The Widow’s Mite: The Poor Woman Who Gave All She Had

Mark 12:41-44

Introduction: 1) Along with her unnamed spiritual sister in Mark 14:3-9, the poor widow of Mark 12:41-44 has been immortalized wherever the gospel of Jesus Christ has been proclaimed. Why? Because in both instances the women gave what they could to honor the Lord. One’s gift was actually large and costly. The other’s small and almost nothing. Yet the issue in both instances is not what they gave but why they gave.

2) When it comes to the issue of money 2 truths are certain. First, the Bible has a lot to say about it. Second, most people don’t like to hear what the Bible has to say about it. And yet we desperately need to hear what the Bible has to say on the subject because as Jesus said in Matt. 6:21, “For where your treasure is, there your heart will be also.” Clearly the poor widow of this text had her heart in the right place. Unfortunately, many others did not. What then do we learn about the poor widow and her two mites? First we will note two overarching truths discovered in our text. Then, we will step back and get a birds eye view examining the larger landscape of scripture that we might construct a biblical theology of with I love to call “the grace of giving.”

I. Jesus Sees What We Give. 12:41-42

- The context of this story is powerful. The preceding paragraph mentioned widows as the object of religious exploitation (v. 40). The simple piety of this “poor widow” stands in stark contrast to the self-centered, self-seeking ambition of the scribes. Further, she also must be contrasted with the rich young ruler (10:17-31) who loved his money more than he loved God. In this lady we find a marvelous example of one who “loves the Lord her God with all her heart, soul, mind and strength” (12:30). Larry Hurtado is certainly right when he says, “The elevation of the simple woman to such an exemplary place captures
the essence of Jesus’ words that in God’s judgment “many who are…last [will be] first” (10:31).” (Mark, 207).

- The scene has shifted to the Court of the women and the temple treasury. Located here were 13 shofar-chests to receive the various offerings of the people. Jesus takes a seat “opposite the treasury and watched.” What he saw was not all that surprising. What He thought about what He saw was startling.

1) **Some give a lot because they have a lot.** 12:41

- Jesus “watched the people putting money into the offering box,” the trumpet like receptacles. Every coin dropped in would be heard. The more you gave the bigger the noise you would make. And of course the bigger the noise the greater the attention you would draw to yourself.

- Jesus watched as “many rich people put in large sums.” The rich, the powerful, the influential gave, and they gave a lot because they had a lot. No doubt the crowds watching would have been impressed. But what about Jesus? What did He think?

2) **Some give their all even though they have very little.** 12:42

- Our Lord is a keen observer of life and people. He always has an eye for the individual. He hears the cry of the blind beggar Bartimaeus when no one else would give him the time of day (Mark 10:46-52). He sees the generous and sacrificial gift of a poor widow when no one else sees a thing. Everyone else did not even notice her, but Jesus saw everything!
• Simply but dramatically the focus of attention shifts from the many to just one. And what a one she is: 1) a woman, 2) a poor woman, 3) a widow woman.

• No doubt she came alone, quietly “hoping” no one would notice her. She was the least of the least in the cultural context of the day. And, all she could give would be among the least of the gifts given that day.

• All she deposited into the treasury were “two small copper coins, which make a penny.” The two “coins” (Gr. lepta), was the smallest bronze Jewish coin in circulation in Palestine. Two of them equaled 1/64 of a Roman denarius, a day’s wage for a typical laborer. As far as what her gift could purchase, she might as well have given nothing. However, as 1 Sam. 16:7 reminds us, “For the Lord sees not as man sees: man looks on the outward appearance, but the Lord looks on the heart.” Verse 44 informs us of something Jesus knew (supernaturally) that no one else knew. She gave all she had and even though it was little in man’s eyes, it was a lot in God’s!

II. Jesus Knows Why We Give. 12:43-44

• Jesus saw what He came to see. With piercing divine insight He saw both the gift and the heart. He saw both the act and the motive behind the act. He knew those who gave only because others were watching and He knew those who would have given if no one was watching.

• And, with the judgment he is about to render, He once again turns the value system of the world on its head. Once again we see a grand reversal of what really counts in the eyes of God.
1) Sacrificial giving honors Christ even if the amount is not very large. 12:43-44

- Jesus calls the disciples to come close (v. 43). It is teaching time again! Our Lord prefaxes His remarks with “Truly I say to you.” Truly is amen, a word appearing 13 times in Mark. It adds weight and importance to what Jesus is about to say. It has the ring of divine authority!

