

ARTICLE

## ***Stokvel* and *koinonia*: A Comparative Theological Study of Economic and Spiritual Community in Acts 2.42–47**

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### **Abstract**

The purpose of this article is to show South African creativity regarding survival mechanisms in the face of economic deprivation, political marginalization, and social indifference. One way of overcoming this is through the *stokvel*. Through literature study, the two concepts of *stokvel* (secular) and *koinonia* (theological) are studied and compared. The research question is “How do *stokvel* and *koinonia* of Acts 2.42-47 contribute towards economic and spiritual communality?” The objectives of the article include demonstration of how *stokvel* concepts are the *koinonia* concept of Acts 2.42-47. It shows how *stokvel* builds a community, contributes towards poverty reduction, teaches the principle of sharing, helps people with finding identity, and enhances ethics of trust and accountability. In juxtaposition, *koinonia* provides mutual support systems, such as sharing resources. It is a platform to practise solidarity and generosity. It is partnership in ministry and demonstrates unity in diversity. This *koinonia* is a channel through which God distributes spiritual gifts. The article further discusses common features between a *stokvel* and *koinonia*. These include that both entities are voluntary associations. Both contribute towards poverty alleviation; and value coming together for mutual building of members’ wholistic lives. In the world where unity is a great misnomer, *stokvel* and *koinonia* demonstrate the possibilities of unity in diversities, where trust and accountability are the ethos to be emulated. The conclusion is drawn that Christians can learn from *stokvels* and *koinonia* that unity is strength; and that human miseries, especially of poverty, can be addressed through generous sharing.

**Keywords:** *Stokvel*, *Koinonia*, Community, Sharing, Membership, Contribution

### **Introduction**

Throughout the world, communities engage various forms of rotating savings and credit associations (ROSCAs). These associations are self-help money-pooling

schemes with participants committing to make regular contributions to a central fund for the benefit of participants on rotational basis (Ardener and Burman 1995). Here in South Africa, a common word is *stokvel*. It is a common practice in all African communities, whether in townships, villages, or even suburbs. Researchers agree that *stokvels* are formed mostly by black South Africans in the South African municipalities, cities, townships, and villages (African Response Research 2012; Matuku & Kaseke 2014). This article elaborates the concepts of a *stokvel* and *koinonia* as initiatives geared towards upliftment of morales, ethics, community building, and poverty reduction. Through a literature study, *stokvel* and *koinonia* are studied, analysed, and compared. The bottom line is that quality of life can be enhanced by *stokvels* and *koinonia*, as both demonstrate togetherness and cooperation. Acts 2.42-47 is used as a textual base for *koinonia* and its theological implications in South Africa, where the legacy of apartheid is still rampant.

## Stokvel Defined

*Stokvel* is not an African term but is derived from the stock fairs, a colonial import from the nineteenth century when the Eastern Cape English settlers rotated cattle auctions. The concept evolved to become a common community-based saving group whereby each person puts a set amount regularly (Van Wyk 2017: 16) to distribute to members equitably or as per individual's contributions or dividends. It is better described by Iwara and Netshandama (2021:2): "*Stokvel* provides platforms where a network of community members with common goals agree to contribute a certain premium, which makes a lump sum to actualize their shared vision."

A common feature of *stokvel* is that it is an invitation-only club of a predetermined number of members serving as a rotating credit union or saving scheme. The membership is predetermined, and it can be for family, clan, neighbourhood, church members, friends, or colleagues who aim towards benefitting from the power of saving together towards a common goal. Bophela (2022: 459) points out that "*stokvels* are made up of individuals or members who have certain goals and ambitions that need to be fulfilled – and those are drivers for their individualistic motivation to be part of a *stokvel*." The goal can be for groceries, normally shared around festive season, or an event such as weddings, birthdays, funerals, etc. (Bophela and Khumalo 2022: 347). Each *stokvel* has its own goal, and depending on the goals, the members can use the collected funds for their own use, for payment or investment purposes, or for paying children's school fees. Other goals include building a house, buying a car, starting a new business, etc.

It is common on Saturday or Sunday afternoons to see a group of people seated under trees in the suburbs, gathering in the household or meeting in a school classroom or church building as a *stokvel* meeting. Around the festive season, one sees

packages of groceries under trees where members come to collect prior to going home, usually to their homelands for Christmas festivities. There are reasons for these regular meetings, such as updates on the cash flow and a reminder of what each member will gain when his or her turn comes. Another reason is highlighted by Iwara, Adeola, and Netshandama (2021: 8): “Members meet to agree on norms and regulations that should govern their operations, such as a penalty for lateness and disciplinary measures for other forms of disorderliness.” One needs to bear in mind that *stokvels* are voluntary organizations, associations, or charters.

