites' members who return their tithes and offerings.

Sample and Sampling Technique

A sample size of 200 respondents ranging from 9 -30 depending on the tithe and offering returners from each of the 10 organized local churches in Berekum West District was considered for the study. The elite respondents shall be purposively and conveniently selected from both baptized and non-baptized members, pastors and other officers, leaders (executives) and followers (floor members), the youth and the elderly as well men and women church members of the district.

Data Source and Data Collection Tool/Procedure

Both primary and secondary data were used for the research study. Primary data was attained through the usage of questionnaire administration and interviews. Secondary data was also gathered by a bibliographical search. Consequently, the researcher will make use of relevant books and journals. Also, questionnaires were also administered to solicit for data from members to evaluate Berekum West District Church's biblical-theological principles and understanding on voluntary giving, evaluate their participation, and examine factors that impede their participation regarding voluntary giving to further develop a program for implementation and evaluation.

Model Specification and Justification

Data gathered were analyzed using statistical techniques. This technique employed descriptive statistics such as tables, percentages, mean, and standard deviation to analyze and interpret data.

The Cronbach's Alpha Index was the model used for the study. The model was used to determine the co-efficient of the reliability index for the study. Alpha Cronbach technique was adopted to measure the reliability of the data gathering instruments. These included administering the same instrument twice to a sample of 20 members among the 10 churches. Holding all prior conditions constant, the research team further administered the same questionnaire three (3) weeks later.

The Cronbach's Alpha Index was adopted to analyze and measure the first and second rounds of testing to establish the reliability coefficient. The study instruments got a reliability coefficient index of 0.780 greater than the 0.70 rule of thumb.

Reliability and Validity of Data

Close-ended survey questionnaires statements were used to solicit responses from the respondents. A Likert scale ranging from 1 to 5 which allowed respondents to select appropriate responses was used to ask relevant questions intended to answer the research objectives. The span of the scale was considered to permit the gathering of nuanced responses which cannot be provided by a dichotomous yes or no. This agreed with Matell and Jacoby, who contended that shortening a scale could result in neglecting pertinent information thus, rendering them less reliable, but further

indicates that the gain in reliability levels was attained after reaching 5 points²⁶. The questionnaire by Cates²⁷ was adopted with slight modifications.

Ethical Consideration

The key ethical issues peculiar to social science research were considered and successfully applied. The topic for the research study was accepted and approved by the supervisor as a researchable. The study further pledged unqualified confidentiality and consent of all the respondents with preliminary information to the respondents to make a well-versed decision to participate or otherwise. The respondents were further given the right to stand by any information that they saw as personal and private. Again, we were also granted permission by the Mid-West Ghana Conference though its delayed.

Demographic Characteristics of Respondents

Table 2 reveals that among the 917 members across ten churches, 694 actively return tithes and offerings, demonstrating strong financial engagement within these congregations. The distribution of 200 questionnaires indicates an effort to gather representative data on members' attitudes and behaviors regarding financial contributions. Notably, larger congregations like Nyamebekyere and Omega have high engagement rates, with over 80% of their members returning tithes and offerings. This high level of participation suggests robust financial support for church activities

²⁶ Michael S. Matell, and Jacob Jacoby, "Is There an Optimal Number of Alternatives for Likert Scale Items? Study I: Reliability and Validity," *Educational and Psychological Measurement*, 31 no. 3, (1971):657, accessed 23 May 2022, <https://doi.org/10.1177/001316447103100307>.

²⁷ Ward Mitchell Cates, *A Practical Guide to Educational Research* (Englewood Cliffs, NJ: Prentice Hall, 1985), 239.

and programs, which is critical for sustaining their operations and community outreach.

Table 2. Distribution of Respondent Questionnaire

Church	Membership	Tithe & Offering Card Bearers	Distribution
Nyamebekyere	165	132	29
Omega	151	135	29
Victory	106	92	23
Jinijini Central	138	86	29
Fetentaa	90	65	15
Mispa	20	13	10
Prince Emmanuel	50	28	15
Jinijini Alpha	51	32	15
Kutre No. 2	104	76	23
Mount of Blessing	42	35	10
Total	917	694	200

Source: Field work, 2022.

In Table 3, the demographic profile of the Berekum West District Churches sample reveals a predominantly female congregation, with males forming the remainder. Most members are married, with some single and a few divorced. The congregation primarily falls within the 31-45 age bracket, indicating a mature demographic.

In terms of education, nearly half of the members hold diplomas, followed by a substantial number with bachelor's degrees. Only a few have attained a master's degree or high school education, suggesting a community with a good level of educational attainment.

Regarding income, most members earn between GHS 3000 to 3990 monthly, with a significant number earning less than GHS 1000, indicating a range of economic

backgrounds from low to middle income. Many works for the government, with entrepreneurship as the second most common occupation.

A small fraction of the sample identifies as leaders within the church, with the majority being regular members.

The implications of these demographics are multifaceted. The predominance of middle-aged individuals suggests a stable and engaged church community. The higher number of females might influence the church's programs and activities. The varied educational background enriches discussions within the church but requires accessible communication and teaching. The range in income levels suggests differing financial capabilities among members, which may impact contributions and participation in activities.