- He begins and ends by commending not the rich but the poor. Why? First, because the widow gave the most of all (v. 43)! What? How so? Second, because “she out of her poverty has put in everything she had, all she had to live on” (v. 44).

- Note that she had two coins so she could have kept one. But she didn’t. She gave sacrificially. She gave her all. There was nothing more she could have given. The amount was not large, but the sacrifice was great.

2) Comfortable giving honors no one even if the amount is very large. 12:43-44

- Jesus had not failed to see the others. He saw them all as verse 43 makes clear. What was the problem as He saw it?

- Simply this, the others “contributed out of their abundances” (v. 44). They gave a lot because they had a lot. Their giving was not sacrificial, it was comfortable. What they gave was not a hard decision, it was an easy one. What did it cost them in light of what they had? Not much. Did they truly give God their best? No, they gave to an institution, and a corrupt one at that, what was easy and convenient. And bottom-line: Jesus was not impressed. Warren Wiersbe captures well what Jesus thought: “The rich made a big production out of their giving (see Matt. 6:1-4), but Jesus rejected them and their gifts. It is not the portion but the
proportion that is important: the rich gave out of their abundance, but the poor widow gave all she had. For the rich, their gifts were a small contribution, but for the widow, her gift was a true consecration of her whole life” (Wiersbe, Be Diligent, 120).

- William Kelly well said, “The test of liberality is not what is given, but what is left” (quoted in Hiebert, Mark, 363). Jesus was moved by the poor widow’s sacrificial giving because it was a foreshadowing of His own: she gave all she had and so did He! At the end of the day nothing was left for either; each had given their all.

**Examining the biblical landscape:** Now, I want to be biblical, practical and helpful as we consider what the Bible has to say about money. Hopefully this overview will inspire both faith and generosity! I am especially indebted to pastors John MacArthur and John Morgan for much of what I have learned in this area of my life.

**First, what is God’s purpose for money?**

All of our needs are purposed by God to help us experience spiritual growth in Christlikeness. Money is a tangible medium of exchange used by God in supplying our needs and maturing us. Therefore, God’s ultimate purpose for money is spiritual growth. Now, note the following six purposes God has for money that we can identify in Scripture.

1. **God wants to grow us spiritually by growing our faith** (Luke 6:38; Phil 4:19).
2. **God wants to finance His earthly ministry through us for His glory and our good** (Mal. 3:10).
3. **God wants to unite Christians that have needs with those that have surplus** (2 Cor. 8:14-15).
4. God wants to clearly reveal His infinite power (Deut. 8:18).
5. God wants to help give directions in our lives (Prov. 3:5-6).
6. God wants to fulfill His promise to supply our needs (Matt. 6:31-33; Phil 4:19).

Christian financial advisor Ron Blue helps us see the impact of embracing God’s purposes for money when he says, “Very few Christians would argue with the principle that God owns it all, and yet if we follow that principle to its natural conclusion, there are three revolutionary implications. First of all, God has the right to whatever He wants whenever He wants it. It is all His, because an owner has rights, and I, as a steward, have only responsibilities….

If I really believe that God owns it all then when I lose any possessions, for whatever reason, my emotions may cry out, but my mind and spirit have not the slightest question as to the right of God to take whatever He wants whenever He wants it. Really believing this also frees me to give generously of God’s resources to God’s purposes and His people. All that I have belongs to Him.

The second implication of God’s owning it all is that not only is my giving decision a spiritual decision, but every spending decision is a spiritual decision…As a steward, I have a great deal of latitude, but I am still responsible to the Owner. Someday I will give an accounting of how I used His property.

The third implication of the truth that God owns it all is that you can’t fake stewardship. Your checkbook reveals all that you really believe about stewardship…your goals, priorities, convictions, relationships, and even the use of your time. A person who has been a Christian for even a short while can fake prayer, Bible study, evangelism, going to church, and so on, but he can’t fake what his checkbook reveals.” (Source unknown)
Second, what is financial bondage?