## Benefits of *Stokvels*

For years, *stokvels* have continued to contribute towards poverty reduction and economic inequality in communities. African communities, especially women, were historically and culturally denied participation in economic activities such as banking and saving. According to Van Wyk (2017:15), these women “share their fears, dreams, and challenges by venturing into *stokvels* as an economically empowering activity and to eradicate poverty in their respective communities.” *Stokvels* play “a major role in addressing the poverty, inequality, and inclusive growth” (African Response Research 2012; Bophela and Khumalo 2019: 27). It is a means and a platform for people to save and invest their money in a collective and mutually beneficial way. *Stokvels* can indeed “make investments that would create a network infrastructure that can service their members and communities, thereby addressing widespread socio-economic problems” (Bophela 2022: 468).

Since *stokvels* are community-based initiatives, they play a role in social cohesion and psychological support in times of need. They enable their

*... members to have insurance against adversity such as death, equipping them with the financial support to fund various other functions agreed upon by the stokvel group as a collective, extending loans to needy members (inter alia for education, towards physiological needs such as housing, grocery shopping and business endeavours). (African Response Research 2012: 2)*

Although *stokvels* are often anchored in income generation, their environments promote kinship ties amongst individuals and help towards a cohesive society. When people were economically marginalized, creativity kicked in for self-emancipation from the clutches of poverty. “According to early nineteenth century anecdotal sentiments on the part of elders, *stokvels* are very common as part of the daily social and economic activities in African communities” (Van Wyk 2017: 15). *Stokvels* indeed play a socializing role in the community. The regular gatherings of members

*... help to promote the sharing of their problems as well as their hopes, dreams, and fears. In this way a sense of self and belonging develops, which acts as a form of social security. The group is always there for each member during times of trouble, such as when a family member passes away or money is needed for emergencies such as children's school fees. (Van Wyk 2017: 18).*

*Stokvels* enhance community bonding since they are built on trust between friends, colleagues, families, clans, etc. Members become intimate, knowing each other better and committing to the success of the group. There is a sense of community and support since members work together towards a common goal. *Stokvels* serve communities with opportunities to socialize and build cohesiveness in the community. This is also confirmed by Bophela and Khumalo (2022: 348), who write that the primary objectives of *stokvels* are “to save money, socialise and network and to loan funds to members”. *Stokvels* possess the capacity to create social capital, moral support, and mutual assistance (Arko-Achemfuor 2012; Mashingo and Schoeman 2012; Matuku and Kaseke 2014; African Response Research 2012). In a similar vein, Van Wyk discovered that there is a “specific unique Afrocentric ubuntu issues such as trust, respect, honesty, and social support as the overarching identity of their *stokvels* – all of which were virtues dear to their hearts and that form social ‘glue’” (2017: 19). *Stokvels* create a sense of belonging and hope to people who experience economic marginalization and social discrimination.

*A stokvel member, therefore, acquires a particular social identity as a result of being at one with the stokvel group, being like others in the group, and seeing things from the group's perspective. This “social identity” of stokvels is coined by scholars as the “DNA of township” – as a sense of belonging among black people toward a socially and economically just community. (Van Wyk 2017: 19)*

This same idea of *stokvel* as a platform of social identity is expressed by scholars such as Ramose (2002) and Mabovula (2011). They agree that *stokvels* promote accountability and trust. The smooth administration of the *stokvel* is based on trust in those who collect the money and manage it. Their accountability is measured by the members' fair share and fair distribution to beneficiaries. Members' and leaders' trustworthiness are marked by fewer defaults on contributions, good management of finances, and the reputation earned by keeping reliable financial records (Moodley 2008). The same notion is captured by various scholars, including Iwara and Netshandama (2021), who point out: “Trust is a prime factor in a *stokvel*, as this is required for its smooth running. Membership into a *stokvel* group is based on trust; in other words, all members would have undergone a background check to earn the trust.” There is no expectation of defaulting, as this will tarnish the defaulter's integrity

in the community. “Members are also socialised into the qualities of trustworthiness and honesty by the *stokvels* since participation is voluntary” (Van Wyk 2017: 18; cf. Lukhele 1990; Moodley 2008; Norton 2000). Many researchers agree that the successes of *stokvels* are based on mutual trust and a sense of loyalty.

