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It Is What It Is – Giving in a Zambian Archdiocese: An Existential phenomenological Inquiry

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Abstract
Background: Church financing innovation has not been widely studied in faith-based organizations. The church has largely been viewed as a spiritual organisation which needs to be managed differently, possibly that there is no need for it to be involved in business undertakings. The purpose of this study was to test the assumptions of the theory of constraints if it holds in accounting for church financing innovation in the Catholic Church Archdiocese of Lusaka.
Methods: This was a short ethnographic naturalistic inquiry rooted in existential phenomenology. The analysis was based on samples of archdiocese leaders, parish council leaders and priests across strata of churches in the Catholic Church Archdiocese of Lusaka. We integrated our analysis using Van Manen's methodical procedures for interpretive phenomenological analysis and methodological procedures for framework analysis by Braun and Clarke.
Results: Based on the data we collected, we categorise our participants' lived experiences in six themes and giving is shaped by the socio-cultural and religious practices as well as congregational culture in which giving is enacted. Meanings of giving show are multifaceted and complex. They exhibit an interplay of patterns, across all themes. Generally, participants agree that the amounts they give are not adequate specially to maintain infrastructure, meet staff and leadership salaries and stipends, the operational needs of the clergy and a number of welfare activities like supporting seminarians and catholic community schools.
Conclusions: The findings provide initial evidence that believers in the Archdiocese ought to learn from the teachings of New Testament teachings on giving. The Church leadership has a moral obligation to teach about giving throughout its structures. Catholics just and like all other Christian believers must reunite the virtues which are received from God and by which Christians transformed in reality as new beings in the pursuit of the supreme goodness ought to abide into giving from the centre of the heart and cheerfully.
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Introduction

> *"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." Luke 6:38*
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> *2 Corinthians 9:6-7 "The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver"*

The above quotations stem from the bible. They are about the economy of the Kingdom of God. We profit by what we give away and we in turn move God to love us when we give cheerfully. The quotations are about giving freely to The Lord. The quotations set the theme of this article. Christians, by virtue of their conversion are in a spiritual position to give generously and cheerfully under no compulsion or fixed standard. Today, giving from the heart is the only offering we have. There has to be no tithe demanded on the church as was the case in the Levitical times. In these Messianic times, we are relying on the sacrifice of The Lord Jesus Christ and not the sacrifice of animals for the atonement of sins. As such, there is an injunction upon all believers that money, time, and resources in the possession of believers are to be given freely as the Holy Spirit leads. The serious challenge for many is noticing and obeying "when the Spirit leads." God has given converted believers everything they have; if He moves their hearts (Exodus 35:29), then they should cheerfully give (2 Corinthians 9:7).

Pastors and disciple makers ought to teach their members and disciples to give liberally, and nearly all Christians ought to do so. In 1 Corinthians 16:1-2, the apostle Paul in his teachings says "Now concerning the collection for the saints, as

I directed the churches of Galatia, so do you also. On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come. This is further in agreement with Mathew 6:2. The Lord Jesus expects and requires us to give from the bottom of our hearts. The Lord Jesus said to His disciples, "When you give" not "if you give". Hence, Christian giving is not optional, but rather essential and a must.

Giving therefore is a Christian virtue and this is expected to go hand in hand with compassion and caring. The virtues of compassion and caring for others are overarching moral principles being commonly advocated not only by the expected practice of Christianity but also by other major world religions. There are a number of scriptures in most religions that explicitly prescribe giving and charity as an obligation. For instance, the idea of 'dana' is found in Hinduism, Buddhism, and Jainism (Cheng and Kuah, 2003). These obligations prompt believers to carry out charitable acts (Heim, 2004). In Islam, 'Zakat' is one of the foundational pillars in religious teaching, which can be understood as an obligatory gift all Muslims should make from their wealth beyond the basic necessities (AlQaradawi and AlZakat , 2002 Susamto, 2003).

Our focus in this study is on the Catholics and noting that giving occupies a central role in the practice of faith. Beyond the church setting, Catholics are also guided by Biblical teachings to engage in giving acts in everyday life. For instance, as the holy text teaches, "whatever you did for one of the least of these brothers and sisters of mine, you did for me" (Matthew 25: 40). Caring acts are interpreted as serving God directly. These giving acts are important to the faith-driven individuals not just for fulfilling their inner religious duties; they also serve as a crucial pathway for demonstrating love in the church and guarantees of rewards from God.

The Research Problem

There are a number of parishes that form the Archdiocese of Lusaka that are struggling just to complete church projects, to meet the needs of Parishioners – especially those in need and further, the day-to-day evangelical operations. Nearly all parishes have diversified sources of financing to augment day to day operations. However, the traditional reliance on entrepreneurial activities in some parishes is limiting giving. This is made worse by the lack of teachings of the principles of Christian giving during sermons, small Christian community gatherings as well as in fellowships in lay groups as well as during discipleship meetings. "Generosity," even among Christ followers, is not a problem, we may consider the following statement of John S. Dickerson from his book, "The Great Evangelical Recession" (Dickerson, 2013), multiple studies indicate that giving is consistently decreasing. This is not a coincidence. The amount of giving parallels by generation the commitment and spiritual maturity of the 'sending' evangelicals. The newest generations, weaned by a consumer culture both inside and outside of the church, have little concept of consistent sacrificial giving" (p. 89). There is in addition, a dearth of literature as a source probable solution to enhance free giving among Christians especially Catholics. There is very little that quantitative studies have contributed to our understanding of giving. Moreover, this field of giving is dominated by scholarly studies on giving in the Western Christian context.

