

UNIVERSITY OF CAPE COAST

APPROACHES TO CHURCH FUNDRAISING AND THEIR
IMPLICATIONS FOR CHRISTIANS IN GHANA: CASE STUDIES OF
SOME SELECTED CHURCHES IN CAPE COAST

BY
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RELIGION AND HUMAN VALUES

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DECLARATION

I hereby declare that this submission is my own work towards the award of the Doctor of Philosophy Degree in Religion and Human Values and that to the best of my knowledge, it contains no material previously published by another person nor material, which has been accepted for the award of any degree except where due acknowledgement has been made in the text.

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Supervisors' Declaration

We hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast

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ABSTRACT

Even though fundraising has been part of the religious practices of the Church since its inception, concerns have been raised in recent times regarding the rationale for adopting certain unfamiliar strategies of raising funds towards church activities today. This study evaluates the rationale and the implications of the plethora of fundraising strategies currently being practiced by some Ghanaian churches. With across method triangulation, an in-depth analysis of the ideas of the leadership and the experiences of a portion of the laity regarding the phenomenon was made.

The results of this study indicate that the rationale for the plethora of fundraising strategies was to meet the ever-increasing demands of the churches. In addition, the study posits that aside meeting their demands, the generated funds of the churches are also used as part of the churches' co-operate responsibility to bring social change in the lives of adherents, non-adherents and social institutions. Despite this positive function, the plethora of strategies has, to some extent, created fatigue in giving, which has led the act of giving among the minority of the sampled population been influenced by social factors. Although, the majority of the sampled believers may also be affected by the fundraising strategies in the church, like the Macedonian Christians, they practiced the godly model of giving.

Further, recommendations were made to aid the churches wean themselves from over-dependence on their congregants for financial support. This, to some extent will help to reduce the fatigue in giving among congregants. Recommendations were also made regarding prudent use of church funds and effective stewardship.

KEY WORDS

Effect

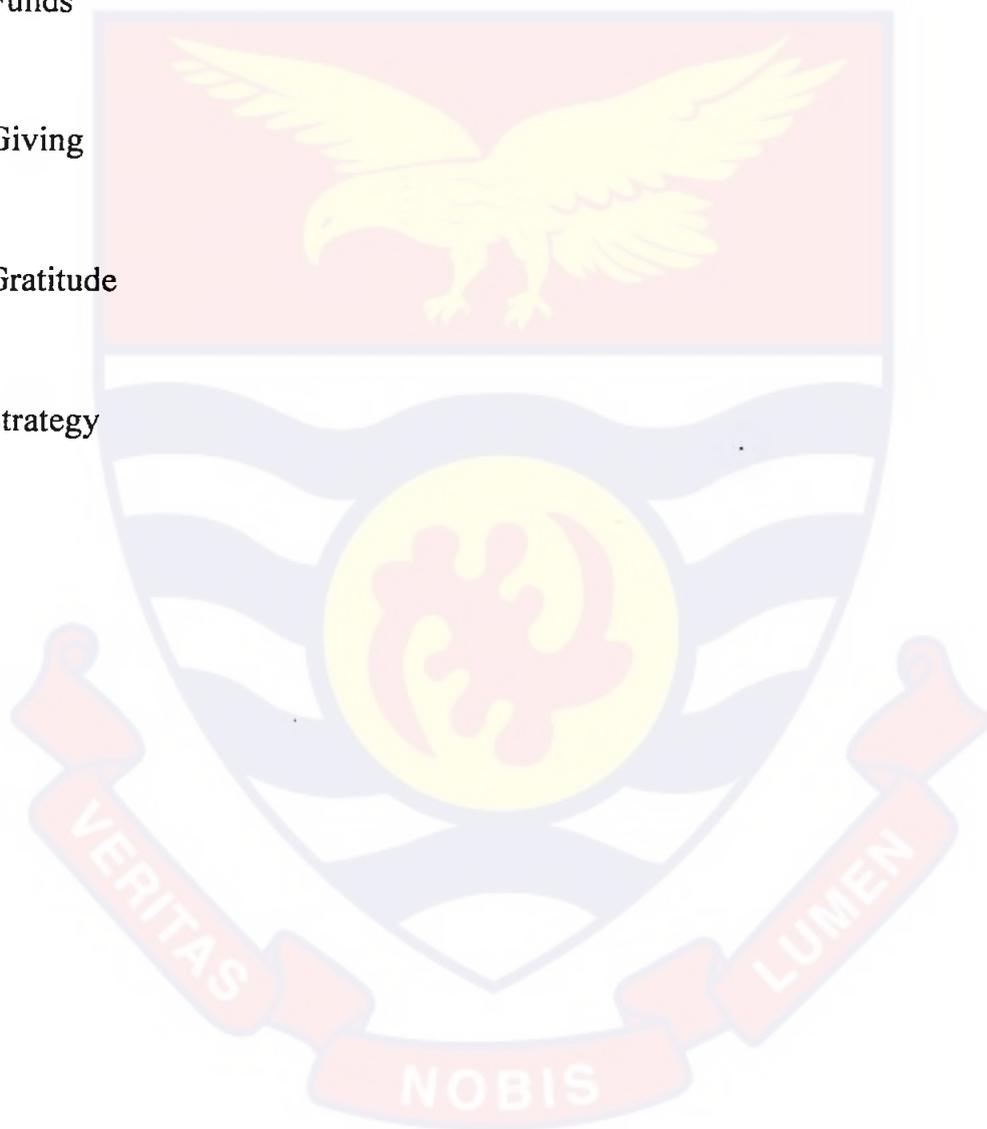
Fundraising

Funds

Giving

Gratitude

Strategy



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DEDICATION

I dedicate this work to:
My wife, Khadija Abass and
Children, Sala Wutimi Shaibu and Habiba Nnyaabi Shaibu



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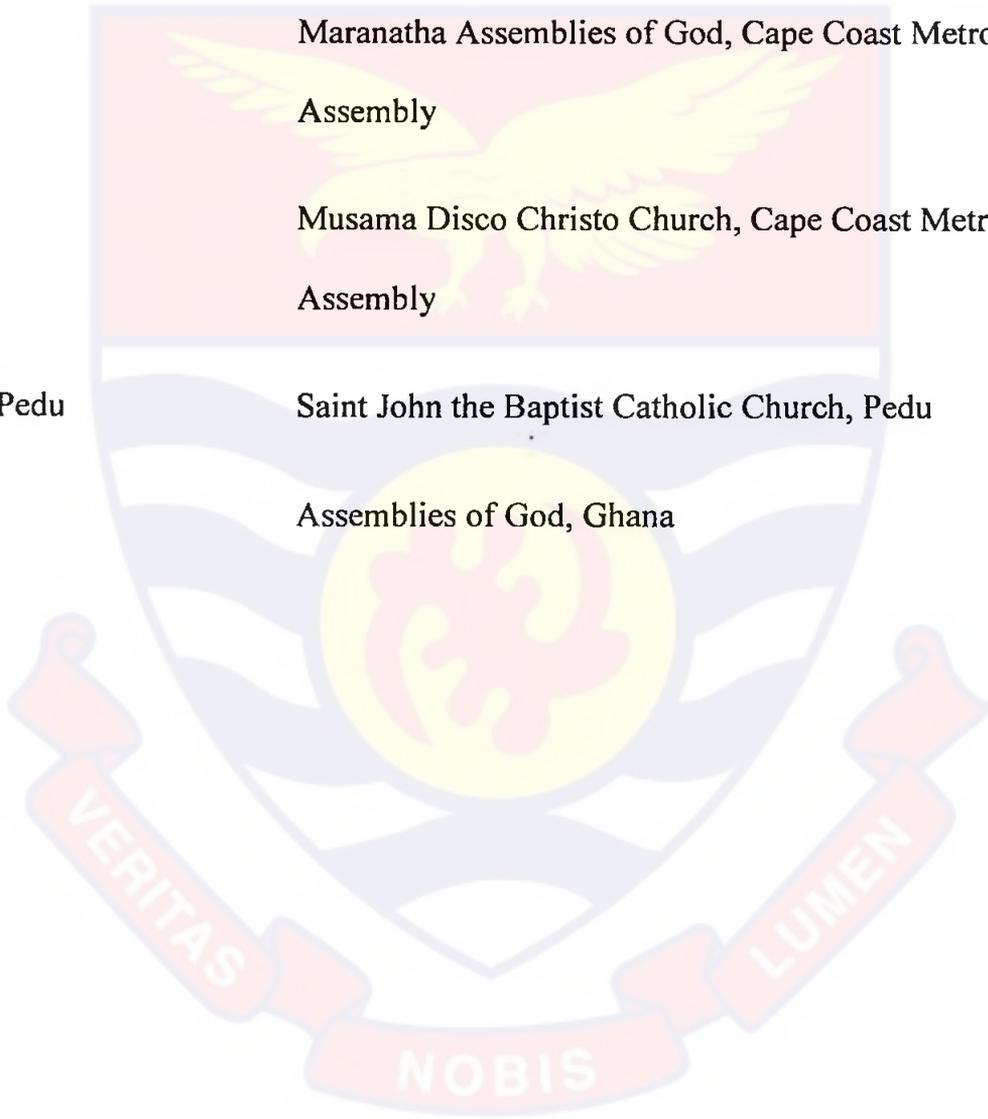
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ABBREVIATIONS

ACI, Aquarium	Action Chapel International, Aquarium
EPC, Pedu	Ebenezer Presbyterian Church, Pedu
HGCI, Pedu	Heaven Gate Chapel International, Pedu
MAG	Maranatha Assemblies of God, Cape Coast Metropolitan Assembly
MDCC	Musama Disco Christo Church, Cape Coast Metropolitan Assembly
SJBCC, Pedu	Saint John the Baptist Catholic Church, Pedu
AGG	Assemblies of God, Ghana



CHAPTER ONE

Introduction

Introduction

This study critically explores strategies of church fundraising from the Ghanaian perspective. It can be said that money plays a very significant role in the sustenance and maintenance of churches. According to Kelly (1998:6), fundraising is “the process and activities related to helping charitable organisations obtain gifts” including money for their operations. Wilson (2010) also opines that fundraising is the “management of the property or resources belonging to another in order to achieve the owner’s objectives” (p. 15). Wilson did not relate fundraising to solicitation of resources. Rather, he associated fundraising to a steward prudently managing his/her master’s resources. In this regard, Wilson’s assertion suggests that fundraising is synonymous with stewardship. The two words are to some extent related yet are not absolutely synonymous. Andreasen and Kotler (2008) view the practice of fundraising as an activity of collecting money towards the development of a community or an organisation.

Nevertheless, according to the working definition of the study, fundraising is a process of soliciting resources for a cause. This solicitation can be seen as a means by which people show their sympathy, friendship, commitment and, most of

all, their love for one another. This bond of solidarity plays an important role in the society and in the Church in particular.

In other words, in the context of this study, fundraising is an activity that is directed towards securing financial support from individuals or groups towards the establishment and/or sustenance of a church. This is done mainly through payment of tithes and levies, offerings, annual harvests and other forms of appeal for funds, including selling of products and consultation fees charged by some pastors. The offerings in most cases involve money and other forms of material products.

Another term worth defining is offertory. The term 'offertory' comes from the Latin word, 'offertorium', a combination of the words 'offere' (verb) and a suffix 'torium' which has the following meanings; in the first place it refers to a place where offerings were brought. It also refers to one of the principal parts of the Eucharistic liturgy (usually found in English and Roman churches) at which bread and wine are given to God by a celebrant. Specifically, it refers to the part of the Holy Communion service appointed to be spoken or sung during the taking of alms, before the elements are consecrated. In musical term, it stands for the short instrumental piece played by the organist or a hymn sung by the choir while collections are taken. It can also stand for monies offered or donated during a church service.

It is prudent to state that 'offertory' has been rendered interchangeably as giving, collection, alms, offering, contribution and gifts by various scholars. The *Webster's New Encyclopedia* (1994), for instance, refers to offertory as "the presentation of the offering of a congregation at a public worship". Marvin

(1973:288) interchanges the term 'offertory' with collection and he sees offertory as a "contribution for the support of the poor". Nevertheless, Deissmann (1984) (cited in Hans Conzelmann, 1975) and Delle stresses (1992) that offertory means the collection of money at religious service. In this study, offertory is seen as one of the sources that the studied churches use to generate funds to finance their activities.

Other terms related to fundraising are the inclusive and patronage models. These models were used by Chow (1992) in his study of the social network in Corinth. The patronage model is a fundraising strategy where the rich believer has advantage over the poor and needy believer because of his/her wealth. This is a strategy where in the course of raising funds, a fundraiser gives or mentions a specific amount of money he/she expects some believers to give to the Church. For instance, a fundraiser may, in the course of raising funds, ask believers, especially those who can afford, to give to the church, one thousand Ghana cedis. The inclusive model nevertheless, is a mode that allows every Christian to give to the Church whatever amount of money or resources that he/she had planned to.

This work focuses on some selected churches in the Cape Coast metropolis, including the St. John the Baptist Catholic church, Pedu, Ebenezer Presbyterian Church, Pedu, and the Maranatha Assemblies of God, Cape Coast Metropolitan Assembly, the Musama Disco Christo Church, Cape Coast Metropolitan Assembly, the Heaven Gate Church International, Pedu, and the Action Chapel International, Aquarium. These churches form the population for the study that

critically examines the strategies of fundraising among Ghanaian churches. It is worth adding that these churches were purposefully selected for this study.

Motivation for the study

Churches in Ghana of late have adopted different strategies in raising funds, which has led to the emergence of a range of fundraising methods being practiced by the various churches. This however raises serious hypothetical questions regarding the motive(s) of the churches for adopting such complicated and suspicious fundraising strategies. It also raises the curiosity of the researcher to carry out the search into the implications of contemporary church fundraising strategies for the church and the society.

Background to the Study

Fundraising is one of the avenues that religious institutions use in gathering resources for their establishment, maintenance, sustenance and growth. In antiquity, well-known cults had their fundraising theologies that mandated their priests to make a living out of their priestly vocation. For instance, the developed worships of Egypt and Assyria were sustained through their enormous revenues derived from their religious activities. Ancient Israel also developed its own fundraising theology (Robertson, 1931).

Our emphasis in this work is largely centred on Judeo-Christian strategies of fundraising and these are supported from both the Old and New Testaments. In this regard, for instance, in Ancient Israel funds raised were mainly used to support the needy as well as in the building and maintenance of Yahweh's temple.

Fundraising was strongly emphasised in the Old Testament and in the early church. In Jewish tradition, fundraising meant for the care and support of the poor and needy was mandated in the Law (Deuteronomy 15:7-8) and these were seen as a means of atonement during the Second Temple period (Ralph, 1973). Aside what was mandated, Ancient Israel had the voluntary fundraising system that was used for various purposes such as building of temples and repairing of broken walls (Exodus 25: 1-9; 35:4-36; I Chronicles 29:1-20; II Chronicles 31: 1-20 and Nehemiah 1: 1-11; 2:1-20).

This Jewish strategy of fundraising is one phenomenon on which Christianity began its historic growth (Robertson, 1931). The adoption of the Jewish system to some extent facilitated the growth of the Church since it was used to cater for believers and non-believers as well (Chadwick, 1967; Barnett, 1999; Kruse, 1987 & Murphy-O'Connor, 1991). Nevertheless, the Church could not sustain this Jewish system due to factors such as famine, double taxation, widowhood challenges, persecution and socio-economic ostracism. For instance, a severe famine rocked the world in 47-49 C. E. (Barnett, 1999; O'Connor, 1991; Hengel 1980). The great famine, which was prophesied (Acts 11:27-30) by a Jewish Rabbi named Agabus, was due to Emperor Caligula's attempts to desecrate the Jerusalem temple (Nickle, 1996). Although, the prophecy was given at the time of Emperor Caligula, it actually took place during the reign of Emperor Claudius in 47-49 C. E. Prior to this famine, the Jerusalem church was facing the problem of how to take care of her large number of dependent widows (Acts 6:1 7) and the famine actually worsened the situation in that church. Apart from the famine, the

Christians in Palestine at that time also had to pay taxes to both the Roman authorities and the Jewish authorities. The payment of these taxes further worsened their plight.

The Jerusalem church was the worst hit by these challenges. To help curb these challenges, a meeting was held in autumn of 51 C.E. at the end of which Apostle Paul was tasked to raise funds to support the Jewish Saints. This, many believe, formed the bases for Pauline theology of fundraising. The request for Paul to raise funds in support of the Jewish Saints was made in the mid-forties but was formalised during the end of Paul's transitional ministry in Rome around 55-56 C.E.

Apostle Paul used strategies such as large group mailings, representatives in the field and taught on Christian stewardship in the raising of the funds (Kunhiyop, 2008). It is worth adding that funds were raised among the Gentile churches. A question, which needs to be asked, is whether the fundraising activity continued even after the great famine was over. Kee (1957) opines that the fundraising did actually continue even after the famine. According to him, the Jerusalem church was impoverished because of their failure to sustain their communal living spirit. The communal living spirit was a system where the wealthy Jewish Christians shared their wealth or properties with their poor and needy brethren (Acts 4: 32-3). This communal living spirit can be compared to the once dominant extended family system in Africa where people assisted each other irrespective of one's ethnic or social background. The help in this regard was partially due to the connection shared by the members. Nevertheless, in some

African countries, especially in Ghana today, this family system in most cases is gradually giving way to the nuclear family system where people are only concerned about the welfare of their immediate families. Nevertheless, Wach (1958) claims that churches in our contemporary times do create their own extended family system of communal living.

Pauline strategy of fundraising practice continued to the period of the church fathers through the medieval era. Notwithstanding, during this period the perception of the church, particularly the church fathers towards the wealthy believers had changed. This could perhaps be attributed to the attitude or the method used by the rich believers in gaining their wealth. The fathers considered the wealthy believers to be spiritually impoverished because they were seen as greedy, extortionists and oppressors of the poor (Rhee, n. d). In this regard, the rich supported the poor and needy believers in order to gain salvation and the latter in turn reciprocated this kind gesture by interceding for the former.

This epoch witnessed the use of plenary indulgence when Pope Urban II remitted all penance of Christians who participated in the crusades and who confessed their sins. This was later extended to those who could not participate in the crusades but offered monetary contributions to support the crusades. With time a treasury of indulgences was created, which sought to promote the Church and its mission (Covolo, n. d.). In this sense, indulgence became commercialised. The sale of indulgence gradually became incorporated in the Church and steadily developed into a new method that the Church used to raise funds to meet some of its needs. This new strategy existed with the one inherited from the early church. The new

strategy, which could be termed as the Catholic strategy of fundraising thus involved the selling of indulgences by individual bishops in order to raise funds for church development. For instance, the Church raised funds through the payment of indulgences towards the building of St. Peter's basilica in Rome and for the sustenance of the Church in Rome and her priest or agents. The Catholic strategy of fundraising implies that salvation could be attained by merits (buying/payment of indulgence). The strategy gradually gained recognition in the Church and was carried on through the Medieval period. Nevertheless, with time the purpose of instituting the Catholic strategy of fundraising was defeated in that it led to many abuses by some bishops. These abuses led to agitations from some people within the Catholic fold. Eventually, the Catholic strategy of fundraising emerged as one of the catalysts that led to the Reformation of the Church in the 16th century.

The Protestant Reformers of the 16th century rejected the Catholic strategy and adopted what was inherited from the early church. Their argument was that salvation could only be attained by faith and not by merits or good works. In spite of this rejection, it can be argued that the practices of the Roman Catholic Church regarding fundraising found their way into the life and practices of the churches that emerged from the Protestant Reformation.

In line with the tradition of continuity, the practice of fundraising was introduced into the Ghanaian Church. Prior to gaining autonomy, some of the mission established churches were not organising any fundraising event; they depended on the mother churches for financial support and an example of such churches is the Assemblies of God, Ghana. After becoming autonomous in the

1960s, they introduced the traditional fundraising theology inherited from their mother churches. Since the inception of Christianity in Ghana to date, the faith had grown to become the dominant religion in the country. The growth of the Church has led to changes in the Church's liturgical practices such as prayer, music, worship and strategy of fundraising. Regarding the latter, (strategy of fundraising) the changes have led to the emergence of several strategies of fundraising with their attendant challenges.

From the foregoing argument, it is evident that the Church since its inception has witnessed the introduction and adoption of different kinds of fundraising methods. It is worth saying that such introductions were occasioned by a necessity and this came about because of the pressing need(s) of the Church. Therefore, it is evident now that one common practice pertaining to the Ghanaian Church is fundraising. In Ghana, aside the strategy of fundraising that was inherited from the mission societies, there are various strategies of fundraising currently being practiced by the Church and the emergence of the strategies of fundraising came with peculiar challenges hence the justification for the focus of the study. This research therefore seeks to critically assess the strategies of fundraising from a Ghanaian perspective.

The Scope of the study

The scope of this study was limited to assessing the strategies of fundraising in the selected churches. This was done by critically assessing Pauline strategies of fundraising and analysing the various fundraising strategies

in the selected churches. The study also evaluated the fundraising strategies and their implications on the givers.

Statement of the Problem

Fundraising has become an everyday event in the church today. This development led to the adoption of several fundraising strategies by the various Christian denominations in Ghana. And even though fundraising has been part of the religious practices of the Church since its inception, questions are being raised in recent times regarding the use of certain methods in raising funds in the church, as people see those methods as exploitative and abusive. The study therefore analyses the implications of the emerging fundraising trends for church members.

Significance of the Study

Firstly, the study contributes significantly to scholarship by helping students of ecclesiastical history, church leaders and the entire body of Christ to reassess the current fundraising theologies in their churches. This will help churches in Ghana to improve upon their existing fundraising strategies. Secondly, the findings of the study will provide a perspective for further research work in this area by adding to the stock of existing body of knowledge in the field. Thirdly, the study recommends other contemporary biblical strategies for raising funds in the church.

Objectives of the Study

- ◆ To critically analyse how fundraising evolved in Ghanaian churches
- ◆ Identify the motives for fundraising among churches in Ghana

- ◆ To examine the frequency of fundraising and its implications for Ghanaian Christians
- ◆ To assess issues concerning accountability of funds raised in studied churches
- ◆ To examine the mechanisms put in place to ensure good stewardship of funds raised in the churches

Research Questions

The following research questions are used to guide the study:

- ◆ how did fundraising evolve among Ghanaian churches?
- ◆ why do churches raise funds?
- ◆ how frequently are fundraising activities carried out in churches?
- ◆ how do churches account for their income?
- ◆ What are the modalities put in place to ensure good stewardship of monies raised through fundraising in Churches in Ghana?

Sources of the Study

Both primary and secondary sources of gathering data were applied. Most of the information for the study came from primary sources. Regarding the secondary sources, literature relevant for the study was consulted. Having said this, the religious framework for this work was to critically assess the strategies of fundraising from a Christian perspective.

Primary Sources

The researcher used the semi-structured interviews and questionnaires in gathering data for the study. Face-to-face interviews were conducted for church

leaders and accounts clerks of the selected churches. In addition, for the purposes of anonymity, a mechanism of identifying informants was used. This mechanism was based on Labov (1966) on methods of identifying informants in research method. Nevertheless, room was made for informants who wanted their names to be used. Again, the methods of minimizing the impact of the observer's paradox was used (Labov, 1966). These methods include using a tape recorder in such a way that it would not aggravate the feeling of anxiety some informants experience when they are being recorded. In this regard, the tape recorder was placed at the blind side of the interviewees.

The questionnaire was designed in seven segments namely the bio-data, effects of giving and fundraising, biblical basis and motivation and emotion as motives for giving, and accountability and stewardship of church funds.

Secondary Sources

Literature on the subject was consulted as secondary sources of information for the study. They were accessed through the library, internet and Bible commentaries. These sources aided the researcher gain information regarding the inception of fundraising in the early church and then the various stages that it has passed, to this contemporary time. The information gained became the foundation of this study. Hence, published and unpublished materials including journal articles, church constitutions, announcement books, station diaries, sermon notes as well as dairies of clergy and laity were consulted.

The constitution in particular served as a reference point from which the researcher determined the kind of fundraising strategies that the churches are

mandated to use. This resonates with Yin's (1984) assertion that documentary analysis is important and useful for the corroboration of evidence.

Methodology

The across-method triangulation, which employs both qualitative and quantitative data collection methods, was used (Boyd, 2000; Denzin, 1970 & Mitchell, 1986). This was to minimise the uncertainty regarding the interpretation of the data collected (Webb, Campbell, Schwartz, & Sechrest, 1966) and to enhance confidence in the ensuing findings.

The method gave the researcher the opportunity to examine and describe the experiences of the congregations of the selected churches. Studying the experiences of the congregations led the researcher to develop patterns and relationships of meaning with regard to the effects of the phenomenon under study on the sampling population. The focus was to examine the commonalities among the congregations as they experience the strategies employed by their churches in fundraising. Hence, the description consisted of members' experience of fundraising.

In addition, the method allowed the researcher to observe and participate in the phenomena as they were practiced in the course of data gathering. In this regard, observation was made of informal follow-up conversations that ensued with church leaders and the laity. Conversations of this nature were in most cases not time bound since these occurred when church service has ended. Additionally, I listened to conversations of members of the selected congregations as these revealed their opinions, conceptions and interpretations

of the various strategies of fundraising and their effect on their lives. The outcome of such interactions was recorded electronically, transcribed and later analysed. This facilitated easy assessment of the adherents' understandings of the phenomenon of fundraising. I visited and participated in church services and this was to listen to sermons on giving and the response of the congregation to these sermons.

The data collected were transcribed and highlights of significant statements or quotes were made. The researcher drew a cluster of meaning from these statements or quotes and placed them into themes that answer the research questions. The significant statements or quotes were analysed thematically and used in describing the experiences of the respondents regarding fundraising.

Research Design

The descriptive survey design was used to analyse some fractions of the population sampled from the SJBCC, Pedu, EPC, Pedu, and MDCC. The rest are the MAG, ACI, Aquarium and HGCI, Pedu. The data collected was used to answer questions concerning the strategies of fundraising. The descriptive survey was therefore used to assess the situation as a pre-requisite to inferences and generalization. This is because "surveys are particularly versatile and practical especially to the administrator in that they identify conditions and point to present needs" (Kunutu, 1991). In view of this, I used this design because data from the fieldwork are mostly dealt with by way of descriptive survey to represent the condition(s) of the field.

Population Sampling

One thing that most social scientists are interested in when embarking on a field research is to have a collective study of the entire population of the area of study. Nevertheless, it is usually not possible to either study or observe the behaviour of the entire population and as such (some) researchers mostly confine themselves to particular phenomenon or geographical boundary. Consequently, what most researchers sometimes do is to study a representative group of individuals drawn from a larger group of concern (ie. population) and any research conclusion reached is generalised to all of the members of the larger collectively. Since sometimes researchers do not have access to an entire population, they often rely on samples, which are subsets of the total population. The aim is to obtain a sample that is 'good' or 'unbiased' representation of the total population. In the same way, this researcher used the sample population of the afore-mentioned churches in his study. This constitutes church leaders and some laity.

In a study like this, data could be collected from different categories of respondents based on educational, social, economic or ethnic background. Nevertheless, such a method could produce unfair and unequal representation of respondents, especially when, for instance, one church has more educated members than the others. To avoid such a situation, this study used the lottery random sampling and snowball sampling techniques. These techniques were used to complement each other. Aside, the purposive sampling was used to select twelve respondents for interview. This includes the leadership and the account clerks of the selected churches.

The total membership of the churches as at the time of gathering the data was one thousand, one hundred and the questionnaire was administered to thirty-five per cent of the total population. The questionnaires were given to respondents to respond within a week and this enabled the respondents to have enough time to study the questionnaire. Besides, it offered the researcher enough time to make a number of follow-ups to further explain the instrument to those encountering difficulties. At the end of the week, three hundred and twenty-seven questionnaires representing about 30% were retrieved and this is in accord with Sarantakos (1996). The questionnaires were collected after a week, coded and analysed.

Analysing Process

Although, the data was analysed statistically, the researcher moved from description to explanation. Specifically, the Statistical Package for Social Sciences, version 16 (hereinafter referred to as SPSS, v. 23) was used for the analyses and tables were drawn showing frequency and percentages of such frequencies. These were then computed for further analysis and interpretations.

Caveat

Usually, extracting information from an anxious person often leads to many errors when care is not taken. This is because there is the possibility that such a person may not give his or her full co-operation in the said exercise. The best thing to do is to have the full co-operation of the informant. In order to achieve this, there is the need to make him or her behave as he or she feels at home or at ease. Thus, the methods of minimising the impact of the observer's

paradox was used (Labov, 1966). These methods include installing either a microphone or using a tape recorder in such a way that it would not aggravate the feeling of anxiety some informants experience when they are being recorded.

Informants were informed of the objectives of the exercise. This helped discourage informants from having a pre-conceived mind about the exercise as this may make them (informants) feel reluctant in giving the necessary information. They were informed of their right not to answer any question or to withdraw from the interview for whatever reason(s) they deem necessary. Additionally, informants were assured of confidentiality regarding whatever information they provided to the researcher. Aside, as said under the primary sources in this work, the identities of informants were not revealed since the researcher used Labov's (1966) mechanism of identifying informants in research method.

The recording session started with "ice-breaker" questions and the purpose was to create a relaxed environment for the informants to feel at ease before the main session. The recording of the interview started five minutes into the interview. The interview was opened-ended and it thus provided the researcher the opportunity to ask follow-up questions.

The data collected were transcribed and highlights of significant statements or quotes were made. The researcher drew a cluster of meaning from these statements or quotes and placed them into themes that answer the research queries.

The significant statements or quotes were analysed thematically and used in describing the experiences of the respondents regarding fundraising.

Theory of Gratitude

Gratitude has been theorised as a moral affect with both precursors and consequences (McCullough, Kilpatrick, Emmons & Larson, 2001). McCullough et al. asserted that gratitude serves as a moral barometer, motive and reinforce. They argue that when a person experiences gratitude, such a person is motivated to carry out prosocial behaviour and energised to sustain moral behaviours. Similarly, gratitude is a virtue that occupies a central core place in Judea-Christian tradition. Gratitude, as noted by Robert and Teresa (2005), is a virtue that expresses a sentiment in response to a gift and entails an obligation. Its core motif in Pauline fundraising strategies, for instance has been asserted by Pao (2002). For instance, the Gentile Christians expressed their gratitude, through their contributions, for the unconditional favour regarding the extension of the gospel to them. Additionally, they were indebted to the Jewish Christians and this they fulfilled through their contributions. In this regard, the barometer of the Gentile Christians was the kindness exhibited to them by God. Additionally, their moral motive and reinforce led to their prosocial behaviours, which were their contributions to Pauline fundraising.

Inferring from the above, this study was guided by the following theoretical framework. As recipients of the gospel, are the congregants of the studied churches motivated to exhibit prosocial behaviours and energised to sustain their moral

behaviours in the midst of the plethora of strategies and dishonesty in financial stewardship.

Delimitation of the Study

The study was confined to the assessment of the theologies of fundraising and the Ghanaian Christian perspective. It can be stated that the selected churches have branches throughout the length and breadth of the country, nevertheless, it is an unmanageable task, if not entirely impossible, for one to conduct a study of this nature covering all branches of the selected churches in every part of the country. Additionally, the scope of the problem could have been widened to include other churches and para-church organizations, nevertheless the researcher settled on the selected churches in Cape Coast.

Limitations of the Study

One major constraint was that some questionnaire forms were not returned at all, others were not returned on time. Another limitation in this study had to do with time constraints as the researcher was engaged full-time as an assistant lecturer whiles carrying out the research.

LITERATURE REVIEW

In spite of the significance and relevance of the subject matter to the church and society, literature in the field is woefully inadequate. The work nevertheless, critically engages the following specific published sources to enhance the authenticity of the study. This was done according to the related themes of the research as follow:

- ◆ Principles of Fundraising
- ◆ Motivational Factors for Giving
- ◆ Administration of Church Funds
- ◆ Christian Stewardship of Money

Principles of Fundraising

This section of the work explores the principles that underpin the practice of fundraising. While some of the works examine the principles from a Christian perspective, others view it broadly from a 'secular' perspective. Those from the general secular standpoint focus mainly on non-profit organisations. Nevertheless, in reviewing such works, the researcher tried creating a link with the practice of fundraising in the Church. It is also worth saying that since the researcher is writing for the Ghanaian Church, all the illustrations cited came from this context using the following materials:

In response to the anxiety that sometimes confronts management of non-governmental organisations as well as volunteers regarding fundraising, Larry (2011) takes his readers through certain practical steps that he asserts would not only aid in reshaping fundraising strategies but also recognise donors as people who give for a worthy cause. He outlines eight principles, which he opines as key to the development of a successful and sustainable fundraising strategy and these are explored below:

The first principle sees donors as drivers of non-profit organisations. Here, the author tasked non-profit organisations to identify the values of their donors as well as reciprocate their gesture, for such a step will lead to a successful and

sustainable fundraising. He argues that donors give to people who are like them and as such they need to be treated humanely and not as what Klein (2007) refers to as bank ATMs. He reiterated that donors would always want to be engaged and not enticed in their giving. He thinks that often times non-profit organisations approach donors through a trial and error process and this is marginally effective. In order to increase their donor base, non-profit organisations need to have knowledge about the giving behaviour of their existing donors. The outcome of the study determines whether donees should continue collaborating with donors in the fundraising process or not.

Secondly, non-profit organisations need to commence from the beginning. Here, non-profit organisations are expected to have an effective and well-defined mission statement, which among others should indicate the role of donors and this, has also been reiterated by Klein (2007) and Kunhiyop (2008). Such organizations need to be abreast with their mission statement to enable them articulate their mission statement to their prospective donors. Larry's (2011) argument is based on getting prospective donors and retaining them and this is in accord with the position of scholars like Klein and Reddrick (2012).

Aside getting and retaining donors, non-profits organisations need to distinguish their donors from that of other non-profit organizations and this is to enable organisations tap into their donors. I think this can only be possible if a strong bond of relation is created. The establishment of the bond would lead to a free flow of information from both donors and donees. This idea of an organisation always communicating and fostering a strong relationship happens to be the core

issue in Burk's (2003) work. In this regard, Larry is reechoing an issue Burk had already reiterated.

The third principle is leadership lead. This precept is advocating for the creation of a management board purposely for fundraising programmes. Regarding the function board members of non-profit organisations perform, Larry opines that board members are usually comfortably engaged in the administration of their organisations to the neglect of advocating for fundraising policies or programmes. He is hence calling on board members to be proactive in fundraising programmes.

The issue of donor acquisition is addressed in the fourth principle, which is to learn and plan. The author posits that since non-profit organisations indicate the caliber of prospective donors they are targeting in their fundraising vision statement, they need to plan as well as build a relationship with their prospective donors. To do this, he opines that organisations should study the motivational drive of their donors since most donations are given with intent. Knowing donors' motives would enable the organisation knowing the former's values and will be in a better position to connect to the values in order to increase the former's philanthropic intent. This is because the absence of a connection with the basic values of donors often leads to weak philanthropic intent. Being abreast with donors' motives for giving provides organisations the opportunity to report to donors the desired impact of their donations.

Additionally, non-profit organisations need to first concentrate in raising funds internally before extending their tentacles outside. This is because staff giving is significant for a sustainable fundraising. To raise funds internally, an

organisation needs to build a relationship with its work force. Once this is achieved, an organisation can therefore solicit funds externally as well as build a relationship with the external donors. The point is that starting with staffs in the fundraising process provides an opportunity for an organisation to build relationships with new donors as the network influence expands. Larry's argument is pregnant with questions. Firstly, assuming an organisation decides to implement this principle, should the contribution be compulsory or voluntary. Secondly, what should be the quantum of money that staffs need to contribute? Thirdly, should staff giving be done monthly, quarterly or annually? Assuming it is voluntary, then there is the possibility of the board victimising staffs that for (any) reason(s) refuse to contribute. On the contrary, supposing it is compulsory, are staffs not going to be burdened financially considering the fact that some people, especially in developing nations find it difficult to subsist. Again, are all staffs going to be levied equally regardless of one's position and salary? Definitely, Larry's policy needs to be enshrined in the constitution of non-profit organisation as well as included in the appointment letters of prospective staffs. Both the constitution and the appointment letters should indicate the quantum or percentage of money deductible from staff salary, volunteer allowances and the rate at which deductions are to be made. The non-inclusion of these issues I think could possibly lead to a legal action by a staff.

Although Larry did not give his readers responses to these questions, Stephen Mally, a principal consultant of Blackbaud Direct Marketing Inc. and Lynne T. Dean, a consultant for Custom Development Solutions Inc. partially

responded to these questions. Mally and Dean explore the significance of employee giving to their organisation in online articles. Both writers reiterate the fact that some donors and prospective ones want to give to organisations whose employees and volunteers are also donors. They indicated that employees are also donors who donate to their places of worship and alma maters for instance. Lynne cited an illustration of a solicitation she made to a banker who was impressed and probably 'moved' to become a donor because in her presentation she made mention of the fact that all their employees double as donors for their organisation. The implication of Lynne's illustration is that her organisation might have dealt with the questions that the researcher raised regarding employee giving.

In addition, Larry (2011:101) talks of what he calls as "the four building blocks for engaging donors". The four building blocks are donor acquisition, donor retention, moving donors up a donor pyramid and coordinating efforts. The first two forms part of the principles that have been discussed already hence no need to repeat them. The donor pyramid refers to the life cycle of philanthropic giving. Here, Larry is advocating that organisations use strategies such as major gift and plan giving programmes to obtain different kinds of donations from donors. The coordinated effort block however, implores organisations to have a prudently managed donor database. The rationale is to keep detailed records of donor information, which will aid in tracking the exact position of donors on the donor pyramid. The tracking is likely to aid donors accomplish the highest levels of stewardship. How can mere tracking of a donor lead him or her to accomplish the highest levels of stewardship? I think that the tracking should rather give the

history of donations made by a donor to a donee. As such, to get a donor to climb to the highest level of the pyramid requires among other things the constant communication of a donor's donations particularly the positive impact the contributions made on the recipients and the greater impact it can make should the donor increase his or her donations.

Renew and refresh is the seventh principle. This principle places more emphasis on the strategies that non-profit organisations can use to maximise the other principles already discussed. For instance, to acquire new donors an organisation can use the membership and networking strategies. Thus, donor requisition is significant because getting new donors leads to the survival of an organisation. This precept is significant because some organisations do not use the acquisition and retention strategies in tandem. He reiterated that some organisations are deeply involved in acquiring new donors to the neglect of retaining such donors. Perhaps, efforts are not made to retain them because the organisations do not want to renew, especially first time donors, their mandate. When donors are lost, it is not easy to get them back. The implication of his argument is that some organisations place much premium on only donor acquisition neglecting or placing less emphasis on donor retention. Nevertheless, the two strategies are inseparable. At the end of the day, fundraising is really all about renewal and acquisition.

The last but not least principle is invest, integrate and evaluate. This principle is based on having well directed resources that should be consistent and well planned. The planning should include evaluation and measures of success. In

other words, this principle takes an in-depth approach to how organisations should evaluate and manage their financial budgets. Here, organisations should critically examine their fundraising expenditures vis-à-vis the funds raised and this is to ensure effectiveness in the fundraising activity. After examination, organisations need to compare their financial standing with others and in case their organisation is under performing, then the management needs to take a comprehensive review of its cost and benefit analysis regarding fundraising.

He concludes by calling on non-profit organisations to note that donated money is not always the best measure of an organisation's performance because of their limited business cycle span. He also reminded non-profit organisations that being successful in establishing a sustainable fundraising program is about consistently doing the right things. Yes, I think the right thing should be done at the right time by the right person and at the right place. The final call by the author was non-profit organisation should measure its success base on his eight principles.

Larry gave an exposition on the practical steps that non-profit organisations can use to reshape the practicing of fundraising. Nonetheless, Larry's practical steps are just a tip of the iceberg regarding shaping the practice of fundraising. The practice of fundraising in a non-profit organisation entails more than what Larry has demonstrated. It entails strategies that will lead to transparency in the administration of funds, having an effective and efficient office administration, a well set up office among others. Thus, this thesis will therefore deal with the above-mentioned issue.

Contributing to the debate under review, Klein (2007) discusses principles governing fundraising in her book, *Fundraising for Social Change (Fifth Edition)*. Her book provides non-profit organisations, particularly, small ones with the relevant information they need to raise money effectively through the building of an effective broad base individual donors. In this regard, such organisations would be firmly established and be able to maintain and expand a successful community-based fundraising activity.

