

## IS FAITH A GIFT FROM GOD OR A HUMAN EXERCISE?\*

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THE FUNCTION OF FAITH IN SALVATION is an important theological issue. Since faith is essential for salvation, what is faith's origin? Does God give sinners faith,<sup>1</sup> since they are dead in trespasses and sins ([Eph. 2:1](#))? If not, does that mean a person exercises faith in order to receive eternal life? And if so, is this a meritorious work?

To avoid viewing faith as a work of merit, many evangelicals say faith is a gift of God. In addition they say faith is a gift because people are unable to believe.<sup>2</sup> Therefore an individual, it is argued, must be regenerated *before* he or she can believe. This is the Reformed view that regeneration precedes faith.<sup>3</sup>

Viewing faith as a gift is used to judge whether a person is a genuine believer or merely professing to be saved. That is, if God endows a person with faith to believe, it logically follows that God will also bestow and guarantee repentance, submission, and commitment, thus enabling that person to persevere the rest of his or her life.<sup>4</sup> A person's works then become a barometer by which to validate his or her salvation.

### THE CONTROVERSY: IS FAITH A GIFT?

As noted, some writers reason that God bestows faith as a gift that enables a person to believe in Jesus Christ for salvation.<sup>5</sup> God's granting of faith thus excludes any human work or pride that might derive

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<sup>1</sup> [First Corinthians 12:9](#) refers to faith as a gift of the Holy Spirit, but this refers to one of the spiritual gifts given to some believers, not to unbelievers.

<sup>2</sup> For example Tom Wells writes, "Faith is God's gift. In no degree could a natural man produce faith. It is utterly beyond him. Let us adore the God who gives it" (*Faith: The Gift of God* [Carlisle, PA: Banner of Truth Trust, 1983], 55).

<sup>3</sup> "I am afraid we have come to think of faith and the new birth in just the opposite way.... If a man must repent and have faith in order to be born again—if he must make some such decision about it—then he is the cause, in part at least, of his own birth. No, the Biblical view is quite the opposite. Put simply, it is this. A man must be born again in order to exercise faith" (*ibid.*, 58).

<sup>4</sup> John F. MacArthur Jr., [The Gospel according to Jesus](#) (Grand Rapids: Zondervan, 1988), [33](#).

<sup>5</sup> "Faith for salvation is a gift from the Saviour.... The entirety of our salvation depends on God's gift of faith" (James K. Bridges, "[The Gift of Faith](#)," in *Conference on the Holy Spirit*, ed. Gwen Jones [Springfield, MO: Gospel, 1983], 225). Others who hold this view include Markus Barth, [Ephesians: Introduction, Translation, and Commentary on Chapters 1–3](#), Anchor Bible (Garden City, NY: Doubleday, 1974), [225](#); Brooke Foss Westcott, [Saint Paul's Epistle to the Ephesians: The Greek Text with Notes and Addenda](#) (London: Macmillan, 1906), 32; H. C. G. Moule, [The Epistle to the Ephesians](#), Cambridge Bible for Schools and Colleges (Cambridge: Cambridge University Press, 1886; reprint, Grand Rapids: Kregel, 1977), 77; MacArthur, [The Gospel according to Jesus](#), [28](#), [172–73](#); William Hendriksen, [Exposition of Ephesians](#), New Testament Commentary (Grand Rapids: Baker, 1967), 122–23; and Robert H. Countess, "[Thank God for the Genitive](#)," *Journal of the Evangelical Theological Society* 12 (spring 1969): [117–20](#).

from the exercise of personal faith. On the other hand others maintain that God does not infuse personal faith but that individuals exercise this prerogative.

#### ADVOCATES OF THE VIEW THAT FAITH IS A GIFT

Various passages are used to support the view that God imparts faith to unresponsive people, including [John 6:28–29](#), [44–45](#); [Romans 12:3](#); [Acts 3:16](#); [Philippians 1:29](#); and [2 Peter 1:1](#), but the major passage used for support is [Ephesians 2:8](#). “For by grace you have been saved through faith; and that not of yourselves; it is the gift of God.” Logically one can see how advocates of this view argue for the Reformed idea of perseverance of the saints.<sup>6</sup> Since this view understands faith as a divinely imparted saving energy, how can believers not persevere? Hence MacArthur concludes, “As a divine gift, faith is neither transient nor impotent. It has an abiding quality that guarantees its endurance to the end.”<sup>7</sup>

In this view the gift of faith is necessary because people are spiritually dead, unable to respond independently to God’s drawing.

#### ADVOCATES OF THE VIEW THAT FAITH IS NOT A GIFT

Other writers affirm that saving faith is not a divine gift.<sup>8</sup> They affirm that being spiritually dead does not mean a person has no ability to respond to God’s drawing. Instead people are separated from God spiritually and yet can experience the convicting work of the Holy Spirit and can respond in faith by believing in the Lord Jesus Christ. In this view faith is not seen as a meritorious work. Instead it is an act of “a beggar receiving a gift.”<sup>9</sup>

Calvin held this view of faith, as Berkouwer observes.

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<sup>6</sup> Perseverance of the saints means that although genuine believers have some failures in life, they will ultimately never end in defeat or depart from the faith. If they do fall into sin or relinquish their profession of faith, this proves they were never saved. Many confuse this teaching with preservation of the saints, which means that from the moment a person professes faith in Christ God preserves that person eternally.

<sup>7</sup> MacArthur, *The Gospel according to Jesus*, [173](#). Not all advocates who teach faith is a gift of God hold the strict Reformed doctrine of perseverance of the saints. But one can see how this logically follows.