Context of the Study

This was a follow-up study following an initial PhD work that focused on the need for church innovation and diversification. One area of much concern of the Catholic Church was the over-dependence on collections from the faithful in financing developmental activities and meeting the daily needs of the church. These collections had been observed to be far from meeting the ever-increasing demands of the church especially the needs of orphans as well as widows which is a Christian expectation (Luke 20:46–47; James 1:27). The few collections have led to failure to even maintain infrastructure, meet staff and leadership salaries and stipends, the operational needs of the clergy and a number of welfare activities like supporting seminarians and catholic community schools. Even the current business undertakings have not been yielding adequate financial returns in spite of the investments. Therefore, the aim of this paper is to render an account of lived experiences of the state of giving in a Zambian archdiocese focusing on how individual Christians made sense of and practiced giving.

Research Design Materials and Methods

This was a short ethnographic naturalistic inquiry rooted in existential phenomenology. In methodological terms, we initially planned to undertake a quantitative study. However, a pilot of the initial quantitative survey led us to abandon its use. We noted that very little information was available to help us understand the culture of giving. We then opted to undertake a qualitative inquiry. In this study, we employed ethnographic cultural analysis of giving with the view to explore how individual Christians and small groups made sense of and practiced giving. As a methodology, phenomenology is heavily philosophical and carefully, iteratively considers a particular experience or phenomenon.

From a broad perspective, we stand by Merriam (1995) who said that qualitative research is aimed at "clarifying and understanding phenomena and situations where operative variables cannot be identified ahead of time" (p. 52).

The hallmark for selection of short ethnography and existential phenomenology was the desire to explore the complexity and nuances of human interactivity and the culture of giving within a limited time as it was not possible for us to be immersed in the setting for a long time. It was also possible for us to make observations and conduct ethnographic interviews based on what we were able to see and what was happening in the life worlds of our participants. Ethnographic interviews combined well with profound observations and serendipitous one-on-one discussions. We take leaders of Lay Groups, Parish Councils and Archdiocese leaders as the unit of analysis based on their life worlds. We selected existential phenomenology to allow us uncover the uniqueness of individuals' lived experiences with an emphasis on the individuals' background (Heidegger, 1962; Van Manen, 1997; Shitima and Mwanza, 2003; Msunsa et al., 2023).

Sampling and selection of participants

The population for this study comprised of structural sub organisation groups (Lay Groups and Small Christians Communities), priests, parish council members and leaders at the Archdiocese. We enlisted our study participants from six parishes whose leadership was willing to host us. We enlisted our participants using two types of purposive sampling techniques. The first one was maximum variation of Christian Lay Groups in order to have a heterogenous representation of key groups in the congregations to allow us conduct evidence synthesis. We were mainly concerned with 'aiming to find groups as cases to explore patterns (Booth, 2011). We viewed this as a technique to guarantee us with a sufficient level of conceptual richness (Barroso et al., 2003) on giving. We also constructed a maximum variation sample as a way to attempt to identify dimensions of variations in giving and then finding cases that vary from each other as much as possible. This sampling was hoped to help us yield (1) high-quality, detailed descriptions of cases, which could be useful for documenting uniqueness, and (2) important shared patterns that cut across cases and derive their significance from having emerged out of heterogeneity (Patton, 2000). The heterogenous Lay Groups would then be sources observations and consider follow-ups with ethnographic interviews with lay group leaders. Presuming that different Lay Groups illuminate different aspects of a lived phenomenon; maximum variation sampling was considered appropriate to construct a holistic understanding of the phenomenon of giving by synthesizing lay accounts of lived experiences. In the Lay Groups, we applied the second variant of sampling which was criterion i sampling. We opted to enlist our respondents by employing criterion i sampling to select lay leaders whom we considered to be information-rich cases (Luborsky and Rubinstein, 1995; Marshal, 1996; Patton, 2002; Singh, 2007). The criterion set for sampling was that we ought to have respondents who had served in a leadership position for at least two years. While this was the inclusion criteria, we set the minimum number of ethnographic interviews at 20 at design stage. The estimated sample size based on the rules of thumb of a qualitative study grounded in phenomenology is 20 to 30 (see Edwards, 2006); 5 to 20 according to Guest et al. (2006) and Ellis (2016). Ritchie et al. (2003) posits that qualitative samples often "lie under 50". However, we ended up with 32 respondents as shown in Table 1 and this is acceptable.

Table 1: Enlisted Sample

Quantitative Sample	*Quantitative size*	*Criterion i sampled*
Parish Priests	36	6
Parish Council Leaders	78	7
Lay Group Leader	57	5
Small Christian Community Leaders	77	8
Archdiocese	15	6
Total	263	32

It should be stated that criterion-i sampling as a purposeful sampling strategy was appropriate in that it shares many characteristics with random probability sampling, despite having different aims and different procedures for identifying and selecting potential participants. In both instances, study participants are drawn from clusters. Individuals are selected based on the assumption that they possess knowledge and experience with the phenomenon of interest (i.e., financing of the church and the church culture) and thus were able to provide information that is both detailed (depth) and generalizable (breadth). Participants for a qualitative study, usually from clusters are drawn from the larger sample of participants in the quantitative study as shown in Table 1 above.