Table 3. Demographic Profile of the Berekum West District Churches Sample

Demographic Variables (N=188)		<i>f</i>	%
Gender (Church Members)	Male	61	32.4
	Female	127	67.6
Marital Status	Married	99	52.6
	Single	81	43.1
	Divorced	8	4.3
Age Group	≤ 25	16	8.5
	26-30 years	22	11.7
	31-45 years	101	53.7
	41-50 years	28	14.9
	≥ 51	21	11.2
Academic Qualification	High School	12	6.4
	Diploma	93	49.5
	Bachelor's Degree	68	36.2
	Master's Degree	3	1.6
	Other (Non-formal)	12	6.4
Salary or Profit Bracket/Month	< GHS 1000	48	25.5
	GHS 1000 – 1990	18	9.6
	GHS 2000 – 2990	30	16.0
	GHS 3000 – 3990	82	43.6
	GHS 4000 – 4990	4	2.1
	< GHS 5000	6	3.2
Employment Status	SDA Worker	1	0.5
	Government Worker	86	46.0
	Entrepreneur/Trader	64	34.0
	National Service Personnel (NSP)	15	8.0
	Other (Not working)	22	11.5
Employment Status	< 5 years	23	12.2
	5-9 years	34	18.1
	10-15 years	28	14.9
	16-20 years	88	46.8
	< 20 years	15	8.0
Church Status	Leader	34	18.1
	Member	154	81.9

Source: Field Survey, 2022.

Finally, the majority being regular members with a small leadership group indicates a traditional church hierarchy, influencing decision-making processes. Understanding these demographics is crucial for planning programs that meet the congregation's needs and foster a supportive community.

Internal Consistency of Likert Scale Questions

The questions were evaluated based on five Likert-scale. A mean of 4 and greater implies high agreement; 3 – 4 means moderate agreement and below 3 means disagreement. However, the internal consistency of the Likert scale questions was tested and was seen to be very consistent. Table 4 shows the internal consistency and reliability of the questions.

Table 4. Internal Consistency of Likert Scale Questions

Reliability Statistics	
Cronbach's Alpha	Number of items
.975	26

Source: SPSS output

The results in Table 4 show an impressive Cronbach's Alpha value of .975 for a 26-item survey, indicating exceptional internal consistency. This high alpha value suggests that the survey reliably measures a consistent construct. Given its near-perfect Cronbach's Alpha, the survey is likely a highly dependable tool for its intended measurement purpose.

Perceptions/Factors/Motivations/Effective Strategies for Berekum West District

The objective made use of the mean analysis. The questionnaire for the section was answered by church members in the district. The factors affecting the

participation of voluntary offering was subjected to four dimensions which are (i) Biblical Perceptions of Berekum West District towards Tithe and Offerings, (ii) Motivations Behind Berekum West District Tithes and Offerings, (iii) Factors Affecting Berekum West District Tithes and Offerings Participation, and (iv) Effective Strategies for Enhancing Berekum West District Tithes and Offering.

Biblical Perceptions of Berekum West District towards Tithe and Offerings

In the survey of 188 participants in Table 5 below, the attitudes towards tithing and giving were assessed, revealing insightful perspectives on their religious significance. The respondents strongly agreed, with an average score of 4.5745, that giving tithes is a divine requirement for being a faithful steward, indicating a high sense of spiritual obligation in this practice. Similarly, there's a strong agreement (average score of 4.2926) that the Hebrew word for tithe in the Bible implies giving a tenth of one's income, showing a literal interpretation of this biblical concept.

The notion that tithes giving is a commandment associated with blessings received a comparable score of 4.2926, suggesting that participants see it as not only an obligation but also a source of divine reward. Tithing as a form of worship and a demonstration of loyalty to God also scored highly at 4.2766, reflecting its perceived role in expressing devotion and commitment.

Furthermore, the respondents view tithing as a means of developing their faith in God, with an average score of 4.2819, indicating that it's seen as a spiritual exercise enhancing their trust in divine providence. Interestingly, giving is also highly regarded as a way of restoring human dignity, with a score of 4.5745, suggesting a belief in the intrinsic value and self-worth associated with the act of giving.

Overall, the total average score of 4.3821 across all statements, with a standard deviation of 0.57526, indicates a strong and consistent agreement among the participants on the spiritual and moral importance of tithing and giving.

This high level of agreement reflects a deeply rooted belief in the religious and ethical dimensions of these practices within the surveyed group.

Table 5. Biblical Perceptions of Berekum West District towards Tithe and Offerings

S/N	Statement	N	Min	Max	Mean	Std. Dev.
1	I am required by God to give tithe as a faithful steward.	188	3.00	5.00	4.5745	.56624
2	Hebrew word as used in bible implies a tenth of my income.	188	3.00	5.00	4.2926	.57072
3	Tithe giving is a commandment with a blessing.	188	3.00	5.00	4.2926	.57072
4	Tithing is worship and a demonstration of my loyalty to God.	188	3.00	5.00	4.2766	.59236
5	Tithing is a means of developing my faith in God.	188	3.00	5.00	4.2819	.58529
6	Giving is a way of restoring my dignity as a human.	188	3.00	5.00	4.5745	.56624
Total					4.3821	.57526

Source: Fieldwork, 2022.

Motivations behind Berekum West District Tithes and Offerings

In Table 6 survey below with 188 respondents, various attitudes towards tithing and its purposes were examined. The participants strongly agreed that tithing serves as a means of supporting Gospel workers, with a high average score of 4.5904, highlighting its perceived importance in sustaining religious labour. Similarly, tithing

is viewed as a key religious practice, comparable to the Lord's Supper, receiving an almost equally high score of 4.5745, thus indicating its deep doctrinal significance for the respondents.