### **Koinonia in Acts 2.42-47**

One common expression of Christian fellowship is a Greek word *koinonia*. It is defined as “a relationship between people who share something in common” (Flanagan 2011:45). The first appearance of *koinonia* in the New Testament appears in Acts 2.42. It is observed that the Apostle Paul uses *koinonia* differently in 2 Corinthians 9.13 where he states: “They will glorify God because of your submission flowing from your confession of the gospel of Christ, and the generosity of your contribution (*koinonia*) for them and for all others.” To the church in Philippi, the Apostle used *koinonia*, saying “That I may know him and the power of his resurrection, and may share (*koinonia*) his sufferings, becoming like him in his death” (Phil. 3.10).

Biblically, it carries a notion of some deep sense of connection and unity among believers, with a strong emphasis on shared faith and mutual support (Acts 2.42). It is a communion, a bond uniting Christians with each other with Jesus Christ as a uniting thread. Furthermore, *koinonia* speaks of group cohesiveness among the people of faith. According to Bromiley (1995: 751), *koinonia* carries the notion of common life in general as depicted in Acts 2.42, a communion between particular groups, the most remarkable instance of which was that between Jews and Gentiles, communion in the Body and Blood of Christ; and sharing in divine revelation and with God himself (1 Jn 1.1-7). *Koinonia* is a deep spiritual connection and mutual sharing, underscoring unity and interdependence within the body of Christ.

The concept of *koinonia* emphasizes the importance of shared faith practices and mutual support systems within the Christian community, as exemplified in Acts 2.42-47. It emphasizes both vertical relationship with God and horizontal relationships within the believing community (1 Jn 1.3). It is on this basis that the term “communion” arises, derived from Latin, *communio*, meaning sharing in common, hence *koinonia* compared with *stokvel* in this article.

A Christian *koinonia* is a community and is like a social club where society benefits either formally or informally as a fraternal organization. It is both a platform and an opportunity where Christians worship, pray, learn, cooperate, volunteer, socialize, and associate with each other on the basis of their shared Christian faith. Acts 2.42-47 reveals that *koinonia* was characterized by generosity and serving one another out of love.

*Koinonia* was demonstrated in the early church through shared resources and communal living. Hence, *koinonia* embodies both divine intimacy and communal solidarity. This promoted spiritual growth, social equity, and community cohesion.

## Benefits of *Koinonia*

There is no doubt that *koinonia* provides *mutual support systems*. The sharing of resources, encouragement, and burdens is expressive of theological imperative of love for one another by bearing one another's burdens (Gal. 6.2). This was the ethos of the early church, whereby believers held all things in common (*panta koina*) and distributed aid based on need (Acts 4.32). This theological imperative is rooted in the Body of Christ metaphor in 1 Corinthians 12.12-27 where each member's welfare impacts the whole. These support systems are not just the charitable expressions, but also essential expressions of *ecclesial* unity and the divine love, where there is "sharing equally in the good things of the one people of God, 'life, love and truth'" (Lawler and Shanahan 1995:12; *Lumen Gentium* 9).

The second benefit of *koinonia* includes *sharing* and *generosity*. Acts 2.44-45 speaks of *koinonia*, a context of sharing and generosity exemplified through believers' community, who held all things in common. The principle seen here is the African philosophy of *ubuntu* or *botho*, which is what is yours is mine and what is mine is yours (Lephoko 2025:5), and it places an emphasis on being human through other people (Mugumbate and Nyanguru 2013: 82; Mbiti 1969: 108, Manyonganise 2015). As a community, we are the common owners of possessions. This is the theological foundation emphasizing communal stewardship of resources, *agape* love par excellence, which is a core principle of Christian ethics. It becomes clear, then, that the *koinonia* is the community of interdependence where social equity and cohesion are mutually experienced. The prevailing culture of generosity in the early church reached both materials needs and strengthened spiritual bonds, incarnating the sacrificial love of Christ, displaying the demonstrative power of genuine Christian fellowship.