Data collection Procedures

We collected data over a span of four months. Specifically, we used the previous contacts in our forerunner study. In the earlier study, we were helped to locate Lay Groups for observations by parish leaders as they had a sampling frame of all lay group leaders. In this study, our focus was to bring out lived experiences of our participants and witness where possible acts of giving among members within the Lay Groups. In the lay fellowships we attended, whenever we say acts of generosity and heard the concept "giving" or "offering" mentioned, we took note as a rubric for interviewing with the lay group leader. We ensured that we got committed to the principle of open-mindedness, such that we tried as much as possible to suspend (or bracket off) our preconceptions when designing and conducting interviews as well as observations (Smith et al. 2009: 42). The point we desire to advance at this juncture is that there should be a 'custom fit' between the phenomenon and the data collection design to solicit maximally good descriptions of the phenomenon within the context of everyday life. Englander and Morley (2021) advise that strategies for collecting such descriptions should not be presumed beforehand and imposed on the phenomenon. They submit that data collection design should fit the phenomenon instead of the phenomenon being forced to fit the design. Based on these assumptions, we asked our participants of their life experiences with giving. The reason for bracketing our preconceptions was to enable participants to express their concerns and make their claims on their own terms" (Smith et al., 1990) and we took cognisance of the fact that the people we were studying were always in an expected situation of giving. According to Sartre (1962) and Merleau-Ponty (1962), existential phenomenologists ought to acknowledge that every person is always in a situation when being studied and as such *Dasein* ought to be embraced.

Our approach combines parishioner-interviews, Priest interviews as well as Archdiocesan interviews coupled with ethnographic field-notes. We asked our respondents some of the following questions to get that data. Please describe for me your own experience of giving as a Christian. What does it mean to give as a Christian? How does giving benefit you? How does your current social economic status relate to your giving? Why do you find yourself at times not in a position of not giving. What in your day-to-day life do you see as benefits of giving? Pursuing these questions in an in-depth qualitative study allows us to investigate mechanisms that might be pertinent for religious giving.

Data analysis and interpretation

Since this was an interpretive existential phenomenological study, the analysis and interpretation of the interviews and observations, we integrated our analysis using Van Manen's (1997) methodical procedures for interpretive phenomenological analysis (IPA) and methodological procedures for framework analysis by Braun and Clarke's (2006). Following the transcription, identified key issues in form of meaning units around giving in each text. We then aggregated and organised the issues with the aid of a mind-map or set of 'post-it' notes creating a list of issues as we were doing open coding. We used the resulting list as a set of points to interrogate the texts and structure and summarise them ("what is this participant saying about:") using as much as possible meaning units. Meaning units were products of demarcation within the narrative so that the data can be dealt with in manageable portion.

We then sorted and collated all the potentially relevant coded data extracts of meaning units into themes. DeSantis and Ugarriza (2000) offer the following definition of the concept of theme to guide researchers in maintaining methodological rigor: "A theme is an abstract entity that brings meaning and identity to a recurrent experience and its variant manifestations. As such, a theme captures and unifies the nature or basis of the experience into a meaningful whole" (p. 362). Themes were identified by bringing together components or fragments of ideas or experiences, which often are meaningless when viewed alone (Aronson, 1994). Once identified, themes were considered as significant concepts that linked substantial portions of the data together (DeSantis and Ugarriza, 2000).

Following thematic generation and review, we then went on to determine what aspect of the data each theme captured and identified what was of interest about them and why (Braun and Clarke, 2006). We conducted a constant comparison of textual data.

Of the themes based on our participants' experiences and our own experiences from our field notes to verify accuracy and clear representation across the data sources. For each individual theme, we wrote a detailed analysis, identifying the story that each theme was telling (Braun and Clarke, 2006). Sections of data were at times included in multiple themes with some overlap between themes (Pope et al., 2000). At this stage, we then considered how each theme fitted into the overall story about the entire data set in relation to the research questions (Braun and Clarke, 2006). In order to show what we found, we then constructed individual textural descriptions of participants: The textural description is a narrative that explains participants' perceptions of a phenomenon. From this step, it was possible then to render descriptions of experiences using verbatim. Moreover, we explain the meaning units in a narrative format to facilitate the understanding of participants' experiences. In particular instances, we refer to literature to render an interpretive account to allow for tacit meaning.

Trustworthiness of the Study

In this phenomenological study, we took a number measures to address validity.

First, we employed the bracketing process (phenomenological epoché) to avoid making personal judgments especially during data collection and analysis and we only set aside epoché during the discussion to try to situate our findings and compare them with previous research. According to Kvale (1996), presupposition in bracketing process cannot be always avoided. In addition, member checks can be used as another measure of trustworthiness (Merriam, 1995). In this process, we made sure that we got back to our participants about their interview transcription to verify our understanding of what we captured.

We also employed 'researchers' subjectivity statement. This was used as another measure of trustworthiness. In our subjectivity statements, we describe our prejudgments and beliefs about the phenomenon before we present our findings on a matter to render a pre understanding for our readers to appreciate what is presented. In this way, we improve on Husserlian descriptive phenomenology by engaging the data based on our participants' experiences. We stood by the position by Merriam (1995), who claimed that subjectivity statement allows readers to find a position the findings into the context and to understand how the data are constructed by researcher. Therefore, this attempt gives our readers an opportunity to evaluate the study and reach to their own conclusions. For the further validation of the data, we have presented the method of analysis and we show excerpts of our participants to enable our readers to understand how the data was interpreted.

Findings

We report in the findings positions on giving, attitudes and understandings as well as
vconstructions of religious giving. Based on the data we collected, we categorise our participants' lived experiences in six themes and giving is shaped by the socio-cultural and religious practices as well as congregational culture in which giving is enacted. Meanings of giving show are multifaceted and complex. They exhibit an interplay of patterns, across all the six themes. The meaning of giving is a multifaceted as shown in the themes. In exploring meaning of giving, existential phenomenology has been helpful in honing in on particular aspects of experience and drawing those aspects into light with vivid detail. Those details are only supported by the kinds of evidence based on the first-hand account of the participants. These first words from the person who has experience with a specific phenomenon is perhaps the richest source of data that can be gathered. We present findings in this study using the six emergent themes.