<sup>8</sup> For example S. D. F. Salmond, “[Ephesians](#),” in *The Expositor’s Greek Testament*, ed. W. Robertson Nicoll (London: Hodder and Stoughton, 1910; reprint, Grand Rapids: Eerdmans, 1974), 289; A. T. Robertson, *Word Pictures in the New Testament* (Nashville: Broadman, 1931), [4:525](#); John Peter Lange, “[Ephesians](#),” in *Commentary on the Holy Scriptures: Critical, Doctrinal, and Homiletical*, ed. and trans. Philip Schaff (Grand Rapids: Zondervan, 1950), 22: 80; Rudolf Schnackenburg, *Der Brief an die Epheser*, Evangelisch-Katholischer Kommentar zum Neuen Testament (Neukirchen-Vluyn: Neukirchener Verlag, 1982), 98; Irwin J. Habek, *Ephesians: Amazing Grace* (Milwaukee: Northwestern, 1985), 43; Zane C. Hodges, *Absolutely Free: A Biblical Reply to Lordship Salvation* (Grand Rapids: Zondervan, 1989), 26–29; Charles C. Bing, “[Lordship Salvation: A Biblical Evaluation and Response](#)” (Th.D. diss., Dallas Theological Seminary, 1991), 52–53; Daniel B. Wallace, *Greek Grammar beyond the Basics: An Exegetical Syntax of the New Testament* (Grand Rapids: Zondervan, 1996), [334–35](#); Harold W. Hoehner, *Ephesians: An Exegetical Commentary* (Grand Rapids: Baker, 2002), [343](#); and Robert N. Wilkin, *Secure and Sure: Grasping the Promises of God* (Irving, TX: Grace Evangelical Society, 2005), [114](#).

<sup>9</sup> Robert D. Preus, “[Perennial Problems in the Doctrine of Justification](#),” *Concordia Theological Quarterly* 45 (July 1981): 172. He notes how Melancthon and Luther acknowledged this view of faith as well (*ibid.*, 171–72, 177).

When Calvin talks of faith in this way, he is opposing himself to every possible righteousness that might arise from human condition or merit.... With this we encounter the question of what the Reformation meant by calling faith an *instrument*. This is the sixteenth century form of the problem which we face in our day anew as the contrast of the “emptiness” of the meritoriousness of works.... According to Calvin, too, faith is “only the instrument by which righteousness is received.” Only thus, contends the reformer, can we crack the shell of the difficulty as to how faith must be understood. We must come to Christ “empty,” so that He alone may fill us with His grace. Faith justifies in the sense that “it receives and embraces the righteousness offered in the gospel.” [There is no] hint of meritorial function for faith.<sup>10</sup>

#### THE CAUSE: WHAT ARE THE EVIDENCES FOR OR AGAINST FAITH AS A GIFT?

Deciding whether God imparts faith depends on how one understands three issues at the center of this debate: Are unsaved people spiritually unable to respond? Is faith considered a work? Do some biblical passages teach that faith is a gift?

##### ARE UNSAVED PEOPLE UNABLE TO RESPOND?

Many evangelicals believe that people are spiritually incapable of believing in Christ unless God grants them the necessary faith to do so. This view is based on the idea that the word “dead” in [Ephesians 2:1](#) means people, like inanimate objects, are unable to respond to spiritual things.<sup>11</sup> To prove this point Barth cites a number of biblical passages ([Job 5:20](#); [Pss. 30:3](#); [33:19](#); [Jon. 2:6](#); [Luke 15:24](#), [32](#); [Rom. 5:12–21](#); [1 Cor. 15:21–22](#); [Eph. 2:1](#), [5](#); [Col. 2:13](#); [1 John 3:14](#); [Rev. 11:8](#); [3:1–2](#)).<sup>12</sup> However, not one of these passages teaches what he claims. Their references to “dead” or “death” refer to either physical

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<sup>10</sup> G. C. Berkouwer, [Faith and Justification](#), trans. Lewis B. Smedes (Grand Rapids: Eerdmans, 1954), [175](#), [177](#) (italics his). R. T. Kendall also notes the passivity of faith in Calvin’s understanding. After noting a number of synonyms Calvin used for faith, Kendall concludes, “What stands out in these descriptions is the given, intellectual, passive, and assuring nature of faith. What is absent is a need for gathering faith, voluntarism, faith as man’s act, and faith that must await experimental knowledge to verify its presence. Faith is ‘something merely passive, bringing nothing of ours to recovering God’s favour but receiving from Christ that which we lack.’ It is but the ‘instrument for receiving righteousness,’ a kind of vessel (*quasi vasi*), which transmits the knowledge of our justification: ‘a passive work, so to say, to which no reward can be paid’ ” (*Calvin and English Calvinism to 1649*, Paternoster Biblical and Theological Monographs [Oxford: Oxford University Press, 1979; reprint, Cumbria, UK: Paternoster, 1997], 19–20).

<sup>11</sup> Samuel H. Turner says being spiritually dead is “a state of insensibility to the impressions of true religion, so that the party denoted thereby is uninfluenced by its sanctions and representations.... It expresses also the inability to raise oneself from the condition denoted by the word” (*The Epistle to the Ephesians in Greek and English: With an Analysis and Exegetical Commentary* [New York: Dana, 1856], [43–44](#)). See also G. Stoeckhardt, [Commentary on St. Paul’s Letter to the Ephesians](#), trans. Martin S. Sommer (St. Louis: Concordia, 1952), 118; and John Eadie, [Commentary on the Epistle to the Ephesians](#), Classic Commentary Library (Edinburgh: Clark, 1883; reprint, Grand Rapids: Zondervan, n.d.), [120–21](#).

<sup>12</sup> Barth, *Ephesians: Introduction, Translation, and Commentary on Chapters 1–3*, [212](#).

death or spiritual separation from God.<sup>13</sup> Nowhere does Scripture teach the inability of individuals to respond to God's drawing. In fact one finds just the opposite. For example Jesus said, "If anyone is thirsty, let him come to Me and drink" ([John 7:37](#)). And "the Spirit and the bride say 'Come' " ([Rev. 22:17](#)). Otherwise how could God blame people for not acknowledging Him or believing in Christ ([John 5:40](#))?

In emphasizing the alleged human inability to respond to God MacArthur writes, "Because we were dead to God, we were dead to truth, righteousness, peace, happiness, and every other good thing, no more capable to respond to God than a cadaver."<sup>14</sup> He further intensifies the severity of humankind's condition by stating that unregenerate sinners are "spiritual zombies, death-walkers, unable even to understand the gravity of their situation. They are lifeless."<sup>15</sup> However, the fact that unbelievers lack the spiritual qualities inherent in eternal life—to be enjoyed only by believers—does not prove that they are cadavers unable to respond to God. Wilkin responds to this view in these words: "Are unbelievers really like that [i.e., cadavers]? [Ephesians 2:1](#) does speak of unbelievers as being 'dead' in their trespasses and sins. Yet, that in no way means that they are 'incapable of any spiritual activity' and are 'no more able to respond to God than a cadaver.' "<sup>16</sup>

On numerous occasions the Bible shows that people are capable of exercising faith in Christ. For example God heard the prayers of Cornelius, a Gentile unbeliever, and He sent Peter to Cornelius with the message of salvation in Christ ([Acts 10:30–32](#)). Writing about Cornelius, Wilkin says, "Did God actually talk to an unregenerate person? Yes! Did the unsaved person understand what God said? Absolutely! In fact, God also indicates that He had been hearing the prayers and appreciating the almsgiving of Cornelius, an unbeliever ([10:31](#) [see also vv [34–35](#)])."<sup>17</sup>

Cornelius was most likely a Gentile proselyte to Israel, for he was "a devout man ... who feared God" (v. [22](#), NKJV).<sup>18</sup> Nowhere in Acts is there any hint that God endowed Cornelius with faith in order for him to respond to the gospel. Instead Cornelius heard Peter's message of the gospel of Jesus Christ, responded in faith, and was saved (vv. [44–48](#)).