What even the smallest or seemingly most insignificant area of our financial life hinders or obstructs God’s will in our life, we enter into financial bondage. Actually, we are guilty of the sin of idolatry. You are in financial bondage when:

1. You have more faith in your material goods than you do in your eternal God (Job 31:24-28; Matt. 6:19-20).
2. You place any desire or motive above those of God (1 Tim. 6:8-9).
3. You have a burning desire to get rich quick (Prov. 28:20, 22).
4. You have to delay paying due bills (Prov. 22:7).
5. You compromise your Christian ethic and fail to honor a moral obligation (James 5:4).
7. You force your wife to work in order to provide basic needs (1 Tim. 5:8).
8. You do not give from a willing and cheerful heart (2 Cor. 9:7).

Third, exactly what is the “The Grace of Giving”?

Giving of our resources to the work of the Lord, in gratitude for all God has given us in Christ, is a wonderful privilege in the life of a believer. It is simply giving in response to God’s grace.

Grace giving allows us to:

1) Demonstrate our love and devotion to the Lord Jesus and His church.
2) Acknowledge that all we are and have is the result of His gracious activity in our lives.
3) Testify to our faith in God that as we give out of our God-given resources, He will bless us and meet every need in our lives in order that we may be fully adequate to perform His perfect will.
Giving clearly is an act of worship, love, and devotion to our Lord and Savior Jesus Christ.

In the Word of God, numerous truths are set forth to help us in our understanding of grace giving (what also can be called Christian stewardship):

I. **It Is To Guide By A Proper Perspective.**

1) **All that I am belongs to God.** 1 Cor. 6:19-20

   The Bible teaches that we are not only dependent on God, but also owned by Him. The price He paid to purchase us was nothing less than the precious blood of His Son the Lord Jesus.

2) **All that is belongs to God.** Ps. 24:1; 50:10-12; Hag. 2:8

   We are accustomed to thinking and speaking of “our” possessions, “our” assets, or “our” wealth. But those who know well the Bible have a different viewpoint. The things we possess are not really ours: they are God’s. Our possessions of them takes on a different meaning because the Bible states that we have a stewardship responsibility—a custody of trust—for those assets.

3) **God has entrusted His possessions to me.** 1 Cor. 3:21-23; 4:1-2; 9:17

   God has entrusted His possessions to us, but He has not given us the ownership of those possessions. The custodial nature of our stewardship of God’s possessions suggests that these possessions should ultimately be transferred to another trustworthy steward (either an individual or an institution) so that they can continue to be used for God’s purposes.

4) **God’s possessions entrusted to me has a purpose.**

   a) **To meet personal needs.** Phil. 4:13, 19

   There is no question that the assets God has entrusted to us are in some
measure intended for our support, maintenance, and welfare, as well as for those economically dependent upon us. Paul warned. “But if any one does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever” (1 Tim. 5:8).

b) To build and glorify God’s kingdom through me. Col. 3:23-24

After fulfilling the above responsibility, we are to apply God’s assets for the glory of His kingdom. How we apply them is a matter of individual judgment and prayer, since we alone are accountable to the Lord. But the Bible makes it clear that our accountability not only continues throughout our lives, but also extends into eternity. God has given us the privilege of possessing His assets today so that we may pass them on for Him tomorrow.

As stewards, we have been given the unique privilege of arranging for God’s assets to be utilized for the glory of His Kingdom well beyond our years. By doing so, we can stand with Abel, who offered God “a better sacrifice than Cain, through which he obtained the testimony that he was righteous. God testifying about his gifts, and through faith, though he is dead, he still speaks” (Heb. 11:4). With confident assurance we may qualify for and eagerly anticipate God’s “well done my good and faithful servant” for the results of our stewardship.

II. It Is To Be Guided By Proper Principles.

1) Giving is to be viewed as investing with God. Matt. 6:19-21; Lk. 6:38
When you invest with God, you get a return that will last eternally. When we invest money in what is perishable, our thoughts are consumed with maintaining what we have. But when we invest with God, it unburdens us and deepens our relationship with Him.

2) If you cannot handle money you will not be able to handle spiritual riches either.  
Lk. 16:11

How we manage money is usually a reflection of our spiritual maturity and faith in God. God has said He will meet our needs when we give (Phil. 4:14-20). If we don't give then we, in essence, call God a liar and live toward Him in unbelief. When one does not give to God, his/her spiritual problem is of a much deeper nature than money.

3) Giving is to be sacrificial.  
Mark 12:42-44; 2 Cor. 8:1-3

Jesus was watching the people give at the Temple, and he noticed the woman who truly gave sacrificially, for she gave all she had. Jesus taught that the essence of giving is sacrifice (cf. Gen. 22). What does this teach us about giving? Should we give one-tenth? No, we are to give sacrificially. True sacrificial giving is when we do without something we would otherwise have so that God’s work will be advanced.