Theme 1: Giving God as a Recipient

Believers were in agreement that giving benefitted God indirectly for their sake. Christian giving not only contribute to the making of individual sacred selves, importantly, it also contributes to the construction of a sacred moral economy with God, where those who gave to the congregation and to people in the congregation moved God to generously provide all those believers needed even without asking (2 Corinthians 9:8). This is evident in the following.

When we prioritize the things that are important to God, and one of them is giving freely, he takes care of the rest. He makes sure we have enough to live on when we give to further his kingdom.

Christian givers and the recipients of the giving as three key players in a tripartite relationship. In his book Ritual and its Consequences, Seligman (2008) argues that religion and rituals contribute to the making of 'make-believe' or a subjunctive world.

Their discussion hints to how non-human agents like God take part in the believers' subjunctive world and shape their concrete actions, which bring real consequences on their social world. Although God may not be seen as a concrete social actor, we can see how, from the believers' point of view, God is imagined as an actor they try to respond and emulate through their giving to real human subjects of the needy recipients. In other words, the symbolic connection between God and believers is channeled by the concrete flow of giving between believers and the recipients.

Theme 2: Believers varied in giving

There are believers who gave in the manner the Macedonian Christians gave. The gave generously to others out of all they had. This is further in agreement with Mathew 6:2. The Lord Jesus expects and requires believers to give from the bottom of their hearts. The Lord Jesus said to His disciples, "When you give" not "if you give". Hence, Christian giving is not optional, but rather essential and a must. There were variations in terms of giving from the point of scarcity to abundance, amount they gave, the frequency of giving, desire to grow in quantum to give while others wanted equity in giving when it came to church projects or maintenance.

Sub theme: Giving – those who would not give and would give

Instead of hurrying through their decisions, they make deliberate and careful choices aligned with their values and the life they want to live. This is exemplified by the following incident. *"I am not earning enough at the moment and my giving is limited. I do not believe that there are others who are sustaining the church who may have more. As for me, I feel powerless and I find it constraining to fail give and yet within me there is a deep feeling to give…"*

Subtheme: Categories of givers

Each believer gives only because the other gives and may be noticed to be a giver. In this type of giving, is absent. Some believers live with a Scarcity Mindset as they believed they did not have enough. They believe they could give when they had more. "*I give when I have enough and when I have just a little bit more."*

We classified believers like these as "wealth insecure". This is the term used to categorize those obstacles to giving based on perceived lack of financial resources.

Others saw the need to give more from time to time and believed giving as an act of growth. "*I have seen that the quantum I give is not the same consistently. Each time I try as much as possible to just add a little more. I give what my heart tells me to...I give in humility what I see will please my maker. I do not see it as an option."*

Others could be considered to belong to the category "giving illiteracy". These demonstrated a sense of confusion as to what the standard of giving should be, and also about how to apply this standard. These believers describe themselves as relatively high givers when in fact they do not give all that much in comparison to similar others. This confusion may be the result of a general lack of knowledge of others' giving practices, or a lack of visibility in the giving process (either in terms of role models or the consequences of generosity), or a lack of awareness about how much they themselves give (perhaps due to not keeping track of finances or giving). When giving towards projects, believers opted to have equity in terms of contributions than giving from the heart *"I do know that all of us have a duty to see to it that we complete our projects. There is need for expansion of sitting capacity for instance. But we have to give in such an instance an equal amount section by section or household to household or person to person"*

There are those whom we considered as the "Comfortable guilt". This is a state of "living with an awareness and feeling of culpability for not giving money more generously, but maintaining that at a low enough level of discomfort that it [is] not too disturbing or motivating enough to actually increase giving". People in this category will have an evident disconnect between their desired giving level and actual giving, and find no difficulty tolerating this disconnect, despite their awareness of it. When believers gave towards projects, they believed not to be obligated to give offerings for instance as they believed they had given already more as they have tithed and have given towards church programmes and projects. "*I have no problem contributing to church programmes and projects. I am committed to give what I am demanded to. These are close to my heart. They do not affect my being available for brothers who are in need. One day, I will need help also.*

However, giving towards projects did not circumvent them from giving congregants who were in need. Church based projects determined not only why people give, but also how much they gave. Those who connect their giving either to God was deemed to be sacred end and/or to a sense of social responsibility give generously. It is evident from these excerpts that enough is not about the amount to be given. Enough is more about attitudes some believers have. Some believers gave from the point of having enough or not having anything to give. Believers had enough to give a brother who was in need in view of reciprocity, to tithe, to church projects and seemed constrained when it came to giving an offering which was to be a voluntary act.

There was another category of believers we categorised as "guilt giving": These considered themselves as high givers particularly when they talked about what the consequences would be for them if they were to give less or stop giving money to the church altogether under any circumstances. High givers indicated that they would feel guilty for not fulfilling something that was required of them (like contributing to projects), and that they would be letting down the church that was relying on their giving.

One had this to say *"My conscious keeps telling me that you are sinning when you drop low in your giving"* Another said: "I tend to feel like I am not committed and I'm not participating when I miss my giving" when asked about what they felt about potentially giving less money than currently does.

While this theme of guilt was expressed by some high givers, none of the respondents claimed guilt to be a primary motivation for giving; rather, they explained it as something that would bother them if they were to give less.