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<sup>13</sup> Andrew T. Lincoln says, "The death which comes to all as the wages of sin (cf. [Rom 6:23](#)) and its final form involves physical death and judgment of exclusion from the life of God experienced partially in this life" (*Ephesians*, Word Biblical Commentary [Dallas: Word, 1990], [92](#)).

<sup>14</sup> John F. MacArthur Jr., *Faith Works: The Gospel according to the Apostles* (Dallas: Word, 1993), [64](#). Wells compares spiritual deadness to "an old dry [Christmas] tree" with "no fruit or ornaments of his own [his faith]. Then God comes along and hangs the bright jewel of faith on him.... There is no real connection between what he is and this gift of faith from God" (*Faith: The Gift of God*, 56–57).

<sup>15</sup> MacArthur, *Faith Works*, [65](#).

<sup>16</sup> Robert N. Wilkin, "[The High Cost of Salvation by Faith-Works: A Critique of John F. MacArthur Jr.'s Faith Works: The Gospel according to the Apostles](#)," *Journal of the Grace Evangelical Society* 6 (autumn 1993): [9](#).

<sup>17</sup> Ibid.

NKJV New King James Version

<sup>18</sup> All 153 occurrences in Acts of θεός with the definite article ὁ refer to the God of Israel. Because of Cornelius's close association with Jews, he must have been a Gentile proselyte with the Hebrew Scriptures at his disposal.

When Paul and Silas were in Philippi, they spoke to women who had gathered at the river outside the city gate to pray. One of the women was Lydia, and “the Lord opened her heart to respond to the things spoken by Paul” ([16:14](#)). The Greek διήνοιχεν (“opened”) refers to “opening of the eyes to make understanding possible and enable perception.”<sup>19</sup> Many of the New Testament occurrences of καρδιά (“heart”) refer to the mind, as it does here; God opened Lydia’s “eyes of the heart,” as if removing a mental veil ([2 Cor. 4:3–4](#)), so that she would understand and respond. God enabled her to understand Paul’s message so that she could believe and be saved. But opening her heart (or understanding) is not the same as giving her faith. [Acts 16](#) does not say God gave her faith. Instead He enabled her to understand so that she could exercise faith.<sup>20</sup>

A Roman centurion is another example of a person who exercised faith ([Matt. 8:5–13](#)). Marveling at his faith, Jesus said, “Truly I say to you, I have not found such great faith with anyone in Israel” (v. [10](#)). Jesus’ reference to the centurion’s “great faith” makes sense only if that faith came from the centurion and not God. For why would Christ emphasize the centurion’s degree of faith if it came from God?

People in many cultures around the world give evidence that they are spiritually sensitive. People everywhere have some awareness of a god and seek some deity. This is why [Romans 1:18–32](#) condemns people for ignoring natural revelation that testifies about the supreme deity. Indigenous people might seek the wrong god unless they possess special revelation (the Word of God), but the fact that they seek shows that they have some spiritual sensitivity to religious or spiritual things, whether true or false.

A starving, homeless person may be invited to eat at a home. The food will be provided and he may accept the invitation, but no one can eat for him. He must still decide whether to eat. Likewise unsaved people are not like cadavers. They are convinced either to receive or reject Christ.<sup>21</sup>

IS FAITH CONSIDERED A WORK?

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<sup>19</sup> Walter Bauer, William F. Arndt, and F. Wilbur Gingrich, [A Greek English Lexicon of the New Testament and Other Early Christian Literature](#), 3rd ed., rev. and ed. Frederick W. Danker (Chicago: University of Chicago Press, 2000), 234.

<sup>20</sup> Paul wrote in [Romans 3:11](#), “There is none who understands, there is none who seeks for God.” However, God was drawing (cf. [John 6:44–45](#)) Lydia to Himself before Paul arrived. Nevertheless giving a person the ability to understand differs from giving him or her faith to believe. God enlightened (a type of drawing) Lydia so that she could believe, but it was still *her* faith, not God’s gift of faith.

<sup>21</sup> About this idea Roy L. Aldrich wrote, “Thus an unscriptural doctrine of total depravity leads to an unscriptural and inconsistent plan of salvation. Doubtless the sinner is ‘dead in trespasses and sins’ ([Eph. 2:1b](#)). If this means that regeneration must precede faith, then it must also mean that regeneration must precede all three of the pious duties Shedd outlines for the lost [as seen in the following sentence]. A doctrine of total depravity that excludes the possibility of faith must also exclude the possibilities of ‘hearing the word,’ ‘giving serious application to divine truth,’ and ‘praying for the Holy Spirit for conviction and regeneration.’ The extreme Calvinist deals with a rather lively spiritual corpse after all. If the corpse has enough vitality to read the Word, and heed the message, and pray for conviction, perhaps it can also believe” (“The Gift of God,” *Bibliotheca Sacra* 122 [July–September 1965]: [249](#)). For a thorough discussion of whether unsaved people have the ability to believe see George E. Meisinger, “[The Issue of One’s Ability to Believe: Total Depravity/Inability](#),” *Chafer Theological Journal* 11 (spring 2005): [66–96](#).