This sharing and generosity carry the third benefit of *koinonia*, which is caring. "Caring for others is a Christian characteristic expressed through charitable service to those in need; yet, it also needs to be expressed through mutual care between every believer" (Roeland, Breed and Denton 2025: 1). *Koinonia*, as interwoven relationships, observes and identifies members who are in need and provides mutual care by blessing them with material needs, and through words of encouragement (Heb. 10:24-25). *Koinonia*, as a family of God, provides care for each other through *diakonia* (service) to enhance the health of its members (Roeland, Breed, and Denton 2025: 2). In reality, mutual care facilitates restoration and healing through the interaction of *koinonia* and *diakonia*, where the family senses emotional intimacy and

physical support. Furthermore, "Mutual care between members of a family is based on dependence, loyalty, love, compassion, and trust" (Roeland, Breed, and Denton 2024: 7). This mutual care should be visible within *koinonia*, reflecting love, care, and compassion to one another. It is a witness to the world, for "By this all people will know that you are my disciples, if you have love for one another" (Jn 13:35).

The fourth benefit of *koinonia* is that it offers *partnership in ministry*. One of the central axioms of *koinonia* is partnership in the Holy Spirit (Minear 1975: 138) and also with one another. This eliminates loneliness where a person struggles in life and ends in desolation. *Koinonia* is partnership characterized by mutual support, shared mission, and communal responsibility. *Koinonia* is partnership for effective ministry. That is why the Apostle Paul frequently acknowledges the indispensable role of co-workers, illustrating *koinonia* as essential for effective ministry for mutual support (Gal. 6.2), shared mission (1 Cor. 3.9) and communal responsibility (Rom. 15.1). Bromiley (1988: 447) explains *koinonia* as *koinos*, meaning ownership in a sense of what concerns all, such as monies, societies, problem resolutions etc. *Koinonia* in ministry underscores a collective endeavour grounded in theological and biblical foundations. The central message of partnership in ministry, as demonstrated by *koinonia*, is that "Together We Can."

Fifthly, *koinonia* promotes and is manifested as *unity in diversity*. This is expressed by the metaphor of the Body of Christ, which is composed of many members with varying gifts and backgrounds, yet functions harmoniously, synergistically, and symbiotically to bring glory to God (1 Cor. 12.12-14). Members of *koinonia* are many, yet they form one body, unified in Christ. This is a theological principle that diversity is not merely tolerated but is essential for church's missional mandate in the world that is proliferated with numerous ideologies, heresies, and doctrinal divergences. Though diverse in composition, *koinonia* continues to remain united in Christ with inspired sense of mission. Individual members contribute to the livelihood of *koinonia* in a unique way, therefore enriching the communal life and the missional nature of the church. The beauty of unity in diversity is the reflection of *perichoretical* nature of God, the Trinitarian God who is one essence in three distinct persons, yet united as a community, the God who wills unity because "God is a *koinonia* of love, the unity of the Father, Son and Holy Spirit" (Flanagan 2011: 29). Therefore, *koinonia* fosters a collective identity that transcends individual differences, since it reflects the divine nature of the Trinity which includes unity, self-giving love and relational harmony.

Finally, *koinonia* is a platform for the distribution of *charismata*. *Charismata* (spiritual gifts) are "a unique capacity given by the Holy Spirit to each believer for service in connection with the church in order that the church may progress quantitatively, qualitatively, and organically" (Clinton 1975: 13). According to 1 Corinthians 12.4-7 these gifts serve as integral components in the practice of *koinonia*, facilitating the edification and mutual support among believers. They are diverse in nature yet

unified in purpose, which is for the glorification of God and the empowerment of the church, resulting in the spiritual growth and harmony within a *koinonia*. The gifts are the communal fabric of *koinonia*, demonstrating the reality of interdependence whereby members rely on each other's gifts, fostering mutual dependence (Rom. 12.7). Through *charismata*, members receive freedom, equality, and joy 'to perform activities in the fields of proclamation, liturgy, and diacony' (Ven 1996: 93).

*Koinonia* possesses a radical dialogical nature that transcends ordinary association and calls for sacrificial living and mutual support within the faith community. Nobody lives for himself as *koinonia* is characterized by "openness, equality, and reciprocity of the relations of the community and their extensiveness, closeness and depth" (Ven 1996: 93). Togetherness, coherence, unity, harmony, and cooperation are all expected noticeable characteristics of *koinonia*.