Theme 3: The need for graceful giving

A priest had an emphatic view from a Christological standpoint about giving to a brother and sister "Christ provided people with the power to love in the radical way of sacrificing the self and the self's resources for the good of others" He further emphasised the need to be there for a brother or sister and had this to say *"All of us ought to have real freedom in Christian giving. This act of Christ was an act of grace (charis)…This same charis that characterised the work of Christ is to characterize the work of the believers"*

This would then confirm what was said by another priest about needy Christians receiving gifts from Christians only. James says that faith without works is dead *"Being available for one another is nowhere more certainly true than in the realm of giving".* The Priest further added *"this is where the spiritual and the material 'join hands as nowhere else'. Whilst to give to someone in need is desirable, I am of the opinion that acts of spiritual service are also important. James 2:14-17 urges its readers to put their faith into practice. Indeed, if a believer sees the physical needs of a Christian brother or sister and does not respond in action, such a person's faith is dead".*

Theme 4: Tithing and Additional Giving

The picture of personalised giving less or not giving that emerges is one of multiple aspects, complexity, and fluidity. These personalised types of giving are different from the culturally expected forms of giving the bible espouses. Tithing by some was seen to be a must and an offering then was just an additional form of giving which they believed could be/can be loosely given. Believers have more value and significance for tithing than offering. Our participants in this study viewed the value of tithing as a way to help them in their day to day lives and they alluded their motive for tithing to their understanding of the scripture in Malachi 3: 8-11 "Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed Thee?' In tithes (tenths) and offerings (presents, gifts). ''You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test (investigate, examine, prove) Me now in this,' says the LORD of hosts, 'if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows (runs out of room).'The fear and benefits of giving are evident as shown "*I am committed to tithing because of benefits The Lord promises and the curses which come when I do not tithe. It is actually robbing The Lord".*

This type of giving in form of a tithe is in congruence only with lifeworld-based benefits and is not based on eternal benefits of Christian walk. One lay leader further remarked *"God has spelled out a very definite way for each one of us, to secure extra advantage for us financially. He speaks about a particular pathway…actually an obligation that leads us to financial prosperity (greater-than-normal-amounts) in two outcomes: it triggers a blessing and precludes a curse".* He emphasised verse 11 "*Then I will rebuke the devourer (consumer, eater) for you, so that it may not destroy (ruin, spoil, spill) the fruits of the ground; nor will your vine in the field cast its grapes,' says the LORD of hosts."*

One of the possible explanations appear to be indicted in tithing only and not spirit led giving is that giving 10% of one's gross income seems cut and dry.

Theme 5: The pattern of giving influenced church diversification in financing

There was an intersection of giving and entrepreneurship in Catholic Christendom. Due to low finances from free giving, the church's understanding of sustainability has been diversification of resources. Most significantly, believers have churches become complacent in giving and is moving towards creating privatised enclaves that are placed less emphasis on spiritual growth to instead pursue institutional stability. Some of the respondents did not consider sources of financing outside the traditional ones. The traditional sources of financing were elaborately mentioned in the interviews. However, there is abundant evidence that the Church has diversified into real estate and farming. Interviews provided more information beyond what the survey questionnaire provided and this is shown in Table 2.

Table 2: Areas of diversification

Area	*Available Resource*
Lilayi	A farm which is under utilised
Chilanga	Flats on rent and pre-school which needs upgrading
St Morris	Pre-school which needs upgrading
Kazimva	Community school which needs upgrading
kanyama	Pre and primary school which needs upgrading
M'tendere	A school which is being upgraded but no adequate space (although the Archdiocese gave them one year to relocate these services from church premises as they are believed to disturb prayer environment), houses (pro poor)
Chainda	A pre and primary school which requires upgrading
Mpisha	A farm that requires capitalisation. There is however lack of cooperation from the people
Chaisa	A pre-school which requires upgrading
Kalikiliki	There is a pro poor pre and primary community school which requires upgrading
Roma Parish	Pre and Primary School
Kafue Estes	Houses on Rent, Car wash, Tent and chairs for hiring
Katondwe	Village chicken raring not producing at commercial level, tomato farming (but monkeys take advantage of this and hence not productive), the banana plantation used to be operational when the parish was under missionaries
Nangoma	Fuelling station lodge and supermarket (rented out as parish failed to run them), cultivating, bakery (currently not functional) Harmer mill (domestic level- not bringing in income), Poultry, Rabbit, and pig keeping but domestically done
Chilenje	Carpark, pre and primary school (although the Archdiocese gave them one year to relocate these services from church premises as they are believed to disturb prayer environment)
Kabanana	Car park (although the Archdiocese gave them one year to relocate these services from church premises as they are believed to disturb prayer environment)
Kabangwe	Constructing a school
Thorn park	Buildings (which used to be used as old Archdiocese offices) for rent
Archdiocese	Has schools (both fully church owned and grant aided) and a designer house rented out. Bauleni mall is on a lease agreement. The skills training schools are there (pro poor for now although the one in Kafue used to operate on commercial basis when it was still run by the missionary donners

Qualitative responses rendered more depth and detail than the quantitative responses. While there were these diversified means of raising revenue for the Church, one parishioner lamented at the fluctuations of contributions and its effects "*Unreliability and fluctuations of contributions from the members of the church give rise to misestimating the sources of finance have become a fundamental problem for many catholic dioceses in Zambia….the sources of finance in the church these days comprise of contributions/donations (tithes and Sunday collections) from the members of the church."*

It was confirmed that there has been a reduction in terms of donations from other countries especially USA, Germany, Ireland and Italy and grants from benefactors. This has however chocked financing of Archdiocese of Lusaka's activities and recurrent expenditure. One Archdiocese manager remarked "*We have witnessed a reduction in terms of donations from other countries and grants from benefactors…. Among other sources of finance, contributions from the Christians as a source of finance are considered to be the major source of revenue by which the budgets and financial plans depend.*

There was a strong belief by a few older members in the Catholic Church Archdiocese of Lusaka who claimed that the archdiocese was a non-Profit Making Organization. It was taken as a religious organization with the vision of being moulded by a self-supporting spirit in the light of the Gospel. The Archdiocese of Lusaka was to be committed to the holistic evangelization and integral development. It was believed strongly that the archdiocese needed not to finance its operations from members giving. Others had a contrary view and emphasized the need for innovation and diversification beyond the traditional sources.