Klein (2007) explores the 'Principles of fundraising' in the second chapter of her book. Here, she draws her reader's attention on the need to develop a broad base of individual donors, who through relationship building would become loyal to an organisation. In building donor base system, an organisation needs to undertake a strategy that does not raise money in the first year. In this regard, the first year is used to build relationship with donors. While building the relationship, an organisation needs to plan for both short and long term as well as look at the result of any fundraising strategy for the years ahead. Burnett, (2002) has addressed this relationship building and this indicates how significant it is to the process of fundraising.

In raising donors, an organisation needs to have a policy that will systematically diversify its sources of funding as well as increase the number of donors (Klein, 2007). The organisation also needs to diversify the skills of its donors. People with only a skill have more difficulty finding employment than those with a variety of skills. The diversification is to aid organisations move away from depending on only a single source of funding to multiple sources. An

organisation can only survive for long only if it maintains a diversity of sources. She concludes by reiterating that the more donors a donee have the better ways of obtaining or raising funds.

Klein's work touches on a very significant and major player in fundraising. This is because, without a donor there cannot be any fundraising. Nevertheless, one significant issue she did not address is on how donors could be motivated as well as retained. In this competitive world, a non-profit organisation should not be only interested in cultivating donors but should also think of having strategies that would ensure that those donors are appreciated and retained. This is significant because just as telecom companies in Ghana for instance, are always employing and introducing customer satisfaction strategies in order to retain existing as well as win more clients in order to sustain themselves in a competitive environment, non-profit organisations need to do same. The needed strategies that the churches could use to motivate or appreciate as well as retain donors would be addressed by the researcher.

Identifying himself to the debate under discussion, Kunhiyop (2008) writing on *African Christian Ethics* dealt with the issue of fundraising in chapter twelve of his book. A section of the chapter dealt with the issue of *effective fundraising*. Here, he explores how the Church can raise funds in an acceptable Christian way. To achieve this objective, he placed his submission under three categories namely, strategy, integrity and errors to avoid.

Regarding the strategy, he opines that biblical fundraising were properly planned because of a well-developed strategy that was used. He further posits that

African fund-raisers are very vague in their fundraising activities in that their fundraising projects are not well defined. I think that the labeling of African fundraisers as vague is misdirected in the sense that the onus of having a well-defined fundraising strategy does not really lie on the fundraiser but rather the leadership of the church. Of course, the fundraiser may have the opportunity to re-define any fundraising vision prior to fundraising, nonetheless, this can only be done with the approval of the host. Besides, how many African fund-raisers are professionally trained in the fundraising process? The fact is that many Africans and for that matter Ghanaian fund-raisers for instance, are not professionally trained, hence their inability to have well-defined fundraising strategies. Of course, one is not advocating that a good fundraiser is the one that is western trained. Nonetheless, it would be a plus to fundraisers to acquire education especially regarding the act of fundraising and management process. Thus, the problem of not having a well-defined fundraising project should rather be placed squarely on the Church and not fundraisers.

Kunhiyop further outlines steps on how churches can develop a well-defined fundraising project. Here, he talks about having a vision and mission, which should be stated in unambiguous terms. In addition, churches need to set achievable and specific goals and objectives regarding fundraising campaigns. He however, thinks that if a church wants to solicit for funds from a local or international non-governmental organisation, then that church needs to follow some guidelines he provided, which have been addressed by Klein (2007) and Larry (2011).

Regarding the issue of integrity, Kunhiyop calls on Christians to exhibit the highest standard of integrity and not to be double standard. The demonstration of this virtue according to him would lead people to give their money and other relevant resources for the development of the church. The author summed this aspect of his work with nine essential factors, which he thinks are very vital that the Church can use to gain the trust and the subsequent necessary support from donors.

A deduction from the foregone suggests that Kunhiyop expatiated on honesty and transparency in relation to relaying information to donors. Nevertheless, it is equally important to exhibit similar virtues in the administration of Church funds. It is also worth stressing that these virtues need to be complimented with certain basic measures in order to yield dividend. For instance, these virtues would work if an effective and efficient internal cash control mechanism is in place.

The issue of donor appreciation was also given prominence by Kunhiyop. He opines that regardless of the quantum of donation given by a donor, such a donor needs to be appreciated. He concluded this segment with the admonishing of Christian stewards to be mindful of the fact that the funds entrusted in their care are not for their personal use but for the work of God. Kunhiyop is once again reiterating views of scholars like Burk, (2003), Klein (2007) and Larry (2011).

Kunhiyop concluded by looking at certain avoidable errors. He recommended certain issues that the Church ought not to do. He concludes by

admonishing churches to conduct their fundraising activities in accordance with biblical principles.

It is worth saying that Kunhiyop has done well by exposing his readers to the biblical way of raising funds. Nevertheless, there are certain flaws in his submissions. Regarding the supervision of projects, he gave a one-sided exposition. That is, a prudent supervision of projects by competent people is not enough to convince donors to donate to the Church. Aside his view, I think that donors are also interested in knowing the professional pedigree of those who handle and manage their donations. The point is that some donors also expect an organisation or the church to have the right caliber of professionals to administer their donations.

On the author's third submission, he must be commended for his exposition on the avoidable errors. Nevertheless, one area that is unclear or ambiguous is the issue on manipulation. He writes, "such manipulation includes public announcements about how much people have contributed" (p. 186). One wonders how this could constitute manipulation. Besides, in page 184, he advocated for the need for the Church to be honest in their communication with donors. If donees are requested to be honest to donors then how can a public announcement of what one has contributed constitute controlling a person deviously? I think that such public announcement is likely to ginger some donors to increase their subsequent donations in the sense that studies have shown that some believers are motivated to give based on either the exchange or recognition theory (Sargeant, Shang & Associates, 2010). Additionally, the announcement is also likely to challenge some

donors to increase their donation should theirs 'fall short' of what their friends, loved ones or group members gave. Based on the arguments one can say that it is appropriate to announce how much people have contributed.

Motivational Factors for Giving

This segment explores donor behaviour as well as introduces two models of individual giving behaviour that throws light on why the congregation gives. The segment also explores factors and processes that influence individual giving behaviour. In this regard, the factors and processes that influence individual giving behaviour would be explored under the general models of motivation and non-motivational factors. A distinction would also be drawn within the motivational factors between giving where the giver is expected to accrue some benefits and giving where the giver does not accrue any benefit. This distinction would be placed under two heading namely self-interest and altruism and this would be explored starting with the former and ending with the latter. The self-interest in giving can manifest in ways including:

i. Self-esteem and Altruism as Motives

Believers can be motivated to give based on their self-esteem. Here, believers give because their self-esteem offers them the opportunity to feel better about themselves for having donated to the church (Piliavin, Piliavin & Rodin, 1975). Some believers may also donate to appease or atone for their past sins. The donor ultimately feels better and relieve of his/ her sins after donating. Piliavin, Piliavin and Rodin's argument raise some theological questions: In the first place,

how many donations do a believer need to donate to equally appease for all his/her sins committed? If a believer can donate to appease for his/her sins then what is the essence of Jesus' death that is supposed to atone for the sins of all believers? What kind of appeasement is Piliavin et al., (1975) referring to? Furthermore, is there any sin that Jesus' death did not appease? In other words, did Jesus' death appease only for specific sins and if so which are these sins? Aside these questions, this self-esteem theory is similar to the practice of the sale of indulgences that led to Protestantism in the sixteenth century. The similarity is that both practices involve the buying pardon, either directly or indirectly, for one's sins. The other side of the argument is that whilst in the case of indulgence the culprit gives to a representative of the Pope, in the self-esteem theory one gives to the church or a non-profit organisation. The self-esteem theory may perfectly motivate believers or people in Piliavin et al., religious or social context, but may not necessarily apply wholly in a context where religion permeates into all departments of human existence. In the latter situation, self-esteem may partially make some people feel better in the course of giving, since giving forms part of their religious obligation, and not necessarily giving to appease for their sins.

Others also give base on the public good theory. This theory postulates that believers give because the congregation and for that matter the entire society stands to gain from their donation (Sargeant et al., 2010). The donor does this act rationally because as a member of the society the donor in turn stands to benefit from his/her donation.

In addition, believers give to the church base on the exchange theory. This theory posits that believers give because of the tangible or intangible reward they will receive from God or the church for their donation. This act can be seen as a transaction that is rationally done for a future reward (Sargeant et al. 2010 & Skidmore, 1997). Firstly, some Christians offer their monies to the church hoping that God would reciprocate their gesture. Interestingly, Saint Augustine's and John Wesley's views seem to agree with this argument. Saint Augustine opines that, "while lending to another (brethren) for profit is evil, lending to God by giving to the poor earns us (Christians) the way to heaven" (Gonzalez, 1990: 217).

Saint Augustine's argument raises some questions regarding the role and the mission of Jesus Christ on earth. In the first place, if one considers Saint Augustine's argument, then one needs not accept Jesus Christ as his/her personal saviour and thus become a Christian in that without Him (Jesus Christ) one can earn his way to heaven by supporting the poor and needy in the society. His argument also raises the fundamental issue regarding Jesus' mission on earth. If Jesus came to die, resurrect and consequently to reconcile humanity to God and it is through him that humanity would be saved, then the only channel to heaven as the Bible says is through Jesus Christ and not one's generosity. Of course, Jesus entreats all his adherents to exhibit love and generosity. One cannot therefore conclude that through generosity alone a believer earns or gains heaven. If that be the case, then Jesus' purpose and mission for coming to the earth and Christians' expectation of salvation through Him is defeated and thus would become a mirage. John Wesley also asserts that when one offers his money for the support of the

needy or the poor, such a person is laying treasures in heaven (Hodge, Zech, McNamara & Donahue, 1996). Does Wesley want to imply that the poor and needy who cannot support others because of their poverty are not laying treasures in heaven? Is he implying that it is only the rich, who through supporting the poor and needy lay treasures in heaven? Wesley's argument indicates that the laying of treasures in heaven and subsequently inheritance is the preserve of the rich or those who can afford to support God's work financially. This means that believers who devote their leisure time as well as expertise for instance, to the service of the church are wasting their precious time and energy in the sense that they are not bearing any fruit in heaven. If they are not bearing any fruit, it therefore implies that they have no future 'businesses' doing in heaven. In this regard, heaven is not meant for them but rather for the rich. Hence, the poor and needy believers as well as those who offer their time and expertise to the service of the church would not receive the reward of heaven.

Secondly, other believers give because of the tangible reward they will receive from the church for their donation (Dowd, 1975 Sargeant et al., 2010 & Skidmore, 1997). Such people, for instance, give to the church in order to gain recognition. This happens in situations where some Christians want their members to know what they are offering to the church. In order to appease such people some church leaders sometimes make these people chair some of their functions or offer them positions in the church to the detriment of the poor who might have God's gifts but cannot make any meaningful financial contribution.

In addition, some Christians offer their monies for the extension of themselves (Hodge et al., 1996). Here, believers are obliged to give to the church because they see the latter as an extension of themselves and thus have love for the church. Aside the love, they are also devoted to it since they see the church as part of themselves. In sum, if one loves the church, giving becomes joyful since he/she stands to benefit.

Others also offer their money to the church based on rational choice. This is based on the theory of church growth and decline. The theory suggests that an increase in church growth often makes some members to be committed to the church and hence shy away from any secular activity that might destroy that commitment. To sustain that commitment, church authorities often compel potential members to choose whether to participate fully in the activities of the church or not. The committed members are given positions in the church. Another dimension of this motivator is to define the specific levy that members are required to pay to the church. When one looks at this motivator, the church then becomes like a social club where one pays regular dues (eg. offering) for active membership.

Yet some believers see the church as a therapeutic centre so they derive joy in offering their money. This motivation takes a serious view of Americans' perception of religion. They tend to view religion as 'something' that is supposed to bring happiness in their preferences and these preferences are not to be channeled in any specific direction. Wuthnow & Hodgkinson (1990) assert that:

“Charitable giving thus becomes a kind of token, rather than being directly connected to believing and giving into the kingdom; it is merely a social expectation, something that establishes one’s humanity and respectability in the community. Just as going to church does, philanthropy helps people to feel good about themselves” (p. 304).

The implication is that some Americans offer their monies to the church not because they believe in the existence of God but they see such an exercise as their social responsibility. Their giving helps establish their humanity as well as aid them to gain respect within their community. Giving in this regard is done purely on philanthropic basis.

Additionally, Christians give to the church because it is their religious obligation to do so. The question worth asking is can this religious obligation be devoid of any human motivation? According to Hodge et al. (1996), some believers give their monies to the church in appreciation of what God has done for them. Such people give without expecting any reward from God. They believe that everything they owned in life is a gift from God. A typical example where this reality is exercised is the continuous re-enactment of the Eucharist or the Lord’s Supper in some churches. In sum, the ability of a Christian to be grateful to God for what the latter has done for him/her and his/her family is rooted in the former seeing God as the fountain of every gift.

In contrast to the self-esteem theory is altruism, which is a theory that is based on the fact that a believer or donor recognises a need and decides to give in support of that need without expecting or thinking of any reward or benefit from

his/her donation or donee. An illustration is an unsolicited bequest given to a church, which would be difficult to quantify the motive. Nonetheless, Simmons (1991) argued that such an act could not be devoid of self-interest. He thinks that the motive behind such acts might include “the desire for one’s life to matter, to improve one’s self picture, to feel happier about life and self, to relieve stress of empathy with the victim, or to obey religious or societal norms” (p. 16). One agrees with Simmons that every giving has a motive, whether explicit or implicit, attached. In the case of a bequest for instance, one cannot bequest a property to the church or any non-profit organisation without any motive. The motive determines what and the quantity or quantum to bequeath.

Another altruism theory, which is related to the religious motivation of the self-interest model, is the view that churches make giving an easy task even if one is not a regular member (Klein, 2011). She adds that churches in the United States of America have a stewardship drive program where non-members are annually asked to financially support the church. Usually, such people are asked to give a specific time that their pledge can be redeemed by the church. This option of pledging and paying overtime creates the opportunity for donors to give more than most could in a single lump sum (Klein, 2011). In Ghana this is often done during or when churches are to raise funds; here non-members sometimes including non-Christians are given envelopes with the view that the receiver would put some money in it.

The foregone discourse indicates that people are motivated to give to the church based on self-interest and altruism. The motive behind the self-interest is

that donors stand to benefit either directly or indirectly from their donation. In this regard, without self-interest, believers who fall within this category may find it difficult to give to the church. In contrast, there are donors who give yet they do not benefit from their donations. Donors in the last category give without any ulterior motive. The question worth asking is, can a believer give base on one's emotions? This question is answered in the next segment of the discourse, which is captioned emotions as motives for giving'.

ii. Emotions as Motives for Giving

Apart from the self-esteem and altruism motives for giving, empirical evidence indicates that some people are stimulated to give based on emotional factors like social justice, sympathy, empathy and fear, pity and guilt (Sargeant et al., 2010). These are discussed below:

The social justice motivation theory of Miller (1977) suggests that people will give to restore their faith in a just world when they witness an undue suffering. People who are motivated this way have the conviction that people reap what they sow. For instance, in a congregation where appeal for funds are made to support HIV/AIDS victims, there is the possibility that some members would not contribute for the simple reason that the victims are suffering because of sins committed. This notwithstanding, if the same appeal is made to support an accident or a breast cancer victim the possibility of the whole congregation contributing to support such a person cannot be ruled out. Thus, to Miller the restoration of a believer's faith can only take place through giving to support the church or a victim of a disaster. In this regard, Miller's assertion totally 'cuts off'

the poor and needy from giving to restore their faith. The destitute in this regard are relegated to perpetual recipients. Perhaps, Miller's sampling population consists of financially sound people who are motivated by his theory.

Deducing from his submission, giving becomes a necessary precondition for restoring one's faith. The question worth asking is how many times does one need to give in order to restore one's faith? This is one issue that Miller (1977) did not inform his readers. Additionally, faith is reduced to 'something' that can be acquired through giving and this means that it is only those who are financially sound that can afford it. In this regard, the poor and needy who find it difficult to subsist cannot acquire faith. This therefore means that a poor or needy believer cannot restore his/her faith since he/she may find it difficult to subsist let alone give to the church. It also means that the poor and needy, particularly in the developing world, would never be able to restore their faith should they witness undue suffering or undergo suffering themselves. Biblically, the restoration of one's faith is the sole prerogative of God and this is achievable by a believer after accepting and confessing his/her sins.

The sympathy theory nonetheless, allows an individual to conform to his/her personal acceptable belief (Clary & Snyder, 1991; Schwartz, 1977). For instance, regarding the incidence of the breast cancer example cited above, the congregation would feel sympathetic towards such victim since it would be unfair, inhuman or inappropriate to allow such a person to continue to suffer when they could help heal or reduce the magnitude of the suffering through their contributions. The exhibition of sympathy therefore creates a relationship between

the degree of sympathy on the one hand and the propensity to give and the amount to give on the other (Batson, 1990; Fultz, Batson, Fortenbach & Varney, 1986). The degree of sympathy often determines the amount to give.

The sympathy theory limits giving to only finance. This means that one cannot offer his/her expertise or time to help alleviate one's suffering. In this regard, with the breast cancer illustration given above, a medical doctor whose specialty is breast cancer cannot freely offer his/her services to cure the cancer woman. The scope of giving in this regard has been limited to only finance; the giving of one's time and expertise are not seen as falling within the scope of giving.

In addition is the theory of empathy, which is based on empathic tuition. Here, the congregation is asked to imagine how a beneficiary of their contribution would feel being without their support. It is worth noting that the arousal of empathy needs to be powerful in order to overcome any indifference that may be exhibited by any individual member or group. Nonetheless, over emphasis can personally distress the congregation from giving and hence care needs to be taken in using this theory (Fultz et al., 1986).

Last but not least is the theory of fear, pity and guilt and these emotional stimuli motivates people to give (Krebs & Whitten, 1972; Pieper, 1975). Maximum care need to be observed when using these stimuli in that their overemphasis could personally distress believers from giving. When a believer is distressed, he/she would avoid whatever was communicated to him/her regarding

giving and would thus not give. Hence, their effective use could stimulate the individual believer to give to support the church.

Before concluding, one significant thing worth considering is the relationship between motivation and basic (human) values (Bennett, 2002; Kahle, 1983). This relationship is worth noting in fundraising because in giving a believer's preferences for certain values influence or are likely to be expressed through his/her giving. For instance, a believer who values being respected and appreciated publicly may give under circumstances that the congregation would witness his/her deed. In this regard, personal values do influence a believer's propensity to give as well as has a relationship regarding the amount to give. As long as the church continues to recognise and publicly acknowledge their contributions to the church, such people would always donate to the church. Again, a church's values can also serve as recipe to motivate members to give. This is because Bennett posits that organisational values also tend to appeal to specific people, especially those holding positions within the organization, in their giving motives.

Deducing from Kahle and Bennett's studies one can infer a relationship between motivation and basic values and that values tend to influence the giving pattern of an individual believer. In fact, scholars have written from different perspective on values. This notwithstanding, in the context of consumption behaviour, Kahle's (1983) list of nine values is more appropriate to use.

It is clear from the foregone discourse that the existence of the church is paramount to the Christian hence the need to financially support its existence. In

supporting the church financially, a Christian expresses his/her desire and commitment as being part of the Church. In other words, Christians see themselves as integral part of the church and as such, their finance aids in the continuous existence of the Church. No wonder that the Church is the number one recipient of bulk of the charity that comes from donors, especially in the United States of America (Klein, 2011). It has also become known that believers give in order to satisfy their self-esteem, altruism and emotions. In addition, giving to the church can be seen as a form of exchange between the believer and the Church. Considering the foregone discussed motivations, I thus conclude by agreeing with Klein (2011) that the Church thinks that the individual Christian has a need, which he/she expects the former to fulfill hence the giving of offering. It is also worth saying that whatever money a believer gives, it is given in exchange for work done or yet to be done. One thus concludes with Klein's (n. d.) assertion that in reality donations are fees for service.

Administration of Church Funds

The activities and operations of churches go hand-in-hand with the demand for money in order to execute these responsibilities and these monies must be judiciously managed. If these monies are not properly managed, it often creates challenges such as embezzlement, conflicts, and the possible collapse of churches. In order to help curb some, if not all, of these financial irregularities there is the need to have effective and efficient management techniques that would help curtail the challenges associated with managing church funds. This segment reviews the following materials on financial administration.

Writing on administration of church funds, Bobie (2009), in chapter three, which is captioned *Financial Administration of Charities Funds*, discusses ways of improving transparency in managing public sector finance. He gave an overview of financial administration where he itemised seven points or elements that financial administration entails. He also discusses the scope of financial administration in the Canadian context. He further explores three key areas that the scope of the Canadian financial administration covers namely, financial administration and management of assets, human resources and information management. He posits that financial administration is responsible for the overall fiscal management, accounting and financial reporting.

He further touches briefly, on what the following are: financial accountability, stewardship of monies, internal control, administrative control and accounting control. In discussing the basic concept of accounting control, he itemized nine key elements relevant to accounting control. Regarding internal control systems, he gave nine major elements of internal control system, which he thinks must be present in order for absolute transparency in the public sector to exist. He posits that there should be proper supervision, rotation of personnel, for this will aid minimize financial irregularities, financial stewards be bonded and there is the need to apply division of labour. For an effective and prudent internal control system to take place there is the need to have a cash control mechanism. Cash control system in this regard is keeping record of cash transactions so that theft and irregularities are minimised. An effective accounting system gives control over all cash received and payments made. Notwithstanding, the

accounting system needs not be either complicated or expensive to implement. Regarding cash control principles, Bobie discusses some key elements, which he thinks are relevant to the subject matter.

The author drew the curtain down by exploring internal control rules for cash, which he gave thirteen internal control rules. Nevertheless, Bobie thinks that all the measures he outlined would yield fruit if financial stewards were desirous to make the system work. Again, he asserts that should a person form a church with a personal motive, then no amount of checks and balances will work.

Bobie had educated his readers on the proven ways of how public sector organisations could successfully managed their finances with minimum theft and fraud. The author had his facts correct. However, one of his flaws is that he concentrated on describing concepts rather than defining and expatiating on them. Additionally, his work is tailored toward accounting perspective of the strategies or measures needed for financial transparency. There are issues such as office administration, adequate office set-up and auditing, which are integral aspects of the strategies for financial transparency, which were not treated. In spite of this, his work is relevant to this thesis because financial administration also entails the issues Bobie raised in his work.

Identifying herself to the debate is Klein (2007). In part five of her work titled, *Fundraising management*, she examines how low-budgeted non-profit organisations can break free from the bonds of financial mismanagement. She observes that some of the reasons why some of these organisations collapse is

because of financial mismanagement, lack of proper implementation of strategies and a lack of a well-defined mission and organisational goals.

She argues that for fundraising to be effectively managed, there is the need for the church to have an adequate office set-up and a fundraising department that should have a well stock library with style manual to aid in writing and planning of fundraising. Klein's suggestion on the office set-up and well stock fundraising library is very laudable in the sense that no effective and meaningful work could be achieved without these resources. In Ghana for instance, only few churches would be able to partially achieve these objectives¹ and this can partially be attributed to financial constraints and the lack of knowing the relevance of having these resources.

Concerning information, Klein opines that a major aspect of fundraising is information concerning donors, sources of funds received, time and strategies of a non-profit organisation. For a successful fundraising to take place there is the need to sort and prudently manage the relevant needed information and this should be done by listing the gathered information in terms of priorities. In addition, the organisation needs to keep track information regarding current and prospective donors, information about the church that will be used to win prospective donors and reference materials as well as records concerning past fundraising activities.

Importantly, all incoming as well as outgoing mails should be appropriately filed. She further talks about how records of official meetings of the church regarding fundraising and reports offered to church leadership as well as the

¹ Appendix 5 reveals the stage or type of office being used by one of the accounts clerks of one of the studied churches. Appendix 6 shows Mr. Joseph Addai Tonto, an accounts clerks of the Maranatha Assemblies of God, at work in the church premise.

congregation or public should be judiciously kept. Additionally, records of donors, gifts, as well as information that would help the church ask for more money from donors should be properly kept. Files should be categorised so that their contents are obvious. Another significant issue is the need for an organisation or church to prudently manage its time regarding fundraising activities. Regarding human resource, some Ghanaian churches do not have the qualified personnel that would be responsible for the administrative functions Klein is advocating. Some of the churches employ relations or members based on their commitment to the Church and not based on their academic qualifications.

Klein summed up with the notion that an accurate, up-to-date and thorough records that are easy to access are the necessity for a fundraising programme. I nevertheless, think that Klein's summation forms part of the necessity for fundraising programme. This is because all the issues she raised need to be complimented with accounting principles and internal control mechanism, for instance, before an effective and sustained fundraising programme can be achieved. Additionally, the issue of an organisation having the requisite personnel with the technical know-how to form part of the fundraising team was also not given prominence by the author. The identified gaps would be addressed in this thesis.

Christian Stewardship of Money

Christian stewardship is paramount in every stage of the Christian life in that God uses the various stages of a believer's life to further His saving mission on earth. To achieve this, God entrusted precious resources such as times, treasures

and talent to every believer. It is therefore incumbent on the believer to judiciously administer the resources entrusted in his/her care. The question worth asking is what is stewardship?

Some scholars relate fundraising to stewardship. The term “stewardship” is sometimes used synonymously to mean *donor relation* by fundraisers since both terms serve the same function. That is both terms concentrate on the significance of building and maintaining a relationship with donors. Stewardship can be viewed from the secular and religious perspectives (Kelly, 1998). The secular perspective of stewardship sees organisations as stewards who are supposed to prudently manage and disburse resources entrusted to them by donors. It also connotes a careful and prudent management of something entrusted to one’s care by others (Tempel, 2003). Tempel posits that the soul of stewardship is the manner in which people manage whatever has been entrusted to them.

Nevertheless, in religion, particularly Christianity, stewardship refers to “using both monetary and non-monetary resources for God’s greater good” (Kelly, 1998:434). Tracing the word, *stewardship* from the New Testament perspective, Mounce (1993) and Michel (1967) translate stewardship from *oikonomia* to refer to managing a household. Stewardship, according to Walborn and Chan (2001) is a person who takes care of someone else’s property. Regarding this study, stewardship would be seen as the prudent management of the resources that God has entrusted to the Church for the expansion of God’s Kingdom. This segment reviews the following materials on Christian stewardship of money.

In chapter four of his book, Asante (1999) discusses *stewardship of wealth*. Asante opines that a believer's wealth is a gift from God since such wealth is from God's gratuitousness. To buttress his claim, he made references from the Bible that indicate that wealth is obtained by God's enablement. In this regard, the fullness of the earth belongs to God. He further asserts that the acceptance of wealth as God's gift by humanity reveals the nature of God.

He further posits that wealth should not be seen as an end in itself since it points to God and his nature. For God is the creator of the universe and all therein and he supports this argument with biblical passages. He thinks that as the owner of wealth, God disburses wealth as he pleases. In this sense, he bestows wealth to whomever he chooses and for a purpose. He cites Jacques El lul (1984) to reiterate his argument on wealth belonging to God.

Furthermore, he asserts that wealth should be used for the purpose intended by God. When used in this direction, it demonstrates good stewardship of wealth. This implies that using wealth in the indivisible service to God and society and this includes being financially faithful to the Church and state, sharing one's wealth with the poor and needy, and good investment. In other words, a good steward is the believer who is financially faithful to the Church and State. Anything short of that implies a believer robbing God, (Lev. 27: 30, 32 and Malachi 3: 8-9), as well as the State. On sharing with the poor and the needy, Asante uses Biblical verses to reiterate God's care for the poor and needy.

To further buttress his argument, Asante referred to Susan George's (1976) work on, *How the other half dies*. Susan examines the debt situation and its

implications on developing nations. She argues that instead of the loans collected by developing nations aiding such nations come out of their socio-economic predicaments it rather worsens their plight. The debt service has halted and reversed the development of developing nations. Asante attributed the causal factors for poverty in developing nations to certain given factors. These causal factors, he posits have been compounded by greed, selfishness and exploitation by man. He notwithstanding, thinks wealth can be used to combat the causal factors. He concludes this segment with Patricia and Harold Wells' advice to developing nations not to depend on foreign loans or charity from developed nations, but rather fight for a just economic arrangement or an equal economic playing field.

Regarding investment, Asante looks at the meaning of the term 'invest' and links the term to the Bible where believers are encouraged to invest whatever money God has entrusted to them so that they can make profit. In investing, the believer will be maximising his/her profit, which leads to the expression of his/her capacity to glorify God with his/her wealth.

He is against money that is used to promote social vices since such act is incompatible with scripture (Luke 12: 16-21). He adds that any investment that promotes social vices is an expression of bad stewardship. One thus agrees with Asante's assertion that "a good steward of money will do all in one's power to avoid these vices" (1999: 66).

Concluding the chapter on the sub-theme of *trustees (sic) use of wealth*, he reiterated the need for the rich believer to use his/her wealth in the indivisible service to God and society. In addition, the rich believer should see himself/herself

as “more of a society trustee than a sole proprietor of a resource” (Asante, 1999: 66). He therefore calls on believers to note that they are trustees of God’s wealth and hence they need to honour God and the society with their wealth.

Asante’s expose on the believer’s use of wealth in the service of God’s work is very educative. His assertion that God is the source of a believer’s wealth is the theology of the Psalmist (Psalm 24: 1). Nonetheless, one issue that Asante failed to admit is that the wealth of some believers is not acquired legitimately. In fact, we are in an era where some people, especially the youth, are interested in getting rich quick. Besides, the church comprises people with different social behaviours so there is the possibility that some believers may acquire wealth illegitimately. Hence, it is significant to investigate the source of a believer’s wealth before classifying a believer as a good or bad steward.

Similarly, the payment of taxes does not necessarily make a believer a good steward. If a believer pays all the necessary taxes, yet he/she uses illegitimate channels to get his/her wealth such a person cannot be considered as a good steward. The researcher perfectly agrees with Asante that Jesus paid taxes and advised his followers to do same, yet Jesus did not tell his followers to use illegitimate means in gaining wealth. Jesus encourages believers to obtain their wealth through legitimate means that is why he sent Peter to earn the money that they were to use to pay their tax through a legitimate work (Matt 17: 24-27).

Additionally, Asante’s argument is exclusive in that dependants, including the unemployed, cannot be seen as good stewards since they usually depend on others for their survival. Although this category of people does not pay income

taxes, there are other ways that they are contributing to the economic development of their nation. For instance, they may use their expertise to help develop their communities. This implies that the concept of a good steward is an inclusive and not an exclusive model. In this regard, the concept of a good steward should include dependants who voluntarily offer their services to the Church, society or their nation.

Adding to the debate, Walborn and Chan (2001) explore stewardship from the Old and New Testament perspectives. They first discuss the Hebrew concept of stewardship. They opine that the Hebrew concept starts and ends with God and that God is the Creator and possessor of all things. In this regard, whatever humans possess, they do so as God's delegates. To buttress their stand, they refer to Genesis chapters one and two where humankind was to act on behalf of God. As delegates, humans are supposed to give account of their stewardship. In this regard, stewardship responsibility in God's kingdom was established from creation. Walborn & Chan's (2001) illustrations indicate that the Hebrews had a vivid understanding of the concept of stewardship. Their conclusion concerning this segment can be summarised into three namely, God is the owner of everything in the universe, believers would one day give account of their stewardship, and giving is a worshipful response to God's ownership of all things.

Concerning the New Testament, the authors link the theology of God's ownership in the Old and New Testaments with Jesus' parable in Luke 12:42-48. They assert that the master in the parable refers to God and the master's coming refers to the coming of a political Messiah. They think that Jesus gave a new

interpretation of the expected day of the Parousia and this has implications for Christian stewardship. Jesus' exposition of the Parousia in their view was that the fullness of God's kingdom will delay.

They further opine that the word 'manager' from the Greek word *oikonomos* (Luke 12: 42) as used in Greek literature refers to managers of payable accounts. These managers rendered account of their stewardship to their employers. By analogy, Jesus' parable in Luke 12: 42-48 entreats believers to live as responsible accountable stewards of what God entrusted in their care.

Additionally, they assert that the period envisioned for reward (Luke 12: 44) and punishment (Luke 12: 46) of believers is the Parousia. In this regard, a believer would reap whatsoever he/she sowed. In addition, they think Christians are stewards in both material things and mysteries of God and these they supported by referring to 1 Cor. 4:1. Here, believers are entrusted to preach the gospel as well as render account of their stewardship to God.

Stewardship, in their view starts with the recognition that God owns everything in the universe and this is in accord with King David's assertion in 1 Chronicles 29: 14. As stewards, believers are entrusted with resources as part of kingdom discipleship. The authors further drew some stewardship responsibilities from the parable of the talents and think that God will deal with each believer depending on the believer's given talent, for instance. They continue that the fact that Christ had redeemed believers does not mean that God will exempt them from judgment (Matt 16:27; 1 Cor. 3: 10-15; Romans 14:12).

They admonished believers to serve God's purpose by living a Christ-like life. Using Luke 17:7-10 they remind believers of the primacy of obedience in the master-servant relationship. In addition, to understand stewardship, believers need to understand God's plan for them. They illustrated this from the American context. The thrust here is that a believer's life is not without challenges.

As far as the practical directives are concerned, the authors provided answers to the reasons why believers resist stewardship. They claim believers resist stewardship because of hard-heartedness and ignorance. This is because believers have neglected the influence of the spirit realm. According to the authors, Jesus recognised this when He acknowledged the presence of spiritual warfare in relation to stewardship in Matt. 6: 19-24.

To reconcile the merit and demerit of wealth is to affirm that wealth is not evil itself. Rather the attitude towards wealth makes its possession evil (1 Tim. 6: 9, 10). The existence of the poor does not mean God has dishonoured them but rather material poverty is part of the curse of the fallen world. The authors think that the prosperity or poverty of a believer depends on the faithfulness or otherwise in the use of wealth. In this regard, economic factors do not play any role but rather faithful stewardship leads to material blessing. The important issue is for the Church to embrace the reign, or rule of God in the administration of its possessions and see to the powerful liberation of God's people.

With regard to the Spirit of the tithe, the authors claimed there is disagreement regarding tithing in the theology of steward, which is because of its interpretation. It is worth noting that the most essential thing in tithing is the spirit

behind the donation and not the percentage given. The spirit behind tithing has been emphasised throughout history and a case in point is that of Abram (Gen. 14: 22). Nonetheless, a different picture was created when it got to Jacob; there was a condition attached to Jacob's tithing. To the authors the spirit behind the act is more significant than the act itself. Nevertheless, the rationale behind the act was lost during the period of the Pharisees in the New Testament era and this is because they neglected the important matters of the Law. The authors give five biblical principles that should guide believers in their tithing. The authors summarised this section in two perspectives namely the Old and New testaments, which are bulleted below:

- ◆The Old Testament warns against borrowing when one knows that he/she might not be able to pay because of its consequences.
- ◆From the New Testament perspective, the authors referred to Roman 13: 8 and reiterated the need for humankind to use the practice of spiritual discipline of contentment and simplicity to overcome debt.
- ◆Walborn and Chan called on the Christian Missionary Alliance to raise godly stewards to hold their offices with integrity.

The disclosure made by the authors regarding the foregone discourse is paramount to Christian stewardship. Nevertheless, their stand regarding worldly factors not playing any significant role in poverty is out of context. Worldly factors contribute and even to some extent affect the contributions of some believers. This issue will be ascertained in this thesis.

It is worth acknowledging the contributions of authors whose works have been reviewed for their expose in their respective field of discipline. All the issues raised by the authors are very significant when it comes to fundraising programmes. In this regard, their works would aid build a solid foundation for this thesis. In building a solid foundation, I would critically explore the issues reviewed wholly as compared to the authors' writing from a single perspective. In addition, I would treat the gaps identified regarding each book reviewed.

Structure of the Study

Chapter one is the introduction of the thesis and it deals with issues such as the background to the study, statement of the problem, research questions, aims and objectives, definitions of concept, hypothesis and theoretical frame work. Also included were, the methodology, sources of the study, literature review, limitations/delimitations of the study as well as organisational structure of the study. Chapter two critically assesses Pauline strategies of fundraising. Chapter three engages church fundraising and social change in contemporary Ghana. In chapter four, the study analyses the data from the field research. Chapter five is the general analysis of the field report. Chapter six is the conclusion and the recap of the study and offers practical recommendations with regards to the future of church fundraising in Ghana.

CHAPTER TWO

Pauline Strategy of Fundraising

Introduction

This chapter explores Pauline strategies of fundraising. These strategies are mainly found in 1 Corinthians 16:1 -2 and 2 Corinthians 8 & 9. The issues dealt in this chapter are as follows: a brief historical background of Apostle Paul, situation before the fundraising, duration of the fundraising, purpose of the fundraising, Paul's motivation, motivational principles, Paul's economic theory and stewardship drive.

A Brief Historical Background of Apostle Paul

Undoubtedly, Paul was one of the most influential early Christian missionaries who greatly influenced Christian thinking. His works form a considerable portion of the New Testament. Thirteen epistles in the New Testament are attributed to him, with which seven are universally accepted and recognised as his genuine works and the other disputed (Freed, 2001). The question worth asking now is who is Paul?

Paul was born around 5 C. E. in Tarsus in present day Turkey. He grew to become a strict Pharisee and was outstanding in his orthodox beliefs. Aside his Jewish background, Paul belongs to the Greek and Roman worlds (Dowley et al, 1990). During Paul's era, the Greek culture had permeated and penetrated the

eastern Mediterranean following the conquests of Alexander the Great (335-323 BC). His mastery of Greek is illustrated in some of his epistles (1 & 2 Timothy and Titus). Regarding the Roman world, he was a Roman citizen, which accorded him a privileged legal status regarding laws, property and governance. It also provided him a special freedom of movement, protection and access to higher strata of the society (Dowley et al., 1990).

Paul who was initially a prosecutor of Christians and the master-mind behind Stephen's stoning (Acts 7: 60) had a religious encounter with the Lord and subsequently, became a follower of Christ (Acts 9:1-20). His conversion marked a historic landmark in the history of Christianity because he played a decisive role in the early Christian mission, especially as far as the acceptance and recognition of the Gentile Christians was concerned. This is because he championed the spread of the gospel to the Gentiles (Dowley et al., 1990). In addition, he developed the theological defense of the Gentile mission (Romans chapters 1-11) (Dowley et al., 1990).

Additionally, he asserts that faith in the Lord was the paramount or key to salvation and this stand therefore renders the demands enshrined in the Torah unnecessary and irrelevant (Dowley et al., 1990). This researcher thinks that Paul worked tirelessly and through a fundraising he organized for the Jewish Saints. He was able to achieve ecumenism in the early church and solidarity among the Gentile churches at a time when the Gentile Church was divided over pertinent issues (1 Cor.1: 10-17; 3:1-23). Aside these, he embarked on three missionary

journeys propagating the gospel as well as addressing theological issues in the churches he established.

One unique feature about Paul was his ability to adapt to whatever situation he found himself or what Dowley et al., (1990) term as 'all things to all people'. This principle enabled him to move with relative ease in his mission work.

Concerning his relationship with Judaism, prior to his conversion, he was in accord with first century Judaism. His theology of the gospel accelerated the separation of Christianity from Judaism. He argued that faith in the Lord was enough to grant both the Jews and Gentiles salvation and this led to the inevitable and permanent separation between Christianity and Judaism. In 68 C.E. Paul, the multifaceted man was martyred in Rome during the reign of Emperor Nero (Forristal, 1976 & Weaver, 1987)

Situation before Paul's Fundraising

One phenomenon that Christianity began its historic growth on is the Jewish system of finance and propaganda (Robertson, 1931). In this regard, fundraising was a practice that was adopted from Judaism into the Church by the early Jewish followers of Jesus Christ. The followers contributed in diverse ways to the successful spread of the gospel. These people showed benevolence by offering their resources to the church in support of needy Saints. Record has it that even non-followers of Jesus also benefited (Chadwick, 1967).