However, when it comes to remitting tithe as a way of repaying a debt to God, the average score drops significantly to 1.7287, suggesting that most do not view tithing in terms of debt repayment. Similarly, the concept of tithing as a reflection of one's generosity of heart towards God receives a low average score of 1.7394, indicating that this is not a primary motivation for tithing among the respondents.

Interestingly, the idea that leaders should give more to set an example for others receives a moderate average score of 2.0798, suggesting some recognition of the role of leaders in exemplifying generous giving, though this is not universally accepted.

Overall, the total average score across all these statements is 2.9426, reflecting a moderately high engagement with the concept of tithing and its various interpretations among the respondents. This score, along with a standard deviation of 0.66687, indicates a range of beliefs and practices regarding tithing within the surveyed group, highlighting the diverse motivations and understandings associated with this religious practice.

Table 6. Motivations behind Berekum West District Tithes and Offerings

S/N	Statement	N	Min	Max	Mean	Std. Dev.
7	Tithing is a means of providing support for Gospel workers.	188	3.00	5.00	4.5904	.53469
8	Tithing is religious practice (doctrine) as Lords supper.	188	3.00	5.00	4.5745	.56624
9	I remit tithe as a way of paying my debt to God.	188	1.00	3.00	1.7287	.57191
10	I remit tithe to reflect my generosity of heart to God.	188	1.00	3.00	1.7394	.56752
11	Am a leader, so I give more to serve as an example to others.	188	1.00	4.00	2.0798	1.09399
Total					2.9426	0.66687

Source: Fieldwork, 2022.

Factors Affecting Berekum West District Tithe and Offering Participation

From Table 7, of the survey of 188 participants, various aspects of church stewardship and personal giving habits were assessed. The results show a high agreement (average score of 4.3777) that churches have effective stewardship promotion plans, indicating robust planning in this area. However, a notable issue is the perception of misuse of funds by church leaders, which moderately influences individuals' decisions not to give, as reflected in the average score of 3.6489.

A surprising finding is the strong disagreement (average score of 1.3723) with the notion that offering is reserved for women, suggesting a rejection of gender-based giving practices. The allocation of church budgets, particularly for evangelism, is also a concern, with respondents indicating that limited funding in this area moderately affects their decision to tithe. Interestingly, participants' educational levels seem to positively influence their giving patterns, with a high average score of 4.2926.

Similarly, those with lower family incomes reported that their financial status does not significantly impede their giving, also scoring 4.2926 on average. The survey also revealed a tendency towards 'free-riding', with a low average score of 1.6862 indicating that some members remit tithes only when they see others doing so. Additionally, regular home visits by pastors were seen as only slightly influential in encouraging regular giving, scoring 1.6064 on average.

Overall, the total average score across all statements was 3.1097, indicating a moderate level of engagement with the church's financial practices, though varying attitudes and beliefs influence giving behaviour.

Table 7. Factors Affecting Participation of the Berekum West District in Tithes and Offerings

S/N	Statement	N	Min	Max	Mean	Std. Dev.
12	My Church has a working stewardship promotion plan.	188	4.00	5.00	4.377	.48610
13	I don't give since some leaders don't give but misuse funds	188	1.00	5.00	3.6489	1.41955
14	I also believe that giving offering is reserved for women.	188	1.00	2.00	1.3723	.48472
15	I don't tithe due to small budget allocation for evangelism.	188	1.00	5.00	3.6011	1.47543
16	My educational level affects my giving pattern.	188	3.00	5.00	4.2926	.57072
17	My status as lower family income earners impede my giving.	188	3.00	5.00	4.2926	.57072
18	I remit tithe when see I few members remitting tithe.	188	1.00	3.00	1.6862	.58723
19	My regular giving is due to Pastor's regular visit reminders.	188	1.00	2.00	1.6064	.48986
Total					3.1097	.76054

Source: Fieldwork, 2022.

Effective Strategies for Enhancing Berekum West District Tithes & Offering

According to Table 8 below of the survey of 188 respondents, various practices related to church management and finance were analyzed. The survey indicates a moderate level of training provided by churches on tithe computation, with an average score of 2.5266, suggesting that this is not a universally emphasized practice. When it comes to promoting tithing in kind (contributions of goods or services instead of money), the average response was 1.7872, showing a relatively low level of promotion for this type of tithing.

Interestingly, the survey reveals a strong agreement (average score of 4.3511) that churches conduct quarterly business meetings, indicating a structured approach to church management. However, the existence of small groups specifically focused on reminding members about tithing and offering is less common, with an average score of 1.7819. Similarly, separate training for new converts on tithes and offerings is not widely practiced, as reflected by the same average score.

The presence of a district audit team for tithe audits is also relatively uncommon, with a low average score of 1.7394. On the other hand, the organization of entrepreneurial programs in churches receives a moderately high average score of 3.5213, suggesting these are more frequently organized.

Overall, the total average score across all statements is 2.4985, indicating a moderate level of engagement with these church practices. This reflects a diverse approach across different churches in terms of financial stewardship, training, and church administration.