Advocates of the faith-is-a-gift view reason that in order to avoid faith being considered a work, God must impart the gift of faith. And yet MacArthur grants that faith *is* a human work, but he seeks to resolve the tension by attributing faith to God. “Faith and works are not incompatible. There is a sense in which Jesus calls even the act of believing a work ([John 6:29](#))—not merely a human work, but a gracious work of God in us. He brings us to faith, then enables and empowers us to believe unto obedience (cf. [Romans 16:26](#)).”<sup>22</sup> Butcher points out that this idea that the “works” in salvation are God’s works “has a fatal flaw. The distinction between ‘human’ good works and ‘divine’ good works is a theological fiction, and cannot be supported from Scripture. Paul’s point in passages like [Eph 2:8–9](#) and [Rom 4:5](#) is not to distinguish between God-empowered and man-empowered human works, but to show that salvation is wholly apart from human works of any kind.”<sup>23</sup>

Furthermore the Bible clearly distinguishes between faith and works.

In Paul’s thinking faith can never be viewed as a meritorious work because in connection with justification he always contrasts faith with works of the law (cf. [Gal. 2:16](#); [3:2–5](#), [9](#), [10](#); [Rom. 3:27](#), [28](#)). Faith involves the abandonment of any attempt to justify oneself and an openness to God which is willing to accept what he has done in Christ. The same applies here in regard to salvation. Faith is a human activity but a specific kind of activity, a response—which allows salvation to become operative, which receives what has already been accomplished by God in Christ.<sup>24</sup>

Luther spoke of faith not as a work but in a passive sense in receiving salvation as a gift. He wrote that faith “holds out its hands and opens the sack to allow itself to be presented with good things. For as God the Giver by His love bestows this gift, therefore we are recipients by faith, in which faith does nothing more than receive the gift. For it is not our doing, and it cannot be merited through our work.... All you need to do is to open your mouth or rather your heart, hold still, and allow it to be entirely filled.”<sup>25</sup>

Nor did Calvin describe faith as a work or as a gift of God when he commented on [Ephesians 2:8](#). “Faith, then, brings a man empty to God, that he may be filled with the blessings of Christ.... Many persons restrict the word *gift* to faith alone. But Paul is only repeating in other words the former sentiment. His meaning is, not that faith is the gift of God, but that salvation is given to us by God, or, that we obtain it by the gift of God.”<sup>26</sup>

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<sup>22</sup> MacArthur, *The Gospel according to Jesus*, [33](#).

<sup>23</sup> J. Kevin Butcher, “[A Critique of The Gospel according to Jesus](#),” *Journal of the Grace Evangelical Society* 2 (spring 1989): [38](#).

<sup>24</sup> Lincoln, *Ephesians*, [111](#).

<sup>25</sup> Martin Luther, *Am Pfingstmontage: Zweite Predigt*, ed. Joh. Georg Walch, vol. 11 of *Sämmtliche Schriften* (St. Louis: Concordia, 1882), 1103–4 (author’s translation). See also Hodges, *Absolutely Free*, 227; and Preus, “Perennial Problems in the Doctrine of Justification,” 172, 177.

<sup>26</sup> John Calvin, *Commentaries on the Epistles of Paul to the Galatians and Ephesians*, trans. William Pringle (Edinburgh: Calvin Translation Society, n.d.; reprint, Grand Rapids: Baker, 2003), 227–29 (italics his). However, Calvin’s comments on [1 Corinthians 2:14](#) contradict this view. He wrote, “Had he [Paul] said men are not *willing* to be wise, *that* indeed would have been true, but he states further that they are not *able*. Hence we infer, that faith is not in one’s own power, but is divinely conferred” (John Calvin, *Commentary on the Epistles of Paul the Apostle to the Corinthians*, trans. William Pringle

Scripture never considers faith a work.<sup>27</sup> Instead faith is always juxtaposed to works, as Paul stated in [Romans 4:3–5](#). Human faith is but a passive response that receives God’s free gift of eternal life. Who would accuse a beggar of working by holding out his hand to receive a dollar bill? No one!

DO SOME BIBLICAL PASSAGES TEACH THAT FAITH IS A GIFT?

Faith-is-a-gift-of-God advocates point to several Scripture passages they say support their view. But an examination of these verses reveals that they do not in fact support that view.

[John 6:27–29](#). “ ‘Do not work for the food which perishes, but for the food which endures to eternal life, which the Son of Man will give you, for on Him the Father, God, has set His seal.’ Therefore they said to Him, ‘What shall we do, so that we may work the works of God?’ Jesus answered and said to them, ‘This is the work of God, that you believe in Him whom He has sent.’ ”

Jesus’ words in these verses are sometimes used to claim that faith is a work of God rather than of humans. This is because the phrase “the works of God” (τὰ ἔργα τοῦ θεοῦ) is equated with the words “believe in Him whom He has sent.” In this view “works” refers to work done *by* God, in which He grants the gift of faith. However, as Bryant notes, “That God is not the intended performer of the action is clear by the question: ‘What must *we* do?’ ”<sup>28</sup>

If the Jews had asked the wrong question, Jesus could have corrected them by pointing out it was not something *they* had to do but something *God* was to do. Instead Jesus answered the Jews’ question with the same phrase with which they asked it, except that He used the singular “work,” not “works”: “This is *the work* of God.” This is singular, because only one thing is necessary: to believe in Jesus Christ. “To believe in the one he has sent” is in apposition to the “work of God.” It is man, not God, who believes, and therefore the context makes clear that τοῦ θεοῦ [“of God”] is not a subjective genitive (“work *by* God”), but an objective genitive (“work *for* God”).<sup>29</sup>

[John 6:44–45](#). “No one can come to Me unless the Father who sent Me draws him; and I will raise him up at the last day. It is written in the prophets, ‘And they shall all be taught of God.’ Everyone who has heard and learned from the Father comes to Me.”

Even though faith is not mentioned, many interpret verse [44](#) as pointing up the human inability to “come” to Christ (i.e., “believe in Him”; see vv. [35–37](#), [39–40](#), [47](#)) unless the Father does a special

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[Edinburgh: Calvin Translation Society, n.d.; reprint, Grand Rapids: Baker, 2003], 116–17 [italics his]). Victor A. Shepherd extensively documents how Calvin believed “man does not have a natural capacity for faith” (*The Nature and Function of Faith in the Theology of John Calvin* [Macon, GA: Mercer University Press, 1983], 18).

<sup>27</sup> Alfred J. Martin makes a similar observation. “Faith is never presented in the Scripture as a meritorious act, but only as a channel of salvation” (“The Sovereignty of Grace as Seen in Romans 8:28–30,” *Bibliotheca Sacra* 99 [October–December 1942]: [460](#)).