The earliest account of fundraising in the early church period is in Acts chapter 4:32 and Acts 5: 11. The followers of Jesus were living in one accord and the rich sold their properties (eg. land) and brought the money before the

leadership of the Apostles for onward distribution to the poor and needy members. Others also sent valuable items like bread, wine, oil, olives and cheese to the leadership of the apostles. Whilst the bread and wine were used for the Eucharist, the remainder of the items were used to support the priests and to meet the needs of the poor in the community (Rhee, n. d.). In this regard, none of the believers lacked or went hungry.

It is worth adding that it was not imperative on the followers to sell their properties and send the proceeds to the Apostles. The actions of the followers were heartfelt responses to God and not designed to be normative for the rest of the Church's life. Love in their hearts for their fellow being caused the rich to be kind to the poor, and to take care of them as if they were their needy brothers and sisters. Through their benevolence, they were able to set up a foundation to cater for the needs of the poor and needy in the church (Acts 6:1-6). The leadership also encouraged personal donations (Kunhiyop, 2008). Ananias and his wife, Sapphira, tried to emulate this example by selling their land. Unfortunately, they were unfaithful and as a result, they lost their lives (Acts 5:1-10). In spite of this incidence, fundraising activities during this period continued.

Nevertheless, the Church could not sustain this communal spirit for a longer period. The book of Acts attributed this situation to the increasing number of widows and the inability of the Church to properly care for them leading to grievances and subsequent election of Stephen and others as overseers in the distribution of the limited resources to the widows. In other words, a committee responsible for the administration and disbursement of the funds (Acts 6: 1-6) was

formed to address the widowhood challenge. The formation of the committee implies that the early church took seriously the social and economic conditions of its members. The church's stand was in fulfillment of Scripture for there are various biblical passages that urge care for the destitute (See James 1: 27 & Acts 11: 27-30). The Jerusalem church was therefore facing the problem of how to take care of their large number of dependent widows (Acts 6:1-7) and this actually worsened the situation in that church.

Whilst doing its best to curtail this challenge, the world was hit by famine in 47 C. E. and this worsened the plight of the Jerusalem church. The great famine, which was prophesied (Acts 11:27-30) by a Jewish Rabbi named Agabus, was due to Emperor Caligula's attempts to desecrate the Jerusalem temple (Nickle, 1996). Although, the prophecy was given at the time of Emperor Caligula, it actually took effect during the reign of Emperor Claudius in 47 C. E. Apart from the famine, the Christians in Palestine at that time also had to pay taxes to both the Roman authorities and the Jewish authorities. The payment of these taxes further worsened their plight. Besides, the Jewish followers of Jesus Christ were poor because conversion to Christianity and especially baptism at that time mostly resulted in socio-economic ostracism in the Jerusalem society (Constable, 2007) and this was because Christianity at that time was a minority religion in the then Roman Empire.

In order to surmount these challenges, the leadership of the Church called for a council meeting, known as the Jerusalem council, in the autumn of 51 C. E. At the end of their deliberations, the leadership tasked Apostle Paul to raise funds

in support of the impoverished Jerusalem church (Gal. 2: 1-10). Subsequently, Apostle Paul and his companions decided to raise funds from the Gentile Church in support of the Jerusalem branch (Barnett, 1999 & O'Connor 1991). The question worth asking is what was the period that Apostle Paul used in gathering and delivering the funds? The next segment addresses this question.

Duration of the fundraising

Although, the 'inner' disciples asked Apostle Paul to raise funds in support of the Jewish Saints in the mid-forties, Apostle Paul formalized it during the end of his transitional ministry in Rome around 55-56 C. E. O'Connor (1991) thinks the fundraising started in 51 C. E while Thomas (2007) and Nickle (1966) placed the date at 52 C. E and 41 C. E. respectively. Nickle (1966) further stressed that Apostle Paul and his companions took seven years (41- 48 C. E) to raise funds for the relief of the Jewish Saints. However, Thomas (2007), writing on the topic *Notes on Second Corinthians*, reveals that Apostle Paul used about five years (52-57 C. E) to raise funds for the support of the Jewish Saints and that Paul solicited funds from churches in Macedonia, Asia Minor, Achaia and Corinth. Paul's fundraising strategy was similar to that of the practice of the Jews in the Diaspora who sent their contributions back home for the development of the Temple. Aside the request made by the 'inner' disciples, what was Paul's motivational drive?

Paul's Motivational Drive

In response to Paul's motivational drive, scholars such as Barnett (1999), Nickle (1966) and Thomas (2007) have expressed some opinions. Barnett (1999)

opines that Apostle Paul was motivated to implement the request of organizing funds for two reasons. The first was that Apostle Paul “sought to relieve a genuine and ongoing need in Jerusalem” (p. 344). This was intended to deepen the fellowship and unity among the Gentile and Jerusalem churches.

Secondly, the presence of the large delegation of the Gentile church that was responsible for sending the monies to the Jerusalem church was to serve as evidence of the success of Paul’s ministry among the Gentiles. Barnett (1999) cited Johannes Munck (a church historian) who argues that Paul’s fundraising was meant to provoke the Jews “to become believers as a result of the ingathering of the Gentiles” (p. 344). Nevertheless, to Barnett (1999) the underlying motivation was to “signify God’s blessing on Paul and his claims of a dominical commission to preach and to seek the inclusion of the Gentiles” (p. 344).

The question that was often asked was whether Paul was able to use the funds raised to achieve his objectives. According to Barnett (1999), Apostle Paul was not able to achieve such objectives because the reception that he received from the leadership of the Jerusalem church was not very cordial (Acts 21: 17-31). Barnett further asserts that the leadership “made it clear that they did not need any help from Apostle Paul or his Gentiles for the conversion of Israel” (p. 345). He thinks Apostle Paul was criticised for the major role he played that led to the collapse of the Jewish religious culture in the diaspora. Thus, the leaders were not impressed with Apostle Paul’s Gentile companions and their collection because the former believed that the latter had succeeded in “alienating the Jewish community from himself and therefore from them” (Barnett, 1999: 345). Nickle (1966)

nonetheless, expresses a different view. He thinks the funds raised was joyfully received by the leaders of the Jerusalem church and that the latter endorsed Paul's mission to the Gentiles (Acts 21:25).

Adding to the debate is Thomas (2007:70) who gives five reasons regarding Paul's motivation, which were as follows:

- ◆ Paul was motivated by his love for the poor Saints in Jerusalem.
- ◆ The funds were meant to honour Jesus Christ.
- ◆ The funds would help equalize God's provision for His people's physical needs.
- ◆ It was to provide a visual demonstration of the equality that existed between Gentile and Jewish Christians. God might use the funds raised to assuage Jewish suspicions of Christianity and of Paul's mission to the Gentiles.
- ◆ It illustrated the spiritual indebtedness that the Gentiles owed to their Jewish brethren. (Thomas, 2007:70)

Thus, aside responding to the calls of the 'inner' disciples, Paul was also motivated from certain angles considering the above arguments.

Purpose of Pauline Fundraising

The first purpose of the fundraising was to relief a genuine need. Prior to the fundraising, the Jewish Saints were bedeviled with challenges such as famine, which was coupled with persistent food shortages, double taxation and overpopulation. In addition, the church at Jerusalem had to support widows and elders, itinerant clergy as well as extend hospitality to visitors from other churches. These challenges really worsened the plight of the Jewish Saints. According to the Biblegate, the funds were, therefore meant to support the Jewish Christians.

The fundraising in this regard was designed to relieve the suffering of the poor Christians in Jerusalem and Judea. Paul in 2 Corinthians 8: 4 and 2 Corinthians 9: 1 refers to fundraising as 'the ministering to the Saints'. The implication is that fundraising can be seen as another form of Christian ministering (1 Cor. 16:1; Rom. 15:25-26; Acts 11: 27: 27-30; Gal. 2:10). In this regard, fundraising was missionary oriented in the sense that it was collected from one geographical location to another. In other words, it was to address the physical needs outside the jurisdiction of the givers' local congregation (Tiede, n. d.).

Paul saw fundraising exercise as a significant aspect of his ministry hence he devoted a seemingly inordinate amount of time and energy for the exercise (Melick Jr., 1989). This action of Paul, this researcher thinks, demonstrate the fact that he was first committed to his call and was ready to sacrifice whatever was precious to him in fulfilling his God's given mandate. His action also demonstrates his commitment to alleviate the suffering of the Jerusalem and Judea churches.

Fundraising was beyond easing the burden of the Jerusalem Church. It was meant to create some form of "equality" among the brethren, just as God directed the Israelites with the manna in the wilderness (Ex. 16: 16-18). In this regard, it refers to redistribution of resources. Nickle (1966) summarises the gesture demonstrated by the Gentile churches in three dimensions: firstly, it was meant to alleviate the misery of the Jerusalem church. It also served as a bond of unity with the ministry of Jesus Christ as well as the suffering members with whom the Gentile churches shared a common faith. Additionally, it showed the effective operation of the Holy Spirit (Nickle, 1966) among the Gentiles. In other words, it

was a sign that the time of the Gentiles in God's plan of salvation had come (Boyle, 2005; O'Connor, 1991).

On the part of Barnett (1999) and Kruse (1987), Apostle Paul saw the fundraising activity as a debt that the Gentile church owed to the Jerusalem church because of the spiritual blessings that had flown out from the latter to the former. Probably, to this researcher, Apostle Paul was agitating for a fellowship that could overturn the strained relations between these churches at that time; for the relation between these churches was deteriorating (Gal. 2: 11-21). In other words, it was meant to cement the relationship between these two churches. The fundraising in this regard was much more than money; it was about relationships in the church. In the view of Barnett, "the Gentiles sent the gifts in lieu of submission to circumcision to secure a place in the covenant (p.344)".

Kruse (1987), notwithstanding, thinks that the Gentile church's support of her Jewish counterpart was in fulfillment of the prophecies of Isaiah and Micah (Isaiah 2:2-3; 60:5-7; Micah 4:1-2): Both prophecies refer to a period when God's house would be established and most people as well as nations shall abide in God's house to hear God's word. These verses speak of the opportunity given to the Gentiles to become God's children and this was made possible because of God's generosity. Similarly, the Gentile Christians exhibited such generosity through their support to the Jerusalem church.

Hengel (1986) gave four purposes regarding Paul's fundraising. Firstly, Paul was fulfilling a promise he made to the 'inner core' disciples. Secondly, he was conveying genuine concern by the Gentile congregation. Thirdly, he was

cooperating in the eschatological fulfillment of Israel's conversion. Finally, he was seeking to unite the Gentile and Jerusalem Churches.

In addition, the fundraising can be seen as an expression of ecumenism. Paul's concern was to unite the Gentile and Jewish Christians despite their cultural divide. In this regard, the fundraising was more than material relief; it aided in the achievement of ecumenical unity in the church (1 Cor. 11 & 12). Similarly, the fundraising was meant to unite believers, regardless of the geographical or ethnical background. It demonstrated the unity in the Gentile churches and their theology. To this Wright opines that Paul "must have seen it as a major element in his practical strategy for creating and sustaining the one family of God redefined around the Messiah and in the Spirit" (Wright, 2009:167). Thus, Paul's fundraising united the Gentiles with their Jewish brethren. Hence, through the fundraising the Christian community expressed itself as unified beyond racial and cultural boundaries.

Additionally, Paul's fundraising promoted solidarity first between the Gentiles and their Jewish brethren and secondly among the Gentile believers themselves since there was division among them (1 Cor. Chapters 11 & 12). Aside the fundraising, Paul used the selection of the representatives to cement the 'broken walls' of the Gentile congregations. Hence, through fundraising Paul was able to achieve solidarity within the fold of the gentile believers. Hence, the purpose of the fundraising was not only meant to relieve the physical needs of the Jewish Saints, but also to achieve ecumenism, soteriology, eschatological and relationship building.

Motivational Principles underpinning the Fundraising

In 1 Corinthians 16: 1-2, Paul gives direction regarding how Christians in Corinth could proceed with the fundraising. Similar directions were given to churches in Galatia. His desire was that the Corinthians would conform to the same rules he gave the other churches. In other words, Paul was calling for uniformity in the raising of funds by all the churches.

Christians in Corinth were supposed to set aside something each day (1 Cor. 16: 2) and offer what they had gathered throughout the week on worship days. The entire congregation was given the opportunity to contribute whatsoever each had to the relief of the suffering Jerusalem and Judea churches. If the opportunity of contributing was given to all and sundry the question worth asking is what then was the principle governing Paul's fundraising strategy?

The strategies that underpinned the Pauline fundraising are, free will or voluntary, divine enablement, harvest, and interdependence and eschatology (Melick Jr., 1989)

Free will/Voluntary principle- The free-will system of fundraising was used and this system has no ceiling or fixed amount regarding the money or quantum of resources one ought to give. This open system gives room for each member to contribute whatever amount of money or valuable resource one has (1 Cor. 16: 2b-*as he may prosper*). Since whatever one gives would be appreciated members took it upon themselves to give their widow's mite. Because there is no element of coercion in this system of fundraising, the Gentile Christians gave out of love for God, the man of God (Church, 1960) and the suffering Jewish Christians. In this

sense, their act becomes a corporate one of self-dedication and commitment in response to God first, Apostle Paul and the Jewish Christians.

Nonetheless, I think that if Paul had used the Bible to coerce the gentile churches into giving, the Gentiles would have been psychologically affected in the sense that their giving would not be accompanied with love (un-cheerful giving). In this regard, there would not be any corporate self-dedication and commitment to God and Apostle Paul. If any self-dedication and commitment existed that would not be born out of genuine love. Perhaps, it would be born out of fear of the man of God and criticism from fellow members for not giving. In addition, the idea of the Gentiles giving themselves to their Creator as a response to God's self-giving in Jesus Christ would be absent. This in a way would affect their personal spirituality as well as their relationship with God and the Apostles. The resultant effect is that it would have a negative impact on mission and evangelism.

In urging the Corinthians to give, Paul was merely pushing them to do what they had already expressed an interest in doing (8:10ff; 9:2). Beside, Paul could have coerced the Christians into giving but that would have violated the principle of voluntary giving. Additionally, any coercive strategy on Paul's part would not have glorified God (2 Cor. 9: 7). Hence, being led by the Holy Spirit, Paul decided to give the people the opportunity to put into fruition what they had already expressed interest in doing (8:10ff; 9:2).

The free will system also implies that Paul decided to include every believer, whether rich or poor, in the fundraising project. In doing this, Paul rejected the patronage model and encouraged every believer to participate. Instead

of using the patronage model whereby only the rich would have had the privilege of contributing, Paul decided to implement the inclusive model. Chow (1992) observes that by asking people to *store up*.(1 Cor. 16: 2), Paul includes both the rich and poor. Paul used a similar system when he asked the gentile believers to select representatives who would assist his committee to (Titus and the two brethren) deliver the funds to the Jewish Saints.

To avoid being partial Paul used the inclusive model, which provided equal opportunity to all members of the gentile congregations to contribute towards relieving the suffering of the Jewish Saints. I therefore think that Paul's inclusive tendency indicates the need for the Church to use the inclusive model regarding fundraising. If Paul had used the patronage model then he would have discriminated against the poor since the latter would not have had the opportunity of participating in the fundraising. Since the Bible is against partiality (James 2:1), Paul's usage of the patronage model would have defeated the purpose of ecumenism that Paul was aiming at. This is because that would have excluded the poor from contributing, this would have amounted to partiality on his part. In this regard, Paul allowed every believer, regardless of his or her the financial or social background, to participate in the fundraising process. Similarly, the present Church can emulate this example by allowing decision-making regarding fundraising project to be participatory.

Divine enablement principle: The act of giving in the view of Tolson (2003) is a natural instinct that should be guided by a genuine and clear fundraising vision. Bisagno (2002) notwithstanding, thinks that such a natural

instinct should be presented with a logical, reasonable thought-out plan that would meet the need and inspire people to give. Although giving is a natural instinct, it is one thing that believers cannot do without the essence of grace. Beside what Tolson and Bisagno are advocating, I think that the greatest driving force in giving is God's grace and the Macedonians who gave under dire circumstances (2 Cor. 8: 2) illustrated this. Apostle Paul realised the Macedonian generosity when he used it to encourage the Corinthians to do same. Without the grace, the Macedonians could not have exhibited such generosity. In fact, considering their predicaments as at the time of raising the funds, (2 Cor. 8: 2- *for in the severe test of affliction, their extreme poverty have overflowed in a wealth of liberality on their part*) one can say that their generosity was totally beyond natural bound. Indeed, God's grace 'moved' people to always do the positively unthinkable. Their giving was truly a work of divine grace. Apostle Paul saw the generosity of the Macedonians as a true reflection of the sufficiency of God's power that empowered them to exhibit that act of charity (2 Cor. 9: 8 & Psalm 112: 9).

Hughes (1962) describes the Macedonian situation as 'rock bottom' poverty. Nevertheless, in their rock bottom poverty, the Macedonians decided to be a testimony to the admonishing of James 1: 2- that says Christians should count it all joy when they meet various trials. In this regard, the Macedonians did not only experience joy but had it over flow in the midst of afflictions. What is more, just as persecution did not curtail their joy, neither did their poverty deter them from exhibiting a worthy generosity (Bruce, 1971). The question worth asking is, how could extreme poverty overflow in a wealth of liberality?

In 2 Cor. 8: 3-5 the Macedonians gave beyond their ability. This does not mean that they were reckless in their giving. The point is that they gave beyond what they predetermined to give (Church, 1960). They, exceeding their predetermined target exhibited God's grace and it is the grace that could let a Christian always go the extra mile in such situations.

In addition, the generosity of the Macedonian churches offers a godly model for financial stewardship in the church today. Paul uses the example of the Macedonian churches to motivate the Corinthians and all believers into understanding that severe difficulties should not be an excuse or justification for not giving to God. In fact, in spite of their severe affliction, they gave freely and with great joy. They generously gave because they had experienced God's grace. In other words, their generosity emerged from God's work in their hearts (Scott, 1998).

Additionally, whatever the Macedonians gave was based on their own accord. In other words, they were not coerced to give. In fact, they even pleaded to be permitted to be part of the fundraising activity (2 Cor. 8: 4). Their plea implies that it was a privilege to be part of the fundraising activity (Church, 1960). I think that their plea indicates the level of communal solidarity that existed in the early church, which did not take cognizance of ethnicity or strained relationship. The significant issue worth considering, which of course the Macedonians might have done, is the close union and common faith they shared with the Jewish Christians as belonging to the same body of Jesus Christ. Implicit in this close union is a responsibility to care for those in need in the household of God.

Aside, from the above, the Macedonian generosity depicts their self-offering unto the Lord and then to Paul (2 Cor. 8: 5) and their fellow Jewish Christians. In this sense, their core concern was to serve Jesus Christ, which they demonstrated through giving in an uncomfortable situation. Besides, the love they demonstrated reflects their faithful response to God's self-giving in Jesus Christ. Just as God did not count the cost in giving Jesus Christ to humanity, so were the Gentiles who did not count or rely on their situations before contributing to support the Jewish Saints. The point worth stressing is that when one gives out of love he or she in most cases does not think or consider his or her present situation or predicaments. What is mostly considered would be the joy that one derives in contributing to relieving a brother who is in need. The Macedonia church illustrated this when they gave liberally out of their afflictions (Kraftchick, 1993).

Furthermore, the generosity of the Gentile Christians further illustrates the greatest sacrifice of Jesus' generosity (2 Cor. 8:9). Jesus' generosity is seen by the prosperity preachers as depicting material prosperity. Notwithstanding, the act goes beyond material prosperity to refer to riches of glory. One agrees with Harris's (1978) assertion that Paul depicts the glory of heavenly existence as wealth, in comparison with which is lowliness of earthly existence which amounts to poverty. Paul's stress was on Jesus' voluntary surrender of glory, which is contrasted with the spiritual wealth derived by others (Eph. 1:3) through His gracious act of giving. In this sense, Jesus gave his riches of glory in heaven as well as life for humanity so that humankind might share in His riches of glory in

heaven (2 Cor. 8: 9 & Phil. 2: 1-11) (Constable, 2015). Jesus' generosity implies that believers are to put the well-being of their neighbours ahead of their interest.

Again, the Gentile Christians did not only offer themselves to God just as God did through Jesus Christ, they also gave their resources to God. Their act indicates their acknowledgement of God as the owner and giver of their resources and whatever they gave in support of the Jewish Christians in actual fact was made possible by God's grace. In addition, their act reveals true Christian worship; they worship God with both their body and resources.

Additionally, because of the great zeal they had in serving Jesus Christ they did not let their economic situation deter them from the fundraising activity (Waldrop, 1984). In this sense, one can say that the Macedonians did not see fundraising as a financial obligation, but rather as an opportunity to minister to their fellow Saints who were in the churches of Jerusalem and Judea. The distance separating the gentile and Jewish Christians could not deter the former from ministering to the latter.

Hence, it is also worth noting that in the midst of their affliction (the Macedonian Christians), God's grace made the Macedonians to have an abundant joy which abounded in their generosity (Church, 1960). In this regard, the act of the Macedonian Christians is in accord with the theory of gratitude in that God's kindness for extending the Gospel to them can be seen as the barometer that motivated as well as reinforce them to exhibit their prosocial behaviours in the midst of their affliction.

Harvest principle: This principle could be viewed from both the natural and special revelation (Melick Jr., 1989). The Gentile Christians gave recognizing the fact that God would reciprocate their gesture. As in the case of harvest, the Gentiles would reap in proportion to their sowing (9:6; cf. Luke 6:38; Gal. 6:7-9) (David, & Melick Jr., 1989). There is thus a correlation between the Corinthians and material things, and this is a normative Christian principle. According to Paul, the Gentiles were to give according to how God has blessed them. Regarding this command, one agrees with Melick Jr. (1989) that instead of Paul warning the Corinthians of the repercussions of stinginess, Paul rather threw light on the rewards associated with giving. Perhaps, Paul may have taken this stand because he knew that the Gentile Christians were aware of the repercussions of stinginess. In addition, it could also be that Paul knew that a Christ-like life is devoid of stinginess.

In their sowing, the Gentile Christians were to exhibit a Christ-like life or attitude, which is acceptable unto the Lord. In other words, their sowing would be acceptable and honouring to Christ should they sow cheerfully. On the issue of cheerfulness, Melick Jr., (1989) gives two very useful guidelines worth considering. The first is that the gift of the Gentile Christians was to be according to their respective conviction. For instance, a believer should not be influenced by clergy before giving. The significant thing to do is for one to respond to the promptings of the Holy Spirit in the light of his/her own personal situation. The second is that one should not let any external force determine the quantum of his/her contribution; the ultimate driving force should be the Holy Spirit. In this

case, the Gentile Christians did not allow the strained relationship that existed between them and the Jewish Christians (Gal. 2:11-21) or their severe affliction serve as an obstacle in their giving. In other words, the Gentile Christians did not succumb to any external pressure. When it is under the influence of an external force, one is bound to give grudgingly or out of regret.

To avoid these motives, the giver should give out of a free predetermined commitment. The commitment would then provide the giver with the best conscience and place the giver in God's love since the latter loves a cheerful giver. In this regard, one agrees with Melick Jr. (1989) that sowing generously implies responding to the prompting of the Holy Spirit that should lead the giver to give based on what God has laid on his/her heart.

Interdependence principle: The last but not least motivational principle is interdependence. The fundraising could be seen as a significant, visible expression of the interdependence of believers worldwide. The fundraising depicts the idea of a community of believers that form a fellowship because of the redeeming feature of the Lord. The Gentile Christians demonstrated this concept in their contribution when they saw their Jewish brethren as part of themselves hence raising funds to relieve the Jewish Saints. In this regard, believers are to share their joy and burden together. For instance, as the Gentile Christians supported the Jewish Saints during the latter's time of needs, the latter is supposed to reciprocate that gesture any time the former is also in need (2 Cor. 8:14). In this sense, the researcher thinks that the lives of believers are intertwined and whatever affects one affects the entire body of Christ. Hence, the welfare of a believer should be the concern of all believers

since whatever affects one affects the body of Christ (1 Cor. 12: 12-27). It therefore becomes incumbent on believers to always support each other by carrying the burden of each as was demonstrated by the Gentiles (Gal. 6: 2).

The interdependence principle also means that material salvation is a corporate affair and the Gentile Christians demonstrated this. Just as the contributions of the Gentile Christians provided material salvation to the Jewish Saints, so are believers expected to emulate the example of the Gentile Christians (James 2: 15-17). In fact, the early church exhibited this concept through their communal living spirit (Acts 4: 32-37). It is worth adding that the material salvation depicted in Acts 4: 32-37 was also extended to non-Christians (Chadwick, 1967). When believers see material salvation as all-inclusive, they are not only fulfilling scripture (James 2: 15-17) they are emulating the Lord's inclusive redemption of humanity (John 3:16).

This principle of interdependence depicts that believers are to live as a community of the body of Christ (1 Cor. 12: 12-27) complementing the efforts of each other for the betterment of the body of Christ. In this regard, there would be some form of mutuality in the community of Christ since a believer survives better corporately. Martin Luther King, Jr. affirms this view in Cone (1986: vii) when he states that:

“We are caught in an inescapable network of mutuality, tied to a single garment of destiny. What affects one directly, affects all directly. As long as there is poverty in this world, no one can be totally healthy... Strangely enough I can never be what I ought to be until you are what

you ought to be. You can never be what you ought to be until I am what I ought to be”

The researcher agrees with King's assertion. Likewise, Mbiti (1989:15) notes, “I am because we are, and since we are, therefore I am”. The implication of this is that an individual becomes conscious of his/her own existence in the midst of the community. In other words, the total life of a believer is interwoven with that of the community of Christ (1 Cor. 12: 12-27).

The interdependence strategy further demonstrates the fact that in Jesus Christ believers are all equal regardless of one's social, educational, political, gender and ethnic status (Gal. 3: 28). In other words, there is no physical barrier separating believers. The Church has not been able to achieve this fate.

Eschatological principle: The historical out workings of God's redemptive plans formed one of the bases of Pauline theology of fundraising. Paul saw a historical development in God's working, which he drew a link with the generosity of the Gentiles in Romans 15:27. Romans 15:27 makes it mandatory on believers who have profited spiritually to share their material blessings with their spiritual benefactors.

The thrust of Paul's argument is that in the past God worked through Israel to accomplish his purposes. However, when Israel rejected Jesus Christ they lost their Christological blessings (Romans 9-11). Through Israel's rejection, salvation has come to the Gentiles (Romans 11: 11a) and hence they would enjoy the Christological blessings. Perhaps, through the kindness and severity of God, Israel

will be restored by God to its former position (Romans 11:22-24) and would once again enjoy God's blessings.

The fall of Israel and the acceptance of the Gentiles into God's fold create two significant relationships between Israel and the Gentiles. Firstly, Israel's fall or rejection created the opportunity for the salvation of the Gentiles (Melick Jr., 1989). In the view of this researcher, Israel's fall to some extent led to the universality of Jesus' Messiahship (Romans 11: 15, 17). In other words, Israel's fall led to the redemption of God's relationship with the entire human race. The other side of the argument is that if Israel had not rejected Jesus Christ will God had saved the human race. To this, the researcher thinks that God's kindness and saving grace is beyond measure and He has the power to save the human race just as He has the power to graft Israel again (Romans 11: 23b). Secondly, God has a redemption plan of restoring the nation Israel in the future (Romans 11:12). This restoration plan will see the Gentiles enjoying their ever greatest riches (Romans 11:12).

This eschatological dimension has both spiritual and material blessings. The spiritual situation of Israel's past brought spiritual blessings to the Gentiles. In the same vein, the spiritual blessings anticipated regarding Israel's future will also bring spiritual blessings to the Gentiles. What in this regard is expected of the Gentile Christians is for them to provide the material needs of the Jews who are in need.

Two concepts could be deduced from Melick Jr., (1989) eschatological framework, which are unity and emulation. In the first instance, there is unity

between the spiritual and material realms. Whiles the present blessing involve the spiritual aspect of redemption, the future deals with the material blessings associated with the Parousia. Secondly, the Church must emulate Christ's sacrifice in the light of God's economy. Like Jesus, believers must share their resources with the poor and needy to be future recipients of Israel's spiritual blessings (Gal. 11:12).

From the foregone discussion, it can be realised that fundraising is underpinned by the above-mentioned strategies. It comes out that to have an all-inclusive system of fundraising Paul uses the inclusive model rather than the patronage model that would have excluded the poor and needy from contributing their widow' mite. With an equal opportunity, the Gentile Christians demonstrate a Christ-like life by 'walking their talk' in their contribution and this was made possible through the agency of the divine one. The divine enablement empowered the Gentile Christians to give cheerfully unto a worthy cause without succumbing to either internal or external influences. The contribution of the Gentile Christians also expresses the interdependence of believers as emerging from one family, the family of God.

Hence, it is worth stressing that the central point of Pauline theology of giving is inclusive and eschatological in nature. All other strategies are linked one way or the other to this theology, which is not self-centred, or inward looking but outward looking; it is not only about the past or present, but also about the future.

Paul's Fundraising Economic Theory

The researcher agrees with Tiede (n. d.) that Paul did not explicitly develop an economic theory, yet the directions he gave to the churches regarding fundraising is an economic theory (of savings). This is because to *put something aside and store up...* (1 Cor. 16: 2a) constitute an informal savings method (Family Economics and Financial Education group, 2010). Mohit Malhotra (2014), director of the Genesis Institute, a financial consulting firm in the United Arab Emirates, in an online article gives three principles guiding savings which can be found in Paul's fundraising practice, and these are budgeting, discipline and spending less.

Regarding the first principle of this practice, Mohit (2014) opines that one needs to have a pictorial view of where his/her money will be kept as well as identify the trends and challenges that may be associated with the savings. One also needs to determine how much to save, the source of the saving and period that he/she receives income. When this is achieved, one can then structure and quantify his/her goals of savings by budgeting. Similarly, before commencing their contributions, the Gentile Christians were educated or informed about the purpose and situation of the Jewish Saints by Apostle Paul. Aside this, they were given directions regarding how they could proceed with their contributions (1 Cor. 1:2).

The second principle of this practice of savings worth noting is discipline. Discipline is very relevant in savings (Mohit, 2014) in that one ought to be committed and dedicated to the savings. This is because without discipline the act of depositing money either daily or monthly at the bank would be a mirage.

Similarly, storing up something and presenting it to the church authority on the Sabbath day requires discipline, especially when the saving was not done in a bank. In this regard, the Gentile Christians were really disciplined with their informal savings method.

The last but not least principle of this practice is spending less. This principle suggests that one needs to reduce his expenditure in order to reserve some income to be able to save. In addition, one needs to budget his/her expense every month and in this regard, impulse buying ought to be avoided. Similarly, to achieve this objective the Gentile Christians needed to prudently manage their resources in order to have surplus to store. In this regard, they were not to misuse or channel their surplus to unproductive use or ventures, but were rather asked to cultivate the habit of saving those surpluses and putting them into profitable use. In other words, the Gentile Christians were to prudently utilise their resources in order to avoid waste. In this vein, Paul was advocating for a prudent management of one's resources in order to avoid waste. This prudent management of resources is similar to the direction given to the Israelites in Exodus 16: 19 where they were warned against creating waste.

Aside avoiding waste, this researcher also thinks that Paul's direction was also geared towards the spending dynamics of the churches concerned and this is paramount to the realisation of the fundraising vision. The spending dynamics mean that the Gentile churches needed to spend less in order to store something for the fundraising. One of the possible ways to avoid waste is prudent management of one's resources (finance). So if the congregations of the Gentiles are involved in

imprudent spending how could they be able to *put something aside and store up* (1 Cor. 16: 2a) and present to their congregations? Besides, the spending dynamics of the congregations is correlated to the outcome of the fundraising. In other words, the aggregate savings of the Gentile congregations determined the capital stock of the fundraising. Hence, the spending dynamics of the congregations concerned is very relevant to the realization of the fundraising activity.

Aside Mohit's (2014) principles that can be closely related to Paul's practice, the researcher thinks that commitment and dedication, purpose of the heart, sacrifice and systematic financial planning are paramount in savings. In savings for instance, one ought to show great commitment and dedication since without these virtues the realization of whatever vision one has would be a mirage. Similarly, the Macedonians for instance, showed commitment and dedication to the course of the fundraising project in the midst of their affliction. In fact, it takes the grace of God to be able to accomplish such a task.

Starting a savings account is not dependent on the possession of great wealth, but is a matter of the purpose of the heart. The banks and the numerous microfinance companies scattered everywhere in the country are not particularly key in the gargantuan amount one can start a savings with, but their interest is in the purpose of one's heart. Similarly, generosity is not dependent on the possession of great resources, but rather what one has purposed in his/her heart and the Macedonians demonstrated this. Although they were afflicted (2 Cor. 8: 2) yet they purposed to contribute to God's work and this was because they had a relationship with Jesus Christ. In fact, they did not only have a relationship with Jesus, but also

they actually knew him. The knowledge of Jesus Christ led the Gentile Christians to be notoriously committed to the Lord, which they demonstrated in concrete evidence through the fundraising. Their generosity was the outworking of their relationship with Jesus Christ, which happens to be the true hallmark of Christianity. An unadulterated or true Christianity does not involve talk-shows, but a practical participation in the lives of other believers (James 2: 15-17). God demonstrated this when he gave Jesus to humanity (John 3: 16) and the later emulated the former by laying his life for humankind.

It is equally true that savings go with sacrifice and here the Gentile churches concerned were to sacrifice whatever they had stored to the Jewish Christians. Sacrifice is undoubtedly one of the cardinal principles of economic savings in that without it one cannot achieve any goal in investment. It is worth noting that in the early church there were occasions that Christians had to fast for three days so that meals meant for such days could be used to meet the needs of the poor and needy brethren (Hengel, 1998). Assuming the duration for gathering the funds took five years and if the Gentiles had to fast for three days every week for five years so that they could save enough to support the Jew Christians, then it was a great sacrifice. Although their sacrifice cannot be quantified in monetary terms it is worth saying that considering the strained relationship between the Gentile Christians and their Jewish brethren (Gal. 2:11-21) this sacrifice would not have been possible from human perspective. Nevertheless, the sacrifice became possible through the grace of God embedded in Jesus Christ and this was achieved with the resources God gave them. The researcher hence agrees with Tiede (n. d.) that the

Gentile Christians understood the proper meaning and power of their resources in the light of Jesus' death and resurrection.

Additionally, in sacrificing the Gentiles emulated Jesus' sacrifice of riches and glory for humanity when he agreed to lay his life for humanity. In other words, the Gentiles emulated the greatest ever sacrifice made by Jesus Christ when he exchanged his riches, comfort and glory for poverty and restoring humankind's glory that was lost to the devil in the garden of Eden (Gen. 3: 1-19). Similarly, the Gentiles sacrificed their riches, comfort and energy for the Jewish Saints. This act of the Gentiles dismantled or destroyed the artificial and spiritual wall/veil that existed between them and the Jewish Saints (see Gal. 2: 11-21). The removal of the veil results in thanksgiving from many quarters (Gal. 9: 11-12) which prior to the delivering of the funds was non-existent. This is similar to the saving grace of the Lord who did not only offer himself as a sacrificial lamb for humankind's redemption but also destroyed the veil that separated God and humanity after the fall of man (Gen. 3: 24; Luke 24: 45; Mark 15:38 and Matthew 27: 51). In this regard, just as Jesus' sacrificial act destroyed the veil, which for centuries had separated humankind from God, so did the generosity of the Gentiles destroy the veil, which for centuries separated them and the Jewish Saints. In both scenarios, a relationship once lost has been rekindled.

Systematic financial planning is another essential principle worth considering before any viable bank savings could/should take place. Persons with regular work and regular income who need to start any form of savings with the bank need to have a systematic financial planning. The planning informs a person

of how much of his/her income he/she can save, the frequency of what is to be saved and for what duration. Savings are always possible when a person is able to set aside a portion of his/her income every month. Nevertheless, no matter the degree of enthusiasm of a prospective saving client, if such a person is unable to set aside a portion of his/her income monthly, savings will be a mirage. In other words, a prospective savings client is able to realise his/her savings dream when he/she has a systematic financial plan. Similarly, this principle is enshrined in the direction given by Paul regarding fundraising. Initially, when the Corinthians heard of the fundraising project, they were enthusiastic to help the needy Jewish Saints (2 Cor. 8: 10-11). This made Paul to boast of them to the Macedonians regarding the eagerness of the former to help in the fundraising project (2 Cor. 9: 2). However, because there was no such systematic financial planning on the part of the Corinthians their eagerness or enthusiasm became a mirage. Consequently, Paul reminded them of their commitment by encouraging as well as giving them a systematic saving plan (1 Cor. 16:1 -2).

One can equate sowing to investing one's finances into a profitable venture. *Ceteris paribus* (all other things being equal), the level or quantum of one's investment may determine the outcome of the investment. Similarly, whatever each Gentile sowed determined the outcome of the blessing that would be received from God. In 2 Cor. 9: 9-11, Paul argued that God is capable of making his grace abound to the Gentiles (all Christians) for their kind gesture. Since God used the Gentiles as a means to relief the Jewish Christians, so God is able to let the same grace meet the needs of the Gentiles. The means in this case, it

does not necessarily refer to financial support, but refers to an appropriate provision that God will use to meet the needs of the Gentiles. It is worth noting that in 2 Cor. 9: 8 Paul refers to God's grace as being capable of accomplishing good work. In this sense, the objective of God's provision is that the Gentiles might abound in every good work (Melick Jr., 1989). This is further expatiated in 2 Cor. 9: 10 where Paul prays that God increases the fruits of the Gentiles in righteousness. This in a way makes giving result in material reciprocity which Melick Jr. thinks otherwise. He thinks that Christian giving is never a channel of receiving material blessing. This notwithstanding, assuming after contributing, the Gentiles were in dire need of material possession, would God not meet their demands? In other words, Christian giving is a means by which material possession can be gained from God. Nonetheless, Paul was referring to a blessing that surpasses material possession; a blessing that will enable the giver to engage in greater benevolence. In 2 Cor. 9: 10b Paul teaches that the real benefits of giving is the spiritual blessings that accrue to Christians because of investing in the household of God.

The Gentiles were to invest in the lives of the Jewish Christians. Like in any investment drive, what will be the returns or benefits that would accrue to the Gentiles regarding their relationship with fundraising? According to the Word-Smith online information, four benefits would accrue to the Gentiles concerning their relationship with giving and these are spiritual, material supply, thanksgiving and prayer.

Firstly, by taking part in the fundraising the Gentile Christians gave back to God whatever resources the latter had given them. This implies that God is seen as the Creator and giver of sustenance. Their act of participation implies the sowing of seed which has a reaping effect; they tend to reap the fruits of righteousness (2 Cor. 9:10).

Secondly, the contributions of the Gentiles were meant to meet the physical needs of the churches in Jerusalem and Judea (2 Cor. 9: 12). The Gentiles are likely to thank God for the opportunity of contributing to relief the burden of the Jewish Christians (Bruce, 1971). Thirdly, not only would the recipients of the contributions rejoice in getting a relief, they would glorify God for the Gentiles' sincere obedience to God (2 Cor. 9:12-13). In this regard, the generosity of the Gentiles would result in thanksgiving on the part of the Jewish Christians (Barrett, 1973). The researcher also thinks that close associates of the Jewish Christians are likely to praise God on behalf of the Jewish Christians as well as seek God's blessings for the Gentile donors. Lastly, Word-Smith reiterates that the act of the Gentiles led the Jewish Christians into a spiritual intimacy with the former and the latter would always remember the former in prayers (cf. 2 Cor. 9:14). This, the researcher thinks will have a positive effect spiritually and physically on both givers and the recipients.

The effect of the Pauline fundraising is thanksgiving, which is expressed in 2 Cor. 9: 11-12. The appreciation could be expressed from different angles; from both the givers and the recipients (Bruce, 1971) or from the recipients (Barrett, 1973) and even a third party (Martin, 1973). Hence, the harvest principle sees God

reciprocating the gesture of a cheerful giver by rewarding the giver spiritually and placing the giver in an environment of love.

Paul's Stewardship Drive

One issue that is gradually destroying the moral fibre of our society is lack of transparency in the administration and disbursement of Church funds. This is significant because the lack of transparency in the administration and disbursement of church funds is gradually tarnishing the image of the Church and this in a way has adverse effect. For instance, there are reports of some Christians losing trust of the Church. As the body of Christ, most people expect the church to play a major role in the quest for transparency and accountability in our society today. Nevertheless, while some churches are living up to expectation, others are not. It is incumbent on the clergy to lead by example since God did so. For instance, God gave an account of how he created the world in the book of Genesis (Gen. 1: 1-26). One may argue that Gen. 1: 1-26 is a narration of how God's creation came into being; nevertheless, it gives account of God's stewardship regarding what transpired during the creation process.