A lay leader had this to say" *We finance the church through Sunday's collections, church obligations as tax from each mature Christian. We also get from members gifts and local contributions for the support of church management…..when possible, subsidies from the Pontifical Missions in Rome come from time to time…., We have* *funds raised from the mission appeals from Europe and America and funds generated from some projects run by the diocese like schools and rented buildings….These however are not enough. We need to rethink as Catholics and moreover the congregation has grown and the needs are also increasing….*

There were diversified means of raising revenue for the Church, one parishioner lamented at the fluctuations of contributions and its effects influencing church entrepreneurship "*Unreliability and fluctuations of contributions from the members of the church give rise to misestimating the sources of finance have become a fundamental problem for many catholic dioceses in Zambia….the sources of finance in the church these days comprise of contributions/donations (tithes and Sunday collections) from the members of the church"*

A considerable number of respondents pointed to giving which was considered to be insignificant. A Small Christian Community Leader lamented the less funding for church operations and pointed out the unreliability of contributions from Christians" *The reliability of the contributions from the Christians is very important but is very little to meet the vision of the archdiocese or the church. I wished we gave more ourselves since it is from the reliability of this source of finance, the diocese can attain its vision. I do not support the issue of tithing as this is like giving under compulsion.*

The model of sources of financing can be expressed as shown in Figure 1 for simplification.

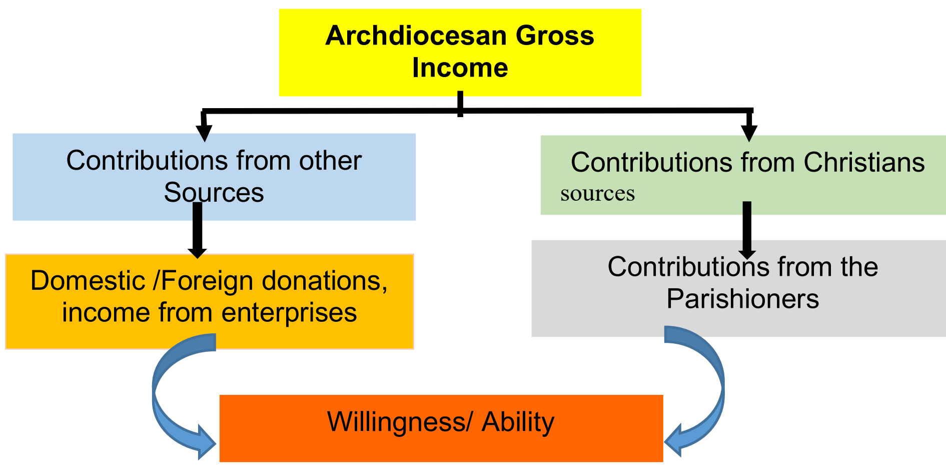

Figure 1: Sources of Finance in the Lusaka Catholic Archdiocese

Theme 6: Lamentations of not giving and teaching about giving

It therefore follows necessarily that within the matrix of the Christian moral economy, the social relationship between God and the believer as well as among believers in the Church is not so much governed by economic forces (whether one has what to give or does not have what to give or has little to give), but more by moral norms and expectations (Booth, 1994). This could be seen in the way Christians relate themselves with the recipients in the manner of giving in this study. One final point to note concerns the lack of significance of teaching in the Church during sermons and during discipleship meetings on Christian morality and Christian ethic in motivating and guiding believers to engage in giving and doing it in a Christian way. Generosity is contagious, as it spreads from our money to our time, our talents, our abilities and our presence. From our standpoint, we observed that church accountability or transparency in dealing with funds had a relationship with frequency and amounts of giving. A leader remarked *"Transparency to those who give is important, so that they may know how their voluntary contributions are used. We do not see statements of accounts or when available, they are not satisfying.* It was a congregational culture to demand for financial statements because believers had an attachment of symbolic meaning to the act of religious giving and what was to be given to God required honesty".

Our participants felt need for routine teaching about giving. This was one area that was not practice by the Church at all levels. A Lay group leader made the following observation "*We have left everything to the Holy Spirit's doing…I mean we have not considered to concietise people regarding Christian giving, sacrifice, witnessing and* *self-denial…we need to teach them that the church belongs to the entire people of God and as such, we need to give sacrificially the way our fore fathers did like Abraham and David."*

There were proposals made by some priests regarding the use seminars and workshops as a way to create religious adherence to Christian teachings on giving and acts of benevolence. A priest observed "*We could make our congregants know about the Mosaic teachings as well as Christ's New Testament teachings about giving…Seminars and workshops would do. We need to go as far as the Small Christians Communities."*

Discussion

One potential motivator for giving pertains to an awareness of needs that financial giving can support, lessen, or eradicate (Bekkers and Wiepking 2007; Smith et al. 2008) and this is true for those who believe in tithing as stated in Malachi 3: 8-11. Whether or not Christians express an awareness of societal or personal needs, they may describe themselves as giving primarily because that is what God, the Bible, or the church commands, requires, or teaches they should do (Smith et al. 2008:101). Research also finds that values such as pro-social value orientations, altruism, and other forms of social responsibilities can be motivators of generosity (Bekkers and Wiepking 2007).