<sup>28</sup> Carmen J. Bryant, “[Salvific Faith: Gift from God or Action of Man? A Linguistic Approach](#)” (Th.M. thesis, Western Conservative Baptist Seminary, 1992), 46 (italics hers).

<sup>29</sup> Ibid. (italics hers). [First John 5:3](#) has a similar construction, in which keeping God’s commandments is in apposition to “the love of God,” that is, love *for* God.

work.<sup>30</sup> Much of the argument here focuses on the term ἔλκω (“draw”), which proponents of this view say means to compel a person against his will.<sup>31</sup>

However, John’s four other uses of ἔλκω do not include the idea of coercion ([12:32](#); [18:10](#); [21:6, 11](#)).<sup>32</sup> In [12:32](#) John wrote that Christ’s resurrection will *draw* everyone to Him, but verses [37–40](#) clearly include even unbelievers. Obviously, then, “drawing” here does not mean God will coerce everyone in the world to believe, because many have died without believing in Christ.<sup>33</sup> [John 18:10](#) records the incident in which Peter *drew* his sword. Of course that could not mean coercion because the sword had no volitional ability to resist. Nor could Peter’s *dragging* his fishing net ([21:6, 11](#)) refer to coercion.

While ἔλκω can mean to coerce or drag (as in [Acts 21:30](#) and [James 2:6](#)), it can also mean to attract.<sup>34</sup> In [John 6:45](#) Jesus quoted Isaiah, who wrote, “They shall all be taught of God” ([Isa. 54:13](#)). Then Jesus added, “Everyone who has heard and learned from the Father, comes to Me” ([John 6:45](#)). In other words those whom the Father “draws” to Him are those who learn of Him.<sup>35</sup> Nothing is said here about faith being a gift.

[Acts 3:16](#). “And on the basis of faith in His name, it is the name of Jesus which has strengthened this man whom you see and know; and the faith which comes through Him has given him this perfect health in this presence of you all.”

MacArthur says that the phrase “faith which comes through Him” means that faith is a divine gift. However, in the first part of this verse faith is the *means* by which the healing took place, and “in His name” stresses the object (God) of that faith. The latter half of the passage is repetitious in order to rule out anything magical about the source of the healing. The man’s faith in Peter’s words resulted in healing

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<sup>30</sup> For example R. C. Sproul writes, “No human being can possibly come to Christ unless something happens that makes it possible for him to come. That necessary condition Jesus declares is that ‘it has been granted to him by the Father.’ Jesus is saying here that the ability to come to him is a gift from God. Man does not have the ability in and of himself to come to Christ. God must do something first” (*Chosen by God* [Wheaton, IL: Tyndale House, 1986], [68](#)). Andrew T. Lincoln also suggests, “God takes the initiative and enables them [the murmuring Jews] to believe” (*The Gospel according to Saint John*, Black’s New Testament Commentaries (Peabody, MA: Hendrickson, 2005), [230](#)). However, in his commentary on Ephesians Lincoln notes that faith is not a work (*Ephesians*, [111](#)).

<sup>31</sup> Of course the semantic range of ἔλκω does include the idea of influence (Leipzig Albrecht Oepke, “ἔλκω,” in *Theological Dictionary of the New Testament*, ed. Gerhard Kittel and Gerhard Friedrich, trans. and ed. Geoffrey W. Bromiley, vol. 2 [Grand Rapids: Eerdmans, 1964], [503–4](#)).

<sup>32</sup> Meisinger, “One’s Ability to Believe,” [77](#).

<sup>33</sup> Frederick L. Godet comments that “ἔλκείν, to draw, does not necessarily denote an effectual drawing. This word may refer only to the preaching of the cross throughout the whole world and the action of the Holy Spirit which accompanies it. This heavenly drawing is not irresistible” (*Commentary on the Gospel of John*, trans. Timothy Dwight [n.p.: Funk & Wagnalls, 1893; reprint, Grand Rapids: Zondervan, n.d.], 228).

<sup>34</sup> Bauer, Arndt, and Gingrich give “draw” and “attract” as the meaning of ἔλκω in [John 6:44](#) and [12:32](#) (*A Greek and English Lexicon of the New Testament and Other Early Christian Literature*, 318).

<sup>35</sup> Meisinger, “One’s Ability to Believe,” [77](#).



through Jesus.<sup>36</sup> “Such faith was possible *through Jesus*: the proclamation of his power made it possible for people to believe.”<sup>37</sup> Therefore nothing in [Acts 3:16](#) supports the gift-of-faith view.

[Romans 12:3](#). “Through the grace given to me I say to everyone among you not to think more highly of himself than he ought to think; but to think so as to have sound judgment, as God has allotted to each a measure of faith.”

Obviously faith here is a divinely bestowed gift, but it is granted to individuals who have *already* believed. Like the gift of faith in [1 Corinthians 12:9](#), this is a gift of the Holy Spirit given to believers; it is not salvific faith.

Recognizing these gifts [in [1 Cor. 12–14](#)] as abilities in no way diminishes the grace of God or the power of his Spirit in giving them, but at the same time it admits and even requires the human elements of activity and responsibility. So it is with faith as a “gift of the Spirit.” Though all Christians are commanded to believe, i.e., all are commanded to have faith, God has given an extraordinary ability to certain ones whom he has chosen to exercise faith ... in God beyond what others can find themselves capable of doing. The command in [Rom. 12:3](#) is for all Christians, recognizing that all have some ability to exercise faith. [1 Cor. 12:9](#) speaks of the special ability. In both cases the ability comes from God, but the exercise of the ability is a human activity and responsibility.<sup>38</sup>

[Philippians 1:29](#). “For to you it has been granted for Christ’s sake, not only to believe in Him, but also to suffer for His sake.” MacArthur says that this verse too supports the idea that faith is a gift from God.<sup>39</sup> However, the gift of faith is not the topic of the verse. In fact the word “granted” (from χαρίζομαι, “give graciously”) should be understood here as conveying a privilege. It is a graciously granted privilege<sup>40</sup> that God allows a person to believe in Christ and to suffer for Him. Since “to believe” and “to suffer” are parallel, it follows that if faith is a gift then so is suffering. But the Bible nowhere speaks of suffering as a divine gift. Furthermore, “it is not God who suffers but man. Likewise, it is not God who believes but man. Both believing and suffering are actions of people.”<sup>41</sup>

[Second Peter 1:1](#). “Simon Peter, a bond-servant and apostle of Jesus Christ, to those who have received a faith of the same kind as ours, by the righteousness of our God and Savior, Jesus Christ.”