### Common Features Between the *Stokvel* and *Koinonia*

African societies have traditionally been characterized by communitarian forms of social organization. They are gregarious, resilient, libertarian, and egalitarian. They seek creative ways to escape from eccentric circumstances. *Stokvel* is one of the ways of coping mechanisms in economically unwelcoming contexts. On the other hand, Christians as the community of hope are a *koinonia* that sustains itself amid hopelessness and adversities. They remain resilient and continue their mission regardless of hardships. *Stokvel* and *koinonia* are comrades in arms, and the two work as a symbiosis for community survival.

Both the *stokvel* and *koinonia* are the *voluntary affiliations*. Members are not coerced or constrained. People are invited to join and voluntarily do so. In a *stokvel*, stipulations on membership compositions are defined, just as much as in *koinonia*, faith in the Lord Jesus Christ is a steppingstone towards membership. Members of a *stokvel* subject themselves voluntarily to their *stokvel's* constitution and bye-laws. In the same way, Christians voluntarily submit themselves to the apostles' doctrine or biblical teachings. People join a *stokvel* or a *koinonia* at their own risk and by their own volition.

Volunteerism carries the notion of trust and sense of community. It is interconnected with service out of goodwill, expecting nothing in return as a compensation. It is a dialectical process that involves both self and society. A volunteer contributes treasure, time, or talent for both self-benefit and community (those served) upliftment. In a *stokvel*, it can be clearly discerned that a member receives emancipation from economic slavery by receiving dividends as per a *stokvel's* terms of agreement. The same applies to *koinonia*, where members contribute liberally or voluntarily as a way of investing in God's Kingdom, resulting in some indescribable manifolds of blessings. When it is said one must give and will be blessed, the form of blessing is never described or prescribed, but it comes in diverse ways that may not

be recognizable. Sharing voluntarily is one of the ways *koinonia* worships the living God. This is echoed by Ryken (2001:70-71):

*When Christians come together in a sacred assembly, when they are united together in their love for one another, when they are at one in their faith, and when they share their spiritual and material goods with one another, the God is worshipped in Spirit and in truth. The New Testament word koinonia encompasses all of this.*

*Koinonia* is, therefore, not just acts of charity but an experience of love through worship. The voluntary coming together is a platform for experiencing God's love and serving God's glory.

Secondly, both the *stokvel* and *koinonia* contribute towards *poverty reduction and economic inequality* in communities. Open membership in both associations is a common feature. Although *stokvel* may prescribe membership such as that of a family, clan, colleagues, etc., *koinonia's* open membership is open to anyone who exercises faith in the Lord Jesus Christ. The *stokvel* brings the dividends into a basket to be shared equitably among the members, whilst in *koinonia* all believers meet and share with each other everything they have (Acts 2.44), and they share especially with those in need (Acts 2.45). In both associations, sharing for economic equity is a common practice, all testified to by the biblical injunction: *There were no needy people among them, because those who owned land or houses would sell them and bring the money to the apostles to give to those in need* (Acts 4.34 NLT). Resane (2024: 180) highlights that "The profits from their property sales were distributed equally according to each person's needs." Well-managed *stokvels* reduce poverty as people enjoy the benefits of their partaking through regular contributions. In the early church, those with affluence knew that 'the lives of the saints stand out as a countercultural model of societal and planetary flourishing' (Augustine 2019: 21). They shared with those in need, so that there may not be hunger in the house of the Lord (Mal. 3.10). Aid for the needy is *koinonia's* expression of charity and it is life. Musoke (2018: 25) is correct that "Life is mutual aid". Through united cooperation, poverty becomes an easy target to tackle. This act of poverty reduction from within glued the community into a close-knit that, in their togetherness, fights the common enemy, which in their case was poverty.

Thirdly, both the *stokvel* and *koinonia* value *coming together*. The regular meetings create and develop strong bonds. Members become intimate with each other as they start to know each other better and see how to help each other. *Stokvels* meet regularly for reporting purposes and for fellowship. *Koinonia* sees that they are united, joined for the same purpose, task, and results. They are united in the same community and engaged in the same tasks. Regular meeting together is beneficial for strengthening each other, encouraging, and imparting knowledge or skills for life challenges. The inner cohesion and interaction mark *koinonia*, hence the work

of edification (*oikodomé*). According to Minear (1975: 164), "What edifies the church builds the church ... Whatever edifies the brother does far more than improve his moral behaviour; it strengthens him in his position in this structured society." Barnes (1979: 57) points to the fact that "they are united in feelings, in interests, in dangers, in conflicts, in opinions, and in the hope of a blessed immortality". This is demonstrated when *stokvels* appear with their charitable acts of sharing during the times of bereavements or times of joys such as birthdays, dedication of the new house built by *stokvel* money, or celebrating a successful business venture that was kick-started by *stokvel* contributions. The same applies to *koinonia* as the fellowship that presents itself during the times of grief and celebrations of achievements, such as birthdays, graduations, or a new house dedication. Resane (2024: 173) supports this: "*Koinonia* is a fellowship, not just for togetherness (*homothumadon*), but includes eating together, which has become an essence of Christian life in the newly formed community." As per Augustine (2019: 21), *koinonia* sees members through the eyes of the crucified Christ, which is