4) Giving is not just a matter of what we have.  
(Luke 16:10)

Faithfulness is what pleases God. You do not have to possess a large amount to be sacrificial. If you are not giving sacrificially of what you already have, you would not give sacrificially if you had more.

5) Each individual determines the amount to give.  
(Luke 19:8)
Giving is to be a worshipful and happy action of love and gratitude to a wonderful God. It is not the keeping of some law or tradition. Some people rigidly and mechanically give ten percent (or less). Others give only in a token fashion with no real thought as to what they are doing. This is not God’s way. Your giving is between you and God, and it should be done in an attitude of prayer and spiritual contemplation, asking the Father what He would have you to do each and every time.

6) **Giving can be in response to a need (spontaneous and special).** Acts 2:42-47; 11:1ff; 1 Cor. 16:1-2; Phil. 4:14-20

If a man comes to you with a need and you can help meet it, it is your Christian responsibility to do so. Give to the Lord regularly out of gratitude and joy, but also give in response to specific needs as they come to your attention.

7) **Giving should demonstrate love, not law.** 2 Cor. 8:8

Love and gratitude to God for who He is and what He has done is the fountain out of which grace giving is to flow.

8) **Giving should be planned.** 1 Cor. 16:1-2; 2 Cor. 8:6-7

Paul’s directive for giving in 1 Cor. 16:2 shows that giving should not be haphazard, but planned in an orderly fashion. We are all to give regularly and consistently so that churches will have money available to meet needs as they arise, rather than always pleading for additional money through special offerings. Giving is to be done systematically, proportionately, faithfully, as you have determined in your heart. You are to plan, pray, prepare—you are not to give haphazardly.
Some people say that they give their time and talent to the church rather than their money. It is a fine and right thing to give those, but it does not replace giving money—each person should give financially and consistently. It is God’s way of consciously teaching you stewardship each week of your entire life.

9) **Giving is to be generous.** 2 Cor. 8:2-3; Phil. 4:14-20
   
   As Christ has given to us, so should we give. Bow your knee, look to the cross, and then give.

10) **Giving is to be joyful.** 2 Cor. 9:7

   Our attitude in giving is as important to our Lord as the act of giving itself. Without a joyful attitude our gifts mean nothing to our Lord. The absence of joy in giving gives evidence of a deeper spiritual problem.

11) **Giving is to be complete.** 2 Cor. 8:5

   Total discipleship extends far beyond our financial giving to God. The New Testament clearly teaches 100% giving in all areas of our lives. Over emphasizing the tithe has caused us to miss this important truth.

12) **Giving biblically always results in God’s blessings.** Acts 20:35; 2 Cor. 9:6-11; Phil. 4:19

   These are the principles of giving advocated in the Word of God. To be obedient to the Word of God will always open the way for His blessings to be experienced.

**III. It Is To Be Guided By Proper Practice.**

Faith must have feet! We must act in obedience to see God work in our lives. The step of faith is essential. If you have been delinquent in the past remember: it is never too late to begin doing the right thing!!!
Conclusion:

Biblical and spiritual giving is the act of giving one’s self and all that he has completely to God by a voluntary act which flows out of a thankful and grateful heart. It is motivated out of a complete understanding that everything belongs to God, and that He is the source of every blessing (1 Chr. 29:14; Ps. 50:9-12). It is also motivated out of gratitude for what God has done for us in Christ (2 Cor. 8:8-9; 9:15). By returning a portion of that blessing to God, the believer acknowledges that he has received God’s blessing and that He is truly grateful.

The times of Israel’s greatest spiritual fervor and the church’s greatest impact on society were also the times of their greatest sacrificial giving. This indicates that there is a correlation between the spiritual state of true believers and their willingness to be involved in sacrificial giving. In practice, the tithe (10 percent) is a good place to begin one’s financial service and worship unto God. It is, however, a bad place to stop. God wants us to grow in all areas of our Christian life, including giving. As we look to Him in faith, as we look to the cross and give, He will, in this area, do through us and for us far beyond that which we could ever hope or imagine. In light of God’s indescribable gift of His Son Jesus (2 Cor. 9:15), it is hard to imagine doing anything less. God gave His all. He gave His best. So should we.