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<sup>36</sup> For a similar interpretation see F. F. Bruce, [The Book of Acts](#), rev. ed., New International Commentary on the New Testament (Grand Rapids: Eerdmans, 1988), [82](#).

<sup>37</sup> I. Howard Marshall, [The Book of Acts: An Introduction and Commentary](#), Tyndale New Testament Commentaries (Grand Rapids: Eerdmans, 1980), [92](#).

<sup>38</sup> Bryant, “Salvific Faith,” 49. One could object in principle that if faith can be a gift for believers, then it could also be divinely imparted to those who have yet to believe in Christ. In theory this is true; but since there are no verses that teach this, it must be denied.

<sup>39</sup> MacArthur, *Faith Works*, [69](#). It seems that Joseph C. Dillow also sees faith as a gift of God in [Ephesians 2:8–9](#); [Philippians 1:29](#); and [2 Peter 1:1](#) (*The Reign of the Servant Kings: A Study of Eternal Security and the Final Significance of Man* [Miami Springs, FL: Schoettle, 1992], 280).

<sup>40</sup> Bauer, Arndt, and Gingrich, *A Greek and English Lexicon of the New Testament and Other Early Christian Literature*, 1078.

<sup>41</sup> Bryant, “Salvific Faith,” 50.

Several commentators believe that this verse refers to faith as a gift of God,<sup>42</sup> whereas others point out that this faith refers to the body of truth committed to believers.<sup>43</sup>

In almost all instances when πίστις (“faith”) refers to the body of truth conveyed by the apostles, it is preceded by the article ἡ. Since πίστις here is anarthrous, it most likely points to the subjective faith the apostles shared with their readers.

If Peter had wanted to say that faith is a divinely infused gift of God, perhaps he would have used the passive voice, implying that the readers obtained this faith through God. Instead the participle “have received” in [2 Peter 1:1](#) is in the active voice (λαχοῦσιν, from λαγχάνω, “to obtain or receive”), which simply indicates that the readers had received that faith, but it does not state how. To assume that Peter was saying faith is a gift of God is to read into the text.

[Ephesians 2:8](#): “For by grace you have been saved through faith; and that not of yourselves; it is the gift of God.” The crux of the issue in this verse lies in the word τοῦτο (“that”), a neuter demonstrative pronoun. Does it refer to grace, to faith, to salvation, or to something else?

The pronoun τοῦτο is neuter, but “grace” and “faith” are feminine nouns. Since pronouns normally agree with their antecedents in gender and number, τοῦτο cannot be referring back to “grace” or “faith.” As Sapaugh notes, “If Paul wanted to refer to *pistis* (“faith”), he could have written the feminine *hautē*, instead of the neuter *touto*, and his meaning would have been clear. Why would he change gender if he wanted to refer to *pistis*?”<sup>44</sup> And as Hoehner observes, “A serious objection to [seeing ‘faith’ as the antecedent of ‘that’] is that the feminine noun does not match the neuter gender of the pronoun.”<sup>45</sup>

Some have argued that gender shifts cause no problems since they occur in the New Testament<sup>46</sup> and in classical Greek.<sup>47</sup> However, though gender shifts do occur, though rarely, Wallace insightfully

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<sup>42</sup> MacArthur, *Faith Works*, [69](#); Edwin A. Blum, “[2 Peter](#),” in *The Expositor’s Bible Commentary*, vol. 12 (Grand Rapids: Zondervan, 1981), [267](#); Richard J. Bauckham, *Jude, 2 Peter*, Word Biblical Commentary (Dallas: Word, 1983), [168](#); Simon J. Kistemaker, *Exposition of the Epistles of Peter and of the Epistle of Jude*, New Testament Commentary (Grand Rapids: Baker, 1987), 241; and Michael Green, *The Second Epistle General of Peter and the General Epistle of Jude: An Introduction and Commentary*, rev. ed., Tyndale New Testament Commentaries (Grand Rapids: Eerdmans, 1991), 68.

<sup>43</sup> Gordon H. Clark, *I & II Peter: Two Books in One* (Phillipsburg, NJ: Presbyterian and Reformed, 1980), 2:4; E. M. Sidebottom, *James, Jude, 2 Peter*, New Century Bible Commentary (London: Marshall, Morgan & Scott, 1967; reprint, Grand Rapids: Eerdmans, 1982), 104; J. N. D. Kelly, *The Epistles of Peter and of Jude*, Black’s New Testament Commentary (Peabody, MA: Hendrickson, 1969), 296; and Henry Alford, *The New Testament for English Readers* (New York: Lee, Shepard, and Dillingham, 1872), [2:831](#).

<sup>44</sup> Gregory P. Sapaugh, “[Is Faith a Gift? A Study of Ephesians 2:8](#),” *Journal of the Grace Evangelical Society* 7 (spring 1994): [39](#).

<sup>45</sup> Hoehner, *Ephesians*, [342](#).

<sup>46</sup> Countess, “Thank God for the Genitive,” 117–22.

<sup>47</sup> “As to grammar, from the works of Plato, Xenophon, and Demosthenes several instances of the use of *touto* to indicate a masculine or feminine antecedent are cited by Kuypers. He also quotes the following from a Greek grammar: ‘Very common is the use of neuter demonstrative pronoun to indicate an antecedent substantive of masculine or of feminine gender when the idea conveyed by that substantive is referred to in a general sense.’ This quotation is from the work of Kühnhert,

notes that when this shift occurs, “the pronoun is almost always caught between two nouns of a different gender.”<sup>48</sup> After surveying Countess’s argument, Wallace concludes, “His approach has weaknesses, however, for not only does he cite no NT examples, but two of his classical illustrations are better seen as referring to a concept than a noun. Further, the usage is not at all frequent and in every instance requires explanation.... On a grammatical level, then, it is doubtful that either ‘faith’ or ‘grace’ is the antecedent of τοῦτο.”<sup>49</sup> If such a gender shift is in [Ephesians 2:8](#), that would be a rare occurrence, for nowhere else in the New Testament does such a construction occur.<sup>50</sup>