*paying attention to the immediate, instant physicality of the suffering other – of his or her dehumanising poverty and ecological depravation, political oppression and marginalisation, crippling sickness, effacing loneliness, and frail mortality.*

Coming together gives *stokvels* and *koinonia* some sense of fulfilment. It is not just coming together but a platform for sharing and participation, as captured by Healey and Sybertz (2021: 129), that "Africans feel strongly that people are called especially to a life of community, participation, and sharing. God reveals himself in and through the community."

Fourthly, both the *stokvel* and *koinonia* demonstrate the principle of *unity in diversity*. There is a strong element of cooperation, togetherness, and synergy in both entities. Members of a *stokvel* and of *koinonia* are humans who are different. They are widely diversified but can work together in unity. Their unity, though diversified, presents and promotes a lesson of tolerance, love, and loving confrontation. This aligns with "Together We Can". This is attested by Resane (2023: 7): *koinonia* is a "community that coherently lives together with the trinitarian God, expressing its identity through doctrine, prayer, eucharist, sharing, and embracing each other indiscriminately."

Finally, both a *stokvel* and *koinonia* run based on *trust and accountability*. *Stokvel* office bearers, especially the treasurer is entrusted with members' funds and is expected to be accountable, honest, and precise with money management. *Koinonia* is the reflection of stewardship. All members are expected to be accountable to any ministry allocated to them. They should be trustworthy and be transparent on their ministry tasks. Based on this, it is legitimate to run a *stokvel* out of the church as

another channel of human empowerment. Some *stokvels* are church-based or religiously inclined. Trust and accountability are theological ethics that enhance transparency and build confidence horizontally, i.e. between and among humans.

## Contributions of *Stokvel* and *Koinonia*

This article is interdisciplinary since it engages sociology, history, and theology. It shows the invaluable role of community-initiated income-generating systems such as *stokvel*. This *stokvel* is compared with *koinonia*, which also plays a major role in poverty reduction and enhances the ethics of trust and accountability. The article fills an important reflective space between the academy on the ground and on-the-ground practice within the field of ecclesiology and economy, especially in the South African social context that continues to unshackle itself from the apartheid legacy. The contents of this article prove beyond any shadow of doubt that “it is possible to ‘interface’ the academia and the community without compromising academic sharpness” (Speckman 2007: 53). The *stokvel* as a social entity does not compromise *koinonia* as a spiritual dynamism. The two are in synergy for both vertical and horizontal relationships of humanity in cosmos (God-human-creation relationship). The community-based or community-driven initiatives do not always compromise the academic and spirit-driven goals. Speckman (2007: 53–54) is correct that “The *pro bono pro publica* principle means that the work must be of value to the public while at the same time, its academic *bona fides* are not to be doubted.” In this case, “the work must be of value to the public” can refer to a *stokvel*, and academic *bona fides* is a spiritual application (*koinonia*).

This work of value to the public (initiatives of self-supporting) was marginalized by the missionary churches in partnership with colonialists. The system encouraged a dependency syndrome where indigenous churches were robbed of self-sustenance and self-supporting initiatives. The education system used by missionaries was a tool of eradication of African values such as *botho/ubuntu*, *letsema* (collective efforts or community cooperation to uplift the underprivileged), etc. Nkomazana and Setume (2016: 48) bemoan this *status quo* promoted by missionary education:

*It was used to spread western social, cultural and economic value systems. It favoured western values and completely rejected the African cultural environment and cultural values. It failed to appreciate any culture other than its own western culture, which was considered superior and of a higher level of civilisation.*