Table 8. Effective Strategies for Enhancing Berekum West District Tithes and Offering

S/N	Statement	N	Min	Max	Mean	Std. Dev.
20	My Church trains members on tithe computation regularly.	188	1.00	5.00	2.5266	1.36195
21	My Church promotes tithing in kind.	188	1.00	3.00	1.7872	.52473
22	My Church meets quarterly to conduct business meeting.	188	4.00	5.00	4.3511	.47858
23	Church has small groups that remind on tithing and offering.	188	1.00	3.00	1.7819	.51739
24	New converts are trained separately on tithes and offering.	188	1.00	3.00	1.7819	.51739
25	Church has audit team that conduct periodic tithe audits.	188	1.00	2.00	1.7394	.44016
26	Church Organizes Entrepreneurial programs regularly.	188	1.00	5.00	3.52131	.60033
Total					2.4985	.77722

Source: Fieldwork, 2022.

Summary

The history of the Mid-West Ghana Conference illustrates its evolution from a mission field to a fully-fledged conference, characterized by significant growth in various aspects. Early Adventist pioneers played pivotal roles in spreading the faith across multiple regions, leading to the establishment of numerous churches and eventual reorganization into administrative units. Similarly, the Berekum West District's Adventist presence, which began in 1976 and expanded to 30 churches by 2012, underwent further development with the creation of the Berekum West District. Despite encountering challenges such as a crisis fueled by false teachings, the district

has achieved reconciliation and progress, although there has been a troubling decline in tithe and offering contributions over time.

This study employs a mixed-method approach to explore the determinants of voluntary giving in the Berekum West District of the Mid-West Ghana Conference, utilizing a descriptive survey design to collect data from 200 respondents, including church members, pastors, leaders, and youth, through questionnaire administration and interviews. It investigates perceptions, motivations, factors, and strategies concerning tithe and offering participation in the Berekum West District of the SDA Church, analyzing survey data to uncover insights into attitudes towards tithing, motivations for giving, factors affecting participation, and effective improvement strategies. The next chapter will consider the program implementation and evaluation that will aid improving Berekum West District Church contribution to tithe and offering.

CHAPTER 4

PROGRAMME DEVELOPMENT, IMPLEMENTATION, AND EVALUATION

Considering the investigation into the perception, motivation, factors, and strategies of Berekum West District identified at the onset of Chapter 3, as revealed through survey questionnaires and oral interviews, this section will focus on crafting 8 weeks (19th October - 24th December 2022) intervention program will be developed. The results of the intervention will be provided to demonstrate the difference in membership tithes and offering returns before and after the intervention. We expect that the evaluation of the result will lead to updating and creating new strategies and interventions to help boost voluntary giving patterns of Berekum West District in the Mid-West Ghana Conference of SDA Church.

The program's development will be segmented into four key phases: outlining the program's necessity, planning the program's design, executing the program, and assessing its effectiveness. The chapter will culminate with practical insights on enhancing church involvement in remitting tithes and giving offerings within the Berekum West District of the Mid-West Ghana Conference.

The program was designed with the understanding that the inconsistency and unreliability of church members in tithing and offering can be improved in the Berekum West District. Through this program, leaders and the pastor can work towards changing members' perceptions and motivations regarding tithing and offering. Additionally, it aims to enhance the pastor's approach to nurturing members

to tithe efficiently and manage offerings effectively. Therefore, the following goals were the focus of this section.

- (1) Interpretation, Perception, and Motivation for Tithing: Section 1 highlights inconsistency in tithing interpretation and diverse motivations among respondents, emphasizing the need for a shared understanding within the church community.
- (2) Gender and Perceptions of Misuse: Section 2 reveals the rejection of gender-based tithe and offering practices and concerns about financial transparency, underlining the importance of inclusivity and trust-building measures among church members.
- (3) Financial Factors and Education: Section 3 emphasizes the influence of church budget allocation and educational levels on tithing decisions, and the need to address 'free-riding' through financial literacy promotion.
- (4) Church Practices and Training: Section 4 underscores gaps in financial education and the low promotion of alternative tithing methods. It emphasizes the necessity of improving church practices, establishing small groups, offering separate training for new converts, and implementing financial accountability measures for a more informed and equitable giving environment.

To achieve these goals, the following method was applied: weekly announcements and reminder messages were sent out at least one week before the seminar to encourage all members to participate in the program. The development of the intervention engaged the entire church community, including church leaders, men, women, youth, and the District Pastor.

Preparation of the Program

This section encompassed a comprehensive overview of all activities, spanning from the initial establishment of the project's objectives to the presentation

of the seminar. The preparation phase carefully considered the research's overarching purpose, which aimed to:

1. Examine the Biblical-theological principles and understanding of tithe and offering developed and adopted in Berecum West District Churches.
2. Evaluate the perception and motivation for participation in tithe and offering among Berecum West District Churches.
3. Determine the factors affecting Berecum West District Churches' participation in tithe and offering.
4. Develop strategies for improving Berecum West District Churches' participation in tithe and offering.

Seminar Topics on Interpretation and Motivation for Tithing

Table 9 outlines the topics covered in a seminar series on interpreting and motivating tithing practices.

Table 9. Topics of Seminar on Interpretation and Motivation for Tithing Program

Date	Title
19-10-2022	Unlocking Tithing Interpretation Workshop.
20-10-2022	Empowering Tithing Motivation Seminar.
21-10-2022	Tithing Awareness and Mentorship: Nurturing Stewards.
22-10-2022	What Motivate Me to Tithe' Small Group Discourse.

Seminar Topics on Financial Factors and Education

Table 10 presents the topics addressed in a seminar program designed to explore the intersection of financial factors and education in the context of Christian stewardship.