It was interesting to note that our findings resonate with previous research. The feeling of guilt was a possible motivator for giving is. Various scholars understand guilt as an emotion that serves as an "internal sanction" arising when one feels responsible for breaking the moral code one adheres to (Greenspan 1995:109) or when one acts (or even thinks of acting) in ways that they perceive as violations of commitments to their relationships or self-conceptions (Abell and Gecas 1997). Yet guilt also serves to motivate altruistic or even egoistic prosocial behaviour (Amodio et al. 2007:525). Studies show that people may be motivated to act generously so as to prevent feelings of guilt and thereby preserve their moral commitments, or to alleviate cognitive dissonance and preserve their self-image (Bekkers and Wiepking 2007:32-33). Religious giving was seen to serve to prevent guilt associated with falling short of, or failing to meet, implicit or explicit expectations such as a tithe or other religious giving standards (Smith et al. 2009:109).

Like this study, others have also explored potential obstacles to giving. Perceived resource constraints may be an explanation for the low giving levels of Christians in the setting we studied despite their relative wealth. This echoes an important distinction made in previous publications elsewhere, between the actual versus perceived cost of giving (Wiepking and Breeze 2008; Havens et al., 2007; Smith et al. 2008). Other potential obstacles to giving have to do with the understanding givers may have of their own giving levels and the expectations of their giving.

With regard to the ministry of teaching which this study raised, we agree with Zaleski and Zech (1994: 164). The couple note that perceived effectiveness of preaching positively affects congregational giving among protestants which act could be harnessed among Catholics. Perceived effectiveness of ministry is also addressed by Wuthnow in The Crisis in the Churches (1997). Wuthnow further cites the inability to appropriately understand and minister to congregations creates a disconnection with giving. This lack of connection could also be connected to lower amounts of giving (Wuthnow,1997: 238) which could be affecting meeting the needs of the church and opting out for means of diversification. In this way, commitment acts as an intervening variable between programming and ministry and religious giving.

It must be acknowledged that the observed manner of giving and the meaning of giving is linked to congregational culture. This is one area that ought not to be overlooked in the transformation of the Catholic Church we studied. Our position is supported by previous research especially Miller (1999) who examined the symbolic meaning of religious giving not only among Catholics but also among Presbyterian, Assemblies of God, and Mennonite congregations. Her ethnographic work revealed that the attachment of symbolic meaning to the act of religious giving served to increase giving. The rituals that surround the act of giving provide a definition for the giving. This will determine not only why people give, but also how much they will give. Those who connect their giving either to a sacred end and/or to a sense of social responsibility give generously. Those who give for church maintenance may give no less willingly, but they will often view their giving as a bill which must be paid (Miller, 1999; Wuthnow et al., 2004; Wilhelm, 2007).

One final point to note concerns the significance of Christian morality and Christian ethic in motivating and guiding believers to engage in giving and doing it in a Christian way. Under Christian ethic, giving is not seen and enacted as a self-fulfillment of the ego, but a realization that one's self is part of God's moral order and is under constant divine molding and guidance. At the same time, individual Christians also make their giving decision based on deep-rooted values such as economic rationality and effectiveness maximization of our relationship with our maker. All we have to do is be excel in giving and do away with what Author Stephen Covey (2013) called attitude of the Scarcity Mindset. Which is prevailing among some Christians when they believe that there's only so much to go around and as such keep what they have to themselves. That's why people don't give. Because if they give, they will not have enough for themselves One important way one should give to God is sacrificially. "Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, 'I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything- all she had to live on.'"- Mark 12:41-44. God is not just concerned about how much one gives but the heart with which one does it. God was more pleased with her sacrifice because this was the only thing, she had but she decided to give it to God. She more than gave; she showed her trust in the One she called God. Giving should be done cheerfully and not out of compulsion. The Bible makes it clear that as born-again believers, we have not been given the spirit of fear. 2 Timothy1:7. The Apostle Paul makes it clear that we are to give with a cheerful heart. 2 Corinthians 9:10 says "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion for God loves a cheerful giver". Whatever we give, we should give with an attitude of merriment and true gratitude in our heart. Realizing that even our ability to give is in itself a blessing from God; From the God to Whom belong all the cattle on a thousand hills! Our awesome God. Wouldn't you consider it an honour to give a gift to a person you hold in high esteem? The last but not the least important way we should give to God is out of love for Him. Our giving to God should not be burdensome but should be done to express how we love God. 2 Corinthians 8:7-8 says "But since you excel in everything; in faith, in speech, in knowledge, in complete earnestness and in the love, we have kindled in you, see that you also excel in this grace of giving.

It therefore follows necessarily from all this that within the matrix of the Christian moral economy, the social relationship between God and the believer as well as among believers in the Church is not so much governed by economic forces (whether one has what to give or does not have what to give or has little to give), but more by moral norms and expectations (Booth, 1994). This could be seen in the way Christians relate themselves with the recipients in the manner of giving in this study. One final point to note concerns the lack of significance of teaching in the Church during sermons and during discipleship on Christian morality and Christian ethic in motivating and guiding believers to engage in giving and doing it in a Christian way. Generosity is contagious, as it spreads from our money to our time, our talents, our abilities and our presence. Teachings on giving ought to be done routinely because the lack of generosity and the willingness to share is also contagious. Christians ought to be taught to share what has been given to them with those who have less. They ought to their gifts, talents, time, themselves and even our financial resources to have Godly blessings. According to the Bible, abundant blessings imply weighty responsibilities; "for everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more" (Luke 12:48). The message is clear: our possessions are to be used not merely for our own enjoyment but for the benefit of the world around each believer and this is buttressed by the scripture "Freely you have received, freely give" (Matthew 10:8). Individual Christians as such ought to make their giving decision based on deep-rooted values such as economic rationality and effectiveness maximization of the Christian life world.