A better way to understand the gift of God in verse [8](#) is to view τοῦτο as referring to the concept of by-grace-through-faith salvation. “As we have seen, τοῦτο regularly takes a conceptual antecedent. Whether faith is seen as a gift here or anywhere else in the NT is not addressed by this.”<sup>51</sup> Bing notes that this view “is consistent with salvation by grace as the governing theme of the context beginning in chapter [1](#), and especially in [2:4–9](#).”<sup>52</sup> Hoehner observes, “Rather than any particular word it is best to conclude that τοῦτο refers back to the preceding section. This is common and there are numerous illustrations of such in Ephesians. For example, in [1:15](#) τοῦτο refers back to the contents of [1:3–14](#), in [3:1](#) it refers back to [2:11–22](#), and in [3:14](#) it refers back to [3:1–13](#). Therefore, in the present context, τοῦτο refers back to [2:4–8a](#) and more specifically [2:8a](#), the concept of salvation by grace through faith.”<sup>53</sup>

Nebeker presents another argument as to why “faith” is not the antecedent of the pronoun “that.” “There is a parallelism between *not of yourselves* in v [8b](#) and *not of works* in v [9](#). This parallelism serves as a commentary to v [8a](#) ... which speaks of salvation in its entirety. It is difficult to see how *faith*, if it is the gift of God, harmonizes with *not of works* of v [9](#). We must conclude, then, that in [Ephesians 2:8](#) *salvation* is the gift of God.”<sup>54</sup>

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*Ausführliche Grammatik der griechischen Sprache* (Hanover, 1970), Vol. II, p. 54” (Hendricksen, *Exposition of Ephesians*, 123 n. 61).

<sup>48</sup> Wallace, *Greek Grammar beyond the Basics*, [334](#) n. 51.

<sup>49</sup> Ibid.

<sup>50</sup> Of all twenty-two occurrences where the phrase καὶ τοῦτο appears, Wallace notes that “no clear examples involved different genders” (*Greek Grammar beyond the Basics*, [335](#) n. 56). However, he mentions that [Philippians 1:28](#) is a possible example.

<sup>51</sup> Ibid., [335](#).

<sup>52</sup> Bing, “Lordship Salvation,” 52. Many commentators have also supported the view that the antecedent of τοῦτο is the concept of salvation by grace through faith (Lange, “Ephesians,” 80; Salmond, “Ephesians,” 3:16–395; Lincoln, *Ephesians*, [111–12](#); Harold W. Hoehner, “Ephesians,” in *The Bible Knowledge Commentary, New Testament*, ed. John F. Walvoord and Roy B. Zuck [Wheaton, IL: Victor, 1983; reprint, Colorado Springs: Cook Communications Ministries, 1996], [624](#); Habek, *Ephesians: Amazing Grace*, 78; and Schnackenburg, *Der Brief an die Epheser*, 80).

<sup>53</sup> Hoehner, “Ephesians,” [343](#). See also Martin O. Massinger, “Paul’s Use of the Word Faith,” *Bibliotheca Sacra* 108 (October–December 1951): 436–37; and Aldrich, “The Gift of God,” [250](#).

<sup>54</sup> Gary L. Nebeker, “Is Faith a Gift of God? Ephesians 2:8 Reconsidered,” *Grace Evangelical Society News*, July 1989, 1. Noting this same parallel Ronald E. Diprose states, “This interpretation [that of salvation not faith] finds confirmation in the second

According to another view καὶ τοῦτο (“and that”)<sup>55</sup> has an adverbial force, with its focus on the verb σεσωσμένοι, rather than on any noun as the gift of God. This would mean, “For by grace you are saved through faith, *and* [you are saved] *especially* not by your own doing; it is the gift of God.” Wallace favors this view (or the previous view), though he recognizes that it has little support.<sup>56</sup> Yet if one accepts this view or the previous view, the debate of whether faith is a gift of God “would continue, but instead of arguing over the antecedent of *touto*, scholars would debate the identity of the *gift of God*. If legitimate, this rendering would change the grammatical detail at issue, permitting the conclusion that faith is the gift without resorting to a special pleading regarding gender agreement.”<sup>57</sup>

Nichols argues that the words “and that” in verse [8](#) refer specifically to “by-grace salvation.”

Paul summarizes the subject for this paragraph in verse [5](#), via *by grace you are saved*. This clause neatly summarizes verses [1–6](#). Paul reintroduces this clause at the beginning of verse [8](#) (as the semantic subject) to add the new information (complement) that being saved by grace occurs *through faith*. The continuing subject of discussion, then, is salvation by grace. Neuter forms of *houtos* virtually always have conceptual referents, so readers would look for a conceptual (multi-word) referent when Paul opens a new clause with καὶ τοῦτο. A clause repeated twice in the immediate context as the continuing subject of discussion would be impossible to miss.<sup>58</sup>

Therefore it seems preferable to view verses [5](#) and [8a](#) as referring to the concept of “by grace you are saved,” while not mentioning faith as such. There Paul twice affirmed that salvation is by grace (χάριτι ἐστε σεσωσμένοι). Then in verse [8b](#) he simply expanded this concept to show *how* this salvation is received, namely, through faith.<sup>59</sup>

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of the parallel statements, ‘not by works, so that no one can boast’ (v. [9](#)). It is unquestionably *salvation* that is not of works, the effectual cause of which is grace. The passage also makes it clear that faith, the *instrumental* cause of salvation, is not to be confused with works or human achievement” (“Grace: What It Is and How It Has Been Understood by the Church,” *Emmaus Journal* 10 [winter 2001]: [261](#) [italics his]). Francis Foulkes also notes, “We would need to regard the second part of verse [8](#) as a parenthesis, since verse [9](#) must refer to salvation and not to faith” (*The Letter of Paul to the Ephesians*, rev ed., Tyndale New Testament Commentaries [Grand Rapids: Eerdmans, 1989], 84).

<sup>55</sup> F. Blass, A. Debrunner, and R. W. Funk understand καὶ preceding τοῦτο in [Ephesians 2:8](#) as epexegetical, “that is to say.” This would stress the meaning of the whole concept preceding it instead of singling out faith (*A Greek Grammar of the New Testament and Other Early Christian Literature*, [228](#)).

<sup>56</sup> Wallace, *Greek Grammar beyond the Basics*, [335](#).

<sup>57</sup> Timothy R. Nichols, “[Reverse-Engineered Outlining: A Method for Epistolary Exegesis](#),” *Chafer Theological Journal* 7 (April 2001): [36](#) (italics his).