Perhaps, knowing very well the (stewardship) responsibility expected of him from both the Church and his critics, Apostle Paul conducted himself above reproach to the extent of not creating the avenue for suspicion from fellow Christians regarding the administration of funds (1 Cor. 16:3 and 2 Cor. 4: 2). The tenets of Paul's behaviour clearly indicate some sort of adherence to the system of accountability and transparency. In other words, Paul's behaviour reveals the application of some internal control mechanism to check misappropriation of

funds. Paul's action also reveals the presence of God and this removes any spirit of doubt or suspicion by the Gentile congregations (Bobie, 2008). Paul's stewardship drive can be explored from the perspective of the giver and that of the committee.

From the giver's perspective, Melick Jr. (1989) gave six responsibilities expected of the giver and these are;

- ◆ The Gentile Christians were to be sensitive to the promptings of God in their life.
- ◆ The Gentiles were not to be double-minded in giving but rather faithful to God's prompting
- ◆ The Gentiles were to recognise the fact that giving is an expression of God's grace, which form part of Christian stewardship.
- ◆ The Gentiles had the free will to determine what to give
- ◆ The Gentiles were to give cheerfully based on a predetermined amount.
- ◆ The Gentile Christians were to give expecting that God would use their gift to glorify Himself.

Aside Melick Jr.'s (1989) six responsibilities, the researcher thinks the Gentile Christians contribution indicates a visible expression of the interdependence of believers worldwide.

The issue of stewardship from the perspective of the giver is paramount in Pauline theology of fundraising. In other words, stewardship is essential in the lives of the giver when it comes to giving. This is because every charity performed by a believer is an indication of the unique evidence of God's grace operative in the life of the giver. As a major stakeholder or key player in any church

fundraising project, it is theologically incumbent of the giver to be aware of what is expected of him or her in this regard.

Furthermore, Paul also formed a committee responsible for the funds and this was to achieve absolute transparency. To achieve this Paul recommended Titus and two other brethren to assist in the administration of the funds (2 Cor. 8:18, 22; 2 Cor. 9: 3). The recommendation of these men was based on their integrity as well as their good works that had been testified by many in the Church (2 Cor. 8:18-19). Paul also requested the Gentiles to select representatives among themselves to assist Titus and the two brethren in delivering the funds to Jerusalem (1 Cor.16:3-4). A worthy illustration is captured in Acts 20: 4 and 1 Cor. 16: 3-4 where references are made of a delegation, which composed of representatives from the Gentile Churches. As Melick Jr. (1989) asserts, the Acts delegation encompassed many nationalities such as Christians from Asian, Macedonian, Beroea, and Thessalonica. This implies that the fundraising really covered quite a range of nationalities. Nevertheless, was there any reason why Paul requested the Gentile churches to have representative who would accompany the generated funds to Jerusalem? In response, Melick Jr. (1989) thinks that it was to communicate the good will of the churches they represented. It was also meant to protect the generated funds. The researcher thinks that it was to do away with any doubt on the part of the churches concerned of misappropriation regarding the handling and forwarding of the funds by Titus and the two brethren. In addition, the representatives were the visible expression of the solidarity of the churches concerned with the Jewish Saints.

Paul's rationale for these steps were to avoid creating the avenue for any suspicion in administering the funds (2 Cor. 8: 20). We are living in a censoring world and one need not create the avenue for people to reproach him/her of any unethical administering of finance (Church, 1960). In addition, the administration of funds is likely to give rise to allegations of mishandling. In anticipating this, Paul decides to take precautionary measures in the handling and sending of the funds (2 Cor. 8: 16-24). The researcher thinks that such advance planning was necessary to avoid any criticism in administering the funds. Paul's stance in this regard was to do what would be pleasing to God and the Church (2 Cor. 8: 21). The point is that any report of suspicion or misappropriation would not only tarnish Paul's reputation but also that of the Church's since the funds were meant to honour the Lord (2 Cor. 8: 20).

Regarding the purposes of the committee, the members were to promote and administer the funds in the most transparent manner. In addition, they were to maintain the integrity of the fundraising process: Aside this, the committee was to ensure that there was transparency and accountability in the handling of the funds so as not to create room for reproach against the Lord or Paul and his ministry. In addition, the committee was to ensure that there would not be any obstacle against the Gentiles in expressing their love through the fundraising. Additionally, the committee was to ensure that the contributions of the Gentiles were not from covetousness but a willing gift (2 Cor. 9: 5). Lastly, the committee was to ensure that the funds would reach Jerusalem before the celebration of the Passover (Church, 1960 and Melick Jr., 1989).

Nonetheless, before the formation of the committee, Paul had earlier on taken some measures to avoid criticism regarding the fundraising. In 1 Cor. 16: 2, Paul opines that the fundraising should occur prior to his coming to Corinth. This was perhaps not to get involved in the actual administration of the funds. Additionally, he asked the Gentile churches to each select a representative to accompany the generated funds to Jerusalem. This means that Paul was exempting himself from transporting the funds to Jerusalem and indirectly avoiding any criticism in the transportation of the funds (cf. 1 Cor. 16: 3). Paul took these measures to ensure that no one accused the committee or him for administering the funds unethically (2 Cor. 8: 20-21). The researcher thinks that Paul's stewardship objectives can be summarised in the following;

- ◆ The fundraising was to be conducted in an orderly and efficient manner that would meet the Internal control requirements.
- ◆ The generated funds were to be safeguarded hence the formation of the committee and the representatives from the contributing churches.
- ◆ Paul's strategic plan was to prevent errors, fraud and embezzlement.
- ◆ It was to ensure accuracy and completeness of the fundraising process
- ◆ To produce reliable management of the funds generated
- ◆ To ensure adherence of his strategies

Because of the significance attached to the fundraising, precautionary measures were taken to forestall any eventuality. Paul made it clear that he and his fellow workers were leaving no stone unturned in ensuring that their opponents would not discredit them regarding the administration of the funds (2 Cor. 8:20-

21). Hence, through Paul's internal control mechanism, he and his team were able to promote fiscal accountability in raising and donating the funds.

It is worthy to note the contributions of the clergy who kept the funds meant for the Jewish Saints. The role of the clergy in keeping the funds could be summarised as the showing of the highest level of stewardship since there is no evidence of complains from any quarters.

Summary

It can be established from the above discourse that the 'Pillar' Apostles tasked Paul to raise funds in support of the Jewish Saints. This was necessitated by certain socio-political factors, which were beyond the control of the Church. In doing this, Paul adopted the inclusive model that gave the Gentile congregations the equal opportunity to contribute to the fundraising and no one was coerced into giving. Consequently, even those who were afflicted gave generously in support of their needy brethren.

It comes out that Paul was also motivated by factors such as ecumenism, soteriology, eschatology and relationship building. Aside the motivation, the fundraising had strategies that undergirded the practice and these are voluntary, harvest, divine enablement and interdependence. In other words, Pauline fundraising strategies is or was eschatological and relational in nature as already mentioned earlier in this section. It is also realised that although Paul is not explicitly talking about an economic theory in the directions he gave to the Gentile churches, inferences that are made from the direction points to the economic

theory of savings which are practical implications of the Pauline fundraising strategies.

Stewardship and handling of the funds were critically examined as part of the fundraising strategies in Pauline era. Aside the economic aspect, Paul also used internal control mechanism to ensure that the generated funds are prudently administered and handed-over to the Jewish Saints. The contributions of the Gentile churches imply they were offering their resources as well as themselves unto the Lord, Paul and their Jewish brethren. In other words, their contribution depicted a Christ-like life in that they really ‘walked their faith’ in emulating the Lord. In sum, we can say that Pauline strategies of fundraising are centered on three concepts namely, generosity, gratitude and mission. The above discourse shows how Apostle Paul’s fundraising was organised and disbursed with the sole aim of bringing social change in the lives of the Jewish Christians. The question worth asking is how do the studied churches organise and disburse their generated funds to bring social change in the lives of its members and the society in general? The next chapter critically examines this issue.

CHAPTER THREE

Fundraising and Social Change in Contemporary Ghana

Introduction

The previous chapter dealt with Pauline strategies of fundraising. This chapter critically explores how generated funds in the study area are used to bring social change in the lives of individuals and the society in general. The evaluation takes into consideration the following subthemes; brief historical account of fundraising, history of fundraising in the studied churches, motivation, measures to ensure prudent administration of generated funds and challenges.

History of Fundraising in the Studied Churches

Fundraising has been transmitted from the Early Church to the current Church and the practice has undergone different developmental stages. In addition, the expansion of the Church has partially led to liturgical modifications especially in fundraising strategies. It is against this backdrop that this section seeks to evaluate the various fundraising strategies currently existing in the selected churches. This is to ascertain the changes that had occurred regarding the practice since it was introduced.

The Basel and Catholic missions came to Ghana, the then Gold Coast, in 1828 and 1880 respectively, with their liturgical practices. Regarding fundraising these churches were not raising funds initially and this was partially because of the

furlong system. The furlong system is when missionaries who were sent on a mission work outside the geographical boundaries of the mother church raise funds internally (in their mother churches or sponsoring churches abroad) to support their mission works at least for the first four years. After these four years, a missionary is expected to take the furlong period and organise another fundraising to support another four-year term. The furlough period refers to an eighteen-month leave a missionary takes from his/her new station to return to the mother church to organise another fundraising for the next stage of his/her mission work. This depended on whether the missionary would continue the (mission) work or not. Whatever was realized at the end was kept with the mother church that disbursed it periodically for the upkeep of the missionary and his/her mission work (Personal communication with Rev. John Boachie, and Rev. Timothy Annoh, on 22/08/09 and 18/3/16). Consequently, the day-to-day administration of the Church was the sole responsibility of the mother churches. Hence, from the establishment of the Church in the early part of the nineteenth century to the twentieth century when some of the mission churches became autonomous, the mother churches financed the activities of the mission churches. Fundraising became operational when the mission churches became autonomous. The autonomy therefore implies generating funds for sustenance as well as continuing the mission work started by the western missionaries. Three of such churches are the Catholic, Presbyterian and Assemblies of God (hereinafter referred to as AGG).

When the Presbyterian Church of Ghana and Assemblies of God were established in the country, the then Gold Coast, in the nineteenth century, they

operated the furlong system. The Catholic Church however, enjoyed the financial support of the mother church that occasionally remitted to support mission work in their respective countries. Aside the remittance, the Catholic missionaries introduced the payment of monthly dues by members. The rationale was to supplement the financial support it was receiving from Rome. The missionaries also introduced harvest celebration and during harvest occasion members presented food products which were sold and the generated revenue used for the upkeep of the church and the clergy.

The Catholic church later introduced three fundraising strategies namely 'normal', voluntary and tithing when it became autonomous. The 'normal' is usually organised after the sermon and that of the voluntary during testimony time. The voluntary offering is where believers give to show their appreciation to God for what the latter has done in their lives or that of their brethren. The introduction of tithing is an influenced from Protestantism and this was admitted by the Catholic Archbishop of Cape Coast (Personal communication with Kwabena Nketsiah, Archbishop of Cape Coast, 30/5/16). Another Protestant influence is the introduction of the appeal for fund strategy for soliciting for funds. This strategy, which is similar to the voluntary strategy, is practiced by most Catholic churches in the country. Perhaps, the only difference is that the latter involves the entire congregation while the voluntary is individual based.

Currently, the Catholic Church, in Ghana, organises the following fundraising events during the Sunday worship services and these are normal, dues/levy, voluntary, appeal for funds and tithing. During weekday church services

it is only the 'normal' offering that is collected (Personal communication with Archbishop of Cape Coast, on 30/5/16).

Regarding the Presbyterian Church of Ghana the furlong system ended in 1926 when the church became autonomous. After gaining autonomy, the Ghanaian leadership of the church decided to introduce two fundraising strategies namely the harvest and 'normal'. The harvest was organised annually whereas the 'normal' was organised once during Sunday worship service. Farm produce were collected during the harvest because most of the members at that time were farmers. After the harvest the products were sold and the proceeds used for the sustenance of the church (Personal communication with Rev. Timothy, 18/3/16).

It is worth noting that prior to gaining autonomy, the church became an orphan in 1919 and this was because of the First World War. The church could not get the necessary human as well as financial resources it needed for its development. The church was affected by the war in that the pioneering missionary group of the church from Basel had to leave the shores of Gold Coast for security reasons because of the war. Another group of Presbyterian missionaries from Scotland replaced the Basel missionaries and the then colonial masters, the British, made this possible. The Scottish missionaries later trained some Ghanaians as lay leaders and catechists and this was meant to get more hands to work in the 'vineyard'.

In 1945, after the end of the Second World War, another group of Basel missionaries came back to the Gold Coast to join their Scottish counterparts to finish the work their colleagues started. The Basel missionaries this time decided

to focus more in agricultural and health development. This led to the establishment of the Bawku and Agogo hospitals among others. Earlier on, in the 1850s, the mission had established boarding schools at Christianborg and schools on the Akuapem Ridge, including one for girls at Aburi. (Personal communication with Rev. Timothy, on 18/3/16). It is also known that the Akropong School served dual purposes; the training of teachers and an agent for the propagation of the gospel.

Things seemed to be moving on smoothly with the church with the joint efforts of the Basel and Scottish missionaries. However, there was a dramatic paradigm shift in the later part of the 1970s and this was when the Basel missionaries decided to reduce their aids to the Ghanaian church. Since the church's mission was to preach the gospel to every unsaved person, there was the need for it to have alternative means of generating funds to meet its ever-growing needs. Hence, in 1979/80 the church officially introduced tithing and fundraising strategy was increased to two during Sunday worship service. In addition, the church introduced fundraising during weekday church services and this was/is organised once. Aside the above-mentioned strategies of fundraising, the church has a system where members pay a monthly levy and this is used to support the welfare unit of the church. Additionally, the church sometimes organises special fundraising as and when it becomes necessary and this is to address a pressing need (Personal communication with Rev. Timothy, 21/3/16).

Similarly, the Assemblies of God, Ghana, also operated the furlong system when it was established in the northern part of the country, specifically Yendi. The church was introduced by Rev. Lloyd and Margaret Shirer, who were missionaries

sent by the parent Church in the United States of America to propagate the gospel in Ouagadougou, Burkina Faso (then Upper Volta). The system was operational for almost two decades when the church in Ghana decided to solicit for funds internally and this was to support the continuing existence of the church (Personal communication with Rev. John Boachie, on 22/08/09). The introduction of fundraising created tension among the congregations since the members were not taught the importance and blessings that go with the practice. Thus, it was extremely difficult for the members to part with their scarce monies unto God's work. Another factor that necessitated the delay or late introduction of the practice was the poverty level in the three northern regions.

Perhaps based on the second reason, the leadership of the Ghanaian Church thought it wise not to put any burden on the people, since soliciting for monies from their members would place an additional burden on their already existing poverty situation especially in the two Northern regions. In this regard, the congregations were asked to offer food products since most of the members at that time were farmers (Personal communication with Rev. John, on 22/08/09). Hence, during Sunday worship service members came with various kinds of foodstuffs as their offerings. Some of these products were used for the upkeep of the staff and the rest sold to help meet at least the rest of the demands of the Church (Personal communication with Rev. John, on 22/08/09).

In the mid-1940s, when the church was established in the southern sector of the country, money replaced the food items received during fundraising programmes. Members in the three Northern regions were encouraged to emulate

the example of the southerners by offering money instead of the farm produce. This is because it was sometimes difficult selling some of these products. Again, the perishable products could not be preserved for a long time. Beside it is easy to handle money than food products. It however took some time for the congregations in the Northern region to come to terms with this new arrangement. Later, tithing was also introduced (Personal communication with Rev. John, on 22/08/09).

The church therefore started with one fundraising strategy and later introduced another in order to meet its demand. The 'normal' strategy of fundraising was introduced during weekday church services. Currently, the church has five main fundraising strategies, namely, tithe, Sunday fundraising, 'normal', mission and the Sunday school fundraising (The Assemblies of God, Ghana, 1987).

It is worth noting that prior to the mission established churches gaining autonomy, there were other churches in the country practicing fundraising. The MDCC, happens to be one of such churches. The church, which started as a prayer fellowship group initially, collected food products during its fundraising programmes. This is because most of the members as at that time were farmers. In 1922, the fellowship became a church and fundraising patterned in accordance with that of the Methodist Church Ghana was introduced. This was because the founder, Jehu-Appiah who was a former member of the Methodist Church Gold Coast, before his excommunication, decided to adopt the polity of his former church. With this change of status, the congregation was encouraged to donate money as their offerings rather than the farm products since some of the products

were perishable and the church had no freezer to store such products in order to prevent them from perishing. The education was understood and gradually monetary fundraising became the norm. Consequently, the leadership of the church instituted the 'normal' fundraising strategy, tithing and a monthly levy of members. The 'normal' was later introduced to their weekday service activities when the church started worshipping on weekdays (Personal communication with Rev. Peter Mensah on 4/4/16).

With time, the membership increased and this automatically called for expansion of the infrastructural-base of the church. Aside meeting the demand of the infrastructure base of the church, the desire to preach the gospel to the unsaved also necessitated the introduction of additional fundraising strategies. Hence, fundraising strategies such as Amen (Petition offering), car protection, general, special and Kofi ne Ama (Kofi and Ama- this refers to fundraising that is organised based on the day a member is born, which is usually collected in the first week of every month), and annual harvest were introduced. During Sunday church service, six fundraising strategies are employed and these are Amen, car protection, general, special, levy and tithe (Personal communication with Rev. Peter Mensah, 18/3/16).

Regarding the ACI, Aquarium, it started as a prayer fellowship around Accra airport residential area in the 1970s. As a prayer group, it met only on Fridays for fellowship in the residence of the father of the founder. During this period, funds were raised only once during the fellowship. With time, the membership increased and it had to relocate to the spintex road. Relocating

therefore implies that the church needed to have a premise of its own and to fulfill this requirement, the church authority decided to increase fundraising to two; hence during Sunday worship two fundraising strategies were organised and this is what has been with the church. In addition, when the fellowship became a church, it introduced tithing. Hence, currently, the church has four main fundraising strategies namely utility, welfare, project and tithing. Aside these, the last week of every month the church usually organises a weeklong programme where funds are generated for developmental purposes. The thanksgiving fundraising strategy is another means that the church uses to generate funds. Members who give testimony of God's blessings in their lives or that of their loved ones usually give this offering. Funds generated from the thanksgiving offering are given to the minister in charge and the rationale for this is that the giver is believed to be blessed through the minister in charge (Personal communication with Rev. Isaac Kwofie, 4/4/16). Another means that the church uses to generate funds is during sermon time. Here members who are 'moved' by what the Spirit is telling the church lay their money at the feet of the preacher. Harvest and appeal for funds are occasionally employed to raise funds for development purposes.

Regarding the HGCI, Pedu, it started as a counseling group at Pedu in 2006 with Prophet Victor Quarm and Pastor Essien. The duo were under the leadership of the general overseer of the God's Way International church, Bishop Obinim. In other words, the duo were associate Pastors of Bishop Obinim. After two years of counseling, Prophet Quarm was directed in a vision to convert the fellowship into a church. He later informed Pastor Essien of his vision, which the latter decided

not to support. Prophet Quarm later informed Bishop Obinim and the latter gave permission (Personal communication, Prophet Victor Quarm on 3/5/16).

On 9 September 2008, Prophet Quarm held his first church service with about one hundred and fifty believers. Prophet Quarm broke away from the God's Way International church in August 2015. According to the prophet, Bishop Obinim gave the church to him as a gift in 2012, which he refused to accept by then. Nevertheless, upon sober reflection, he rescinded his earlier decision and hence the break away. According to some members of the church, who want to remain anonymous, the breakaway was because of the Prophet not heeding to the healing tenets laid down by his Bishop. It is also alleged that the then administrator of the church warned Prophet Quarm of diverting from the laid down healing process, which the latter did not pay heed to. When Prophet Quarm got the hint that his Bishop was informed of his act, he seceded and changed the church's name to HGCI, Pedu.

Concerning the fundraising practice of the church, it started with two fundraising strategies and later tithing, appeal for fund, consultation fee and selling of items such as holy water, anointing oil, and stickers were added. The consultation fee is in two categories namely "Ntentam" and "emergency". The "Ntentam", which in Akan literally means battle, involves the payment of fifty Ghana cedis before a believer is allowed to consult the prophet. In the case of the "emergency", a believer pays one hundred cedis. The second is usually paid by believers who have been asked by the prophet to meet him on one-on-one consultation because of the nature of their life situation.

It is worth adding that as non-profit organisations, the studied churches are financed through offerings and tithing (Mal 3:7-9), thanksgiving offerings, and monthly levies. Additionally, funds were collected on special occasions such as the harvest, appeal for funds, Kofi and Ama, consultation fees, selling of special items, anniversary celebrations and conventions. Others were child naming ceremony, funeral, marriage, children's week, and project. In addition, occasional funds are generated to aid certain associations such as Northern Ghana annual fundraising, Trinity Sunday fundraising, All Africa Conference of Churches Campaign for Africa Dignity Project and Christian Council of Ghana Week. Others are the Bible Sunday, World Day of Prayer fundraising, headquarters and local council of churches. (Personal communications with Rev. Timothy Annoh, Rev. Peter Mensah, Rev. Isaac Kwofie and Rev. Noah Adunkwah, 2/3/16, 18/3/16, 4/4/16 and 12/4/16 respectively).

From the foregone analyses, it is realised that when each of the studied churches were established, whilst some started with one fundraising strategy, others started with two. As the churches grew numerically and infrastructure wise, there was the need for a corresponding growth in their finances in order to meet their ever increasing needs, particularly their mission needs. It can also be because of the fact that society is dynamic and since the churches were part of it, societal changes are bound to occur. Since these churches have no alternative source(s) of funding, such as philanthropists and corporate bodies, the viable alternative was the introduction of more fundraising strategies. Thus, there was the necessity for more sources of soliciting for funds to be introduced into these churches. Having

explored the history of fundraising in the Ghanaian Church, the question worth asking is what was/were the motive(s) for instituting fundraising in the selected churches. The next segment addresses this question.

The Motives for Fundraising in the Studied Churches

In undertaking a venture or a project one significant tool that could lead to the success or otherwise of such a venture is the motive for which the venture is set up. The motive in this wise serves as the beacon illuminating the direction in which the aims of an institute is implemented. Besides, the motive tends to inspire many people or institutions to do marvelous and dramatic things in achieving their aims. Taking an institution like the church, one question worth asking is, “What are the motives for instituting fundraising in the selected churches”? In response to this question, the motives are grouped under two sub-themes namely immediate and remote; the immediate comprises appreciation, mission, survival, infrastructural and administration. The remote needs are economic, social responsibility, ecumenism and solidarity.

Immediate motives

Appreciation: Firstly, the leadership of the selected churches thought it wise to give their congregations the opportunity to show appreciation to God for His numerous blessings. In doing this, the congregations acknowledge the fact that they depend on God for their sustenance and wellbeing. Additionally, giving to support God’s work indicate that believers acknowledge the fact that whatever material resources they own is given by God. The act of the congregations is in

accord with the biblical assertion in Matthew 10: 8b that says 'freely ye received, freely give'.

Mission: The desire to fulfill the Great Commission (ie. mission and evangelism) (Matt. 28:18-19) is another significant motive. When the mission established churches became autonomous, there was the need to continue with the mission/evangelism work that was started by the western missionaries. However, how to achieve this objective is a challenge to some of these churches. The Assemblies of God, Ghana (hereinafter referred to as AGG) for instance, inherited empty coffers from the American Missionaries (mother Church, U.S.A.). In addition, the financial inflows that the national branch was receiving from the mother Church ceased. The mother Church was rather supporting her remaining missionaries who were still in the country by then. The church therefore had to find ways and means to generate sufficient funds to support the evangelism work started by the mother Church as well as meet other obligations. The Mission fundraising was instituted by the AGG for this purpose (Personal communication with Rev. John, 22/08/09, Rev. Timothy, Rev. Peter, Rev. Isaac, Rev. Noah and Archbishop Kwabena on 22/8/09, 2/3/16, 18/3/16, 4/4/16, 12/4/16 and 30/5/16).

Survival: When the furlong system ceased, AGG was faced with financial difficulties since it needed money to survive as well as support its workers in the vineyard. Unfortunately, the realisation of these dreams could only materialise if the church had money. Nevertheless, at that time, the members were poor and the church could not have gone for a bank loan when she had no bank account. The alternative for AGG therefore was to find means of generating income internally

for survival. The church thus decided to depend on internally generated funds by introducing fundraising. Hence, fundraising was introduced in the AGG and the rest as well to enable them survive.

Infrastructure: Fulfilling the demand of the Great Commission could not have been possible without developing and maintaining the infrastructural base of the Church. The studied churches needed to extend their tentacles nationwide and even beyond by building more chapels and mission houses as well as renovate existing chapels and mission houses. The fulfillment of this task required money and there was therefore the need for the selected churches to introduce fundraising to meet this demand. For instance, the EPC, Pedu, uses the proceeds from their Sunday worship second fundraising for infrastructural development (Personal communication with Rev. Timothy, 18/3/16).

Administration: Additionally, the churches needed to buy furniture and office equipment to furnish their offices as well as guest/mission houses and replace dilapidated furniture and office equipment that had outlived their usefulness. In addition, these churches need to buy stationery for the smooth administration of their offices. The acquisition of these items requires money and thus there was the need for the introduction of fundraising in the selected churches. It is worth adding that a portion of the total funds generated from the various strategies of fundraising within a month is used for (local) administrative related issues. For instance, 30% of the total monthly tithing of the MDCC, is used for its administration and maintenance. However, the EPC, Pedu, uses its first Sunday worship fundraising for administrative purposes. The churches even have to hire

administrators, security men and grounds men and women and pay them (Personal communication with Rev. Peter and Rev. Timothy, 16/3/16 and 18/3/16 respectively).

In addition, it is mandatory on the selected churches to send part of their total generated funds to their regional, district, area branches as well as their respective national headquarters (International headquarters in the case of the Catholic Church, Ghana) at the end of every month. Such monies are used for the daily administration and maintenance of these branches. It is worth stating that the required percentage as well as the source of the generated funds differs from church to church. Even, within a denomination the source of the generated funds as well as the percentage differs. For instance, the MDCC, is mandated to send 40% of its total monthly tithing to the national headquarters. The EPC, Pedu, always sends 15% of its total monthly tithing to the headquarters, 20% to the district and 15% to the regional level. This implies that the remaining 50% is used by the church (Personal communication with Rev. Timothy, 16/3/16). There is a difference regarding that of the ACI, Aquarium. Initially, the Aquarium branch of the ACI was sending 10% of its total generated revenue to the national headquarters. According to Rev. Isaac, a communiqué from the national headquarters has tasked member branches to remit 30% of their total generated revenue for the month to the headquarters. The rationale for this change is to create a pool at the national headquarters, which is used to assist needed branches nationwide. Prior to the directive, local branches, which were financially sound assisted the less privileged ones for three years. The assistance, according to Rev.

Isaac, was in the form of paying the salaries of the Pastor of the less financially endowed church, buying furniture and infrastructural support among others. With the new directives, Rev. Isaac thinks that this assistance will have to stop since the idea of creating a central pool at the national headquarters is for such rational (Personal communication with Rev. Isaac, 7/4/16). In the case of the MAG, initially it was sending 10% of its total funds generated from their total monthly tithe to the national headquarters. Just like the case of the ACI, Aquarium, a directive from the headquarters of the Assemblies of God has directed member branches to send 20% instead of the usual 10% of their total generated funds from their tithes to the national headquarters. The rationale is to enable the general council to expand its scope of responsibilities. Concerning the Roman Catholic Church, Ghana, initially, it was occasionally receiving financial support from the Vatican but now the Ghanaian branch sends certain percentage of its generated funds to the Vatican for the support of the Holy land, Jerusalem (Personal communication with Archbishop on 30/5/16). Additionally, 40% of funds generated by the various departments in the selected churches during their anniversary celebration is forwarded to the national headquarters (Personal communication with Rev. Noah, on 26/3/16).

It is worth noting that generally, all the selected churches send certain percent of their total generated funds to their respective headquarters. Nevertheless, the percentage of what is sent depended on the arrangement of a denomination. Similarly, the percentage of the total generated funds from the

churches under study sent to their district and regional offices differ from church to church.

Remote Motives

Economic: The monies generated from the fundraisings are used to pay the salaries, stipends, allowances as well as the end of service benefits or superannuation of retired clergy. Additionally, money is needed to pay the honorarium of Choirmasters and Organists. Besides, the churches needed to pay the travelling and transport allowances, pay utility bills as well as rent premises for their workers, especially those in the vineyard. For instance, the first fundraising organized every Sunday at the MAG, is used for such purposes (Personal communication with Rev. Noah, 09/4/16). Besides, these churches sometimes assist their needy members financially. For instance, the MAG, some years ago, used to grant soft loans to members who were having financial challenges. The church had to stop that practice because some members after collecting the loan left the church and others defaulted. Despite that, the church still supports members having financial difficulties or the destitute (Personal communication with the accounts clerk of MAG, Joseph A. Tonto, on 09/04/16). It is worth noting that this issue of assisting needy or destitute members having financial challenges is done by all the selected churches. The sustenance of this humanitarian act depends on the constant inflow of funds hence the introduction of fundraising.

Social responsibility: Furthermore, the selected churches needed money to cater for the social needs of members during occasions such as funerals, weddings and naming ceremonies. In order to meet this demand, these churches have created

a welfare fund out of their generated funds. For instance, the selected churches have what could be referred to as 'Care Ministry' where an undisclosed amount generated from their fundraising were used to support their members who are poor, sick, orphans, and widows among others. An undisclosed percentage of generated funds are set aside for this purpose. Aside, the selected churches occasionally make sacrifices in order to meet societal needs. For instance, every year during lent the EPC, Pedu, members donate their breakfast as well as lunch (in the form of resources) to the church for onward donation to charity (Personal communication with Rev. Timothy, 18/3/16). The charitable work was an emulation of Jesus' feeding the hungry masses as in Matthew 14:13-21; Mark 6:30-44; Luke 9:10-17; John 6:1-15. Hence, in order to meet the humanitarian needs of some of their members, these churches have decided to introduce fundraising strategies. (Personal communication, Rev. Peter, Rev. Timothy, Rev. Isaac, Rev. Noah and Prophet Victor, 2/3/16, 16/3/16, 18/3/16, 8/4/16 9/4/16 and 07/5/16 respectively).

Additionally, the churches do not only preach the word of God to the Ghanaian community, they are also interested in the material wellbeing of the community. These churches have outreach programmes that they occasionally undertake to support needy individuals, communities and social institutions as part of their social responsibility. These churches occasionally visit the sick at the hospitals, prisons, the orphanages, among others, in the Ghanaian community to donate food items, detergents and money. This act of charity is in fulfillment of James 1: 27 where the Apostle admonishes Christians to visit as well as take care of the destitute and to lead a holy life (Personal communication, with Rev.

Timothy, Rev. Peter, Rev. Noah, Rev. Isaac on 2/3/16, 18/3/16 and 17/3/16 respectively). For instance, in 2015, the young adults of the EPC, Pedu, donated provisions and food items worth thousands of Ghana cedis to the Ankaful prison.

In paralleling the healing ministry of Jesus Christ, some of the selected churches have built hospitals and other medical centers as well as supported certain health facilities. The Catholic Church for instance, has five hospitals in the country. In addition, the church has built a fistula center, which is around Manner Height in between Saltpond and Mankessim in the Central region. The center is currently the biggest in terms of beds and theatres in Africa (Personal communication with Archbishop of Cape Coast on 30/5/16). The EPC, Pedu, is also at the forefront in the promotion of health in the country. The children department, for instance, during their sixteenth anniversary, made a donation to the children's ward at the Cape Coast regional teaching hospital (formerly, Interberton hospital) and this was confirmed by Madam Joyce Opong, Nurse in Charge of the children's ward. The donation was made on 20 December 2015 (Personal communication with Joyce, 30/3/16). According to Rev. Timothy, the children's department usually organizes an annual harvest and the proceeds are given to charity.

In the area of promoting formal education in the country, the selected churches are all contributing their quota. For instance, the churches are sponsoring some of their brilliant but needy students both at secondary and tertiary levels of education. For instance, as part of its social corporate responsibility, the EPC, Pedu, has adopted the Cape Coast School for the deaf (Personal communication

with Rev. Timothy, 2/3/16). Additionally, the MAG, has been assisting some individuals, families and schools within its catchment area. An illustration is the assistance given to the Jubilee complex school last year (Personal communication with Rev. Noah, 4/4/16).

It can be inferred from the foregone social responsibility argument that one basic thing that can aid the selected churches to meet their corporate social responsibilities is funds. To generate the funds would imply the application of the strategies of fundraising, hence, the motive for introducing and practicing the various theologies of fundraising.

Ecumenism: Ecumenism was one of the motives for instituting fundraising in the selected churches. These churches have what could be termed as ecumenical fundraising programmes that are occasionally organised to support certain Christian related bodies such as the All Africa Conference of Churches Campaign for African Dignity Project, the Christian Council of Ghana, and the Bible Society of Ghana among others. Whatever amount realized from these fundraisings are given to these institutions via the national headquarters of member churches.

Solidarity: In addition, the fundraising of solidarity or social concern exists in the selected churches. This is where some of these churches occasionally assisted less established sister churches either financially or materially. Unlike the Pauline fundraising, where the generated funds were sent to the Jerusalem church, the Ghanaian situation, in most cases, involves the presentation of infrastructural materials from the well-established church to the less endowed one. Perhaps, the fear is that the leader of the less endowed church may divert the given funds for a

different course (Personal Communication with Rev. Isaac, Rev. Noah, and Prophet Victor 17/4/16, 18/4/16 and 2/5/16). This act of supporting a sister branch tends to foster solidarity between churches and their members. Aside, it is in accord with the theology of interdependence as enshrined in Pauline theology of fundraising.

In implementing fundraising, some churches took into consideration the financial position of their members. The AGG, for instance, saw to it that the congregations were not overburdened since most of their members were poor and, besides, had other social responsibilities. For example, with the abject poverty in the northern regions of Ghana (where the Church started), the church encouraged would-be ministers of God to have a profession or be gainfully employed before entering into full time ministerial work. This was because the church wanted to avoid a situation where Pastors and their families would have to depend solely on the church for their survival (Personal communication with Rev. John on 22/8/09).

One significant issue worth noting is that during the early church period believers did not have a permanent place of worship, for instance a church building, to propagate the gospel. This was because prior to the accession of Emperor Constantine, Christianity was not permitted by the Roman Empire to own properties. They thus worshipped in private homes of individual believers. Nevertheless, during Constantine's era Christianity was granted liberty of worship as well as the opportunity to own properties (Chadwick, 1967 and Latourette, 1973). Owning a property like a church premise requires certain obligations such as maintenance/ renovation, buying of furniture, paying utility bills among others.

Considering the obligations attached to owning a church premise for instance, the understudied churches need funds to meet the aforementioned responsibilities.

It can thus be deduced that what mostly determines the motive and subsequent use of generated funds are the rationale as well as the circumstances in which these churches found themselves. Since the objective of the Church was to win souls for God through Christ, it therefore implies that this factor was not subject to change. Nevertheless, with regard to the circumstances, conditions in the world are not static, and with the growing sophistication of the Church, the researcher thinks that one cannot rule out the possibility of these churches introducing more fundraising strategies in the future. More especially since, currently, the only source of soliciting for funds in most Ghanaian churches are from the congregations.

Motivation for Organising Fundraising Ventures

Motivation is an engine that propels people to achieve success in life. For, without it most people are likely to give up at the first sign of adversity, impediment or challenge. It inspires, instigates and encourages people to do their best in life. As to what motivates the senior Pastors of the selected churches to keep organizing fundraising, they indicate that they derive their inspiration from 1 Cor. 9: 11-14. This part of scripture talks about the right of the Apostle to receive his daily bread from his congregation. Hence, as the Apostle preaches the word of God to the congregation, the latter is expected to take care of the former. The congregation can, for instance, provide material support to their pastors or donate generously through offerings for the upkeep of their pastors and these tend to

motivate the latter. Hence, while pastors nurture their flocks through God's word, the flocks on the other hand take care of their pastor's material needs.

In addition, these pastors believe that they seek to relieve genuine and pressing needs in their respective churches. It is their ultimate responsibility to make sure that the necessary conditions that can lead to the sustenance and protection of their flocks are available. Fundraising would enable these churches have money to meet some, if not all, of their needs. (Personal communication with Rev. Timothy, Rev. Peter, Rev. Isaac, Rev. Noah and Prophet Victor, 2/03/16, 17/03/16, 18/3/16, 18/04/16 and 09/05/16 respectively).

It can therefore be said that these Pastors are motivated not only because of the rewards they are supposed to gain as ministers of God, but primarily to help their churches have money to meet some, if not all, of their needs. Having dealt with what motivates the leadership of the selected churches, the next subtopic deals with the sources the selected churches used to generate funds.

Strategies for Generating Funds

This section assesses the various strategies the studied churches used in soliciting for funds and their implications on their congregants. The strategies are categorised in to three sources namely, occasional funds, offertory and selling of products. These sources are discussed below.

Occasional Fundraising

The occasional fundraising consists of strategies that are employed to generate revenue for the sustenance and growth of the churches. The occasional

strategies consists of tithe, levy, harvest, appeal for funds and consultation fee. The rest are mission, Kofi and Ama, pastor's appreciation day, welfare, anniversary celebrations and conventions. These strategies are occasionally employed by the churches to raise funds mostly from their congregants and in some instances from non-members.

It is significant to note that there are some similarities and differences regarding the frequencies with which the strategies are employed. Whereas strategies like tithing, church levy, Kofi and Ama, welfare and mission are organised once monthly, Pastor's appreciation day, harvest, anniversary celebrations and conventions are held once annually. With regard to appeal for funds, it is employed more than ten times within a year. This is so because there is no set or fixed frequency for its organisation and this is because it is necessitated or determined by both internal and external factors. Internally, factors like the number of departments or generational groups found in church, members who are in Pastoral schools, and the immediate as well as remote needs of the churches determine the frequency with which appeal for funds are to be organised. External factors such as request from national, regional or district headquarters, natural disasters, and a request from a social institution for aid among others are all determining factors regarding the frequency of appeal for funds in a church. Additionally, it is important to note that the periods for organising an appeal for funds is partially determined by the motive necessitating the organisation. It is equally significant to say that the set frequency with which appeal for funds is organised differs from year to year depending on the demands of a particular year.

Aside the similarities and differences, two of the strategies, harvest and counselling, which is known in some Ghanaian churches as consultation, have seen some changes. With regard to harvest, in the early stages of some of the studied churches, namely, the EPC, Pedu, MAG, and MDCC, members donated farm products as their harvest since most of the members at that time were farmers. After the harvest, the products were sold and the proceeds used for the sustenance of the churches (Personal communication with Rev. John and Rev. Timothy on 22/08/2009 and 18/3/16 respectively). This principle still exists in some Ghanaian churches. Thus, initially, harvest consisted of a mode, that is giving of farm products.

Presently, harvest consists of four different modes namely free-will offerings, selling of items, showmanship and liberation. The frequencies with which these modes are employed as well as the rationale for their adoption differ from church to church. The question worth asking is what are the showmanship and liberation modes?

The showmanship, this is where believers are requested to give an offering of a specific amount²; usually, the fundraiser starts with a large amount and subsequently reduces to the lowest amount. For instance, a fundraiser may ask or say to believers, in the course of raising funds, that he wants ten believers to give him one thousand cedis each. The subsequent strategy is to reduce the amount and increase the number of believers per a strategy. For instance, from one thousand cedis, the fundraiser may ask fifteen or twenty believers to give the church eight

²In situations like this some believers would respond to indicate that they have the money to meet the demand of the fundraiser, hence the title showmanship.

hundred cedis. Hence, whilst the amount reduces, the number of believers increases.

This mode was used to raise funds in MDCC, on 27 March, 2016. The fundraiser who was one of the elders of the church started his appeal by inviting or asking five members to give him twenty cedis. Six members answered his called. The fundraiser then reduced the amount to ten cedis and ten members responded to his call. This continued to the lowest cedis denomination and to crown it, he gave the congregation the opportunity to present whatever amount each member of the congregation had.