Table 10. Topics of Seminar on Financial Factors and Education Program

Date	Title
9-11-2022	Christianity and Stewardship
10-11-2022	Educating the Youth in Financial Commitment
11-11-2022	Financial Empowerment Initiatives and skills Training
12-11-2022	Financial Literacy Workshop for Christians

Seminar Topics on Gender and Perceptions of Misuse

Table 11 lists the topics covered in a seminar series examining the relationship between gender, perceptions of misuse, and tithing practices.

Table 11. Topics of Seminar on Gender and Perceptions of Misuse Program

Date	Title
19-11-2022	Biblical Equality: Gender Equity Workshop
20-11-2022	Financial Integrity: Following the Footsteps of Joseph
26-11-2022	Leadership Accountability: Moses' Lead Lessons
27-11-2022	Gender Sensitivity Campaigns in Tithing: David and Debora
3-12-2022	Pastoral Counselling and Support for Members

Seminar Topics on Church Practices and Training

Table 12 outlines the topics addressed in a seminar program focused on enhancing church practices and training related to tithing and financial management.

Table 12. Topics of Seminar on Strategic and Training Program to Improve Tithing

Date	Title
10-12-2022	Small Group Financial Accountability
11-12-2022	Financial Workshops for Church Leaders
17-12-2022	Financial Auditing and Reporting on Tithing
24-12-2022	New Member Tithe and Offering Orientation Program

Program Implementation

The first implementation program spanned four days, from October 19th to October 22nd, 2022. Impressively, over eighty-six percent (86%) of the church members actively participated in the seminar. The venue was the Berekum West Church, with sessions scheduled between 5:00 pm and 6:00 pm from Wednesday to Saturday. The program concluded on Sabbath morning, extending from 10:30 am to 2:00 pm. Throughout the seminar, members enthusiastically engaged by posing questions, sharing contributions, and offering valuable suggestions. Comprehensive responses were provided to address all inquiries and contributions. The topics covered during the seminar are detailed in the table above, encapsulating the diverse subjects explored during this enriching event.

The Sabbath Bible study session was dedicated to teaching and interpreting the principles of tithing and offering. Its primary purpose was to provide a platform for church members to address inconsistencies in their understanding of tithing and its significance. Through this study, members were given the opportunity to comprehend the diverse motivations behind tithing, which is instrumental in promoting spiritual growth, enabling effective pastoral leadership, nurturing a culture of giving, and encouraging responsible financial stewardship. Moreover, it facilitated discussions aimed at addressing concerns, fostering inclusivity, and tailoring educational

initiatives to suit the unique needs of the church community. Ultimately, the study aimed to create a more informed and harmonious congregation where each member is inspired to contribute in a manner that aligns with their individual faith and convictions.

The second seminar on financial factors and education programs took place during the evenings of Wednesday, November 9th, through Thursday, November 10th, through Friday, November 11th and on Sabbath afternoon, November 12th, 2022. The seminar's primary focus was on effective stewardship, financial commitment, financial empowerment initiatives, entrepreneurial skills, and financial literacy. The sessions were held from 7:00 pm to 8:00 pm on the evenings and from 3:00 pm to 6:00 pm on the Sabbath. The primary objective of this presentation was to train and motivate attendees to become effective stewards, encourage financial commitment, empower them with entrepreneurial ideas and skills, and promote financial literacy. The goal was also to guide participants toward achieving financial freedom.

During the seminar, many individuals were inspired to start their own businesses, and there was a significant emphasis on achieving financial freedom. Several attendees burdened by debt found hope as they learned about debt restructuring techniques that could help them on the path to financial freedom. Additionally, the seminar aimed to help members understand the significance of being effective stewards. Many church members realized that stewardship goes beyond just dedicating time to church activities; it also involves contributing financial resources for the dissemination of the three angels' message as described in Revelation 14:6-12. The seminar concluded by emphasizing the need for members to provide physical, emotional, financial, psychological, and moral support in building the Church of God.

Throughout the seminar, participants engaged in discussions, and their questions and responses highlighted that many of them were previously unaware of the importance of financial commitment, debt restructuring techniques for achieving financial freedom, and basic entrepreneurial skills for generating income and supporting the church. However, by the end of the seminar, their perspectives had been positively transformed.

We organized a five-day seminar on gender equality and perceptions of tithe misuse at the Berekum West District Church from November 19th to December 3rd, 2022, during the evenings and Sabbath afternoon. The attendance was impressive, with almost all the church members participating. The seminar topics are also listed in the table above. During the seminars, members were educated about the concept that tithing is a responsibility shared by both men and women, and it should be carried out with a sense of integrity.

Additionally, church leaders were instructed on the importance of leading by example, meaning they should actively contribute financially when promoting tithing and offering among the members. Their active involvement would inspire and motivate members to contribute more, as their lack of participation could discourage others. Moreover, pastors were encouraged to provide pastoral support to members by conducting regular quarterly visits to their homes and workplaces. These visits aimed to motivate, pray for, and encourage members to contribute to the cause of God. By the end of the seminar, leaders realized that they were setting an example for others to follow, prompting them to re-evaluate and improve their commitment to the financial matters of the church.

Finally, we organized the fourth seminar on two consecutive weekends, specifically on Saturdays and Sundays, from 7:00 pm to 8:00 pm. The topics for these

four days are also provided in the table above. To the glory of God, these seminars, along with others that have been conducted, have played a pivotal role in highlighting several critical aspects that are of paramount importance to the church community. First and foremost, these seminars served as a platform to emphasize the absolute necessity for church leaders to conduct effective and transparent accounting of the audited church accounts. This not only instills a sense of trust and transparency among the members but also makes these accounts accessible to the congregation for scrutiny. Ensuring proper use and accountability of church funds is vital in maintaining the integrity of the church's financial practices. Additionally, the seminars stressed the importance of regular auditing of tithe records by the stewardship committee. By doing so, the church can maintain a high level of financial accountability, ensuring that the funds collected are utilized for the intended purposes and that there is no misuse or mismanagement.