This indoctrination could not go further as Africans became resilient and creative in how to survive in the space where their values of togetherness and carrying each other’s burdens were declared null and void. Economic initiatives from the

communities, such as *stokvel*, empowered by Christian *koinonia*, play a crucial role in closing that gap. This symbiotic approach yields some visible social progress indicators, such as changing social attitudes and improved social practices (Yamamori 1993: 130). The local churches, especially in the economically marginalized communities, are creatively becoming self-supporting through the *stokvels*, as they start to believe in themselves and that they can make their church life viable. This is expressed by Thiani (2016: 1104) that "Raising funds through locally accepted African ethics such as the ethics of *ubuntu* (fraternity) and of *harambee* (solidarity) could offer the African Church even greater financial stability." *Stokvels* are socially accepted as culturally relevant community-initiated means of raising funds, therefore, accepted by many churches. Through *stokvels*, these churches engage in what development theorists call "People Centred Development" which is defined by Korten (1990: 67) as "a process by which the members of a society increase their personal and institutional capacities to mobilise and manage resources to produce sustainable and justly distributed improvements in their quality of life consistent with their own aspirations".

This is loaded with notions of self-capabilities that emanate from below. It speaks of People Centred Development where communities or groups of people take initiatives for self-empowerment towards self-emancipation from dependency syndrome. There is an element of ownership, self-supporting, and the goal towards quality of life. Furthermore, one observes the presence of creative thinking, mobilisation of resources, production, sound management, and, of course, equitable distribution for the beneficiaries who are both the producers and consumers. All these are actualized in or through *stokvels* and *koinonia*. In both production and consumption occur, though for different purposes. With a *stokvel*, production is for economic sustainability in the present life, while for *koinonia*, production is for eschatological realisation by exercising faith in the Lord Jesus, not only for present life, also for eternal life. With a *stokvel*, consumption is at the end of the term when production (contribution) is done, while with *koinonia*, consumption is realised immediately after taking a step of faith. Life becomes new and quality of life experienced immediately as an ongoing joy (2 Cor. 5:17).

*Koinonia* can always be indigenized in order to become culturally relevant, so we can learn from the *stokvel*, and this can be a two-way learning process. A seasoned missionary to Africa, Wilbur O'Donovan (2000: 131) points to the importance of the African church reflecting the African community by stating that "The beauty of God's plan for the local church in Africa is that it fits the core values of community in Africa. Giving or working together as a community to accomplish a goal is popular even in the non-Christian African community." Here, one can see how the *stokvel* and the local church can cooperate, even if the *stokvel* may be regarded as secular or non-Christian and *koinonia* deemed spiritual. The two can enrich African Christianity

if they synchronise their methodologies, strategies, and tasks. Planting and leading the church in South Africa will benefit enormously if the members' creativity is taken into consideration. A *stokvel* is not just a programme or a project. It is a people-driven creativity to reduce poverty. If its methods are employed in the church, there will be no poor church in South Africa.

## Conclusion

Christians can learn from *stokvels* that unity is strength; and that human miseries, especially of poverty, can be addressed through generous sharing. It has been demonstrated in this article that *stokvel* and *koinonia* are the two entities that contribute towards human empowerment in some significant ways. Both entities show that humans are creative to devise some survival mechanisms from devastating human perils. While one is secular (*stokvel*), the other is theological (*koinonia*), and the two can walk synergistically for better human development and survival. The two agencies draw a balance between vertical (*koinonia*) and horizontal (*stokvel*) relationships in agreement with Millar and Harold (2023: 2), where humanity functions in its unique design as the *Imago Dei*. The two in partnership contribute towards development of local skills without the help of external agencies, since they are culturally designed and directed, using creative skills from the communities themselves. People can interact, using *stokvel* and *koinonia* as platforms where dialogues can shape lives. Both the *stokvel* and *koinonia* are the living organisms, flourishing with vitality that makes life manageable. *Stokvels* are cultural traits and are here to stay. *Koinonia* is a spiritual reality living within a Christian culture. Both can dialogue and interact to address human miseries in an unfavourable economic climate. The two entities can cooperate to address poverty, enhance humanness (*botho/ubuntu*), learn deeper ethics of human relations, and demonstrate to the world that unity within diversity is possible. I conclude by echoing Thiani's (2016: 1104) allusion to Stan Chu's highlighting that "A person of *ubuntu* and *harambee*, therefore, is one who shares, participates, and who thinks of the well-being and growth of the community, and in this way, the spiritual community: the church." From this highlight, one sees the synergy between a *stokvel* and a *koinonia* – the two intertwine, working towards human development both economically and spiritually.

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