The liberation mode, nonetheless, is where a fundraiser calls a particular group of believers before the altar and places a price tag on each individual. Once that is done, the congregation is supposed to meet the price tag before liberating a believer³. This strategy was also used by the MDCC, to raise funds on the 27 March, 2016. In the course of fundraising activity, the assistant Pastor called all the men present to stand in front of the altar or congregation. A price tag of five cedis was 'placed' on each man and the female members were to give five cedis for each man. In fact, some men, like the researcher, wanted to pay for themselves but it was rejected. The researcher was the last to be liberated by a kind woman. The same strategy was applied for the women and the men had to give two cedis each to liberate each woman.

With regard to counseling, it is organised by the studied churches. With the exception of HGCI, Pedu that charges members who seek for this service, the other

³ As long as the price tag is not met, a believer remains standing before the congregation, hence the label liberation mode.

churches do not charge any fee. The consultation in HGCI, Pedu, is in two categories namely the “Ntentam” and the “emergency”. The first which is an Akan word literally signifies battling and in this case with one’s enemies. The “emergency” signifies the agency of one’s challenge or a life threatening situation, which demands an immediate remedy. Regardless of the category that a believer may find himself/herself, one is supposed to wait and see the prophet for further guidance after church service. The consultation is never free; believers who are within the Ntentam category pay fifty cedis and those in the other pay one hundred cedis. In both cases, anointing oil is given to believers as part of the consultation. I had to meet at least one of the consultation categories before interviewing the prophet. In fact, there is nowhere in the Bible that says Jesus Christ or any of his disciples took money or any valuable item from those who consulted him/them. For the Scripture says freely ye received freely shall ye give (Matt. 10: 8b). Hence, per the labeling, the above source of revenue generation is occasionally employed by the selected churches to generate funds for their sustenance. Having assessed the occasional source, the next subtopic is offerings.

Offertory

The selected churches use offering to generate revenue to finance their activities. Offertory constitutes the largest source of revenue generation for the churches. Currently, the total of offertories of the studied churches, aside the special offerings that are sometimes organised, is fourteen, namely, Amen (Petition), car protection, general, special, prayers, anointing and spirit. The rest are normal, Sunday, voluntary, breaking curse, utility, project and thanksgiving.

Usually, the introduction of an offering strategy partially depends on the situation a church finds itself. It can also be determined or introduced by the congregation for instance, spirit offering. Spirit offering, which is a recent introduction in Charismatic churches seems to have been introduced by the congregants. It is a practice where a believer places his/her offerings at the feet of the preacher. This is usually done to demonstrate that the donor has been touched or affected by the content of a preacher's message. This is practiced by ACI, Aquarium.

It is worth saying that names of the offerings depict the motives for their introduction and adoption. For instance, breaking curse offering is a situation where a believer who is believed to be under any form of a curse pays or offers some money to the church for special prayer(s) of deliverance. In most instances, the Pastor does not charge or ask for a given amount; believers are asked to sow a seed⁴. It is worth remarking that this concept of breaking curse offerings is not peculiar or limited to ACI, Aquarium, and the Charismatic churches in general. The researcher experienced a similar situation in a Presbyterian church in Akawkwa in the eastern region four years ago. Having dealt with the offertories, the third source is discussed below.

Selling of Products

The last but not least source of income is the sale of products during appeal for funds, harvest and Sunday worship services. It is worth stressing that aside HGCI, Pedu, that weekly sells products to members during their Sunday worship service, the others do that only whenever there is harvest or an appeal for funds.

⁴ A kind of offering a believer gives with an intention of gaining or reaping a reward.

Products like anointing oil, bottled water, liquid soap, car stickers and handkerchief among others are sold to members in a bid to generate funds for the studied churches. Although these are ordinary items, yet with the impartation of a Pastor, the members believed the items become potent and could be used to solve any life threatening situation.

In the case of HGCI, Pedu, the products are usually sold during the deliverance session to members who are possessed by demons or facing life challenges. The decree of one's challenge determines the quantity of bottled water or anointing oil one ought to buy. After every Sunday service, the prophet gives direction regarding the application of any item bought by members. Here, bottled water 500ml embossed with the Prophets photograph is sold at five cedis. Meanwhile, in the open market the same bottled water that is not embossed is sold at one cedi. Does it mean that the difference of four cedis is the cost of the embossment of the Prophet's photograph?

Additionally, during an appeal for funds held on 27 March, 2016 by MDCC, the church sold white handkerchiefs to its members. Each member had to place five cedis in the offering bowl before receiving the handkerchief. Members were told to place their handkerchiefs in the Bible for three days, after which they should read Psalm 3 and then place their prayer request before God. It is worth adding that members who were absent also paid the said amount for theirs. One wonders why a handkerchief that sells at two cedis in the market is sold to believers at five cedis. The sold handkerchiefs were not transformed physically. Assuming it was embossed with the photograph of the head Pastor and sold at five

cedis, one would have considered the extra three cedis as the cost of the embossment. Nevertheless, this was not so. The question worth asking is ‘was the church established as a business venture? Your answer is as good as mine.

The use of the unusual healing method is not the thrust of the argument. The thrust is the selling of the items at exorbitant prices. If the church is really taking inspiration from Acts 5:12-16, 19:11, 12⁵, then it needs to allow believers to act as Christians of the early Church. Believers should be allowed to send to church their bottled water, handkerchiefs, anointing oil, and liquid soap among others for the leaders to bless for them. Jesus Christ was and is still against trading in the Church and hence he threw away the wares of the Jewish merchants from the Temple (Matt. 21:12). Thousands of years after this event, a segment of God’s house is gradually being turned into a full-fledged market arena by some men of God.

Regarding the sale of products and the consultation fee, the leader of the HGCI, Pedu claims that the various strategies have been adopted to enable the church generate revenue to meet its financial demands, especially to pay for a live Television programme (Personal Communication with Prophet Victor on 3/5/16). It is worth admitting that the rationale for adopting and implementing the various fundraising strategies as claimed by Prophet Victor is perfect. Nevertheless, a question worth asking is what is the guarantee that the funds generated from these strategies would be used for the intended purpose, especially when the leadership

⁵ The verses reveal the unusual healing strategies that God, through Peter and Paul, used to restore the health of some of His children in the early church era.

does not render accounts to the congregation? There are alleged stories of Pastors who are using similar strategies with the same rationale to enrich themselves.

It is worth stressing that the above assessed sources or strategies follow the strategy Paul gave to the Corinthians where the latter were to put aside something (amount of money) and present on the worship day. In this regard, contemporary believers' exercise the concept of savings as found in 2 Cor. 1-2. This is so because believers are aware of when these strategies are mostly organised and what they give or will give whenever any of these strategies are to be employed in raising funds. Additionally, believers are abreast with the frequency with which these strategies are employed in raising funds and hence can plan towards what they will give to their churches. Perhaps, the exception here will be first time visitors or occasional churchgoers who may not be abreast with any new development that may have taken place in their absence. Regular absentees to weekday church services may also not be aware of an impromptu fundraising. The latter reason was evident in EPC, Pedu and the MAG, when some members were not aware of an extra offering that was to be collected one Sunday, which was meant for the respective headquarters of their churches. After organising and collecting the main fundraisings, the congregations were informed of additional fundraising that was to be taken. The facial expressions of some of the members indicated that they were not comfortable with such arrangement. Their discomfort indicated that they were not aware of such arrangement hence were not prepared. Their unpreparedness reflected in the giving in the sense that some of them were glued to their seats when funds were taken. I later spoke to some of the members

who said the extra fundraising was announced during the weekday services and this implied that those who were uncomfortable perhaps were those who absented themselves during the weekday services. Having dealt with the three major sources of revenue of the studied churches, the question worth asking is what are the effects of these sources on the congregants? This question is answered in the next subtopic.

Effects of the Strategies on the Churches

The effects are as follows:

◆ Some of the strategies, for instance, the showmanship and selling of items, operate with the patronage model, which tends to favour only the rich. The showmanship mode provides the rich believer the advantage over the poor and needy because of his/her wealth. Additionally, believers who find it difficult to subsist are likely not to be regular patrons of any of the items sold by HGCI, Pedu. In this regard, there is the probability that the poor and needy believers may be seen as people who stand against the progress of the church or the Prophet. More importantly, the use of these strategies does not give the poor and needy the opportunity to minister unto the body of Christ through the fundraising at that particular instance. Nevertheless, if such strategies are to be used in raising funds for the support of the poor and needy, then the poor and needy will not be disadvantaged.

◆ Additionally, the above mentioned strategies are recipe for favouritism especially when the rich believers get into the good books of their Pastors because of their meaning financial contributions to their churches. In this situation, the rich believer

is likely to be rewarded with a church position regardless of his/her spiritual maturity. The poor believer who may be spiritually mature is likely not going to be given church position because he/she cannot make any meaningful financial contributions. In this regard, the poor and needy members are disadvantaged since they cannot make any meaningful contribution. The poor may join other churches especially when they are not given the opportunity to exercise their God given talents because of their inability to make any meaningful financial contribution.

◆ The liberation strategy for instance is a source of embarrassment and a recipe for hatred or jealousy. In fact, the researcher was embarrassed standing before the congregation waiting to be liberated when the rest of the men were liberated by their loved ones. A member of the SJBCC, Pedu, in an informal interaction, recounted a similar ordeal he went through when his church organised an appeal for funds some months ago by using the liberation mode. The implication of this is that the researcher or the member was a stranger and has no loved ones. Nevertheless, in God's house nobody is a stranger since humanity belongs to God (Psalm 24:1). The liberation strategy has shown that indeed a person can be a stranger in God's house.

◆ The above illustrations may make some believers to absent themselves from church service whenever an appeal for funds is organised. This in a way could have an adverse effect on the spiritual growth of a believer and financially affect the church. In the case of the believer, he/she may miss the sermon of the day, which directly or indirectly may lead to the spiritual growth of the believer. Regarding the church, it stands to lose financially because whatever amount of

money that the believer may have intended to contribute to the appeal for funds may never get to the church.

◆ The liberation strategy for instance, is a recipe for impartiality in the sense that believers will always liberate their relations or loved ones and this occurred during the appeal for funds when the females gave to liberate their husbands, brothers, sons and nephews. In fact, it will take a kind hearted believer to liberate a non-relation considering the present economic recession in the country. Nevertheless, whatever the case may be, there are two sizes to the liberated strategy; it could make some believers to feel rejected and others feel loved. It may lead to reduction in membership since those who feel neglected or rejected may join other churches where they may be accepted.

◆ A further effect, for instance, with regard to the offerings, is that it has partially led some believers to adopt certain strategies. The first is some believers of these churches often change their monies into smaller denominations either before the first or second fundraising is organised. They often consult the ushers either after the Sunday school service or when the second fundraising is about to be collected. Some also consult food vendors if available. The researcher spoke to some members of MDCC, who said they had to resort to that means in order to be able to meet the number of times fundraising is organised.

Closely connected to the above are two groups of believers found in some of the selected churches and these are the pretenders and leavers. The pretenders are believers who normally offer whatever monies they have during the first and/or second fundraising, and during the third, fourth or any special fundraising they

would stretch their hands toward the offering bowl as if placing money in it but in reality they do not. Others also dance and bypass the offering bowl(s) without stretching their hands. Such believers usually act that way to avoid the “eyeing” of their colleagues. This view was confirmed in an interview with some of the church leaders and a section of the believers.

The leavers were the believers who occasionally left their church premises when mostly the second, third or fourth fundraisings were to be organised. They often leave the premises of the Church right after the sermon. Some of them pretend to be answering phone calls, while others attended places of convenience. Some actually went to these places of convenience while others did not. Others also just walked out of the church premises only to re-enter after the fundraising has been done. The two illustrations were evident in the MDCC.

The reason for such behaviours may not be far-fetched. The “eyeing” by their fellow members should they remain glued to their seats is a source of worry to most of them that the researcher spoke to. Such “eyeing” this researcher believes may embarrass some of them especially the introverts. This challenge of ‘eyeing’ has made some believers not to attend church services whenever they do not have money. The researcher thinks that the church authorities need to educate their members on the essence and blessings that go with giving. Aside, from the biblical point of view, offering is a voluntary act (1 Cor. 16: 1-2). It is hoped that if the education is well understood such members would not leave when they do not have money.

It is worth stressing that the various strategies employed in raising funds are means to an end. In other words, they are means the churches use to solicit for funds for their sustenance and growth. Perhaps, the differences with the strategies lie with the rationale for which each was instituted and the name that each is identified with. In an informal interaction with some of the respondents, they claimed that their church leaders have devised means under the pretext of different fundraising names to solicit for funds from them. According to them, since the central core of the various fundraising strategies is soliciting for funds, the introduction of the various fundraising strategies is irrelevant since a strategy could be used to raise the needed funds.

It was also evident that fundraising has the participatory spirit that ought to accompany the practice. In other words, fundraising offers the congregants the opportunity to offer their monies as well as themselves in response to God's grace. In addition, the practice mostly operates on the principle of freewill and the inclusive model. Nevertheless, there are few instances where the patronage model is used and an illustration is the showmanship mode. This model always gives the rich believer the advantage because of his/her riches. In other words, the inclusive model, which gives every believer the opportunity to participate in every fundraising activity, is not hundred percent used.

Closely related to the fundraising in the churches are the smiles that often accompany the practice and these are clearly seen when the congregation is given the opportunity to dance after presenting their offerings. A notable feature here is the heavy clapping that often accompanied the loud shouting from the

congregations that is mostly used to welcome the “praises and worship” team. Nonetheless, there are instances when some sections of the congregations show unpleasant smiles especially when an unannounced fundraising is to be organised. This disposition is understandable, especially in this period of economic recession when most people budget their expenditure before leaving their homes for any event.

It is also significant to note that the last segment of every church service, especially Sunday service, is the advertisement of the myriad of activities for the coming week or month. Aside the advertisement, EPC, Pedu, always render accounts of its total generated funds for the week and this cannot be said of the other studied churches.

Hence, it is realised that whiles some of the strategies that are within the occasional fundraising have a set frequency and period for their organisation, others do not. Those in the latter stage, especially appeal for funds, are mostly determined by either internal and external factors or a combination of the two. Regarding the offertories, it was realised that the label or name given to an offering reveals the motive for their introduction and adoption. Additionally, the introduction of an offering strategy depended on the need(s) of a church and in some few instances, determined by the congregants. With the selling of products it was realised that whiles most of the churches do that during the harvest and appeal for funds occasions, HGCI, Pedu, does that weekly.

Measures to Ensure Prudent Administration of Generated Funds

The activities and operations of churches go hand-in-hand with the demand for money in order to execute these responsibilities (Uwaifo, 2005) and these monies must be prudently managed. If these monies are not properly managed, it often creates challenges like embezzlement, conflicts, and the possible collapse of these churches. In order to forestall the aforementioned challenges, particularly, embezzlement, churches have put in place prudent measures. Larbi (2001) for instance, reports of measures taken by the Christ Apostolic Church International, Ghana when it was established to address or forestall embezzlement. Measures such as employing internal and external auditors and accounts clerks were taken by the Christ Apostolic church International. The Presbyterian Church, Ghana for instance, has a Finance Department and this department has some guidelines for ensuring effective use of the financial resources of the church. Similar steps have been taken by most, if not all, churches in the country, including the studied churches. Concerning the understudied churches, the following measures have been forestalled to ensure prudent use of their resources and these are; human resource, finance committee, project/estate committees, ad-hoc committee and the provision of a working environment (Personal communication with Rev. Timothy, Rev. Peter, Rev. Isaac, Rev, Noah and Archbishop Kwabena on 2/3/16,18/3/16, 4/4/16 and 30/5/16).

Human resource is one indispensable factor in the administration of the finances of any institution in the world. Having the requisite or qualified human resource in finance is partially a plus in the effective and efficient administration of

an institution. Since the establishment of the Church in Ghana till date, most, if not all churches, entrust their finances into the care of believers with the requisite financial educational background or what the Constitution of the Church of Pentecost, Ghana (2005: 73) refers to as 'a moderate amount of education or functional literate'. In this regard, most Ghanaian churches have engaged some of their members who are either accounts clerks or auditors to administer and audit their financial accounts bi-annually; most churches employ external auditors as well (Larbi, 2001). Since the establishment of the mother churches of the studied churches, they have engaged the services of accounts clerks and auditors to administer as well as audit their finances and those of their branches. The mother churches have also tasked their branches to employ their members who are professional auditors and accounts clerks.

Apart from the national accounts clerks and auditors, member branches are also encouraged to employ the services of their members who are professional auditors and accounts clerks. For instance, EPC, Pedu, has Mr. T. Nortey, a professional accountant as its accounts clerk and Mr. Francis Kumevor, a staff of Cape Coast Polytechnic, as the internal auditor of MAG. Besides, auditors from the headquarters of most Ghanaian churches occasionally audit the accounts of their local branches at least once a year. Surprisingly, it is only the EPC, Pedu, that external auditors from the headquarters occasionally audit its accounts annually. The story is different in the other churches.

In addition, the accounts clerks of each branch are mandated to periodically publish the financial standings of their respective branches for the consumption of

their congregations⁶. It is also required of each branch to prepare their quarterly as well as yearly statements of account and submit same to their respective headquarters via their regional/district headquarters (Personal communication with Mr. Nortey on 2/3/16 and Mr. Tonto, 24//4/16).

Additionally, local auditors of member branches are supposed to conduct quarterly auditing of their respective fundraisings and submit their reports to their Senior Pastors for onward submission to the national headquarters via the regional headquarters for vetting by national auditors. The findings of the national auditors are presented to the respective Chairpersons of the churches who in turn sent copies to the senior pastors for their attention and prompt action/advice. Presently, MDCC, and HGCI, Pedu, have no auditors. According to the accounts clerks of MDCC, since the establishment of the church, it has not engaged the services of auditors. The auditing of the accounts books of the MDCC, as well as other branches is done by the Senior Pastors of each circuit. Hence, Rev. Peter Mensah who doubles as the Cape Coast Municipal Circuit Head as well as the Municipal branch is responsible for auditing the accounts books of branches that are within the circuit (Personal communication with Andrews on 15/5/16). HGCI, Pedu is another church currently without internal and external auditors. Perhaps, it is because it is in its infant stages. May be in future they may engage the services of auditors.

Further, at the end of every month, certain percentage of the total generated fund is paid to the district, regional and national headquarters of the selected churches. For instance, in the case of the ACI, Aquarium, thirty percent (30%) of

⁶ Appendix 4 indicate an income and expenditure statement of EPC, Pedu.

the total funds generated from their fundraising is paid into the bank accounts of the national headquarters by the head Pastor. The remaining seventy per cent (70%) is used for the administration of the church (Personal communication, Rev. Kwofie 4/4/16). In the EPC, Pedu, twenty percent (20%) of the total generated revenue from the monthly tithing is paid to the district headquarter, fifteen per cent 15% goes to the regional branch and another fifteen per cent (15%) is paid into the bank account of the national headquarters. The remaining fifty per cent is used for administrative purposes of the local branch (Personal communication, Rev. Timothy, 2/3/16). With regard to MDCC, twenty-five per cent (25%) of the total generated revenue from the monthly tithing is paid into the bank accounts of the national headquarters. The remaining seventy-five percent (75%) is used for the administration of the church. In addition, the church has some monthly levies it pays to the national, district and circuit offices. At the national level, it pays what the accounts clerk refers to as assessment levy. It also pays the circuit grant, which is a monthly levy paid by each circuit branch. The church also pays a monthly levy to the district level (Personal communication, Rev. Peter on 18/3/16 and Mr. J.C. Andrews 15/5/16). Hence, in a month, MDCC, pays four different levies, two to the national and one each to the district and circuit levels. It is also worth adding that certain percentage of the total revenue generated during departmental anniversary is paid into the bank accounts of the respective national headquarters of the selected churches. For instance, in MAG, forty per cent (40%) of the total generated funds during any departmental anniversary is paid into the bank

accounts of the national headquarters (Personal communication with Rev. Noah and Mr. Joseph Tonto on 17/3/16).

With the exception of the ACI, Aquarium, where the head Pastor is responsible for paying all funds meant for their national headquarters into the latter's bank account and submits the pay-in slip to the accounts clerks who in turn complete the necessary accounting process, all such transactions are performed by the treasurers of the other churches. The amount paid to the regional/district and national headquarters is meant to assist these agencies in the execution of their responsibilities (Personal communication, Rev. Timothy, Rev. Isaac, Rev. Noah, Rev. Peter and Rev. Arkoh-Mensah on 2/3/16, 17/3/16, 18/3/16 and 4/4/16 respectively). The rationale for ACI's pastor sending the total monthly-generated funds are that five years ago some of the accounts clerks' embezzled their church funds meant for the national headquarters. The embezzlement was later discovered and a directive was issued forbidding all accounts clerks from depositing monies meant for the national headquarters at the banks. The Pastors were to pay their generated funds to their banks and the pay-in-slip(s) submitted to the accounts clerks (Personal communication with Rev. Isaac, 17/4/16).

Apart from forwarding their financial statements of account to their respective headquarters, the selected churches were mandated to render account of their stewardship to their respective congregations. Regarding this directive, the EPC, Pedu, and the MAG, operate a similar system. Before interacting with their congregations, the finance committees first interact with their respective church boards after which they meet with the heads or section leaders of the various

departments in their churches. The departmental heads are given copies of the financial statements for their perusal. After two weeks, a mini seminar is organised for the heads by the churches in conjunction with their respective finance committees. At the seminar, the finance committee explains in details the financial statements to the heads. The heads are allowed to ask questions for clarification on issues they do not understand or make comments where and when necessary. After interacting with the heads, the finance committee then meets the congregation to render accounts of their financial stewardship. The accounts clerks of the MDCC, and the HGCI, Pedu, render accounts of their stewardship only to their church boards (Personal communication with Mr. Andrews and Prophet Victor on 15/5/16 and 3/5/16 respectively). For the past three years the ACI, Aquarium branch has not rendered account of their stewardship to its congregation. Similarly, last year the MAG, has not rendered accounts of their stewardship to the congregation and this is because their accounts books were yet to be audited internally (Personal Communication with Rev. Isaac, and Mr. Joseph on 17/3/16, and 18/3/16).

Another prudent measure is the formation of project committees responsible for procurements in each branch of these churches. Senior Pastors mostly head these committees and their mandate is to ensure transparency and accountability in the purchasing of materials and disbursement of project funds. Nevertheless, these churches do not always go by the procurement rules of allowing potential suppliers to bid. What these churches do can be termed as 'internal identification of potential suppliers among members'. In other words, the project committees identify among their congregation (a) member(s) who can

supply their churches' needs. In instances where two or more members who are into the same business, yet with different enterprises have been identified, these churches go in for the person who would offer them the lowest price (Personal communication with Rev. Noah, Rev. Timothy, Rev, Peter and Rev. Isaac, 18/4/16, 2/3/16, 17/4/16 and 16/4/16 respectively). This act of going for the lowest price is the best since in competitive bidding process institutions normally go for the bidder with the lowest price. Nevertheless, this process is likely to create tension between the members of the project committee with respect to the business entity that should be offered a contract. It is also likely to generate similar tension between the project committee members on the one hand and those whose businesses do not attract the attention of the committee on the other hand. This is because this practice has the tendency of creating favouritism in the course of awarding contracts by the project committees.

Aside the project committee, three of the selected churches namely EPC, Pedu, MAG, and the SJBCC, Pedu, have a finance committee responsible for the administration of their church funds. Nonetheless, there is variation regarding the membership; while the EPC, Pedu, financial committee comprises six members that of the MAG, comprises five members. Besides, differences exist regarding the qualifications or educational background of the members constituting the respective financial committees. This is very significant because the educational background to some extent has a bearing on the effectiveness or otherwise of the accounting process. The composition of the finance committee of the EPC, Pedu, is in accord with the guidelines laid by the headquarters. For instance, the church

has the regional accountant of the Ghana Water and Sewerage Corporation and the section clerk who is a banker with the Agricultural Development Bank is part of the financial team. The researcher is not surprised about the effective financial mechanism system the church operates. Aside the mechanism, it is the only church among the selected churches that has a conducive working environment with all the necessary working equipment. The only thing they lack is a library, which Klein (2011) posits is paramount in fundraising. Although, SJBCC, Pedu and MAG, have offices, which lack the necessary office set up⁷, they do not have a library. The remaining churches do not have either offices or libraries.

Additionally, the selected churches occasionally form an ad-hoc committee responsible for organising their annual harvest. The MAG, for instance, formed an ad-hoc committee, which was responsible for organising last year's annual harvest meant for building a mission house for the head pastor. It is worth adding that each harvest organised had a projected target amount and this was usually based on the project(s) necessitating the harvest. Interestingly, each annual fundraising or harvest that the selected churches organised has a vision, which was communicated to the congregations. Nevertheless, what was not mostly well communicated which is paramount to every fundraising project, is where exactly the congregation 'fits' in the vision. It is equally important to let donors know how their contributions would aid in the realisation of the vision. In other words, donors or the congregation must be involved in every step of the vision.

It could be realised from the above argument that the source of revenue and the amount involved that was paid into the bank accounts of the district, regional

⁷ See Appendix 6

and national headquarters of the selected churches differ from denomination to denomination. This clearly indicates that there is no uniformity regarding the source and percentage of funds payable by the studied churches to their respective agencies. The lack of uniformity depicts the differences in the administration of funds by the selected churches. Thus, one can argue that the afore-mentioned procedures discussed are not exhaustive of the list of routine procedures that an organisation like the church could adopt in addressing the social canker of embezzlement in their midst. This is because in spite of the above guidelines some of the selected churches have not been able to curb the issue of embezzlement of their funds. The fact is that some of the measures put in place by the victim churches are recipe for embezzlement. The next segment addresses this issue.

Challenges in Administering Generated Funds

In the course of this research, one of the issues that came out was that the current processes of administering funds generated from fundraising in some of the studied churches were not the best in this contemporary era in the sense that it serves as a recipe for embezzlement.

The system where treasurers send church funds to the banks creates an opportunity for such people to divert such funds for their personal needs. A typical incident occurred five years ago in the MDCC, and ACI, Aquarium, when some of their accounts clerks could not render proper account of their stewardship (Personal communication with Rev. Isaac and Rev. Peter, on 16/4/16 and 18/4/16 respectively).

Related to the above is the counting of the generated funds by some ushers. Usually, in most Ghanaian churches either an usher or two usually count and hand over offerings to the accounts clerks. Some of the ushers are not faithful in their stewardship and this was confirmed in a research conducted by this researcher in 2010. Perhaps, it is to forestall a situation like this the EPC, Pedu, SJBCC, Pedu, and MAG, for instance, have finance committees mandated for counting and administration of their finances. No usher is a member of the committees. Nevertheless, in the other selected churches, some ushers do the counting of generated funds. The leadership of the MDCC, seems not to be much concerned about the unfaithfulness of some of their ushers who count their generated funds. Although they did not categorically deny the pilfering of their church's funds by ushers, their posture during the interview with this researcher indicates that their church's generated funds had been tempered with by ushers (Personal communication with Rev. Peter and Rev. Arkoh-Mensah, 17/4/16).

Concerning what actions were taken against members who embezzled their church's funds, the leadership indicated that in incidences where the monies were retrieved, the culprits were counselled and relieved of their positions. Other culprits who could not withstand the shame and embarrassment from the congregation quietly joined other churches (Personal communication with Rev. Peter and Rev. Arkoh-Mensah, 17/4/16). The researcher thinks the action of the leadership is not punitive enough to deter others from doing it. Nevertheless, the leaders have their own reason(s) for taking such an action and since the event has already taken place much cannot be said about their action. Probably, these

churches need to take a second look at their disciplinary measures in the event of a similar occurrence. For security reasons, the officials remained silent with regard to the personalities, as well as the amounts involved.

One issue realised by this researcher was that some/most church leaders always shielded their members who were involved in wrongdoing. The researcher wonders why the leadership should do that. Is it because they themselves are corrupt or they sometimes connive with their accounts clerks in embezzling their churches' money? Could it also be because of the close knit relationship some of the clergy have with some of the accounts clerks? This is because establishing a church in Ghana currently seems to be a family business affair. Could it also be that exposing the culprit(s) may tarnish the image of their churches? I think that when such believers are exposed and handed over to the police it would not only serve as a deterrent to others but would help the church get rid itself of people who are in the church just to enrich themselves materially. Additionally, it would assist in restoring the gradually but steadily deteriorating image of the church.

Additionally, I think that the issue of embezzlement in the two churches could be attributed to lack of or inadequate supervision on the part of the head Pastors. Since the accounts clerks did not work as full time employees of the churches, the burden was laid on the head Pastors to ensure that proper supervision was put in place to forestall such occurrence. For instance, the head Pastors could have demanded a proof of any bank transaction from their accounts clerks. Obviously, nothing prevented the head Pastors from requesting for the pay-in slips from the accounts clerks. If they had done that, the situation could have been

avoided or its impact would have been minimal. Perhaps to forestall a similar situation from happening, the leadership of the ACI, Aquarium, has mandated the head Pastor to be responsible for forwarding monies meant for the national headquarters via the bank.

In spite of all these procedures, the MDCC, and ACI, Aquarium branch are still facing challenges regarding how best they can effectively manage their generated funds above reproach. These challenges exist because of a loose internal control system being operated by the two churches.

Summary

The practice of giving one's money for God's work is an old phenomenon in the history of humankind. Christians trace this practice to the book of Genesis where Cain and Abel offered their respective substances to Yahweh. Right from that period, the practice has been transferred from generations unto this current generation and it has undergone different developmental stages partially because society is dynamic.

It was also realised that the rationale for instituting fundraising is coterminous with its use and that the selected churches occasionally used part of their generated funds to bring about social change in the form of assisting needy individuals (both members and non-members) and institutions. In order to prudently manage their generated funds and curb embezzlement, the selected churches have some measures in place. Despite the measures, two of the churches have experienced embezzlement in the past. To help the two churches and other churches facing similar challenges of embezzlement, the researcher came out with

certain principles, caption, 'the way forward'. Having evaluated how the studied churches used their generated funds for social change, there is the need to turn attention to the field report and this is dealt with in chapter four.



CHAPTER FOUR

Field Work Report Presentation (I)

Analysis of Data

The previous chapter evaluated the various fundraising strategies in the selected Churches. This chapter focuses on the interpretation of the data collected and collated from the Protestant/Orthodox/African Instituted churches namely, the Ebenezer Presbyterian Church, Pedu, St. John the Baptist Catholic Church, Pedu, and Musama Disco Christo Church. The presentation is done based on the way the churches have been enumerated above. The data collected were placed under the following sub-themes:

1. Bio-data
2. Effects of the frequency of giving and fundraising
3. Biblical basis for fundraising
4. Motivational factors and giving
 - i. Self-esteem motives
 - ii. Emotion as motives
5. Accountability and Stewardship of church funds

The responses from the respondents were collated based on the information collected from the respondents with regard to the research questions. Tables have been drawn and used as a basis for the discussion. The SPSS (v. 16) system of analysis was used for this purpose

Analysis of Questionnaire

I. Report from Ebenezer Presbyterian Church, Pedu

A. Bio-data of Respondents

Question 1: Age of respondents

Table 1: Age distributions

Age groupings	Frequency	Percentage (%)
18yrs -26yrs	21	28.00
27yrs -35yrs	30	40.00
36yrs -44yrs	8	10.67
45yrs -53yrs	7	9.33
54yrs -62yrs	5	6.67
63yrs -71yrs	4	5.33
Total	75	100

Source: Field work 2016

The data show that the age grouping between twenty-seven years to thirty-five years has the highest percentage of respondents followed by the age range of eighteen to twenty-six. Third on the ladder are respondents in the age bracket of thirty-six to forty-four. The next (forth) are respondents in the age category of forty-five to fifty-three with a frequency of seven. In the fifth position with a frequency of five are respondents in the age category of fifty-four to sixty-two. The least on the list are those in the sixty-three to seventy-one age range. In this regard, most of the respondents were young adults.

Question 2: Sex of Respondents

Table 2: Sex of respondents

Gender	Frequency	Percentage (%)
Males	30	40
Females	45	60
Total	75	100

Source: Field work 2016

From the above analysis, it is clear that females constitute the majority of the respondents.

B. Effects of the Frequency of Giving and Fundraising

Question 3: Don't you think that the church is demanding much from you in terms of offering to the detriment of your personal needs?

Table 3: Responses regarding financial demand

Responses	Frequency	Percentage (%)
Yes	27	36
No	48	64
Total	75	100

Source: Field work 2016

As to whether the church is demanding too much from their members in terms of offering, the above data demonstrate that forty-eight (64%) of the respondents think their church is not demanding much in terms of offering from them. Nevertheless, twenty-seven (36%) are displeased with the financial demands of their church.

Question 3a: If 'Yes', please give reason(s).

Table 3a: Reasons concerning financial demand

Response	Frequency	Percentage (%)
The poor cannot cope	8	10.67
Economic difficulties	18	24
Formality than religious obligation	1	1.33
Leaders interested in money	00	00
Total	27	36
Missing System	48	64
Total	75	100

Source: Field work 2016

The responses suggest that 36% of the members are not content with the system. Eight think the poor in the church cannot cope with the system. Eighteen however, are not comfortable because they think times are hard and hence it is not easy to get or come by money. One respondent thinks the practice of offering has become more of a formality than a religious obligation. The analysis also depicts a 'missing system' of forty-eight respondents representing those who are comfortable with the financial demands of their church (see table 3b below).

Question 3b: If 'No', please give reason(s)

Table 3b: Reasons for not demanding much

Response	Frequency	Percent (%)
Church administration	15	20
Pay salaries & utility bills	6	8
Social interventions	12	16
Church growth	10	13.33
More blessing in giving	5	6.67
Pastor's personal use	00	00
Total	48	64
Mission system	27	36
Total	75	100

Source: Field work 2016

Table 3b depicts reasons of respondents who think their church is not demanding much from them. The table reveals that fifteen believers opine that whatever offerings are collected were used for Church administration and those who think the offerings were used for social intervention projects follow this. Third on the analysis ladder were believers who believe the Church uses their offerings for its growth. Five believers were not perturbed because there is more blessing in giving.

C. Biblical Basis for Fundraising

Question 4: Is the bible used to coerce the congregation into giving?

Table 4: Response concerning coercion

Response	Frequency	Percentage (%)
Yes	24	32
No	51	68
Total	75	100

Source: Field work 2016

As far as using the Bible to coerce members, the data suggest a 'mixed' reaction. Out of the seventy-five believers, twenty-four are of the view that the

Bible is, to some extent, used to coerce members into offering. The data further depicts that fifty-one respondents think that the Bible is not used to coerce members into giving.

D. Motivational Factors and Giving

i. *Self-esteem motives*

Question 5a: *What are the self-esteem factors that often motivate you to offer your money to the church?*

Table 5a: Response concerning self-esteem motives

Responses	Frequency	Percentage (%)
Good, happy & relief from sin	17	22.67
Received reward from God & society	33	44
Obligation & responsibility	25	33.33
Total	75	100

Source: Field work 2016

Table 5a depicts the various motivations that make the congregation offer their monies to their church. Giving, to seventeen (22.67%) respondents makes them feel good, happy and relieved from their sins. Thirty-three believers give expecting both God and society to reciprocate their gesture. Twenty-five (33.33%) see the giving of their monies to their church as both an obligation and responsibility. Hence, the data suggest that the highest frequency is thirty-three and this is followed by frequencies of twenty-five and seventeen respectively.

ii. Emotions as motives

Question 5b: What are the emotional factors that often motivate you to offer your money to the church?

Table 5b: Response concerning emotions as motives

Responses	Frequency	Percentage (%)
Restore faith in a just world	14	18.67
Giving to aid the sick and destitute	52	69.33
Empathise with sick/needy in Church	9	12.00
Total	75	100

Source: Field work 2016

Regarding emotions as motives, the data indicates that whiles nine respondents give to empathise with the sick or needy in the church, fourteen give to restore their faith in a just world. The analysis further indicates that majority of the respondents (fifty-two) give because they think their resources would be used by the church to aid the sick or needy in the church.

E. Accountability and Stewardship of Church Funds

Question 6: Does the church render account of its finances to the congregation?

Table 6: Responses regarding accountability

Responses	Frequency	Percentage (%)
Yes	75	100
No	00	00
Total	75	100

Source: Field work 2016

To the entire 75 believers, the church’s financial state is made known to them by their leadership.

Question 7: Do you think there is transparency in the administration of offerings in the church?

Table 7: Responses regarding transparency

Responses	Frequency	Percentage (%)
Yes	75	100.00
No	00	00.00
Total	75	100

Source: Field work 2016

The data reveal that there is transparency in the administration of offering in the church. This is shown by the response of the seventy-five respondents who answered 'Yes' as shown on table 7.

Question 8: Has there been any report in the church of any financial misappropriation of the finances of the church?

Table 8: Report of financial misappropriation

Responses	Frequency	Percentage (%)
Yes	00	00.00
No	75	100
Total	75	100

Source: Field work 2016

The above data suggest that there has not been any report of financial misappropriation in the church. This is indicated by the response given by the believers as the table reveals. Having presented the field report on a tabular form and interpreted it verbatim as shown above, the next section gives a reflection of the field report.

Reflection

The data suggest that the youth between the ages of eighteen to forty-four years are in the majority in that they constitute fifty-nine out of the seventy-five

sampled population. The data further indicate that females are in the majority. Regarding the effects of the frequency of giving and fundraising on members, the data indicate that forty-eight believers are not experiencing any effect and this is based on the assumption that such believers did not complain. Nonetheless, twenty-seven believers are affected by the financial demands of their church and this is based on complains put forward by such believers. On the contrary, majority of the believers were content with the financial demands of their church.

Additionally, twenty-four of the believers posit that the Bible is, to some extent used to coerce the congregation into giving. In addition, the data suggest that believers were motivated to give to the church by self-esteem and emotional motives. In the areas of account rendering and transparency, the church scored one hundred percent in each instance, implying it renders accounts of its financial statement to the congregation and there has not been any report of financial malfeasance in the church.

II. Report from St. John the Baptist Catholic Church, Pedu

Bio-data of Respondents

Question 1: Age of respondents

Table 1: Age distributions

Age groupings	Frequency	Percentage (%)
18yrs -26yrs	12	16
27yrs -35yrs	13	17.33
36yrs -44yrs	26	34.67
45yrs -53yrs	15	20
54yrs -62yrs	7	9.33
63yrs -71yrs	2	2.67
Total	75	100

Source: Field work 2016

The age groupings of thirty-six to forty-four have the highest percentage followed by the age ranges of forty-five to fifty-three. Third on the analysis ladder are respondents in the age bracket of twenty-seven to thirty-five. The next are respondents in the age category of eighteen to twenty-six and in the fifth position, are those in the age category of fifty-four to sixty-two. Finally, yet importantly, are respondents within the age range of sixty-three to seventy-one.

Question 2: Sex of Respondents

Table 2: Sex of respondents

Gender	Frequency	Percentage (%)
Male	28	37.33
Female	47	62.67
Total	75	100

Source: Field work 2016

Table 2 reveals that females constitute the majority of the respondents.

B. Effects of the Frequency of Giving and Fundraising on members

Question 3: Don't you think that the church is demanding much from you in terms of offering to the detriment of your personal needs?

Table 3: Responses regarding financial demands

Responses	Frequency	Percentage (%)
Yes	25	33.33
No	50	66.67
Total	75	100

Source: Field work 2016

The data indicate that fifty of the respondents or 66.67% think their church is not demanding much from them. Twenty-five (33.33%), nonetheless, think that their church is demanding much from them financially.

Question 3a: If 'Yes', please give reason(s) for your answer.

Table 3a: Reasons concerning financial demand

Response	Frequency	Percentage (%)
The poor cannot cope	8	10.67
Economic difficulties	13	17.33
Formality than religious obligation	4	5.33
Leaders interested in money	0	0.00
Total	25	33.33
Missing System	50	66.67
Total	75	100

Source: Field work 2016

The data share a similar view like that of the other churches. The responses indicate that twenty-five believers are not content with the financial demands of their church. Eight think that the poor and needy in the church cannot cope with the financial demands of their church. Thirteen nonetheless, are not comfortable because they think times are hard economically. Four respondents think the

practice of offering has become more of a formality than a religious obligation. Additionally, the response depicts a ‘missing system’ of fifty respondents who are comfortable with the financial demands of their church (see table 3b below).