Furthermore, these seminars provided a valuable opportunity to orient newly baptized members on the principles of tithing and offering, emphasizing them as integral parts of being a true Adventist. This education not only helps inculcate a strong sense of financial responsibility but also fosters a deeper spiritual connection among the members. Moreover, the seminars shed light on the church's weaknesses, helping members understand that the church's financial challenges in tithing and offering could often be attributed to their lack of knowledge in financial management techniques and accountability practices within the SDA Church.

Evaluation of the Program

The evaluation of these comprehensive seminars and educational programs was conducted through unstructured interviews, participant observation, and analysis of the 2022/2023 Conference tithe/offering records. Significant positive changes and

outcomes were achieved within the Berekum West District. The results of the evaluation are highlighted below:

1. There was a heightened awareness and understanding of the importance of financial stewardship, tithing, and offering among church members. This newfound knowledge resulted in increased financial commitment and active participation in church finances.
2. The seminars had a direct impact on reducing financial burdens within the congregation. Individuals previously burdened by debt were equipped with practical debt restructuring techniques, leading to improved financial freedom and stability, with many members sharing testimonies.
3. Church leaders became more accountable and transparent in managing church funds. The regular auditing of tithe records by the stewardship committee ensured that church finances were utilized efficiently and ethically, instilling trust and confidence among the members.
4. The orientation of newly baptized members on the principles of tithing and offering created a generation of committed and responsible givers within the church, fostering a culture of giving and generosity.
5. The emphasis on gender equality in financial responsibilities promoted inclusivity and unity within the church, ensuring that both men and women actively participated in supporting the church's mission.
6. The encouragement of pastors to provide pastoral support to members strengthened the bonds within the congregation and motivated members to contribute to the cause of God.

In essence, these seminars resulted in a more informed, harmonious, and financially responsible church community, committed to the growth and well-being of the Berekum West District SDA Churches.

Table 13 displays a notable contrast in tithes and offerings contributions between the years 2021 and 2022 for the Berekum West District. In 2021, the contributions amounted to 225,576.85 GH¢, but in 2022, there was a significant increase, totaling 766,555.90 GH¢. This indicates a substantial difference of 540,979.05 GH¢, reflecting a remarkable surge in financial support. Additionally, the percentage difference of 239.8% emphasizes the magnitude of this increase, suggesting improved financial health, stronger member engagement, and the potential for expanded ministry and community outreach within the district. Overall, these figures illustrate a positive trend in financial commitment among church members.

Table 13. Comparison of 2021 and 2022 Tithe/Offering of the Berekum West District

	2021	2022	Difference	% Difference
	GH¢	GH¢	GH¢	
Tithe/Offering	225,576.85	766,555.90	540,979.05	239.8

Source: Mid-West Ghana Conference 3rd Quadrennial Session Booklet, 2022.

The implications of these results are profound. The substantial growth in tithe and offering contributions signals improved financial sustainability for the Berekum West District, enabling it to meet its financial obligations effectively and support various church-related projects and initiatives.

This financial strength empowers the church to make a more significant impact on its members and the surrounding community, potentially expanding its ministry efforts and outreach programs. Furthermore, it underscores an increased level

of commitment and engagement among church members in supporting the financial needs of the district, fostering a more vibrant and active congregation.

This significant achievement led to the award for the best District that exceeded its title and offering targets for the year under review during the session. Furthermore, it bolstered the district pastor's credibility, leading the Conference Church to elect him as the Stewardship and Trust Director for 2023.

Summary

The program development, implementation, and evaluation process addressed challenges related to inconsistent tithe and offering returns in the Berekum West District. It involved four phases: articulating necessity, planning design, execution, and evaluation. The program aimed to reshape members' perceptions and motivations regarding tithing and offering, involving leaders, pastors, and the entire church community. Through targeted interventions, it sought to enhance financial stewardship, promote inclusivity, and foster a culture of giving.

The program's implementation spanned various seminars and workshops, addressing topics such as tithing interpretation, financial stewardship, gender equality, and financial literacy. Members actively engaged in discussions, gaining insights and practical skills to manage finances effectively. The evaluation highlighted significant positive outcomes, including increased awareness of financial stewardship, reduced financial burdens, and enhanced accountability among church leaders.

Notably, there was a substantial increase in tithe and offering contributions between 2021 and 2022, reflecting improved financial health and member engagement within the Berekum West District. These achievements led to the district being recognized as the best-performing district and bolstered the credibility of the district pastor, who was elected as the Stewardship and Trust Director for 2023.

Overall, the program resulted in a more informed, harmonious, and financially responsible church community committed to the growth and well-being of the Berekum West District SDA Churches. The next chapter will consider the summary, conclusion, and recommendations.

CHAPTER 5

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary

The current research purported to investigate the factors that affect Mid-West Ghana Conference Churches of the SDA participation in tithe and offering, a case study of Berekum West District Churches. The biblical-theological foundation for tithes and offerings well well-supported by both biblical texts and scholarly research, highlighting their historical, cultural, and scriptural significance.