<sup>58</sup> *Ibid.*, [37](#) (italics his).

<sup>59</sup> “Salvation is the main idea in the preceding statement [in v. [5](#)], and it seems best to understand the καὶ τοῦτο [in v. [8](#)] as referring to that salvation in its entire compass, and not merely to the one element in it, its instrumental causes appended by the explanation” (Ronald E. Diprose, “[Grace and the Church](#),” *Emmaus Journal* 10 [winter 2001]: [261](#)). One could argue that if one includes the Greek feminine gender *grace* in the equation to which τοῦτο points, why not include the Greek feminine gender *faith* as well? The context becomes determinate. Salvation-by-grace already appears in [2:5](#); thus τοῦτο continues to alert one to this concept that has been expanded in verse [8](#) only to inform the reader how this reality of being saved by grace occurs: *through faith*.

One must agree with Wallace, however, that “such a view does not preclude the notion that for faith to save, the Spirit of God must initiate the conversion process.”<sup>60</sup>

#### THE CONFLICT: IF FAITH IS A GIFT

The view that faith for salvation is a gift from God and not a human exercise poses several theological problems.

For one thing, “the concept of infused faith for salvation bears a marked resemblance to the sacramentalism of the Roman Catholic Church. That is to say, faith becomes a transmitted and efficacious element which God gives to men for salvation.”<sup>61</sup> This understanding of faith confuses the *instrument* to receive salvation, namely faith, with the *agent* who gives salvation, namely, the Holy Spirit. As Bing states, “When faith is called a dynamic (the same as calling it a power), it is confused with the Holy Spirit. The Spirit is the *agent* of salvation and the Power that effects a changed life. Faith is the *instrument* of salvation which, when exercised as a response to God’s grace, secures the Spirit’s salvation.”<sup>62</sup>

Also, if God divinely imparts faith, then human responsibility is nullified. “If faith is a gift, then men no longer bear the responsibility to believe the Gospel. The term *believe* becomes an equivocal expression if regeneration occurs before faith.”<sup>63</sup>

And if faith is a gift from God, then people should be asking God for regeneration before they can believe. But such a request is completely foreign to the Scriptures.<sup>64</sup> “It is not God who believes but man, even though a work of God may have occurred previously to enable man to believe. It is man who performs the action. Linguistically, man is the subject, God the object. Saying that faith is a ‘gift of God’ reverses the subject-object relationship.”<sup>65</sup> Numerous verses call for people to believe, that is, to exercise personal faith (e.g., [John 1:12–13](#); [3:16](#), [36](#); [5:24](#); [6:47](#); [Acts 16:31](#); see also [Eph. 2:8](#); [Rom. 3:21–22](#), [25–26](#), [28](#); and [4:3–6](#)).

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<sup>60</sup> Wallace, *Greek Grammar beyond the Basics*, [335](#) n. 53. If by this statement Wallace means the Holy Spirit begins the process of wooing the person by leading him to exercise personal faith, this writer agrees. Or if Wallace means that the Spirit woos the person prior to faith but simultaneously at the moment of faith regenerates the person, this writer also agrees, for Scripture never presents regeneration as preceding faith. As Charles C. Ryrie explains, “In the Reformed statement of the *ordo salutis*, regeneration precedes faith, for, it is argued, a sinner must be given new life in order to be able to believe. While this is admittedly stated only as a logical order, it is not wise to insist even on that; for it may as well be argued that if a sinner has new life through regeneration, why does he need to believe? Of course, there can be no chronological order; both regeneration and faith occur at the same time” (*Basic Theology* [Wheaton, IL: Victor, 1986; reprint, Chicago: Moody, 1999], [326](#)).

<sup>61</sup> Nebeker, “Is Faith a Gift of God?” 1.

<sup>62</sup> Bing, “Lordship Salvation,” 53 (italics his).

<sup>63</sup> Nebeker, “Is Faith a Gift of God?” 4.

<sup>64</sup> “If faith is the gift of God’s saving power, the demand for people to ‘believe’ seems misplaced” (Bing, “Lordship Salvation,” 53).

<sup>65</sup> Bryant, “Salvific Faith,” 51–53.

Another problem with the faith-is-a-gift view relates to sanctification. According to advocates of this view true believers will never fail to live godly lives. This is because God, having infused them with faith, guarantees their sanctification throughout their lives. However, this diminishes the seriousness of the commands of Scripture for believers to pursue holiness. “An infused idea of faith engenders a less-than-balanced view of sanctification, i.e., victory in the spiritual life is viewed as a virtual guarantee. If God gives believers faith to live the Christian life, then the difficult aspects of progressive holiness commanded in Scripture tend to be soft-pedaled.”<sup>66</sup>

If faith is a gift, then many commands in Scripture that exhort, command, prompt, and warn believers to live obediently become superfluous because the ultimate end of infused faith guarantees the sanctification of believers without their involvement. Followed to its logical conclusion the gift-of-faith view lessens the urgency of putting forth effort to obey scriptural exhortations.

As Bryant correctly observes, “*Saying that faith is a gift of God is imprecise and misleading language*. If we recognize that faith is man’s action of believing and trusting in God, keeping the terminology ‘a gift of God’ to describe faith leads to confusion over who does what. The result is a maze of unnecessarily contradictory statements in trying to resolve the tension between the divine and the human elements.”<sup>67</sup>

#### CONCLUSION

The assumption that people are spiritually unresponsive and thus unable to exercise faith for salvation does not stand up to biblical scrutiny. Since faith is never considered a work in the Scriptures, God need not endow individuals with faith in order to avoid a merit-based salvation. Instead, the Bible presents faith for salvation as a human response much like that of a beggar holding out his hand for food. Passages that supposedly teach the gift-of-faith view do not, on careful examination, support that view.

As noted, the notion that faith must be given by God before a person is regenerated poses several theological problems. Instead, the Scriptures present the view that people can exercise faith to receive God’s offer of salvation. In His convicting work the Holy Spirit draws sinners to Himself and waits for their simple response of faith. God then imparts eternal life to them the moment they believe. As Paul and Silas told the Philippian jailer, “Believe on the Lord Jesus Christ, and you will be saved” ([Acts 16:31](#)).

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<sup>66</sup> Nebeker, “Is Faith a Gift of God?” 4.

<sup>67</sup> Bryant, “Salvific Faith,” 52 (italics his).