Question 3b: If ‘No’ please give reason(s).

Table 3b: Church for demanding much

Response	Frequency	Percent (%)
Church administration	13	17.33
Pay salaries & utility bills	14	18
Social intervention	10	13.33
Church growth	9	12
More blessing in giving	4	5.33
Pastor’s personal use	00	00
Total	50	66.67
Missing System	25	33.33
Total	75	100

Source: Field work 2016

The above table reveals the response of believers who think their church is not demanding much from them. Thirteen believers were not disturbed because they posit that their monies were used to pay salaries and utility bills. Thirteen respondents were also not perturbed because their contributions were used for Church administration and those who think their offerings were used for social interventions followed this. Fourth on the analysis ladder were nine believers who were also satisfied because their monies were used for Church growth. Four believers opined that they would be blessed when they give hence were not disturbed by their church’s financial demands.

C. Biblical Basis for Fundraising

Question 4: Is the bible used to coerce the congregation into giving?

Table 4: Response concerning coercion

Response	Frequency	Percentage (%)
Yes	23	30.67
No	52	69.33
Total	75	100

Source: Field work 2016

Concerning the use of the Bible to coerce members into giving, the data indicate that twenty-three members claimed that the Bible is, to some extent, used to coerce members into offering. The data further indicate that fifty-two of the members think their leaders do not use the Bible to coerce them to give.

D. Motivational Factors and Giving

i. Self-esteem motives

Question 5a: What are the self-esteem factors that often motivate you to offer your money to the church?

Table 5a: Responses concerning self-esteem motives

Response	Frequency	Percentage (%)
Good, happy & relief from sin	8	10.67
Received reward from God & society	41	54.67
Obligation & responsibility	26	34.66
Total	75	100

Source: Field work 2016

The data demonstrate that eight believers are motivated to give because they feel good, happy and relief from sin. The data display forty-one believers whose source of motivation is the reward they hope to receive from God and the

society. Additionally, twenty-six respondents see giving as their obligation as well as responsibility.

ii. Emotions as motives

Question 5b: *What are the emotional factors that often motivate you to offer your money to the church?*

Table 5b: Response regarding emotions as motives

Response	Frequency	Percentage (%)
Restore faith in a just world	12	16
Giving used to aid the poor/needy	57	76
Empathise with sick/needy	6	8
Total	75	100

Source: Field work 2016

The data reveal that majority of the respondents give with the view that their monies would be used to support the destitute in the church. Twelve give to restore their faith in a just world. Six give to empathise with the sick or needy in the church.

E. Accountability and Stewardship of Church Funds

Question 6: *Does the church render account of its finances to the congregation?*

Table 6: Responses regarding accountability

Responses	Frequency	Percentage (%)
Yes	75	100
No	00	00
Total	75	100

Source: Field work 2016

From the frequency and percentage above, the members unanimously hold the view that the church leadership renders account of the church's finances.

Question 7: Do you think there is transparency in the administration of offerings in the church?

Table 7: Responses concerning transparency

Responses	Frequency	Percentage (%)
Yes	60	80
No	15	20
Total	75	100

Source: Field work 2016

The table above reveals that while sixty believers think there is transparency in the administration of offerings in their church, fifteen think transparency does not exist regarding the administration of their church's funds.

Question 7a: If 'No', could you please give reason(s)?

Table 7a: Reasons for lack of transparency

Response	Frequency	Percentage (%)
Don't trust our leaders	05	6.67
Don't trust ushers/account clerks	08	10.67
No account made to the church	2	2.67
Total	15	20
Missing System	60	80
Total	75	100

Source: Field work 2016

The analysis above indicates that whereas thirteen believers do not trust some of their ushers who are responsible for counting their offerings and account clerks, two think their church leaders do not render account of their stewardship. The "missing system" which is 60 (80%) represents respondents who were comfortable with the way offering is handled and managed in their church (see table 7).

Question 8: Has there been any report in the church of any financial misappropriation of the finances of the church?

Table 8: Responses concerning financial malfeasance

Responses	Frequency	Percentage (%)
Yes	27	36
No	48	64
Total	75	100

Source: Field work 2016

The above data reveals that whereas twenty-seven respondents think there has been reports of financial misapplication in their church, forty-eight think otherwise.

Question 8a: If 'Yes', who was /were the culprit(s)?

Table 8a: Responses regarding culprits

Response	Frequency	Percentage (%)
Some ushers	10	13.33
Account clerks	9	12
Leaders	8	10.67
Total	27	36
Missing System	48	64
Total	75	100

Source: Field work 2016

Here, the percentage of respondents who think there has been report of financial misapplication is 36%. Out of the 36%, 13.33% pointed accusing figures at some ushers as the culprits. Whereas nine believers saw the accounts clerks as culprits, eight think the culprits are their church leaders.

Question 8b: *What action(s) was/were taken against such culprit(s)?*

Table 8b: Responses concerning punitive measures

Response	Frequency	Percentage (%)
No action	00	00
Police	00	00
Suspended	02	2.67
I don't know	25	33.33
Total	27	36
Missing System	48	64
Total	75	100

Source: Field work 2016

As far as the punitive measures are concerned, the twenty-five members are not aware whether punitive measures were taken against the perpetrator or not. This is illustrated on the above table, which indicates that the twenty-five respondents chose the fourth variable, which reads, 'I don't know. The table further illustrates that two respondents think the culprits were suspended from church for some weeks. Having presented the field report on a tabular form and interpreted it verbatim as indicated above, the next section gives a reflection of the field report.

Reflection

The data from SJBCC, Pedu, suggest that in terms of age and gender, the youth who fall within the age categories of eighteen to forty-four are in the majority and females are in the majority. Regarding the youth, they constitute 68% of the sampled population and females 62.67%. Concerning the effects of the frequency of giving and fundraising on members, the data suggest that whereas 33.33% of the believers are not experiencing any effect, 66.67% are affected by the financial demands of their church. Additionally, the data reveal that 30.67% of the

believers also posit that the Bible is, to some extent, used to coerce the congregation into giving. In addition, the data suggest that believers were motivated to give to the church based on self-esteem and emotional motives. In the areas of account rendering, transparency and misapplication, the church only scored one hundred percent in the first instance implying it renders accounts of its financial statement to the congregation. Concerning the remaining two, opinions were divided; whereas some believers claimed there has not been report of any financial malfeasance in the church, others thought otherwise. Similar divided views were expressed concerning the misapplication of church funds.

III. Report from Musama Disco Christo Church

A. Bio-data of Respondents

Table 1a: Age distributions

Age groupings	Frequency	Percentage (%)
18- 26yrs	13	30.95
27- 35yrs	14	33.33
36 – 44yrs	7	16.67
45 – 53yrs	3	7.14
54- 62yrs	3	7.14
63- 71yrs	2	4.76
Total	42	100

Source: Field work 2016

The table indicates that out of the sampling population of forty-two respondents, those between the ages of twenty-seven and thirty-five have the most percentage. Next are those in the age brackets of eighteen to twenty-six with a frequency of thirteen. Respondents in the age brackets of thirty-six to forty-four are in the third position. In the fourth position with the same percentage are

respondents in the age groupings of forty-five to fifty-three and fifty-four to sixty-two. Those in the age bracket of sixty-three to seventy-one are in the least.

Question 2: Sex of Respondents

Table 2: Sex of respondents

Gender	Frequency	Percentage (%)
Males	15	35.71
Females	27	64.29
Total	42	100

Source: Field work 2016

From the above data, it is clear that females constitute the majority of the respondents.

B. Effects of the Frequency of Giving and Fundraising

Question 3: Don't you think that the church is demanding much from you in terms of giving to the detriment of your personal needs?

Table 3: Responses regarding financial demands

Responses	Frequency	Percentage (%)
Yes	18	42.86
No	24	57.14
Total	42	100

Source: Field work 2016

As to whether the church is demanding too much from their members in terms of giving, twenty-four (57.14%) of the respondents think their church is not demanding much in terms of giving from them. However, eighteen (42.86%) are displeased with such a system. This is shown by the above table.

Question 3a: Please give reason(s) for your answer.

Table 3a: Reasons concerning financial demand

Response	Frequency	Percentage (%)
The poor cannot cope	12	28.57
Economic difficulties	6	14.29
Formality than religious obligation	0	00
Leaders interested in money	00	00
Total	18	42.86
Mission System	24	57.14
Total	42	100

Source: Field work 2016

The above analysis indicates that eighteen respondents are not happy with the financial demands of their church. Out of this figure, twelve attribute their dissatisfaction to the fact that the poor cannot cope. Six nevertheless, see the current economy to be hard and thus money is not easy these days to come by. The 'missing system' represents respondents who are content with the financial demands of their church (see table 3).

Question 3b: If 'No', can you please give reason(s).

Table 3b: Reasons for not demanding much

Response	Frequency	Percent (%)
Church administration	5	11.90
Pay salaries & utility bills	7	16.67
Social intervention	2	4.76
Church growth	9	21.43
More blessing in giving	1	2.38
Pastor's personal use	00	00
Total	24	57.14
Missing System	18	42.86
	42	100

Source: Field work 2016

As far as the financial demands of the Church were concerned, twenty-four believers were content with their church's financial demands. The above table shows nine believers were satisfied with their church's financial demands because their offerings are used for Church growth followed by seven respondents who said they were not perturbed because their offerings would be used to pay salaries and utility bills. Third came five believers who opted for church administration. Fourth on the analysis ladder are two respondents who picked social interventions. With a frequency of one and occupying, the fifth position was a respondent. The respondent was content because he/she expects more blessing from God.

C. Biblical Basis for Fundraising

The rationale for this segment is to investigate the biblical basis for the practice of offertory. This is to ascertain the true biblical fundraising practice.

Question 4: Is the bible used to coerce the congregation into giving?

Table 4: Responses concerning coercion

Response	Frequency	Percentage (%)
Yes	15	35.71
No	27	64.29
Total	42	100

Source: Field work 2016

As to whether the Bible is used to force the congregation into giving or not, 35.71% answered in the affirmative. Twenty-seven (64.29%) respondents think the Bible is not used to coerce members into giving.

D. Motivational Factors and Giving

i. Self-esteem motives

Question 5a: What are the self-esteem factors that often motivate you to offer your money to the church?

Table 5a: Response concerning self-esteem motives

Responses	Frequency	Percentage (%)
Good, happy & relief from sin	8	19.05
Received reward from God & society	9	21.43
Obligation & responsibility	25	59.52
Total	42	100

Source: Field work 2016

Table 5a depicts the various motivations that make the congregation offer their monies to their church. Giving, to eight (19.05%) respondents make them feel good, happy and relieved from their sins. Nine believers

give expecting both God and society to reciprocate their gesture. Twenty-five (59.52%) see the giving of their monies to the church as both an obligation and responsibility. Hence, the data suggest that the highest frequency is twenty-five and this is followed by frequencies of nine and eight respectively.

ii. Emotions as motives

Question 5b: *What are the emotional factors that often motivate you to offer your money to the church?*

Table 5b: Response concerning emotions as motives

Responses	Frequency	Percentage (%)
Restore faith in a just world	6	14.29
Giving to aid the sick and destitute	31	73.81
Empathise with sick/needy	5	11.90
Total	42	100

Source: Field work 2016

The data show that six respondents give to restore their faith in a just world. Nevertheless, thirty-one give hoping that the money would be used to support the destitute. Additionally, five respondents give to empathise with the sick and needy in the church.

E. Accountability and Stewardship of Church Funds

The rationale for this segment is to find out about the issue of transparency in the administration of Church funds.

Question 6: Does the church render account of its finances to the congregation?

Table 6: Responses regarding accountability

Responses	Frequency	Percentage (%)
Yes	00	00
No	42	100
Total	42	100

Source: Field work 2016

From the data above, all the membership unanimously responded that the leadership of the Church do not render account of the church's finances to the congregation.

Question 7: Do you think there is transparency in the administration of giving in the church?

Table 7: Responses concerning transparency

Responses	Frequency	Percentage (%)
Yes	10	23.81
No	32	76.19
Total	42	100

Source: Field work 2016

The response suggests that majority of the respondents are of the view that there is no transparency regarding the administration of their church's giving by the authority concerned. Nevertheless, ten (23.81%), of

the respondents are comfortable with the way their offerings are administered by their church leaders.

Question 7a: *If 'No', could you please give reason(s)?*

Table 7a: Reasons for lack of transparency

Response	Frequency	Percentage (%)
Don't trust our leaders	00	00
Don't trust ushers/accounts clerks	12	28.57
No account made to the church	20	47.62
Total	32	76.19
Missing System	10	23.81
Total	42	100

Source: Field work 2016

The analysis in table 8a depicts that thirty-two of the respondents are not comfortable with the administration of their church funds. Out of this figure, twelve do not trust their ushers and the accounts committee who are responsible for the administration of their offerings. Twenty out of the thirty-two apportion blame to the inability of their leaders to render account of their stewardship. The missing system represents respondents who are comfortable with the administration of their church's funds.

Question 8: Has there been any report in the church of any financial misappropriation of the finances of the church?

Table 8: Responses concerning financial misappropriation

Responses	Frequency	Percentage (%)
Yes	17	40.48
No	25	59.52
Total	42	100

Source: Field work 2016

Regarding the issue of financial misappropriation, 40.48% of the respondents think there has been report of financial misappropriation in their church. The data further reveal that 59.52% opines that there has not been any report of financial embezzlement in their church.

Question 8a: If 'Yes', who was /were the culprit(s)?

Table 8a: Responses regarding culprits

Response	Frequency	Percentage (%)
Some ushers	10	23.81
Accounts clerks	7	16.67
Leaders	00	00.00
Total	17	40.48
Missing System	25	59.52
Total	42	100

Source: Field work 2016

The response from the table above suggests the report of financial defalcation of the church's funds. Ten of the respondents pointed accusing figures at some of their ushers. The data further depict seven of the respondents accused their accounts clerks as perpetrators of their church's financial defalcation. The missing system represents respondents who think there has not being any report of financial malfeasance.

Question 8b: *What action(s) was/were taken against such culprit(s)?*

Table 8b: Responses concerning punitive measures

Response	Frequency	Percentage (%)
No action	00	00
Police	00	00
Suspended	00	00
I don't know	17	40.48
Total	17	40.48
Missing System	25	59.52
Total	42	100

Source: Field work 2016

With regard to whether punitive measures were taken against the perpetrators or not, the seventeen respondents said they did not know. Having presented the field report in a tabular form and interpreted it verbatim as shown above, the next section gives a reflection of the field report.

Reflection

The data reveal that the youth between the ages of eighteen to forty-four are in the majority. The data further indicates that females are in the majority. With regard to the effects of the frequency of giving and fundraising on members, the data demonstrate that 57.14% of the believers are not experiencing any effect. Meanwhile, 42.86% are affected by the financial demands of their church. Additionally, fifteen (35.71%) of the believers also posit that the Bible is, to some extent, used to coerce the congregation into giving. In addition, the data suggest that believers were motivated to give to the church based on self-esteem and emotional factors. In the areas of account rendering, transparency, and misapplication of

church funds, the church did not score one hundred percent in any of these areas. This implies the church does not render accounts of its financial statement to the congregation, there is lack of transparency and there has been reports of financial misapplication in the church. The next segment deals with presentation of field report from the remaining churches.



FIELD WORK REPORT PRESENTATION (II)

Analysis of Data

This segment continues with the fieldwork report presentation and it focuses on data collected and collated from the Pentecostal/Charismatic churches namely, Maranatha Assemblies of God, Cape Coast Metropolitan Assembly, Action Chapel International, Aquarium, and Heaven Gate Chapel International, Pedu. The presentation was done based on the way the churches have been enumerated and placed under similar sub-themes as that of the previous report.

Analysis of Questionnaire

I. Report from Maranatha Assemblies of God, Cape Coast

Metropolitan Assembly

A. Bio-data of Respondents

Question 1: Age of respondents

Table 1: Age distributions

Age groupings	Frequency	Percentage (%)
18yrs -26yrs	21	30
27yrs -35yrs	26	37.14
36yrs -44yrs	10	14.29
45yrs -53yrs	7	10
54yrs -62yrs	4	5.71
63yrs -71yrs	2	2.86
Total	70	100

Source: Field work 2016

The age group of twenty-seven to thirty-five has the highest percentage of believers followed by the age range of eighteen to twenty-six. Third on the ladder are respondents in the age bracket of thirty-six to

forty-four. Fourth on the ladder were respondents in the age category of forty-five to fifty-three. In the fifth position with a frequency of four were respondents in the age category of fifty-four to sixty-two. The least on the list were those in the sixty-three to seventy-one age range.

Question 2: Sex of Respondents

Table 2: Sex of respondents

Gender	Frequency	Percentage (%)
Males	25	35.71
Females	45	64.29
Total	70	100

Source: Field work 2016

From the above analysis, it is clear that females constitute the majority of the respondents.

B. Effects of the Frequency of Giving and Fundraising

Question 3: Don't you think that the church is demanding much from you in terms of offering to the detriment of your personal needs?

Table 3: Response regarding financial demands

Responses	Frequency	Percentage (%)
Yes	23	32.86
No	47	67.14
Total	70	100

Source: Field work 2016

Twenty-three of the respondents, representing 32.86% of the sampled population posit their church is demanding much from them. Forty-seven (67.14%), nevertheless, are comfortable with the financial demands of their church.

Question 3a: If 'Yes' please give reason(s) for your answer.

Table 3a: Reasons concerning financial demand

Response	Frequency	Percentage (%)
The poor cannot cope	9	12.86
Economic difficulties	10	14.29
Formality than religious obligation	4	5.71
Leaders interested in money	0	00
Total	23	32.86
Mission System	47	67.14
Total	70	100

Source: Field work 2016

The data reveal that 32.86% of the sampled respondents are not content with the financial demands of their church. Out of the 32.86%, 12.86% asserts that the destitute in the church cannot cope with the numerous financial demands of their church. 14.29% nonetheless, think times are hard and hence it is not easy to get money. 5.71% think the practice of offering has become more of a formality than a religious obligation. The data also depict a 'missing system' of 67.14% who are comfortable with the financial demands of their church (see table 3b below).

Question 3b: If 'No', can you please give reason(s).

Table 3b: Reasons for not demanding much

Response	Frequency	Percent (%)
Church administration	11	15.71
Pay salaries & utility bills	9	12.86
Social intervention	14	20
Church growth	13	18.57
More blessing in giving	00	00
Pastor's personal use	00	00
Total	47	67.14
Missing System	23	32.86
Total	70	100

Source: Field work 2016

Concerning MAG, forty-seven believers were unperturbed by their church's financial demands. Of this figure, fourteen attribute their satisfaction to the fact that their offerings are used for social intervention projects followed by thirteen respondents who think their contributions are used for church growth. The table further reveals that eleven believers were satisfied with their church's financial demand because their offerings are used for church administration. Fourthly, we had nine respondents who were unperturbed because their contributions are used to pay salaries and utility bills of the church. The remaining two variables did not have any patronage.

C. Biblical Basis for Fundraising

Question 4: *Is the bible used to coerce the congregation into giving?*

Table 4: Response regarding coercion

Response	Frequency	Percentage (%)
Yes	19	27.14
No	51	72.86
Total	70	100

Source: Field work 2016

Regarding the use of coercion, the data suggests that nineteen believers opine that the Bible is used, to some extent, to coerce members into offering. Fifty-one respondents, however, think that their church leaders do not use the Bible to coerce the congregation to give.

D. Motivational Factors and Giving

i. Self-esteem motives

Question 5a: *What are the self-esteem factors that often motivate you to offer your money to the church?*

Table 5a: Response concerning self-esteem motives

Response	Frequency	Percentage (%)
Good & happy & relief from sin	13	18.57
Received reward from God & society	32	45.71
Obligation & responsibility	25	35.71
Total	70	100

Source: Field work 2016

Concerning the driving force behind giving, the data indicate that thirteen believers claim that whenever they give, they feel good, happy and relief from their sins. The data further reveal thirty-two respondents give because

of the rewards they hope to receive from God and society. Additionally, twenty-five believers see giving as their obligation and responsibility.

ii. Emotions as motives

Question 5b: *What are the emotional factors that often motivate you to offer your money to the church?*

Table 5b: Response regarding emotions as motives

Response	Frequency	Percentage (%)
Restore faith in a just world	9	12.86
Giving to aid the sick and destitute	54	77.14
Empathise with sick/needdy	7	10
Total	70	100

Source: Field work 2016

Out of the seventy believers, whiles nine respondents give because they want to restore their faith in a just world, seven give to empathise with the sick and needy. The majority (77.14%) of the believers give with the expectation that their contributions would be used to aid the sick or needy in the church/society.

E. Accountability and Stewardship of Church Funds

Question 6: Does the church render account of its finances to the congregation?

Table 6: Responses regarding accountability

Responses	Frequency	Percentage (%)
Yes	70	100
No	00	00
Total	70	100

Source: Field work 2016

Here, all the respondents hold the view that the church renders accounts to the membership as far as their finances are concerned.

Question 7: Do you think there is transparency in the administration of offerings in the church?

Table 7: Responses regarding transparency

Responses	Frequency	Percentage (%)
Yes	52	74.29
No	18	25.71
Total	70	100

Source: Field work 2016

On the issue of administration of offerings, 74.29% of the sampled population posits that there is transparency in the administration of their offerings. The analysis further depicts 25.71% of the respondents who think transparency does not exist regarding the administration of their offerings.

Question 7a: *If 'No', could you please give reason(s)*

Table 7a: Reasons for lack of transparency

Response	Frequency	Percentage (%)
Don't trust our leaders	00	00.00
Don't trust ushers/account clerks	18	25.71
No account made to the church	00	00.00
Total	18	25.71
Missing System	52	74.29
Total	70	100

Source: Field work 2016

The response indicates that of the three variables, it is only the second variable that was chosen by the eighteen respondents who are dissatisfied with the way offering is being administered in their church. This figure portioned their blame on the ushers and the accounts clerks. The “missing system” which is 52 (74. 29%) represents respondents who are comfortable with the way offering is administered in their church (see table 7).

Question 8: Has there been any report in the church of any financial misappropriation of the finances of the church?

Table 8: Responses concerning financial misappropriation

Responses	Frequency	Percentage (%)
Yes	00	00
No	70	100
Total	70	100

Source: Field work 2016

Concerning the issue of financial defalcation in the church, 100% of the respondents assert that there has not been any report of financial malfeasance in their Church.

Question 8a: *If 'Yes', who was /were the culprit(s)?*

Table 8a: Responses regarding culprits

Response	Frequency	Percentage (%)
Some ushers	10	14.29
Accounts clerks	11	15.71
Leaders	00	00.00
Total	21	30
Missing System	49	70
Total	70	100

Source: Field work 2016

Respondents levelled accusations on some ushers and accounts clerks as the data above portrays. The data reveal that whereas 14.29% accused some ushers, 15.71% pointed accusing fingers at their accounts clerks. The 70% represents respondents who claim there has not been any report of financial defalcation in their church.

Question 8b: *What action(s) was/were taken against such culprit(s)?*

Table 8b: Responses concerning punitive measures

Response	Frequency	Percentage (%)
No action	00	00
Police	00	00
Suspended	00	00
I don't know	21	30
Total	21	30
Missing System	49	70
Total	70	100

Source: Field work 2016

The data obtained above depicts that the twenty-one respondents chose the fourth variable, which is 'I don't know'. Having presented the

field report on a tabular form and interpreted it verbatim as shown above, the next section gives a reflection of the field report.

Reflection

Like the previous data, the above data suggest that the youth between the ages of eighteen to forty-four are in the majority in that they constitute seventy percent of the sampled population from the church. The data further indicate that females are in the majority. Regarding the effects of the frequency of giving and fundraising on members, the data reveal that while majority (67.14%) of the believers are not experiencing any effect because they did not complain, 32.86% are affected by the financial demands of their church based on their complain. Further, 27.14% of the believers also posit that the Bible is, to some extent, used to coerce the congregation into giving. In addition, the data demonstrate that believers were motivated to give based on self-esteem and emotional motives. In the areas of account rendering, transparency and misapplication of church funds, the church scored one hundred percent in the first and third cases. Regarding the second and third issues, the data show that opinions were divided; while some members claimed there is lack of transparency in the administration of their churches' funds as well as reports of financial malfeasances in the church, other believers were of different opinion.

II. Report from Action Chapel International, Aquarium

A. Bio-data of Respondents

Question 1: Age of respondents

Table 1: Age distributions

Age groupings	Frequency	Percentage (%)
18yrs - 26yrs	12	34.29
27yrs -35yrs	16	45.71
36yrs - 44yrs	3	8.57
45yrs - 53yrs	2	5.71
54yrs- -62yrs	1	2.86
63yrs-71yrs	1	2.86
Total	35	100

Source: Field work 2016

The respondents in the age groupings of twenty-seven to thirty-five years have the highest frequency of sixteen followed by those in the age bracket of eighteen to twenty-six. Respondents in the age categories of thirty-six to forty-four were in the third position. Fourth are those in the age range of forty-five to fifty-three and then comes believers in the age range of fifty-four to sixty-two. Believers in the age brackets of sixty-three to seventy-one are the least.

Question 2: Sex of Respondents

Table 2: Sex of respondents

Gender	Frequency	Percentage (%)
Male	12	34.29
Female	23	65.71
Total	35	100

Source: Field work 2016

The table above reveals that out of the thirty-five respondents, twelve are males and twenty-three are females.

B. Effects of the Frequency of Giving and Fundraising

Question 3: Don't you think that the church is demanding much from you in terms of offering to the detriment of your personal needs?

Table 3: Responses concerning financial demand

Responses	Frequency	Percentage (%)
Yes	10	28.57
No	25	71.43
Total	35	100

Source: Field work 2016

The above data show that ten (28.57) are not comfortable with the way their church demands money from them. On the contrary, twenty-five (71.43%) think their church is not demanding much from them.

Question 3a: If 'Yes' can you please give reason(s) for your answer.

Table 3a: Reasons for demanding much

Response	Frequency	Percentage (%)
The poor cannot cope	6	17.14
Economic difficulties	3	8.57
Formality than religious obligation	0	00
Leaders interested in money	1	2.86
Total	10	28.57
Mission System	25	71.43
Total	35	100

Source: Field work 2016

Concerning the financial demands, the above data show that out of the total figure of thirty-five respondents ten are not content with the financial demands of their church. Six think the poor in the church would not be able to cope with the numerous financial demands of their church. Three respondents think that the current economic situation is unfavourable. A respondent thinks their leaders are interested in the monies that their members would offer than in the sources of such monies. The 'missing system' represents respondents who are content with the financial demands of their church (see table 3).

Question 3b: If 'No', can you please give reason(s).

Table 3b: Reasons for not demanding much

Response	Frequency	Percent (%)
Church administration	9	25.71
Pay salaries & utility bills	7	20
Social intervention	3	8.57
Church growth	6	17.14
More blessing in giving	00	00
Pastor's personal use	00	00
Total	25	57.14
Missing System	10	42.86
Total	35	100

Source: Field work 2016

With regard to ACI, Aquarium, twenty-five believers were content with their church's financial demands and this can be seen in the above table. The table indicates that nine respondents were satisfied with their church's financial demand because their offerings are used for Church administration followed by seven respondents who said they were not perturbed because their offerings would be used to pay salaries and utility bills. Third on the analysis ladder are six believers who were not disturbed by their church's financial demands because whatever monies the church takes from them would be used for church growth. Yet importantly, are three believers who were satisfied with their church's financial demands since their offerings were used for church growth. The last two variables were not picked by any of the respondents.

C. Biblical Basis for Fundraising

Question 4: Is the bible used to coerce the congregation into giving?

Table 4: Responses concerning coercion

Response	Frequency	Percentage (%)
Yes	12	34.29
No	23	65.71
Total	35	100

Source: Field work 2016

The data reveal that twelve (34.29%) answered in the affirmative in response to question 4. Nonetheless, twenty-three (65.713%) think the Bible is not used to coerce members to give to the church.

D. Motivational Factors and Giving

i. Self-esteem motives

Question 5a: What are the self-esteem factors that often motivate you to offer your money to the church?

Table 5a: Response regarding self-esteem motives

Response	Frequency	Percentage (%)
Good & happy & relief from sin	8	22.86
Received reward from God & society	17	48.57
Obligation & responsibility	10	28.57
Total	35	100

Source: Field work 2016

The above data depict that eight believers offer their money to the church because such act makes them feel good, happy and relieved from their sins. In addition, seventeen give because they anticipate God and the society rewarding them for their charity. The data further depict ten respondents who see giving as their obligation as well as responsibility.

ii. Emotions as motives

Question 5b: *What are the emotional factors that often motivate you to offer your money to the church?*

Table 5b: Response concerning emotions as motives

Response	Frequency	Percentage (%)
Restore faith in a just world	6	17.14
Giving to aid sick and destitute	22	62.86
Empathise with sick/needly	7	20
Total	35	100

Source: Field work 2016

The data suggest that whereas six respondents give to restore their faith in a just world, twenty-two give expecting that their contributions would be used to assist the sick and destitute in the church and society. Nevertheless, seven offer their money to the church because they empathise with the sick and needy in the church.

E. Accountability and Stewardship of Church Funds

Question 6: *Does the church render account of its finances to the congregation?*

Table 6: Responses concerning accountability

Responses	Frequency	Percentage (%)
Yes	5	14.29
No	30	85.71
Total	35	100

Source: Field work 2016

The table reveals that out of the 35 respondents, an overwhelming majority of the respondents totaling 30 (85.71%) say that the leadership of

church does not render account to the membership concerning the finances of the church.

Question 7: Do you think there is transparency in the administration of offerings in the church?

Table 7: Responses regarding transparency

Responses	Frequency	Percentage (%)
Yes	20	57.14
No	15	42.86
Total	35	100

Source: Field work 2016

The above data indicate that 57.14% of the respondents think there is no transparency regarding the administration of their church's offerings by the authority concerned. The data further show that 42.86% think there is transparency in the administration of their church's offerings.

Question 7a: If 'No', could you please give reason(s)?

Table 7a: Reasons for lack of transparency

Response	Frequency	Percentage (%)
Don't trust our leaders	00	00
Don't trust ushers/account clerks	05	14.29
No account made to the church	10	28.57
Total	15	42.86
Missing System	20	57.14
Total	35	100

Source: Field work 2016

The response depicts that fifteen respondents are not comfortable with the administration of their offerings. Five respondents do not trust their ushers and their account clerks who are responsible for the

administration of their church's finance. Ten out of the fifteen apportion blame on the inability of their leaders to render account of their stewardship. The missing system represents respondents who are comfortable with the administration of their church's funds.

Question 8: Has there been any report in the church of any financial

misappropriation of the finances of the church?

Table 8: Responses regarding financial misappropriation

Responses	Frequency	Percentage (%)
Yes	13	37.14
No	22	62.86
Total	35	100

Source: Field work 2016

The response above argues that twenty-two respondents claim that there has not been any report of financial defalcation in their church. The analysis further shows that thirteen respondents think there has been reports of financial embezzlement in their church.

Question 8a: *If 'Yes', who was /were the culprit(s)?*

Table 8a: Responses regarding culprits

Response	Frequency	Percentage (%)
Some ushers	8	22.86
Account clerks	5	14.28
Leaders	00	00.00
Total	13	37.14
Missing System	22	62.86
Total	35	100

Source: Field work 2016

The above data demonstrate that eight respondents think that the culprits responsible for the misapplication of their church's offerings are some ushers. The data further reveals that five respondents accused the account clerks as the culprits. The variable twenty-two represents respondents who think there has not been any financial defalcation.

Question 8b: *What action(s) was/were taken against such culprit(s)?*

Table 8b: Responses concerning punitive measures

Response	Frequency	Percentage (%)
No action	00	00
Police	00	00
Suspended	00	00
I don't know	13	37.14
Total	13	37.14
Missing System	22	62.86
Total	35	100

Source: Field work 2016

The above data suggests that no respondent could tell whether punitive measures were taken against the culprits or not. Having presented the field report on a tabular form and interpreted it verbatim as shown above, the next section gives a reflection of the field report.

Reflection

The data suggest that the respondents between the ages of eighteen to forty-four years are in the majority in that they constitute 88.57% of the sampled population. The data further indicates that females are in the majority. Concerning the effects of the frequency of giving and fundraising on members, the data depicts that whereas majority (65.71) of the believers are not experiencing any effect, 34.29% are affected by the financial demands of their church. Additionally, 65.71% of the believers also reveal that the Bible is, to some extent used to coerce the congregation into giving. In addition, the data depict that believers were motivated to give based on self-esteem and emotional factors. In the areas of account rendering, transparency, and misapplication of church resources, the church scored below one hundred percent in all instances. This implies the church does not render accounts of its financial statement to the congregation, there is lack of transparency and there has been report of financial malfeasance in the church.

III. Report from Heaven Gate Chapel International, Pedu

A. Bio-data of Respondents

Question 1: Age of respondents

Table 1-Age distributions

Age groupings	Frequency	Percentage (%)
18yrs - 26yrs	08	26.27
27yrs -35yrs	14	46.67
36yrs - 44yrs	4	13.33
45yrs - 53yrs	2	6.67
54yrs- -62yrs	1	3.33
63yrs- 71yrs	1	3.33
Total	30	100

Source: Field work 2016

The respondents in the age group of twenty-seven to thirty-five years have a percentage of 46.67% followed by eighteen to twenty-seven. Those in the age range of thirty-six to forty-four group had a percentage of 13.33%. The fourth on the analysis ladder are respondents in the age range of forty-five to fifty-three and in the fifth position were believers from fifty-four to sixty-two and sixty-three to seventy-one age groups.

Question 2: Sex of Respondents

Table 2: Sex of respondents

Gender	Frequency	Percent
Male	12	40.00
Female	18	60.00
Total	30	100

Source: Field work 2016

The data above indicate that majority of the respondents are females.

B. Effects of the Frequency of Giving and Fundraising

Question 3: Don't you think that the church is demanding much from you in terms of offering to the detriment of your personal needs?

Table 3: Responses concerning financial demand

Responses	Frequency	Percentage (%)
Yes	12	40.00
No	18	60.00
Total	30	100.0

Source: Field work 2016

Table 3 reveals that eighteen of the respondents or 60.00% think their church is not demanding much from them. Twelve (40.00%), nonetheless, are not comfortable. That is, they think the financial demands of their church are unbearable.

Question 3a: If 'Yes', please give reason(s) for your answer.

Table 3a: Reasons regarding financial demand

Response	Frequency	Percentage (%)
The poor cannot cope	4	13.33
Economic difficulties	5	16.67
Formality than religious obligation	1	3.33
Leaders interested in money	2	6.67
Total	12	40
Mission System	18	60
Total	30	100

Source: Field work 2016

The above responses indicate that twelve members are unhappy with the system. Four (13.33%) of them think the church is not only made up of the rich but the poor as well. Five (16.67%) are not comfortable because they think times are hard and thus it is not easy to get or come by

money. A respondent think the practice of offering has become more of a formality than a religious obligation. Two, nevertheless, think their leaders are only interested in the monies that they would collect as offerings and not in the source of those monies. The analysis also depicts a ‘missing system’ of eighteen respondents who are comfortable with the financial demands of their church (see table 3).

Question 3b: If ‘No’, can you please give reason(s).

Table 3b: Reasons for not demanding much

Response	Frequency	Percent (%)
Church administration	5	16.67
Pay salaries & utility bills	8	26.67
Social intervention	2	6.67
Church growth	3	10
More blessing in giving	00	00
Pastor’s personal use	00	00
Total	18	60
Missing System	12	40
Total	30	100

Source: Field work 2016

As far as the financial demands of HGCI were concerned, eighteen members were pleased with their church’s financial demands. The breakdown of the reasons for their satisfaction was; eight respondents were satisfied because their offerings were used to pay salaries and utility bills followed by five believers who said they were not perturbed because their offerings would be used for Church administration. Next (third) came three believers who were content because their contributions were used for church growth. Forth on the analysis ladder are two respondents who picked social interventions. None of the respondents opted for ‘more blessing in giving’ and ‘Pastor’s use’.

C. Biblical Basis for Fundraising

Question 4: Is the bible used to coerce the congregation into giving?

Table 4: Responses regarding coercion

Response	Frequency	Percentage (%)
Yes	11	36.67
No	19	63.33
Total	30	100

Source: Field work 2016

The above response reveals that out of the thirty respondents, eleven are of the view that the Bible is used to coerce the members into offering. Nonetheless, 63.33% of the sampled respondents think the leadership of the church does not use the Bible to coerce the congregation into giving.

D. Motivational Factors and Giving

i. Self-esteem motives

Question 5a: What are the self-esteem factors that often motivate you to offer your money to the church?

Table 5a: Response concerning self-esteem motives

Responses	Frequency	Percentage (%)
Good & happy & relief from sin	6	20
Received reward from God & society	14	46.67
Obligation & responsibility	10	33.33
Total	30	100

Source: Field work 2016

Table 5a depicts the various motivations that make the congregation offer their monies to their church. Offering to six (20%) respondents make

them feel good, happy and relieved from their sins. Fourteen believers give expecting both God and society to reciprocate their gesture. Ten (33.33%) sees the offering of their monies to the church as both an obligation and responsibility. Hence, the data suggest that the highest frequency is fourteen and this is followed by frequencies of ten and six respectively.

ii. Emotions as motives

Question 5b: *What are the emotional factors that often motivate you to offer your money to the church?*

Table 5b: Response concerning emotions as motives

Responses	Frequency	Percentage (%)
Restore faith in a just world	5	16.66
Giving to aid sick and destitute	20	66.67
Empathise with sick/needy	5	16.67
Total	30	100

Source: Field work 2016

The data suggest that five believers give to restore their faith in a just world. Nevertheless, twenty give hoping that the money would be used to support the destitute. Additionally, five respondents give to empathise with the sick and needy in the church.

E. Accountability and Stewardship of Church Funds

Question 6: Does the church render account of its finances to the congregation?

Table 6: Responses regarding accountability

Responses	Frequency	Percentage (%)
Yes	00	00
No	30	100
Total	30	100

Source: Field work 2016

As far as the issue of accountability is concerned, the data indicate that the leadership does not render account to them on the church’s financial matters. This is evident in the 100% “No” response of the respondents.

Question 7: Do you think there is transparency in the administration of offerings in the church?

Table 7: Response regarding transparency

Responses	Frequency	Percentage (%)
Yes	11	36.67
No	19	63.33
Total	30	100

Source: Field work 2016

Table 7 shows that 63.33% of the respondents think transparency does not exist regarding the administration of their church’s offerings. Nevertheless, 36.67% are of the view that there is transparency in the administration of offering in their church.

Question 7a: *If 'No', could you please give reason(s)?*

Table 7a: Reasons for lack of transparency

Response	Frequency	Percentage (%)
Don't trust our leaders	00	00
Don't trust ushers/account clerks	05	16.67
No account made to the church	14	46.67
Total	19	63.33
Missing System	11	36.67
Total	30	100

Source: Field work 2016

The above data depict that eleven respondents are comfortable with the administration of their church's finances by the authority concerned. The analysis further reveals that nineteen respondents are not pleased with the administration of their church's funds. Out of the nineteen respondents, five do not trust their ushers and their account clerks who are responsible for the administration of their offerings. Fourteen, however, apportion blame on the inability of their leaders to render account of their church's funds to the congregation.

Question 8: Has there been any report in the church of any financial misappropriation of the finances of the church?

Table 8: Responses concerning financial misappropriation

Responses	Frequency	Percentage (%)
Yes	00	00.00
No	30	100
Total	30	100

Source: Field work 2016

The table above reveals that 30 out of the 30 respondents think there has not been any report of financial misappropriation in their Church.

Having presented the field report on a tabular form and interpreted it verbatim as shown above, the next section gives a reflection of the field report.

Reflection

The data suggest that the believers within the age category of eighteen to forty-four years constitute 86.67% of the entire sampled population. The data further show that females form 60% of the sampled respondents. With regard to the effects of the frequency of giving and fundraising on members, the data indicate that while 60% of the believers do not complain, implying that they are not experiencing any negative effect or are comfortable with their church's financial demands, the remaining 40% are affected by the financial demands of their church. Additionally, the data intimate that 36.67% of the believers also think that the Bible is, to some extent, used to coerce the congregation into giving. In addition, the data propose that believers were motivated to give to the church based on self-esteem and emotional motives. In the areas of account rendering, transparency and embezzlement of church funds, the church does not render accounts of its finances to the congregation. Opinions were divided regarding the second and third issues; some of the members claimed there is lack of transparency in the administration of their church's finances, others claimed the opposite. The respondents concerning the third issue expressed similar sentiments.