The history of the Mid-West Ghana Conference reflects its evolution from a mission field to a fully-fledged conference, driven by early Adventist pioneers who established many churches, including in the Berekum West District, despite challenges like false teachings and declining contributions. Using a mixed-method approach, the study surveyed 188 respondents in the Berekum West District to explore factors influencing remitting tithe and giving offering, uncovering motivations, perceptions, and strategies to improve participation. To address inconsistent tithe and offering returns, a program was developed and implemented in four phases: articulating necessity, planning design, execution, and evaluation. This initiative, featuring seminars and workshops on financial stewardship and gender equality, led to increased financial awareness, enhanced accountability, and a significant rise in contributions, ultimately recognizing Berekum West District as the best-performing district and elevating the district pastor's status.

Conclusion

The study of the Berekum West District reveals strong spiritual and moral support for tithing among church members, who see it as a divine requirement, a form of worship, and a means to enhance faith and dignity. Motivations for tithing focus on supporting Gospel workers and considering it a key religious practice, while the notions of repaying a debt to God or reflecting personal generosity are less influential. Factors affecting participation include effective stewardship promotion and concerns about fund misuse, though gender-based giving practices are rejected. Educational levels and financial status positively influence giving, but issues like 'free-riding' and the limited impact of pastoral visits persist. Effective strategies for enhancing tithes and offerings involve structured church management practices, such as quarterly business meetings and entrepreneurial programs, though areas like training on tithe computation and small group reminders need further emphasis and improvement.

Recommendations

From the findings of this study the following recommendations were made.

1. Encourage education and discussions on the spiritual significance of tithing and giving, emphasizing its role as a divine requirement and source of blessings.
2. Focus on tithing to support Gospel workers and highlight its doctrinal significance comparable to the Lord's Supper.
3. Address the perception of fund misuse by church leaders to increase trust in stewardship promotion plans.
4. Promote gender-neutral giving practices and allocate church budgets effectively, especially for evangelism.

5. Provide financial education and training on tithe computation and explore ways to promote tithing in kind.
6. Enhance communication and reminders about tithing through business meetings and small groups.
7. Consider organizing entrepreneurial programs in churches to support financial stewardship.
8. Encourage the establishment of district audit teams for tithe audits.

These recommendations aim to address the diverse attitudes and beliefs regarding tithing and promote a more robust understanding and practice of voluntary giving within Berekum West District of the Mid-West Ghana Conference.

APPENDIXES

APPENDIX A
CORRESPONDENCE

PERMISSION LETTER

The Executive Secretary, Mid-West Ghana Conference
Mid-West Ghana Conference
Seventh-day Adventist Church
Box 727, Sunyani, Bono Region.

Dear Sir,

**PERMISSION TO USE YOUR ESTEEM ESTABLISHMENT AS A
CASE STUDY FOR MY FINAL PROJECT WORK**

I am a final year student at Adventist University of Africa (AUA) and currently a church member in good standing at Omega SDA Church in the Berekum West District of Mid-West Ghana Conference pursuing MDiv- New Testament Option since 2016.

I would-like to seek for your permission to use your esteemed Conference as my case study area for the conduct of my project work dubbed “A Study of The Factors Affecting Members’ Participation and Strategies to Improve Their Participation in Tithe and Offering in The Mid-West Ghana Conference, With Focus on Berekum West District of Seventh-day Adventist Church.”

Attached are copies of my admission letter, unofficial transcript, Student ID Card, sponsorship letter, and questionnaire for your study.

I would be grateful if my application is given the needed attention. Thank you.

Yours In Christ,

.....
Patrick Courage Aikins
(0249015533)

Cc. The President, Mid-West Ghana Conference
The Treasurer, Mid-West Ghana Conference
The Ministerial Secretary, Mid-West Ghana Conference

INTRODUCTORY LETTER

**SEVENTH - DAY
ADVENTIST CHURCH**

Mid - West Ghana Conference

P.O. Box 777, Sunyani, Ghana

Tel: 233 - 03520 - 27718

E-mail: midwestadventist@gmail.com

Website: midwestsdn.org



17th December, 2021

TO WHO IT MAY CONCERN,

LETTER OF AUTHORITY/INTRODUCTION

I write to introduce to you Patrick Aikins and also authorize him to solicit information from both churches and members concerning returning of Tithe/Offerings to aid him in writing his final project work to enable him complete his theological studies.

Kindly accord him the necessary assistance to accomplish this noble aim.

God bless you.

Yours faithfully,

Pr. Lambert Owusu Boakye.
Executive Secretary.

xc: The Officers, MWGC

APPENDIX B

RESEARCH QUESTIONNAIRE

ADVENTIST UNIVERSITY OF AFRICA
THEOLOGICAL SEMINARY

A Study of The Factors Affecting Members' Participation and Strategies
to Improve Their Participation in Tithe and Offering in The Mid-West Ghana
Conference, With Focus on Berekum West District of Seventh-day Adventist Church.

Dear Respondent,

This questionnaire is for research aimed at eliciting data on "A Study of The Factors Affecting Members' Participation and Strategies to Improve Their Participation in Tithe and Offering in The Mid-West Ghana Conference, With Focus on Berekum West District of Seventh-day Adventist Church."

We solicit your cooperation and objectivity as we guarantee your confidentiality.

Thank you.

Researcher's Name: Patrick Courage Aikins, M.Div. Student.

Instructions:

- 1) Please tick the appropriate box in sections A
- 2) Tick the appropriate column in sections B, C, D, E, and F.