We acknowledge the significant pressure that is brought to bear upon leaders who have to manage the Church. However, our thesis is that tithing ought not to be used as a principle of giving in itself, but a practical way of outworking principles of giving by embracing giving. The emphasis of improving church financing must not be thorough diversification and innovation perse. Instead teaching about should be taught as a benchmark. Thus, this study should be read as a step in a much longer research project for the Catholic Church to understand the important link between low funding versus day-to-day management of the church as well as meeting the obligation has given to help the brother.

The way Forward in terms of Implications for Religious Practice

This article has outlined the contours of current cultural practices and understanding of giving in the catholic community. The culture has potential to limit meeting the operational needs of the church as well as meeting the brotherly needs of the congregants in the Christian setting. We therefore recommend to the church to consider the following:

1) First, the study showed that the church relies more on giving and yet this giving is not as it is expected according to New Testament dictates. There is need to promote teachings on giving. The priesthood and lay leaders have a responsibility to teach all that the church belongs to the entire people of God. This would nourish the faith of the people through preaching the Gospel and administration of sacraments and thereby that faith will produce fruits of generosity like that of the churches in Macedonia (2 Corinthians 8:1-15). This sits well when people sacrificially, witnessing and practice self-denial.

2) The second is to give deep education and evangelisation within the church especially in the Lay Groups and Small Christians Communities through seminars and preaching about faith and the importance of supporting the church through other contributions from the grass root (Small Christians Communities). These seminars should be conducted by Parish Councils as well as the Archdiocese leaders to the leaders of the lay apostolate, Small Christians Communities' leaders and all other Christian faithful of all groups. In the process, Parish leaders and lay group leaders should first be evangelized and educated on the spirit of giving and how contributions are necessary for the church's prosperity and growth.

Teachings on giving ought to be done routinely because the lack of generosity and the willingness to share is also contagious. Christians ought to be taught to share what has been given to them with those who have less. They ought to offer their talents, time and themselves and even their financial resources to have Godly blessings. According to the Bible, abundant blessings imply weighty responsibilities; "for everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more" (Luke 12:48). The message in the bible is clear: our possessions are to be used not merely for our own enjoyment but for the benefit of the world around each believer and this is buttressed by the scripture "Freely you have received, freely give" (Matthew 10:8). Individual Christians as such ought to make their giving decision based on deep-rooted values such as economic rationality and effectiveness maximization of the Christian life world.

3) Lastly but not least, we recommend that the church leaders in the Archdiocese consider adhering to-these recommendations made not only for the sake of running the archdiocese but to build a Church of Christ that will have the Godly culture of giving all to God and for God.

Significance of his Study

This study would be of interest, both theoretically and empirically, to Christian congregation leaders' academics as well as professionals who work in the fields of Christian religion to foster giving. At the same time, the study is likely to contribute to the deepening and broadening of our understanding of giving.

Conclusion

In this article, we have articulated what is regarded as the core features of the lived life of giving in mainstream Catholicism. Our findings show that tithing is given prominence and giving is not frequently influenced by act of grace (see 2 Corinthians 8:7)

Well, if you look at the context of chapter 8, you'll notice that Paul is talking about the generosity of the Macedonian Christians who were giving out of extreme poverty. Paul is challenging the Corinthian church (and us today) to excel in the gracious act of giving generously to others! This is further in agreement with Mathew 6:2. The Lord Jesus expects and requires us to give from the bottom of our hearts. The Lord Jesus said to His disciples, "When you give" not "if you give". Hence, Christian giving is not optional, but rather essential and a must.

Our intention was to provide not only to Catholics but to Christian researchers with a methodological standpoint, which genuinely resonates with their beliefs about God, the world and man's relationship with the world and God. We take cognisance of the practice of giving and the elicited faith as expressed and practiced on different occasions in the believers' everyday lives. It is imperative that we continue to explore giving within the Catholic church. It is through interrogating and understanding the multifaceted and multi-layered expressions and meanings, as we have done, that researchers could understand how individual Christians as well as small collectivities adhere to and embrace God in their act of giving. Though this study was contextualized within the Archdiocese of Lusaka and the continuing relationship to Christian faith which, though not well-documented in literature, has stressed the importance of obedience to giving and could be extended to other Catholic Settings as they have a similar culture and social structure. Based on the data we collected, we have categorised our participants' lived experiences in six themes and giving is shaped by the socio-cultural and religious practices as well as congregational culture in which giving is enacted. Meanings of giving shown are multifaceted and complex. They exhibit an interplay of patterns, across all themes. Generally, participants agree that the amounts they give are not adequate specially to maintain infrastructure, meet staff and leadership salaries and stipends, the operational needs of the clergy and a number of welfare activities like supporting seminarians and catholic community schools. The findings provide initial evidence that believers in the Archdiocese ought to learn from New Testament teachings on giving. The Church leadership has a moral obligation to teach about giving throughout its structures. Catholics just and like all other Christian believers must reunite the virtues which are received from God and by which Christians transformed in reality as new beings in the pursuit of the supreme goodness ought to abide into giving from the centre of the heart and cheerfully.

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