It can be derived from the fieldwork report that believers within the age categories of eighteen to forty-four were in the majority with the first group having 74.48% and that of second 84.44%. In this regard, majority of the respondents were young adults. Concerning gender, the data reveal that females are in the majority in both groups.

Concerning the effect of giving and fundraising on members, the data reveal that whereas majority (63.54%) of the believers in the first group were comfortable with the financial demands of their churches, minority (36.46%) were not well-situated with the financial demands of their churches. Concerning the second group, whereas minority (36.30%) of the respondents was not well-heeled with the financial demands of their churches, majority (63.70%) seems to be unperturbed with the financial demands of their churches. These assertions are based on the assumptions that whereas respondents who seem to be comfortable with their churches' financial demands gave reasons that did not indicate any grievances, that of those who seem uncomfortable did depict grievances.

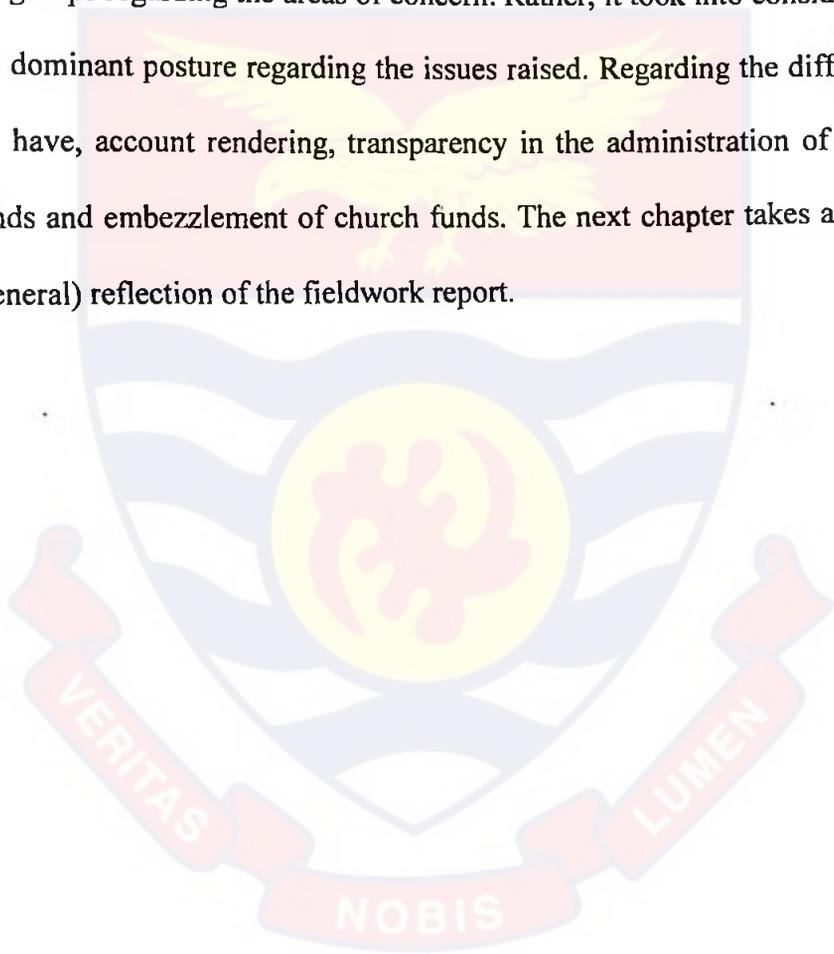
The data further reveal that two views were obtained concerning the use of the Bible to coerce believers to give from the two groups. With respect to the first group, whilst the minority (32.29%) of the believers asserted that the Bible was, to some extent, used to coerce members into giving, majority (67.71%) of the respondents opined that the Bible was not used to coerce believers into giving. That of the second group shows that whereas the minority (31.11%) of the respondents posited that the Bible

was used to coerce the congregation into giving, majority (68.89%) thought otherwise. Nevertheless, in terms of percentage wise, differences exist between the two groups.

The data further portray that self-esteem and emotional factors are the engines that motivate believers to part with their scarce resources to their churches. With regard to account rendering, transparency in the administration of church funds and embezzlement of church funds, the data display that EPC, Pedu, and SJBCC, Pedu, are the only churches in the first group that render account of their finances to their members. Aside this, EPC, Pedu, scored a clean sheet in the areas of transparency in the administration of its finances and embezzlement of church funds. SJBCC, Pedu, nonetheless, did not obtain a clean sheet in the other two areas. Concerning the MDCC, it did not obtain any clean sheet in any of the three areas. This implies that it does not render account to members, there is lack of transparency and there had been reports of embezzlement of church funds. These issues are serious indictment of the church leaders' integrity. Regarding the second group, MAG, ACI, Aquarium, and HGCI, Pedu, the data suggest that MAG, scored a clean sheet concerning transparency in the administration of its funds. In addition, MAG, scored one hundred percent concerning report of embezzlement. The same cannot be said of the remaining churches in this category.

Thus, it is realised that there are some similarities and differences regarding the data from the two groups. The groups share some similarities

in the areas of age distribution, gender, frequency with which appeal for fund is organised annually and effect of giving and fundraising on members. The others are in the areas of, coercion and motivation and non-motivational, transparency and misappropriation. It is worth stressing that the similarities did not take into cognisance the various percentages from the groups regarding the areas of concern. Rather, it took into consideration the dominant posture regarding the issues raised. Regarding the difference, we have, account rendering, transparency in the administration of church funds and embezzlement of church funds. The next chapter takes a deeper (general) reflection of the fieldwork report.



CHAPTER FIVE

A General Reflection of Field Work Report

Introduction

Having presented a tabular report of the fieldwork in the previous chapter, this chapter gives a general reflection of the field report. The reflection was based on the following sub-themes:

1. Bio-data
2. Effects of the frequency of giving and fundraising
3. Biblical basis for fundraising
4. Motivational factors and giving
5. Accountability and Stewardship of church funds

Bio-data of Respondents

Regarding the bio-data of the entire sampled population, most of the respondents are in the age bracket of twenty-seven to thirty-five years. Out of the total respondents of three hundred and twenty-seven, 34.56% is within this age bracket. This was followed by those ranging from eighteen to twenty-six with a percentage of 26.61. Third on the analyses ladder and with 17.73% are respondents in the age category of thirty-six to forty-four. Those from forty-five to fifty-three are in the fourth position with 11%. Respondents with the age bracket of fifty-four to sixty-two occupy the fifth position with 6.42% and the last but not least are those in the age range of sixty-three to seventy-one with 3.67%.

Hence, the data indicate that believers within the age category of eighteen to forty-four were in the majority since they constitute more than seventy percent

of the sampled population. In this regard, majority of the respondents were young adults. Concerning gender, the data reveal that females are in the majority of the sampled population.

Effects of the Frequency of Giving and Fundraising

Touching on whether the churches were demanding too much from the members or not, the data depict that 33.94% of the respondents claim that their churches are demanding too much from them in terms of offering. Their position implies that their churches are demanding too much from them to the detriment of their personal needs. Turner (1967), Beckmann (1975) and Shaibu, (2010)⁸, have written similar reports. The implication is that some believers are uncomfortable with the frequencies with which offering is organised in their respective churches since such act is having a toll on their finances. This demonstrates the adverse effect giving is having on the faith of such members and in the spread of the gospel in general. Nevertheless, it must be said that they are in the minority.

The dissatisfied believers were given the opportunity to choose from four variables explaining their dissatisfaction. It is worth noting that there is no absolute majority regarding the choice of the four given variables. The second variable, which is economic challenges, nevertheless had the most patronage.

Some respondents attributed their stance to the issue of poverty in the nation and in the Church in particular. According to the newtimes online information, the then moderator of the Presbyterian Church, Ghana in 2010 admitted the presence of poverty in Ghana and in the Ghanaian Church in

⁸ Unpublished Master of Philosophy dissertation submitted to the department of Religion and Human Values, University of Cape Coast

particular. Additional online information, by both the World Bank and Ghana Statistical Services department admitted the presence of poverty in the country.

The data collected further indicate that 47.75% out of the 33.94% of the displeased believers attributed their discontentment to the economic trend in the country. According to the Statistical service department online information, the year-on-year inflation rate in the country as measured by the Consumer Price Index (CPI) stood at 17.2 per cent in September, 2016. The above rate has damaging economic and social consequences. Among some of the consequences were high costs of borrowing, business uncertainty, regressive effect on lower-income earners and risk of wage inflation. Others are falling real incomes, negative real interest rates and business competitiveness (<https://www.imf.org>). Aside the high inflation, Ghana's economic situation was also compounded by the recent energy crisis (referred to in Ghanaian cycle as "dumsor"). The effect is the high standard of living.

In sum, the nation's current inflation rate coupled with the energy crisis has created unfavourable economic environment and this is affecting the giving trend of some believers. The unfavourable economic situation coupled with the numerous fundraising strategies employed by the Church, to some extent, goes to burden the congregants who are compelled to give in the midst of the economic volatility and global economic down turn that they find themselves.

Additionally, some of the discontented respondents were also of the view that giving has now become more of a formality than a religious obligation. For instance, offering directly to pastors has been formalised by some churches into

special occasions known as ‘pastors’ Appreciation day’ (Asamoah-Gyadu, 2004). These were days set aside for the congregation to offer their monies to their pastors in appreciation for what the latter have done in their lives. Some of these churches go to the extent of advertising such days. Asamoah-Gyadu (2004) reports that during one of the “appreciation days” for the founder and leader of the Solid Rock Chapel, a banner posted on the forefront of the chapel reads: “Come and let us appreciate Mama Christy” (p. 213). It was always good to appreciate one’s contribution to society or a fellow person, nevertheless, the problem with these respondents is the way this appreciation day has become formalised.

The money consciousness of some of their leaders is another source of discontentment on the part of the respondents. The respondents thought their leaders were only interested in amassing money from them; hence, the various frequencies with which offerings and fundraising are collected in their churches. Their stand implies that their leaders were not interested in knowing the source of monies that members give to the church, but rather interested in the offering that they would collect from their members.

In this era where some people, especially the youth, are interested in getting rich quick, there is the need for church leaders to take a critical look at this concern raised, since the church is made up of all kinds of people. Apostle Paul in 1 Timothy 6: 9-10 warns against the love of money since money is the root of all evil. Some Christians overlook this admonition and consequently fall into trouble. A case in point was the embarrassment that Bishop Duncan Williams went through in 1993 when he accepted the gift of a car from a member of his church. The

country's security agents later established that the said member was a drug baron (Asamoah-Gyadu, 2004). It is time that pastors and other church officials show concern about the source of monies that their congregations offer to their churches in order to avoid the kind of embarrassment that Duncan Williams went through some years ago (Asamoah-Gyadu, 2004).

Although, respondents were not given the opportunity to place or arrange their reasons in terms of priorities, it could be deduced from the data that out of the one hundred and eleven (33.94%) displeased respondents, forty-five thought the poor could not cope because of poverty. Fifty-three nevertheless, attributed their dissatisfaction to the current economic downtrend in the country. Three thought their leaders were only interested in the money the congregation gave and not the source. The remaining (ten) thought offering has become more formalised.

Interestingly, out of the one hundred and eleven displeased believers, eighty-four were males and twenty-seven females. The males represented 65.62% of the entire sampled male population and the females represented 13.57% of the sampled female population. It is also worth adding that out of the twenty-seven displeased females, nineteen, representing 70.37%, thought that the destitute in the church would not be able to cope with the numerous financial demands of the Church because of poverty. The remaining eight, representing 29.63%, attributed their displeasure to the current economic down trend of the nation. Regarding the males, twenty-six, representing 30.95% of the total displeased males, opined that the poor and needy in the churches would not be able to cope with the numerous financial demands of the Church because of poverty. Nevertheless, forty-five or

53.57% attributed their stand to the current economy of the nation. Additionally, eleven (13.10%) thought the practice of offering has become more formalised. The remaining figure (2.38%) also claimed that their church leaders were more interested in the offerings the congregations gave rather than knowing the sources of the offerings.

Interestingly, one wonders why a majority (65.62%) of the displeased male believers were perturbed by the financial demands of their churches than the females. Could it be that in most Ghanaian homes, the man is the breadwinner, hence the financial demands of their churches were affecting their finances. This is of course worth researching.

Additionally, of the displeased respondents, 68.47% were between the ages of eighteen to thirty-five, 26.12% were between the ages of thirty-six to fifty-three. The remaining 5.41% were within the age bracket of fifty-four to seventy-one and above. Concerning the response from these age brackets, those in the first group attributed their concerns to two variables namely, the current economic down trend of the nation and the poor cannot cope with the financial demands of their churches. The second group opted for the current economic situation and leaders interested in money and not the sources of such monies. The third category attributes their concern to offering being formalised by the Church and the poor cannot cope with the financial demands of their churches.

Clearly, the financial demands of the churches are likely to cause some believers to absent themselves from church services whenever they do not have the means. This was evident when the researcher was gathering his data. The

researcher interacted with some of the absentees who confirmed that they sometimes absent themselves from church activities because of the excessive financial demands of their churches. The researcher asked them whether offering was compulsory or voluntary in their respective churches, and if it was voluntary, why then would they absent themselves from church activities?

Though knowing that offering is voluntary, most of them claimed that they prefer to stay at home to avoid the 'eyeing' by their fellow believers during offering period. Usually, during offering period believers dance from their pews to the offering bowl to offer their monies. Believers who do not have money always remain glued to their seats and they usually incur the unpleasant look or 'eyeing' from their fellow believers. The 'eyeing' embarrasses some of them and hence make them uncomfortable. Hence, to avoid the 'eyeing' some believers do not attend church services whenever they do not have money.

The implication is that the financial demands of the studied churches are detrimental to the financial needs of some of the members. This, to some extent, can affect the spiritual growth of such members as well as the churches financially.

The point is that most churches in the country, even the well-established ones such as the Presbyterian, Methodist, Catholic and Pentecostals and Charismatic mainly depend on their congregations as their main source of income generation.

Perhaps, sharing the sentiment of the minority, the current Overlord of the Asante kingdom, in an online information (www.Ghanaweb and myjoyonline), called on the Ghanaian Church to wean itself from the overdependence syndrome

and look for alternative sources of funding its activities. The point is that the overdependence has created fatigue in giving and the perturbed respondents illustrated this. Regarding fatigue in giving, in 2010, the then Presbyterian Church Moderator, Right Reverend Dr. Yaw Frimpong-Manso, raised this concern when he cautioned churches regarding the overdependence on the congregation in soliciting for funds for the Church. According to the newtimes online information, the Moderator asserts;

“I wish to restate that we move away from our over dependence on offerings and tithes in the light of current fatigue in giving and the poverty of most of our members”.

The Moderator’s claim goes to buttress the view opined by the minority who seem to be experiencing fatigue in giving because of the financial demands of their churches. A further inference is that there is a relation between the factors given by the dissatisfied respondents on the one hand and giving and church activities on the other. In this regard, the variables have a corresponding effect on giving and church activities. It is thus realised that aside the reasons given by the minority, the overdependence of churches on the congregations as the main source of funding has led to fatigue in giving among some of the members. From the human perspective and considering the fact that, Ghana’s population constitutes people with different financial backgrounds, one is tempted to say that the minority have a point in expressing their displeasure regarding the financial demands of their churches. Since, their churches financial demands are having a toll on their finances.

One may argue that the percentage of the dissatisfied believers was marginal and hence insignificant. They were in the minority. Yet importantly, God gives equal attention concerning the plight or predicament of His children regardless of whether they were in the majority or minority. This is illustrated in the parable of the lost sheep (Matt 18:12-14 & Luke 15:3-7). Aside the theological dimension of the parable, which is the salvation of humanity, the sheep in the said story, needed to be saved from harm or the unpleasant situation of being missing or lost. This the shepherd did. The primary motive that led the shepherd to save the sheep was the love he had for his flock, whether collectively or individually. His love in this regard, transcends human or artificial categorisation and hence, even after having the ninety-nine sheep with him, he still searched for the lost one. The question is how many people would risk their life to search for a lost sheep knowing very well that they have ninety-nine times what got lost?

Although the situation of the minority was not the same as the parable of the lost sheep, yet both share communality, namely love leading to salvation. Just as the shepherd demonstrated love toward all his flocks including the lost one so is God towards His children when He gave Jesus Christ (John 3:16). In this sense, even though categorisation is done in this work, and it counts, I am of the view that theologically the view of the minority counts greatly. What is significant is that God's love was shown to all regardless of one's economic, political, educational or social background (John 3:16). In this regard, the plight of the minority has bases for consideration.

Nonetheless, a majority (66.06%) of the believers were unperturbed by the financial demands of their churches. In this regard, they were comfortable with the mode of mobilising offering in their churches. The question worth asking is what is the reason for their stance? The sum of their responses is that their churches use their offerings for administrative purposes, payment of salaries and utility bills, social interventions, and church growth. Others are that they receive more blessing in giving, payment of salary of clergy and other workers, mission, evangelism, support for national headquarters/sister church and paying for airtime for their Church's televised programs. The above given reasons demonstrate that respondents are either aware of how their offerings are being used or hope their offerings would be used to bring social change, both in their churches and the society in general.

The question worth asking is; were the respondents who were unperturbed by the financial demands of their churches not affected in any way by the reasons given by the displeased respondents? Considering the economic difficulties in the country for instance, most people are, to some extent, affected either directly or indirectly by the economic crisis. The truth is that Ghana's current economic situation may not be the same or have any relation to what pertained in Macedonia in the early church period; nonetheless, one common benchmark between the two is poverty and this has been reported by Hughes (1962) and the World Bank online information in the case of Ghana. Regardless of the level of poverty, the Macedonian Christians gave out of their poverty (verse 2- *for in the severe test of affliction, their extreme poverty have overflowed in a wealth of liberality on their*

part). Interestingly, the adjective, “severe”, in the above passage in a way demonstrates the degree of poverty that the Macedonian Christians were facing. Per the adjective, we get to know that the poverty of the Macedonians was extremely bad and hence Philip Hughes (1962:288) describing their economic situation as ‘rock bottom poverty’. What was more, just as persecution did not curtail their joy, neither did their poverty deter them from exhibiting a worthy generosity (Bruce, 1971).

Although Ghana’s degree of poverty has not been described as severe, the fact is poverty, regardless of its degree, exists in the nation. Per the act of the Macedonian Christians, one is tempted to believe that their giving was not in any way influenced or determined by worldly or material factors. The fact is that the Macedonian Christians generously gave to assist destitute Christians whom they did not personally know because of the faith. In this regard, the act of the Macedonian Christians is determined by *charis* (grace), aided, and stirred by a faith that moves mountain (Matt. 17:20; Mark 11:23 and Luke 17:6). Similarly, one expects today’s believers who experience the same *charis*, to exhibit the level of faith of the Macedonian Christians. Nevertheless, this is not so in the case of the minority (33.94%). The question then is what might be the factor(s) responsible for their discontentment?

If through Christ’s death and resurrection every born again believer is bestowed *charis* (grace) then perhaps the challenge with the minority of believers (33.94%) who were perturbed with their churches financial demands, is the quality of faith that is required to move a mountain as Jesus said (Matt. 17: 20; Mark

11:23 and Luke 17:6). Additionally, giving is a practice that is integrated to being rooted and growing in faith. In giving, a believer imitates the gracious God who always sustains His children. Besides, giving demonstrates a believer's concrete expression of commitment to the welfare of others (Klein, 2011). In this regard, giving makes a believer demonstrate his/her desire of being a good steward. In other words, giving without complaining is a mark of good stewardship and the Macedonian Christians illustrated this. In this regard, when it comes to giving, the clergy, the church account clerks and treasurers as well as the ordinary church member/believer are all stewards. Just as the clergy and accounts clerks and treasurers are expected to be faithful with the Church's finances entrusted in their care, the ordinary member is also expected to possess the kind of faith that moves mountain when it comes to giving. This issue of stewardship of givers is seen in Apostle Paul's stewardship drive (Melick Jr. 1989).

From the above discussion, it is realised that the minority lacks the kind of faith that could move a mountain (Matt. 17: 20; Mark 11:23 and Luke 17:6). For just as it is inconceivable to please God without faith (Heb. 11:6), so it is impossible for a believer to perpetually give to the Church without the type of faith mentioned in Matt. 17: 20; Mark 11:23 and Luke 17: 6. In other words, the faith of the minority cannot permit them to perpetually give to their churches. This is because their faith was influenced by worldly factors hence their complaints. Their faith in this regard could be seen as one that is not strongly built on a solid foundation (Jesus Christ) and as such is easily influenced by worldly factors. (Matt. 17: 20; Mark 11:23 and Luke 17:6). Hence, the minority had a faith that was

influenced by worldly conditions and this consequently made them not to exhibit a worthy generosity. In other words, instead of the minority being motivated for receiving the Gospel and thus showing gratitude to God by exhibiting prosocial behaviours, they are rather being influenced by the plethora of fundraising strategies adopted by their churches, dishonesty in financial stewardship on the part of some of their leaders, accounts clerks and some ushers, poverty and poor economic situation. This is in contrast to the theory of gratitude.

On the contrary, a believer who possesses the kind of faith referred to in Matt. 17: 20; Mark 11:23 and Luke 17:6, cannot and would not be deterred by or succumb to worldly influence regarding giving. This is because such a faith is built on a strong foundation and God's Word always moves it. In this regard, a believer with a mustard seed kind of faith will not see giving as a financial obligation and for that matter financial burden, but rather as an opportunity to minister unto the body of Christ and God, the giver of what the believer gives.

It is important to stress that the generosity of the Macedonian Christians offers a godly model and precept for financial stewardship in the Church. Apostle Paul's illustration of the act of the Macedonian Christians is to motivate believers that severe difficulties should not be an excuse for not giving.

Additionally, it is worth stressing that the two contexts, that is, Macedonian Christians and the Ghanaian Christians, are different. Because the contexts are different, the similarities are that people below the poverty line in Ghanaian Churches still feel obliged to give in Church just as in the Macedonian situation. In both instances, there is also the feeling of contributing toward the Churches' social

organisation that one belongs. Thirdly, giving unites believers together and offers opportunity for taking care of both the needs of others in the church, other sister churches and the society. In this regard, giving creates a relational perspective.

Nevertheless, there are differences where, the funds are raised in multiple frequencies while in the Pauline Church it is not so. Additionally, the usage of the money in the Pauline situation was for welfare issues while in some Ghanaian cases the money is for building projects. In addition, the Pauline strategies use less complex strategies as compared to the selected Churches that use more complex strategies that seem to put a lot of pressure on the members.

In spite of the effects, some people may also argue that without the strategies less money would be realised by the Church. This is partially true. The numerous strategies used by churches will (partially) generate more resources for them. For instance, MDCC, organised a fundraising on the 27th March, 2016, which the fundraiser used at least about five different strategies namely, Kofi and Ama, two normal offerings, liberation and showmanship. With the strategies, the fundraiser was able to make each member present to give at least five times. Assuming each member gave two cedis each offering time, we would have each given ten cedis. Assuming believers present that day were seventy, it means the church would have collected seven hundred cedis by the close of the appeal. Supposing the fundraiser had used only one strategy, the probability that some of the members would have given less than ten cedis cannot be ruled out. In this regard, the more strategies churches use the more funds they are likely to generate.

Nevertheless, the numerous strategies alone cannot always guarantee the generation of more funds for churches. In fact, the generation of more or less funds depends on factors such as the economic situation of the nation, the level of a believer's comprehension of the essence of and blessings that accompany giving, a believer's personal needs and a believer's attitude towards giving. Others are the issue of transparency in the administration of a church's finance, period or date a fundraising activity is organised and relationship orientation. It is worth stressing that factors such as a believer's personal needs, a believer's attitude towards giving and period a fundraising activity was organised (mostly month ending where workers are paid) and the economic situation prevailing in a nation can partially influence the total revenue to be generated from a fundraising project. In a booming economy for instance, the income of workers is likely to rise. The rise in income is likely to lead to a correspondent increase in the marginal propensity of consumption⁹ of workers (Jappelli and Pistaferri, 2010). With a rise in the marginal propensity of consumption, churches stand to benefit in terms of offerings. Nonetheless, this may depend on the attitude of their members who are workers. For instance, if the members have a negative attitude towards offering because of lack of transparency and accountability, they may not increase the amount of their offerings. In this regard, the numerous strategies cannot guarantee much revenue for the Church.

The question worth asking is does the Church need to employ various strategies in order to meet its ever-increasing financial demands. The answer is a

⁹ Marginal Propensity to Consume refers to a change in consumption because of an incremental change in disposal income. Consumption in this wise refers to whatever a worker uses his/her disposal income for.

big no. Rather what the churches need and ought to do are, education, prudent administration of scarce resources, database, integrity, relationship building, diversity, investing, and philanthropists and co-operate bodies.

Churches need to continue educating their members on the essence of and blessings that accompany giving. The congregation needs to be well educated on the rationale regarding any intended fundraising activities. In this regard, the intended vision of each fundraising activity should be clearly and in unambiguous terms explained to the congregation. In addition, church leaders need to tell their congregations the important role their contributions would play regarding both evangelism and mission targets of the church or in the relief of the suffering of the poor or needy in the church or society¹⁰. With the education, the enthusiasm of (some) believers regarding giving is likely to increase steadily.

Additionally, there was the need for the churches to judiciously guard the scarce resources they have by implementing internal control mechanism as advocated by scholars like Bobie, (2009), Klein, (2007), and Adrian and Elaine, (2004). The strict implementation of the internal control mechanism would not only aid the studied churches surmount their financial irregularities, it would, to some extent, aid to boost the confidence of believers who seem to have lost faith in the administration of their churches finances because of the numerous reportage of embezzlements.

In addition, churches need to have a well-furnished office set-up for the fundraising department. The department should have a database of each member's

¹⁰ The researcher is aware that there are some churches that always inform their congregations about issues regarding their fundraising projects.

bio-data and to keep detailed as well as track the records of individual believer's contributions to the church (Klein, (2007 and Johnson, 2011). In addition, churches need to make available to their members their monthly or annual contributions to the church. Currently, it was only in the area of tithing and church dues/levies that churches offer such a service. Churches need to go beyond the tithing and church dues or levies and include all forms of donations that are made by their congregations. This will call for the use of, for instance, special leather envelopes with the names of members embossed. The tracking and reporting to the believer is likely to aid the believer accomplish the highest levels of financial stewardship. This is because, the believer would then see or identify himself or herself as one of the major stakeholders in the Church. The researcher admits that this was being done by some churches.

Further, there is the need for the leadership to exhibit the highest standard of integrity and not to be double standard. For instance, offerings collected and meant for administrative purposes of the Church should be used for the intended purposes and not for the pastor's personal use. The demonstration of this virtue would lead the congregation to donate for the growth of their churches. With regard to motivation, the leadership of the churches needs to identify the values that motivate their congregations before they would be able to know the kind of motivation to implement. This is because people are usually motivated to give based on their values (Sargeant et al. 2010).

Furthermore, the churches need to think of relationship building, which is also significant in fundraising. In fundraising, relationship building is paramount to

the success or otherwise of the fundraising and Burnett (2002) and Burk (2003) have reiterated this. Relationship fundraising in this regard is not just about raising funds, it is

“an approach to the marketing of a cause that centers on a unique and special relationship between a non-profit (the Church) and each support. Its overriding consideration is to care for and develop that bond and to do nothing that might damage or jeopardize it. Every activity is therefore geared toward making sure donors know they are important, valued, and considered, which has the effect of maximizing funds per donor in the long term” (Burnett, 2002:38).

In the light of this assertion, the churches act of upgrading their transaction orientation with their congregation is good; nonetheless, it would be better if the two parties will move away from a transaction orientation to a relationship orientation (Burnett, 2002). In this regard, fundraising relationship was advocating a return to the intimacy of one-to-one relationship between the congregations and their leaderships (Burnett, 2002). Already, almost all Ghanaian churches were involved in this relationship building with their respective congregations, yet there is always room for improvement. Perhaps, the current level of cooperation between church leaders and their congregations need to be maintained and if possible, improved upon.

Besides, churches can use this relationship building to diversify their sources of funds both internally and externally. Internally, the churches need to diversify the skills of members, especially those with only one skill. Believers with

one skill have more difficulty securing employment than those with a variety of skills (Klein, 2007). In addition, non-skilled members for instance, could be aided to acquire skills and this could be done through informal training in areas like hairdressing, fashion design and carpentry among others. After the training, the churches should financially support the trainees, provided they have the resources, for the trainees to become self-employed. Additionally, the church leadership should also call on church members who hold influential positions such as chief executive officers of companies to help the educated unemployed to secure jobs. Once the church is able to achieve these objectives it would systematically diversify its sources of funding. This is because once the members have been aided to diversify their skills and non-skill members assisted to acquire skills and subsequently employment or become self-employed, then the church stands to benefit.

Likewise, churches can emulate some of their sister branches that were into commercial activities by investing their limited resources in any profitable income generating ventures. For instance, according to the Ghanaweb online information, the Presbyterian Church of Ghana in Akyem Abuakwa in the eastern region has decided to improve the quality of its guesthouse and established a sachet water company. This, in the view of the Chairperson, Rev. Peasa Ansah, was to assist the church partially wean itself from soliciting for funds from the congregation (Personal communication with Rev. Peasa Ansah on 15th June, 2016).

Externally, the churches can appeal to individual philanthropists or corporate bodies to diversify their sources of funding. Already, most, if not all,

Ghanaian churches solicit for funds from some non-Christians especially during their harvest occasions. This solicitation should not be limited to only harvest period. Churches can go beyond that by, for instance, adopting the philanthropy pledge system used by most American churches, as opined by Klein (2011).

Nevertheless, if the churches want to solicit for funds externally, then they need to provide description of themselves, an outline of their mission and their major achievements. Others are a summary of their current financial standings, a description of their aims, major projects and targets and a statement of the resources needed (Klein, 2007 and Kunhiyop, 2008). The question worth asking is what benefit will the corporate body, for instance, derive should it aid the latter?

Firstly, corporate bodies stand to gain some form of tax relief from the government. Secondly, some form of accord or memorandum of understanding could be reached between the churches and the corporate body regarding patronising the services or products of the latter. Thirdly, pictures or video clips of the churches previous donations or contributions regarding any of its social intervention projects can be tendered as evidence to the prospective donor and this is to demonstrate how the churches use their scarce resources to bring social change in the society. This assures existing donors as well as prospective ones that their contributions are or will be put into maximum use. Lastly, the churches can also assure the prospective donor of their constant spiritual support (prayers).

In this concern, depending on a number of sources would be a healthy diversity for the church as advocated by Klein (2007). In reality, having a single source of funding is not the best in the sense that it creates fatigue and in the

eventual collapse of that source a church suffers financially. There is therefore the need for the studied churches to nurture believers with different socio-economic background who can always provide a more substantial and sustainable support for the church. One thus agrees with Klein (2007) that it is advisable for the Church to have more than one source for soliciting funds.

Hence, it is realised from the segment that one-third of the sampled population thought that their churches were overburdening them financially and this was having an adverse effect on their lives. The excessive financial demands in a way had made the minority sometimes absent themselves from church services. The segment further illustrated the position of the majority of the respondents who were unperturbed by the excessive financial demands of their churches. The faith of majority of the respondents regarding giving, like that of the Macedonian Christians, is always stretched in that their generosity goes beyond their natural boundary of their finite mind and this world. In this regard, their faith is an indispensable necessity in their giving. Furthermore, the segment illustrated that it is more advisable for the Church to have a multiply sources of funding since the overdependence on the congregation has created fatigue in giving among some of the members. Additionally, diversifying its sources of funding would not only minimise or reduce the fatigue; it makes the Church more sustainable.

Biblical basis for Fundraising

With regard to whether the Bible was used to coerce believers to give or not, the data demonstrate that majority of the respondents (68.20%) opine that the Bible was not used to coerce the congregations into offering. Nonetheless, the

minority (31.80%) claimed that the Bible was, to some extent, used as a catalyst to coerce the congregation into giving. In the view of the minority, their leaders quoted Bible passages to coerce them into giving and the popular passages that are usually used were Mal. 3:8-10, Luke 6: 38 and 1 Cor. 16:1-2.

Mal. 3:8-10 indicates that if the full tithes and offerings were brought to God's house, overflowing blessings will be poured out on the donee. The text reveals that if Israel would fulfill her part of sending the tithes and the offerings into God's house, God, would reciprocate by blessing them. Nevertheless, the other part of the text talks about a curse. That is, any person who takes God's offering or tithe brings himself/herself under God's curse. Consequently, many, if not all, believers would like to avoid this curse by giving to the Church.

Regarding Luke 6: 38, the verse reveals that one will reap whatever one sows. The challenge this researcher had with the text is that the interpretation of the first part of the text by some pastors was its reference to financial giving. Of course, one cannot begrudge them since that is how they understand the text. When one looks at the verse in totality, a different story is told. Asamoah-Gyadu (2004) made an assertion on this text to which this researcher agrees. He opines that the verse is a logical conclusion of Jesus' Sermon on the Mount where the latter was "admonitioning his disciples (and the entire Christian body) to refrain from judging, condemning or holding others' offences against them" (p. 220). Jesus' admonition, 'the measure you use, it will be measured to you', he continues, 'can be linked to Matt. 7: 1-2 where Jesus warns his followers against judging others'.

Hence, to him it was a warning to Christians not to judge and not a verse that encourages Christians to give their monies to God, expecting to reap back.

Concerning 1 Cor. 16:1-2, the respondents claimed that their church leaders often interpret the passage to make offering obligatory. There is absolutely nothing in the passage-depicting offering as obligatory. Here, Apostle Paul was urging the Corinthians to give based on an earlier request made by the latter to be part of the fundraising activity (8:10ff; 9:2). In heeding their request, Apostle Paul decided to inform the Corinthians to emulate the pattern used by the Galatians in raising funds. He told the Corinthian Christians to put aside some monies during the weekdays and offer such monies during worship days as he asked the Galatian churches to do. In fact, the offering as depicted by the passage was a free will one as verse 2b states, *as he may prosper*.

As far as Apostle Paul's fundraising strategies are concerned, there is no element of coercion in the fundraising activity. Church (1960) asserts that because fundraising in the early church was devoid of coercion, the Gentile Christians gave out of love for God, the man of God and the suffering Jewish Christians. Deducing from Church's (1960) assertion, it implies that coercion impede a believer's act of giving. In other words, coercion would not make the generosity of a believer be borne out of love for God and the man of God. In this regard, a believer's offering, perhaps, would be borne out of fear of the man of God and criticism from fellow members for not giving. The self-dedication and commitment that accompanies giving would be lacking in this case. One can hence argue that the act of coercing believers to give violates the principle of voluntary giving.

The analyses reveal that most of the respondents do not regard the Bible as a coercive element in their giving. Perhaps, they see the usage of the Bible as a catalyst to their giving due to popular interpretations of the Bible passages used, the way they were utilized by the fundraisers and preachers during such occasions or during the teaching sessions on giving.

Motivational Factors and Giving

Concerning the self-esteem factors, there is no outright majority. Firstly, 18.35% of the entire sampled respondents said they gave because they felt good, happy and relieved from their sins whenever they did so. In this sense, the respondents gave to the church because they saw it as a place where they derive their happiness. Such respondents attend church services to forget all their sorrows, tribulations and other worldly challenges. In other words, they expect the church (God) to take over their worldly challenges and replace them with happiness. Since they derive happiness from the Church, they would give their money to the Church since they stand to benefit. The Church, in this regard, could be seen as a social club. Just as members of a social club pay dues for the running of their club, so do Christians give offering to the church to ensure smooth running of its affairs. In this context, one can refer to the offerings of the believers as their dues and the Church, a social club. Hence, as a social club, believers would always contribute for its sustenance and growth. The variable further displays that believers give to appease for their sins. Piliavin et al., (1975) opined that donees in this category feel better and relieved of their sins after donating. Believers in this category are hence motivated by the theory of self-esteem.

The theory of self-esteem propels believers to feel good, happy and feel better and relieved of their sins after donating to the Church (Piliavin et al., 1975). In other words, the Church is seen as a place where burdens of believers are offloaded (Matt. 11:28) and replaced with positive results. The Church in this regard serves as a source of believers' happiness. Since, the Church could be seen as a condition that produces positive results (ie. joy, happiness) some believers donate to sustain it to serve them and others.

Secondly, 44.65% give with the expectation that God and the society would reward them. This could be seen from two motivational perspectives. Firstly, God reciprocates their gesture. In other words, they offer their monies to their respective Churches in exchange for “something” from God. In the context of the Ghanaian Charismatic Churches this practice is known as “sowing a seed”, which falls under their prosperity theology and this theology has gradually caught up with some non-Charismatic churches. The significance of this theology to the Charismatic churches can partially be seen on the banners that often decorate their special church services. Some of the inscriptions of their banners, which have been penned by Asamoah-Gyadu (2004:212) read; “Sow Constantly for Constant Harvest”, “Giving is Living” and “Giving is not a debt you pay, but a seed you sow”. Asamoah-Gyadu asserts that some of these inscriptions seem to be direct translation of some biblical verses.

The question worth asking now is, are some believers motivated to give because of the reward they would receive for offering for God's work? If so, then it implies that without the above promise of blessing from God, such believers

would not offer their monies to the Church. It also means that giving becomes an investment and the Church, a bank and God was the owner/majority shareholder. In this regard, once a believer invests, he/she expects to gain some profits on the investment. In financial investment, *ceteris paribus*, usually, the more money one invests the more profits he/she makes. Similarly, the more money a believer sows, the more profits he/she makes. Believers who were motivated in this regard would not mind giving their last penny to the Church with the expectation of receiving in thousand and million-fold from God.

Secondly, they give anticipating the society, in this case the church, rewards them. In this regard, some church leaders sometimes appreciate the financial contributions of such believers. In other words, some church leaders reward their rich members with positions in the Church sometimes as a sign of appreciation for what the latter have been contributing to the Church¹¹. The unfortunate thing is that whenever the conducts of these people go contrary to the tenets of the Church, some of the leaders often find it difficult to reprove them because they think that the rich would be offended and thus leave the Church. In this regard, the rich to some extent, were favoured by church leaders because of their financial contributions. Nevertheless, some of the leaders are bold enough to rebuke or take punitive action against such people.

The favouritism shown to the rich by some church leaders sometimes creates the opportunity for the rich Christian to always be in the good books of some church leaders. it should however not be forgotten that this has the tendency

¹¹The practice of offering in the Early Church in comparison with some selected classical Pentecostal churches in the Kumasi metropolis. An M'Phil dissertation submitted to the Department of Religion and Human Values (Formerly Religious Studies) by Iddrissu S. Adam

of making them become worldly and conceited and this can impede their spiritual growth. In spite of this favouritism, it does not necessarily mean that the poor in the Church are neglected, but they are sometimes not treated like the rich in the Church. In this regard, the gift of the donee was based on the exchange theory (Sargeant et al., 2010 & Skidmore, 1997).

Finally, yet importantly, sixty believers (37%) see giving as their obligation as well as responsibility. Respondents in the last category may partially give because they see giving as a religious obligation. In this regard, their act agrees with 1 Cor. 16:1-2 and Exodus 23: 15. In 1 Cor. 16:1-2, Apostle Paul told the Corinthian churches to put aside their monies and offer such monies as he commanded the Galatian churches. In Exodus 23: 15, the Israelites were told not to appear before the Lord empty-handed. These verses are seen as commands by most Christians, if not all, hence the need to obey them.

The question one may ask is: “Can this religious obligation be devoid of any human motive”? Some Christians offer their monies to the church in appreciation of what God has done in their lives. Others also give for God’s work, expecting God to reciprocate their gesture. Those in the first group normally give without expecting any reward from God. To them, everything that they own in life is a gift from their Maker. Although the second group has the same belief as the first, yet the first group does not give in anticipation that God would reciprocate.

One can thus say that the first group represents the kind of Christians who would not mind parting with whatever money they have to the church irrespective of their situation since they always want to be grateful to the fountain of their lives.

Although the second group can also part with whatever money they have to the church, their faith in connection with their motive for giving their monies to the church is doubtful. Thus, their offerings no doubt cannot be devoid of human motives.