SECTION A: DEMOGRAPHIC DATA (Tick as appropriate).

1. Age (in years): 51 & above 41-50 31- 45 26-30 Below 25
2. Gender: Male Female
3. Educational Level: High School Diploma Bachelor's Degree
Master's Degree/equivalent Doctorate Others (Please Specify): _____
4. Marital Status: Married Single Divorced

5. Type of employment: SDA Church worker Government Worker
 Entrepreneur Trader National Service Personnel Other
6. Your take-home salary or profit bracket per month (GHC): Above 5000
 4000 – 5000 3000 – 3900 2000 – 2900 2000 – 1900 1000 &
 below
7. Length of years as Seventh-day Adventist member. Above 20 years
 16-20 years 15 years 5-10 years Below 5 years
8. Status at Church: Church Officer (Leader) Member

Please identify your level of agreement with the following statements by ticking the appropriate response.

SECTION B: Biblical-theological understanding and principles on Tithe Offering.

Strongly Agree (SA); Agree (A); Not Sure (NS); Disagree (D); Strongly Disagree

S/N	Survey Statements	SA	A	NS	D	SD
1	I am required by God to give tithe as a faithful steward.					
2	Hebrew word as used in bible implies a tenth of my income.					
3	Tithe giving is a commandment with a blessing.					
4	Tithing is worship and a demonstration of my loyalty to God.					
5	Tithing is a means of developing my faith in God.					
6	Giving is a way of restoring my dignity as a human.					

(SD)

SECTION C: Evaluation of motives members Participation in Tithe and Offering.

Strongly Agree (SA); Agree (A); Not Sure (NS); Disagree (D); Strongly Disagree (SD)

S/N	Survey Statements	SA	A	NS	D	SD
7	Tithing is a means of providing support for Gospel workers.					
8	Tithing is religious practice (doctrine) as Lords supper.					
9	I remit tithe as a way of paying my debt to God.					
10	I remit tithe to reflect my generosity of heart to God.					
11	Am a leader, so I give more to serve as an example to others.					

SECTION D: Factors affecting members participation in tithe and offering.
Strongly Agree (SA); Agree (A); Not Sure (NS); Disagree (D); Strongly Disagree (SD)

S/N	Survey Statements	SA	A	NS	D	SD
12	My Church has a working stewardship promotion plan.					
13	I don't give since some Church leaders don't give but misuse funds.					
14	I also believe that giving offering is reserved for women.					
15	I don't tithe due to small budget allocation for evangelism.					
16	My educational level affects my giving pattern.					
17	My status as lower family income earners impede my giving.					
18	I remit tithe when see I few members remitting tithe (am free rider).					
19	My regular giving is due to my Pastor's regular home visit reminders.					

SECTION E: Strategies that can be adopted to improve participation in tithe and Offering.

Strongly Agree (SA); Agree(A); Not Sure (NS); Disagree (D); Strongly Disagree

S/N	Survey Statements	SA	A	NS	D	SD
20	My Church trains members(leaders) on tithe computation regularly.					
21	My Church promote tithing in kind.					
22	My Church meets quarterly to conduct business meeting.					
23	My Church has small groups that remind us on tithing and offering.					
24	New converts are trained separately on tithes and offering.					
25	My District has audit team who periodically conduct tithe audits.					
26	Entrepreneurial programs are organized regularly at Church.					

(SD) Thank You.

APPENDIX C

PICTURES



MISPA SEVENTH-DAY ADVENTIST CHURCH



MOUNT OF BLESSING SEVENTH-DAY ADVENTIST CHURCH



NYAMEBEKYERE SEVENTH-DAY ADVENTIST CHURCH



OMEGA SEVENTH-DAY ADVENTIST CHURCH



PRINCE EMMANUEL SEVENTH-DAY ADVENTIST CHURCH



VICTORY IN CHRIST SEVENTH-DAY ADVENTIST CHURCH



FETEENTAA SEVENTH-DAY ADVENTIST CHURCH



JINIJINI ALPHA SEVENTH-DAY ADVENTIST CHURCH



JINIJINI CENTRAL SEVENTH-DAY ADVENTIST CHURCH



KUTRE NO. 2 SEVENTH-DAY ADVENTIST CHURCH

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CURRICULUM VITAE

Personal Identification:

Name: Patrick Courage Aikins

Date of birth: July 1, 1988

Place of birth: Kwesimintim, Western Region, Ghana

Marital Status: Married

Wife: Sabina Konama

Education:

Master of Divinity (Candidate Awaiting Certificate)
Adventist University of Africa, Kenya

Master of Finance and Data Analytics, 2023
University of Essex, England - United Kingdom

Master of Accounting and Finance, 2022
Kwame Nkrumah University of Science and Technology, Ghana.

Bachelor of Business Administration, Accounting Option, 2015
Valley View University, Ghana

Higher National Diploma, Accountancy, 2011
Sunyani Technical University, Ghana

Work Experience:

Care Support Team Lead/PMVA Instructor, Caregivers Ltd, England: 2022- Present

Municipal Internal Auditor (Unit Head), Ghana Education Service: 2012-2022

Adventist University of Africa Pastoral Ministry Practicum: 2017-2020

Accountant, Kenhenson Company Limited: 2012-2013

Sunyani Technical University Accountancy Dept.: Teaching Assistant 2011-2012

Association of Polytechnic HND Accountancy Students (APHAS), Sunyani Technical University - Audit Committee Chairman: 2010/2011.