Additionally, respondents in the third category who see giving as their social responsibility give with the view that the congregation and society would benefit from their donations. Additionally, it was likely that believers in this segment gave to the church because they saw the Church as an extension of themselves. Since they saw the Church as an extension of themselves, then they would love the Church. They would not only love the Church, they would become devoted to it as well. Once they become devoted to the Church parting with their monies to support the Church would not be a challenge. I therefore agree with Skidmore's (1997) assertion that "if someone loves his/her faith community, giving money and possession may be joyful because it is, at some level, a benefit to them" (p. 10). Therefore, believers in this category offered their monies for the extension and growth of the Church. In this regard, giving is seen as being part of one's religious and social responsibility. This source of motivation was based on a public good theory (Sargeant et al., 2010). According to Sargeant et al., since the donee was a member of the society, the donee stands to benefit from his/her donation.

In sum, whereas we have 18.35% of the entire sampled respondents opting for the theory of self-esteem, 44.65% chose the theory of reward. The remaining 37% gave because of the public good theory. The theory postulates that the 37%

gave because both their congregations and society would benefit from their charity. Such charity acts were done rationally in the sense that the donors turn to benefit from their donations since they form part of their congregations and society. Hence, none of the theories gained a majority. It was evident that different believers were motivated to give based on different motivational theories. The segment revealed that there was no absolute majority regarding the choice of the three variables that were given to respondents.

As far as the emotional motives were concerned, the data indicate that majority of the believers (72.17%) gave with the expectation that their resources would be used to support the sick or needy in the church. In this regard, believers gave based on the sympathy theory (Clary & Snyder, 1991; Schwartz, 1977). Here, the motive of giving cannot be devoid of empathy for the sick or needy in the church. The empathy may not necessarily result from seeing the suffering of the poor or sick, it may be a personal experience hence they deciding to give to curb the plight of the sick or needy in the church. In a joint minority position are 15.90 % of believers who give to restore their faith in a just world and 11.93% who give to empathise with the sick and needy in the church. Respondents in the first category usually give when they witness an undue suffering (Miller, 1977) and their giving was based on the theory of social justice.

It was worth noting that the empathy that a believer would have for the sick or destitute can lead such a believer to give in aid of the sick or destitute. In this regard, the second and third non-motivational factors were based on the theory of empathy. It could be deduced that the theory of empathy happens to be the source

of motivation for majority of the respondents. Hence, the data regarding this segment suggests that there were motivational theories concerning every coin or cedi that was placed in the offering bowl. Whiles some of these theories have reciprocal tendencies, others do not.

Deducing from the above data, it can be seen that majority of the believers from each of the selected churches opted for the theory of sympathy. The two other theories had minority of the believers opting for them. In sum, we have 15.90% of the entire sampled population opting for the theory of social justice and 11.93% going for the theory of empathy. This notwithstanding, majority (72.17%) of the entire population opted for the theory of sympathy. This implies that concerning the non-motivational components, majority of the believers give because they hope or wish that their contributions or part of it were used to support the destitute in both the Church and society in general.

Inferring from the self-esteem and emotional factors, the data depicts that whereas in the case of the former there was no absolute majority, in the latter, there was absolute majority. Nevertheless, most of the respondents in the first case gave based on the theory of reward and this was followed by the public good theory and lastly by the theory of self-esteem. Concerning the emotional factors, majority of the entire sampled believers gave their monies to their churches based on the theory of sympathy. The second and third positions were occupied by the theories of social justice and public good. Hence, one can say that every coin or cedi that is drop into the offering bowl was done with an interested or disinterested motive.

Accountability and Stewardship of Church Funds

Touching on church accountability, two different responses were obtained from the respondents. Firstly, responses from MDCC, ACI, Aquarium, and HGCI, Pedu, suggested that their leaders do not render account of their churches' finances to them. Their response confirmed what their leaders told this researcher in an interview. According to the leaders, one of the policies of their national headquarters is that leaders of the respective branches are to render account to their churches' advisory boards and not their congregations. The leaders are only mandated to render quarterly account of the welfare funds of their churches to their congregations (Personal communication with Rev. Peter, Rev. Isaac, and Prophet Victor, on 16/3/16, 18/3/16 and 3/5/16 respectively). Even with the welfare contributions, reliable sources indicate that for the past two years, the leadership of the ACI, Aquarium, has not rendered accounts of its welfare funds to the congregation. Nevertheless, the responses from the other churches suggest that their leaders render accounts of monies collected and used.

Pertaining to the methods that the three churches that render accounts to their congregations used, the data posit that the churches usually use seminars, business meetings, conferences, open forums, annual conferences and their respective notice boards. The seminars are usually organised annually. The claim of the respondents goes to buttress what their respective account clerks and church leaders have told the researcher in an interview. As at the time of gathering this data, none of the three churches have posted its 2015 financial statements.

According to the Minister in-charge of the EPC, Pedu, and the Account clerk of MAG, their churches' financial accounts were yet to be audited hence the delay.

Touching on the issue of transparency in the administration of offerings and fundraising in the selected churches, it was only EPC, Pedu, which had a clean record. The rest of the churches did not score the full marks regarding transparency in the administration of their finances. Opinions expressed by the five churches indicate that while majority (60.71%) of the believers posit that there was transparency in the administration of their churches' funds, the minority (39.29%) claimed the opposite.

With regard to factors responsible for the lack of transparency, the respondents raised three issues. Firstly, some believers apportion the lack of transparency to the fact that they do not trust their church leaders regarding their offerings. The data further demonstrated that some respondents expressed their worry with regard to their church ushers and accounts clerks. The members opined that some of their accounts clerks and ushers were not trustworthy. Such views were a serious indictment on the unfaithful clerks and the ushers. Hence, it is significant for them to take a cue from the story of Judas Iscariot who lost his life because of unfaithfulness (Matt. 27: 3-10; Acts 1: 18-19). Accounts clerks and ushers were thus required to exercise responsible care over church funds entrusted to them. Thirdly, the inability of their church leaders to render account of their church finances was another reason for members saying there was lack of transparency in the churches. In fact, the EPC, Pedu, always renders a weekly account of its offerings to its congregation. SJBCC, Pedu, MAG, and MDCC,

occasionally render account to their respective congregations. For instance, SJBCC, Pedu, rendered accounts to its congregation on the 10th of July 2016 and this was regarding the offerings collected during the monthly Kofi and Ama offering strategy. In March, 2016, MAG, also rendered accounts of a fundraising organised in aid of a mission house for the Head Pastor.

As far as finding out about the report of financial misapplication in the selected churches was concerned, the data collected indicated that EPC, Pedu, MAG, and HGCI, Pedu, both scored one hundred per cent each. This implies that there has not been any report of embezzlement regarding their finances. Concerning the remaining churches, the data indicate that whereas majority of the respondents (64.14%) from the remaining churches think there has not been any report of any financial embezzlement regarding their churches' finances the minority think otherwise. Additionally, none of the respondents could tell the amount or culprits involved in the misapplication of their churches' finances. Further, they could not tell whether punitive measures were taken against the perpetrators or not. The responses of the respondents can be seen in two ways. Firstly, it may be that the believers were reluctant to divulge what they may consider as a secret and hence, divulging such information may tarnish the image of their churches. Additionally, their stance suggests how most believers and the church deal with issues of this nature secretly in general. Aside the unwillingness, it may be that the church leaders did not inform their congregations of any such crimes.

It is significant to state that leaders of ACI, Aquarium, and MDCC, in an interview have confirmed the views expressed by the minority concerning the financial malfeasance. Like their church members, the leaders were silent regarding the culprits, the amount involved and the punitive measures taken against the culprit(s). The responses of the leaders affirm Cornell, Johnson and Hutchison, (2012) findings regarding fraud in the Church. The trio assert that church leaders often conceal fraud cases as well as their culprits in churches. Church leaders may conceal fraud cases from their members and the members may as well conceal such information from non-members. The rationale, according to the trio is that Church leaders do not want to upset their members as well as prevent potential members from joining their churches. In most instances, the congregation is kept in the dark regarding such crimes.

The point is that if issues of this nature were not brought to light how would it serve as a deterrent to others. One may argue that making embezzlement or pilfering of church funds known to the congregation would cause embarrassment to culprits. The fact is that embezzlement is unacceptable and needs to be discouraged and a way to do that is making it known to the congregation. Aside, making it known is part of the process of transparency.

In sum, the data regarding this segment revealed that whereas some selected churches were mandated by their constitutions to render accounts to their respective congregations, the constitutions of other churches do not allow such account rendering. In the latter scenario, church leaders were to render account to their church boards. The data further indicated that churches that render accounts

to their congregations do so through (business) meetings and seminars and by posting them on their notice boards. With regard to the issue of transparency, while the EPC, Pedu, scored one hundred per cent clean sheet the others did not. Additionally, while there has not been any financial misappropriation in EPC, Pedu, MAG, and HGCI, Pedu, the same cannot be said of the remaining churches.

Comparative Analyses

This section draws out the similarities and differences between field work report presentations (I) and (II). This is to draw implications for the study.

It is important to state that the areas of comparison were the frequency of fundraising, biblical basis, motivational and non-motivational issues and accountability and stewardship of church funds. With regard to whether the bible was used to coerce the congregations into giving or not, the discourse demonstrated that respondents who answered in the affirmative in both strands were in the minority. While the majority opined that the Bible was not used to coerce them into giving, the minority posited the opposite.

Regarding the self-esteem and emotional motives, it was observed that both strands share similar sources of motivation. Perhaps, the only difference is in connection with the percentage representing the sources of motivational and non-motivational factors. For instance, regarding the mainline/African Instituted Churches, none of the three motivational theories had a majority patronage. With regard to the Pentecostal/Charismatic strand, a similar story is told. Concerning the emotional components, majority of the respondents from both strands gave based on the theory of sympathy. This implies that concerning the non-motivational

components, majority of the believers give because they hope or wish that their contributions would be used to support the destitute in both the Church and society in general. In other words, they give because of the sympathy they have for the poor and needy in the Church and society. The remaining or other theories had minority of the believers opting for them. Inferring from the self-esteem and emotional motives, the data indicated that whereas in the case of the former there was no absolute majority, in the latter there was.

Concerning the issue of accountability and stewardship, it was realised that while the mainline/African Instituted churches had MDCC, as the only Church that does not render account of its finances to its members, the Pentecostal-Charismatic strand had two churches namely ACI, Aquarium, and HGCI, Pedu, that do not render accounts to their respective congregations. Touching on the issue of transparency in the administration of church finances, the findings suggested that among the Mainline/African Instituted churches, EPC, Pedu, is the only church that scored a clean sheet. None of the churches in the other strand scored a clean sheet.

Deducing from the above data, it can be realised that aside EPC, Pedu, that had a clean sheet concerning the administration of its finances, SJBCC, Pedu, MAG, and ACI, Aquarium, all had majority of their adherents asserting that there is transparency regarding how their churches' funds are administered. The story concerning the remaining two churches is different. In MDCC, and HGCI, Pedu, majority of their adherents remark that the administration of their churches' finances is bedeviled with lack of transparency.

The findings further revealed that regarding EPC, Pedu, MAG, and HGCI, Pedu, scored clean sheets regarding report of financial malfeasance. The same cannot be said of the other churches. Concerning the amount, culprits involved and the punitive measures taken against the perpetrators, both the clergy and laity from the churches that had experienced financial malfeasance were tight-lip.

Summary

The foregone discussion demonstrated that;

- ◆ Believers between the ages of eighteen to thirty-five form the majority of the entire sampled population. Additionally, the data portray that female constitutes the majority of the total sampled population.
- ◆ The findings also suggest that there was no set frequency regarding the annual organisation of appeal for funds. Usually, the set frequency was determined by internal as well as external factors. Nevertheless, it ranges between nine (9) times and above. The frequency in a single service also ranges between two normal and four and above in special situations.
- ◆ Besides, while a minority of believers claimed that the financial demands of their churches were excessive and thus detrimental to their personal needs, the majority thought otherwise. The excessive financial demands had made some believers to often absent themselves from church activities whenever they do not have money. This situation was affecting the spiritual growth of absentees and the church financially. The grievance could partially be the result of fatigue in giving, poverty, lack of accountability and transparency in the administration of church funds, the nation's economic downtrend and unemployment of some believers

among others. The grievances of those dissatisfied were similar to the findings of Turner (1967) and Beckmann (1975) and Shaibu (2010).

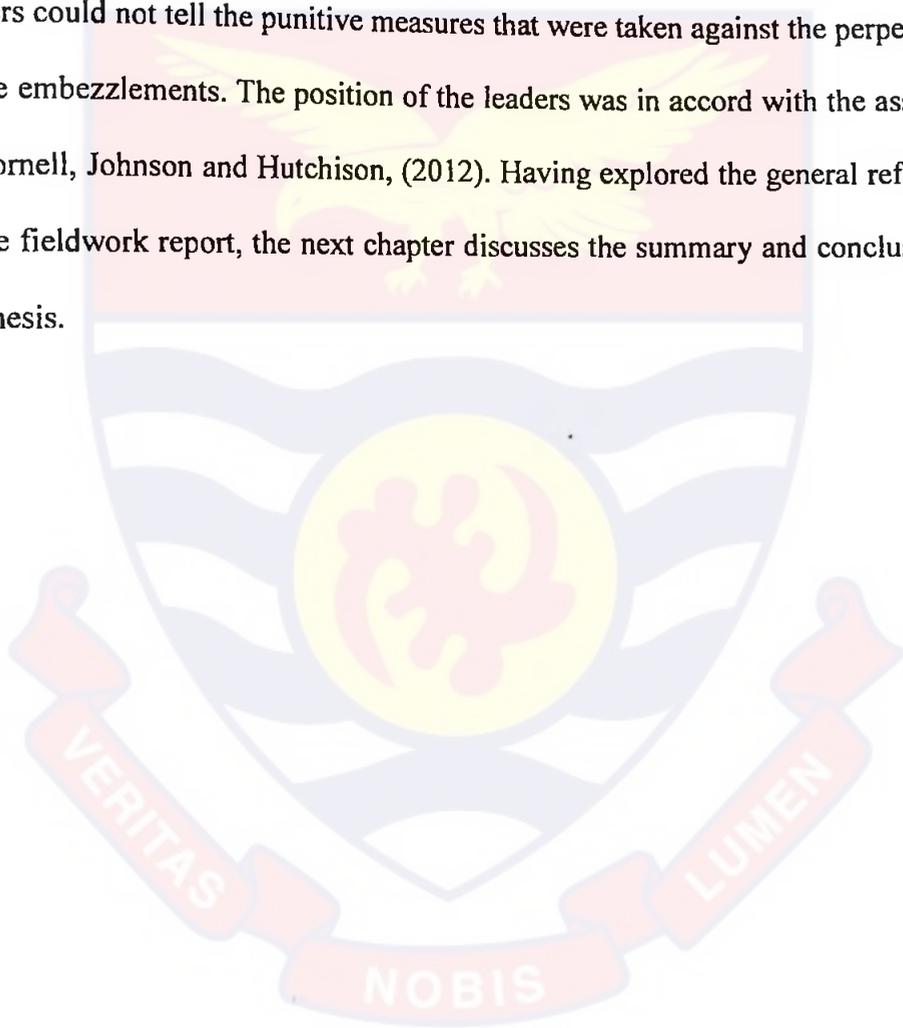
Nonetheless, majority of the sampled believers were unperturbed by the financial demands of their churches. The generosity of this group of believers was not, in any way, deterred by any worldly influence just as in the case of the Macedonian Christians. In this regard, the majority were exhibiting a godly model and principle in their act of generosity.

◆ The discourse further demonstrated that a minority of the respondents posited that the Bible was used to coerce the congregations into giving and this, to some extent, affected them both financially and spiritually. Nevertheless, the story of the majority in this regard was opposite to that of the minority. The majority trusted in the interpretations of the scriptures as catalysts for them to give more and not as a coercive element.

◆ In addition, the discussions demonstrated that believers gave based on different motivational theories. In this regard, believers assigned different reasons for parting with their monies to the Church. Hence, what may motivate one person to give his/her last coin to the church might or may not motivate the other person to do same.

◆ Further, the data collected indicated that whiles some of the churches rendered accounts of their financial stewardship to their congregations, others did not. Churches that rendered accounts do so through their annual (business meetings, conferences and open forums) seminars and by posting their audited financial statements on their notice boards.

◆Furthermore, the data collected and analysed showed that there had been financial misappropriation in some of the selected churches. This revelation goes to confirm what their respective Senior Pastors told this researcher in an earlier interview. Nevertheless, just like their leaders, the respondents did not give any name of the culprits or the amount involved. Additionally, both the respondents and their leaders could not tell the punitive measures that were taken against the perpetrators of the embezzlements. The position of the leaders was in accord with the assertion of Cornell, Johnson and Hutchison, (2012). Having explored the general reflection of the fieldwork report, the next chapter discusses the summary and conclusion of the thesis.



CHAPTER SIX

Summary, Conclusions and Recommendations

Introduction

The results of this study are summarised in this concluding chapter. This chapter also summarises the findings of the study. The study also reflects on a critical assessment of fundraising strategies from a Ghanaian perspective. The study investigates how the Ghanaian Christian rationalises fundraising in the midst of modifications of the liturgical practices of the various churches, which led to the introduction of various church fundraising strategies today. The EPC, Pedu, SJBCC, Pedu, HGCI, Pedu, MAG, MDCC, and ACI, Aquarium, were chosen as case studies. For convenience sake, the churches were grouped into namely, the Orthodox/African Instituted Churches and the Penteco-Charismatic churches. Consequently, the leadership and a section of the laity of the selected churches provided the raw data for the thesis.

Summary of Chapters

The central question this thesis sought to answer is: how has the modification in the liturgical practices, particularly, the strategies of fundraising affected the raising of funds and what were the implications for the individual believer and the Church as a whole? The researcher dealt with several issues in the previous chapters. In a section of chapter three, I identified and critically

explored the strategies and their effect on the individual believer and the Church in general. In chapter five, suggestions were made with regard to the strategies the Church can use to meet its ever-increasing financial demands without necessarily putting unnecessary burden on givers.

I have attempted to undertake this uncharted journey through an investigation of how the selected churches rationalise fundraising vis-à-vis the liturgical modifications and unfavourable global economy. The process has been via analysis and reflection on the fundraising strategies of the selected churches vis-a vis principles that undergirded Apostle Paul's fundraising. Among the sources I used were personal interviews, participatory observation and interactions.

With discursive, analytical, comparative and evaluative methods, I was able to do in-depth analysis of the ideas of the leadership and a portion of the laity regarding the various strategies of fundraising used in the churches. In this vein, I appraised the strategies, their effect and suggested strategies that the churches could use to raise funds.

Reflection and Observation

I sampled the selected churches because the challenges and difficulties concerning fundraising strategies seem not to be confined to a single Christian strand. The allegations cut across the entire spectrum of the Christian fraternity in the country. Since the researcher is to work within a limited space and time, there was the need to sample some churches from the various Christian strands in the country.

Apostle Paul's Fundraising

In the second stage of the thesis, we saw that Apostle Paul's fundraising was necessitated by unfavourable conditions most of which were beyond the control of the Church. In raising the funds, Paul used the inclusive model, which provided an equal playing field to each Gentile Christian to participate in the fundraising. The equality in turn did away with the element or traces of coercion either from the part of Paul or from the leaders of the Gentile Christians. With an equal playing field, the Gentile believers did not allow worldly conditions to impede their act of generosity and their appreciation to God.

The discourse further suggested that Apostle Paul was motivated to organise the fundraising based on ecumenism, soteriology, eschatology and relationship building. Additionally, the interaction also suggested that Paul's direction to the Gentile Christians points to an economic theory of savings. In order to ensure prudent administration and disbursement of the savings, an internal control mechanism was adopted. Here therefore Paul's strategy of fundraising was discovered to be eschatological and relational in nature.

Fundraising and Social Change in Contemporary Ghana

As far as the third chapter was concerned, the act of giving, which dates back from the time of the early Church has been transferred from generations unto the current dispensation and in the course of the transfer, the practice has undergone different developmental stages. The discourse further informs us that the studied churches use part of their generated funds for social interventions thus

bringing social change in the lives of individuals, both members and non-members and the society in general. To ensure the continuity of their social interventions, the churches have in place prudent internal control mechanisms to ensure judicious administration of their finances. Notwithstanding the measures, some of the churches had experienced some financial embezzlement perpetrated by some of their clergy and laity. As a way of aiding the churches to arrest the financial embezzlement canker, some suggestions regarding internal control mechanisms were made.

In the fourth and fifth episodes of the study, the study revealed that majority of the sampled respondents fall within the age categories of eighteen to forty-four years. Concerning gender, the information suggests that females constitute a majority of the sampled population from the study area. We also realised that annually, the churches organised more than nine appeals for funds. With regard to the effect of giving and fundraising on members, it came out that some believers were not comfortable with their churches' financial demands and this was because of the effect the latter was having on them.

One issue that also came out was the use of biblical passages as catalyst to coerce the congregations to give. This in a way caused discomfort to a minority of the believers. Perhaps, this challenge is so because believers are not nurtured into giving but rather pressured into giving. When believers are properly nurtured, they understand why they have to give and the benefit associated with such an act. A worthy illustration of a nurtured congregation is the Macedonian Christians, who understood the rationale and benefit associated with giving and hence gave in their

afflictions (Kraftchick, 1993). It is worth stressing that giving can and does foster a deeper relationship between a believer and God and this can lead to a richer spiritual life for the believer. Additionally, the study proves that indeed believers were propelled to give to their churches based on some motivational theories.

The study made us aware that when it comes to accountability and stewardship, some of the churches were lagging behind. For instance, while some of the churches render account of their financial statements to their respective congregations, others render account to only their church boards. Aside the account rendering, there were reports of the occurrence of financial malfeasance in some of the churches. This was a serious indictment of the churches' integrity.

A general observation and reflection regarding the fieldwork was made in chapter five. The discourse in this unit reiterated the findings regarding age distribution, gender and the set frequency concerning the annual organisation of appeal for funds. Additionally, whereas a minority of believers claimed that the financial demands of their churches were excessive and thus detrimental to their personal needs, the majority were unperturbed. The excessive financial demands have created fatigue in giving among the minority and this cannot be said of the majority.

The interaction further demonstrated that indeed different or various strategies were used by the churches to solicit for funds from their congregations. It seems the churches were well-heeled through such strategies and hence no

consideration is given to the effect that such strategies were having on some of their members and the Church in general.

The discourse further reiterated the findings recorded in chapters four and five regarding coercing believers to give to the Church, the issue of motivation, accountability and stewardship in church finances.

Conclusions

The study informs us that churches in Ghana have of late adopted different strategies in raising funds, which has led to the adoption of several fundraising methods being practiced by the churches. The adoption of several methods of fundraising was partially meant to meet, particularly, the increasing financial demands of the churches. The sophistication of the Ghanaian Church in the twenty-first century, has partially led to the modification of its liturgical practices. Interestingly, some of the strategies that are meant to aid the Church meet the demands of its new status have negative effects on minority of the members of the studied churches since such strategies are more complex and hence seem to put undue pressure on the members. Additionally, the strategies have, to some extent created an uneven playing field, which seems to place the poor in a disadvantageous position, especially, with its use of the patronage model. The patronage model does not make giving and fundraising fully and truly participatory in that it favours particularly, the rich believers. In addition, the fundraising strategies have partially led to excessive financial demands by the churches. The excessive financial demands have created unbearable conditions to some of the respondents in the sense that some respondents occasionally absent themselves

from Church activities whenever they do not have money. In other words, the over dependence on the congregation for financial support by the Church in order to sustain its sophisticated stature has created fatigue in giving among some believers. This has repercussion on the financial and spiritual growth of the individual believer and the churches in general. The churches were also affected in the areas of evangelism and mission and welfare even though funds were/are sometimes raised to cater for the poor.

Whereas the minority of the sampled believers seems to have been worn down, the majority was not as far as the practices of fundraising are concerned. The majority are unperturbed either by the excessive financial demands of their churches or any worldly influence. This group seems to be guided by the same godly model and principle of the Macedonian Christians regarding giving. In this regard, the majority are motivated to carry out their prosocial behaviours and energised to sustain their moral behaviours towards their churches. This implies that the majority, like the Gentile Christians have expressed their gratitude, through their contributions, for the unconditional favour regarding the extension of the gospel to them. The expression of their gratitude is in harmony with the theory of gratitude.

Considering the above discourse, *ceteris Paribus*, we can thus say that whereas worldly conditions are core principal actors determining the act of generosity of the perturbed minority, the unperturbed majority were always propelled by a non-worldly entity. In other words, while worldly conditions or

factors seem to be the principal actor propelling the generosity of the minority, active faith seems to be the principal actor in the case of the majority.

The point is that a generosity that is propelled by the mustard seed kind of faith in Jesus Christ does not see worldly conditions as impediments to a believer's giving. For instance, the Macedonian Christians did not consider or allow their worldly conditions (their affliction) to be an impediment to their intended generosity. Their generosity, like the unperturbed majority, was driven by true or godly faith that sees God as the principal actor in their generosity. Based on the godly model and principle, one can hence argue that Christian giving was one that was stirred and determined by the mustard seed kind of faith, no worldly influence can impede such a faith, and whatever a believer gives, he/she acknowledges, returns a portion of his possession to the source of his/her possession in appreciation to the Source (Giver).

Considering the ever-increasing demands of churches, and especially since churches were or will be well-heeled through the various fundraising strategies, one cannot rule out the possibility of the introduction of more fundraising strategies in churches.

Concerning financial stewardship, the study posits that there were shortcomings in the administration of the finances of some of the studied churches. The shortcomings have to do with leadership failure, corruption and dishonesty on the part of some accounts clerks. This is a serious indictment on the part of the leadership and their accounts clerks. The clergy and their account clerks need to be reminded that they ought to be mindful of the fact that the funds entrusted in their

care were not for their personal use but for the work of God. They were to further God's saving mission on earth on the shoulders of the resources of their congregations. Their congregations have hence entrusted their precious time, talent and treasure to their care to aid the Church achieve its goals. It was, therefore, incumbent on them to judiciously administer the resources entrusted in their care in the most effective manner possible.

Hence, it is realised that the ever-increasing demands of the Church has partially led to the proliferation of fundraising strategies, which has further led to fatigue in giving. Aside the fatigue, the reportage of leadership failures, corruption and dishonesty among some accounts clerks and the usage of the patronage model had made some believers in the studied churches not to express the sentiments of the Macedonian Christians. In this regard, such believers did not feel any commitment necessary to always express their true gratitude for God extending the gospel to them. The implication is that despite God extending the gospel to such believers, worldly influence would not allow them to regularly carry out prosocial behaviour and energized to sustain such moral behaviours. This is in disagreement with the theory of gratitude. Besides, their act of the minority was illustrated by their ungodly factors as against the godly model of the Macedonian Christians and the majority of the sampled believers.

Recommendations

As a way of aiding the churches arrest the financial embezzlement canker, the investigator suggested certain internal control mechanisms. The implementation of the measures would ensure effective and efficient

administration and disbursement of generated funds. It is in this light that the following suggestions/recommendations have been made for the benefit of churches.

◆Adequate measures must be put in place in preparing disbursement cheques. In doing this, churches need to have a payment voucher that should be issued in addition to the disbursement cheques. The EPC, Pedu, operates this system, which other churches could emulate.

◆In addition, frequent reconciling bank statements related to giving must be instituted so that there is no vacuum created for people to take undue advantage to siphon/pilfer giving. Additionally, there is the need for the churches to have a purchase voucher that is meant to control church purchases and advanced payments to ensure transparency.

◆Further, there is the need to have competent people to administer the finances of the Church. Here, the other churches can learn from EPC, Pedu that has all-round accountants responsible for its finances. There is the need to establish a committee, which should be made up of pastors, deacons, deaconesses, church elders, as well as ordinary members of the church to assist church authorities to occasionally review the church's operating systems for effectiveness, efficiency, and compliance with the mission and vision of the church. Of course, it is worth acknowledging that churches like the Presbyterian, Catholic and even some Pentecostal churches are already doing so. Others are also aware of these measures yet the lack of sufficient funds for implementing these measures is their challenge. Some churches, for example is MDCC, have also decided that these measures are

secular and so they would not spend money on implementing them. Such churches think that God can take care of His own money.

◆While daily offering management is delegated to certain individuals and committees, the individuals and committees should be accountable not only to those who appointed them, but to their congregations at large. Churches should never delegate total responsibility to individuals and committees. It is said that power corrupts and absolute power corrupts absolutely (Lord Acton). In fact, everyone needs greater accountability in financial management. Additionally, there is the need to occasionally rotate personnel responsible for the administration of church funds and this is to help minimize financial irregularities. Besides, as Bobie (2009) rightly asserts, there is the need for churches to bond their financial stewards.

◆Furthermore, there is the need for all stakeholders in the fundraising sector in the studied churches to consider themselves as a team. Whatever role is assigned to each individual in a team should be effectively played by taking into consideration the aim(s) of the team (Shaibu, 2013).

◆Finally, measures for reward systems must be instituted to motivate those whose conduct regarding the administration of church funds is above board. Similarly, adequate penalty measures must be outlined in dealing with those who defalcate church funds. These include reprimands, queries, suspension, ex-communication and criminal prosecution. Indeed, since the Bible condemns stealing, such penal measures will not contravene Christian principles (Shaibu, 2013).

The formulation and adoption of these measures are just partial solutions to the challenge in the sense that these measures need to be implemented to the letter. Most often, institutions come out with measures to curb potential or existing challenge(s), but in the end, the measures themselves become a headache, because of the lack of willingness on the part of some of the authorities concerned to implement such measures. The willingness in this instance determines whether the implementation of the measures would be successful or not. For instance, whether or not church leaders will be willing and able to take action against a relation who has embezzled church funds would depend on their willingness to do so. The leaders must use their authority to make sure that the above-mentioned measures are implemented to minimize and, if possible, eliminate this canker. The drawing and implementation of any feasible measures would become a mirage if the leadership refuses to apply their authority appropriately. It is also worth concluding with Bobie's (2009) remark. He opines that if a church leader forms a church with a hidden/personal agenda, regardless of the internal control mechanism put in place to forestall embezzlement, such a mechanism would be a mirage.

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APPENDIX 1

List of Interviewees

- Rev. Timothy Annoh, Minister in-charge of the EPC, Pedu, interview conducted in the Pastor's office, church premise, 3/3/16
- Mr. E. T. Kwei, Accountant, EPC, Pedu, Cape Coast, interview conducted at Nest hostel, Kwapro on 4/3/16.
- Rev. Peter Mensah, Head Pastor of the MDCC, interview conducted in the Pastor's office, church premise on 16/3/16.
- Rev. Arko-Mensah, Assistant Pastor, MDCC
interview conducted in the Pastor's office, church premise on 16/3/16.
- Rev. Isaac Kwofie, Pastor, ACI, Aquarium, Cape Coast, interview conducted at the office of the Pastor on 18/3/16.
- Mr. J.C. Andrews, Accountant, MDCC, interview conducted at the office of the accountant on 23/3/16.
- Madam, Bart-Plange, Treasurer, MDCC, interview conducted at the office of the accountant on 23/3/16.
- Madam Joyce Oppong, Nurse in charge, Children's ward, Interaction occurred at the premises of the children ward at the Regional hospital on 30/3/16
- Rev. Noah Adunkwah, Head Pastor of the MAG, interview conducted in the Pastor's office, church premise, 9/4/16
- Mr. Joseph Addai Tonto, Accountant, MAG, interview conducted in the Accountant's office, church premise, 9/4/16
- Prophet Victor Quarm, Head Pastor, HGCI, Pedu, interview conducted in church premise on 3/5/16.
- Kwabena Nketsiah, Archbishop of Cape Coast interview conducted in the office of the Archbishop on 30/5/16)

APPENDIX 2

QUESTIONNAIRE- PHD

Department of Religion and Human Values

University of Cape Coast

TOPIC

Approaches to Church Fundraising and their Implications for Christians in

Ghana: Case studies of some selected churches in Cape Coast

QUESTIONNAIRE FOR THE CONGREGATION

Dear Sir/Madam,

The purpose of this questionnaire is to investigate the strategies of fundraising, motivation for giving and the administration of generated funds in some selected strands of the Ghanaian Church. You are please entreated to provide frank and dispassionate answers to the questionnaire items. Information provided will be treated confidentially.

A. Bio-data (Please respond to each item by ticking the appropriate box/es)

1. Sex of respondent: a. Male [] b. Female []
2. Age: i. 18yrs-26yrs [] iv. 45yrs-53yrs []
ii. 27yrs-35yrs [] v. 54yrs-62yrs []
iii. 36yrs-44yrs [] vi. 63yrs-71yrs []

B. Effects of the Frequency of Giving and Fundraising

Question 3: Don't you think that the church is demanding much from you in terms of offering to the detriment of your personal needs? a. Yes [] b. No []

3a. If 'Yes' please give reason(s).

- i. The Poor cannot cope []
- ii. Economic difficulties []
- iii. Formality than religious obligation []

iv. Leaders interested in money []

3b. If 'No' please give reason(s).

C. Biblical Basis for Fundraising

Question 4: Is the bible used to coerce/force the congregation into giving? Yes []

b. No []

D. Motivational Factors and Giving

i. self-esteem

Question 5a: What are the self-esteem factors that often motivate you to offer your money to the church? The following variables were used:

Good, happy and relieved from sin []

Receive reward from God and society []

Obligation and responsibility []

ii. Emotions as Motivational factors

Question 5b: What are the emotional factors that often motivate you to offer your

money to the church? The following variables were used:

I give to restore my faith in a just world []

Offering to aid sick and destitute []

Empathies with the sick/ needy in the church []

E. Accountability and Stewardship of Church Funds

Question 6: Does the church render account of its finances to the congregation?

a. Yes [] b. No []

Question 7: Do you think there is transparency in the administration of offering in your church? a. Yes [] b. No []

Question 7a: If 'No', could the following be the reason(s)?

a. Do not trust church leaders [] b. Do not trust ushers/account clerks

[] c. No account made to the church []

Question 8: Has there been any report in the church of any financial

misappropriation of offerings in the church? a. Yes [] b. No []

Question 8a: If 'Yes', which of the following was /were the culprit(s)?

a. Some Ushers [] b. Account clerks [] c. Leaders []

Question 8b: What action(s) was/were taken against such culprit(s)?

a. No action [] b. Police [] c. Suspended [] d. I don't know []



APPENDIX 3

INTERVIEW GUIDE

A Critical Assessment of the Theologies of Fundraising and the Ghanaian Christian Perspective

00A. Number of interview schedules.....

00B. Interviewer.....

00C. Place of interview.....

00D. Date of interview.....

A. Bio-data of respondents

1. Sex: (a) Male [] (b) Female [] (Please tick the appropriate answer)

2. Age..... 3. Language(s) spoken: 1..... 2..... 3.....

4. Position held in the church.....

5. Denomination.....

6. How many years have you been a Pastor of this church?

B. When and why did your church start organising fundraising?

C. What is/are the motives for instituting fundraising in your church?

D. What do you use the generated funds for/how does your outfit disburse its generated funds?

E. Has there been any report of any financial malpractices in your church?

F. What motivates you and your team to organise fundraising in your church?

Thank you for your kind co-operation

Appendix 4

Income and Expenditure Statement of EPC, Pedu

P.C.G- EBENEZER CONGREGATION
BOX CT1528
PEDU
CAPE COAST

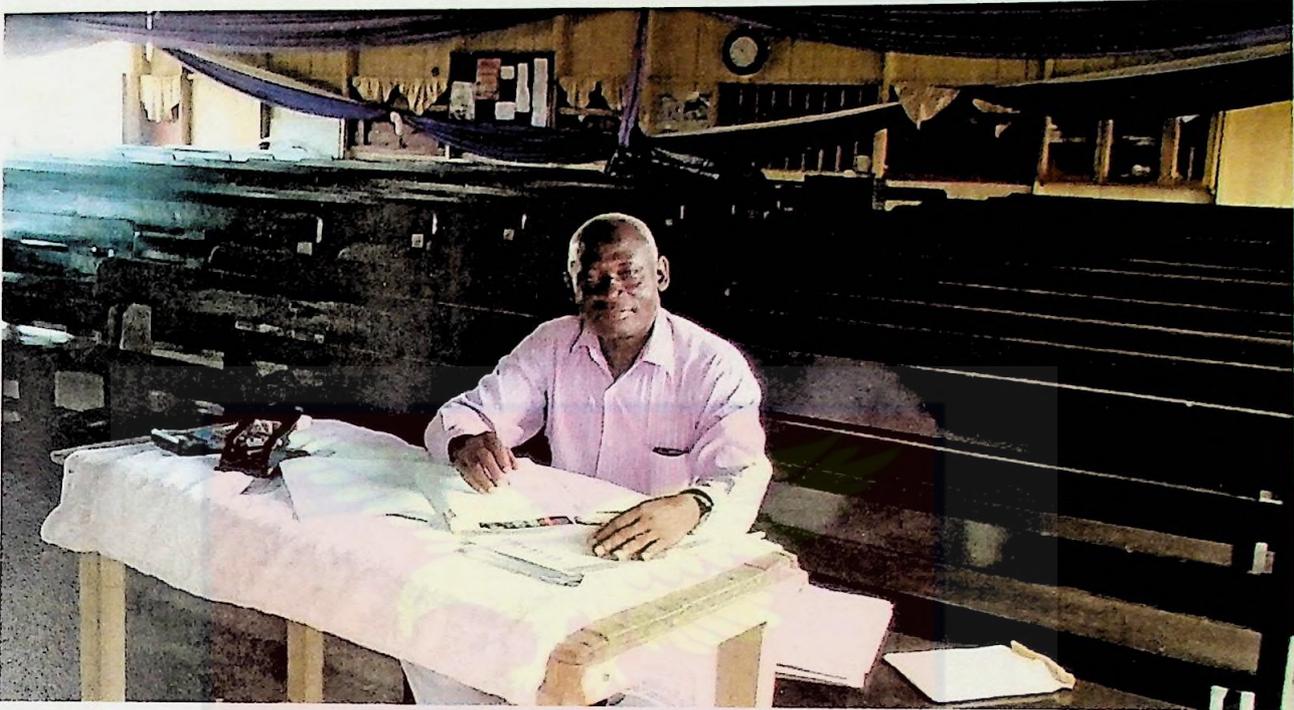
Income & Expenditure Statement
1-Jan-2015 to 30-Sep-2015

Particulars	1-Jan-2015 to 30-Sep-2015	Particulars	1-Jan-2015 to 30-Sep-2015
Direct Expenses	203,110.25	Direct Incomes	252,927.40
1st Money Expenses	711.00	Almanac Days	2,295.40
25th Trinity College	501.60	1st Fruit	1,535.00
Almanac Proceeds (Percentage)	4,205.70	1st Money	7,131.70
Assessment	78,200.00	1st Offertory	29,562.71
Bank Charges	1,179.69	2nd Offertory	12,658.67
Children's Party	690.00	31st Night / Afepa	698.10
Communication / Postage	60.00	Ash Wednesday	113.99
Couples Digest Expenses	603.00	Brigade	2,821.60
Donation	10,360.00	Children and Youth Week	1,344.35
Electricity- Church	8,240.00	Children Service	1,224.45
End of Year Party	5,315.00	Donation- Painting	7,700.00
Evangelism	1,400.00	Ebenezer Cloth	(-)928.00
Fuel for Generator	568.50	Friday Prayers	913.80
General Expenses	140.00	Funeral Contribution	712.60
Grounds Works	300.00	Harvest	26,264.70
Honorarium / Allowances	38,577.00	Harvest (Last Year)	13,419.00
I.R.S	126.64	Health Committee	50.00
Medical Expenses	1,101.00	Junior Youth	1,607.37
Printing, Stationery & Subscription	1,198.00	Marriage / Wedding	545.50
Publicity and Advertisements	660.00	Mini Harvest	6,506.20
Refreshment & Hospitality	100.00	NUPS Chairs	(-)1,010.00
Rent	3,771.75	Revival / Allnight	1,560.35
Repairs and Mice of Church Building	200.00	Speaking	169.00
Repairs and Mice of Electrical Equip.	913.00	Tithe	116,279.30
Rep. & Mice of Furniture	108.50	Voluntary Thanks Giving	8,225.70
Rep & Mice of Instruments	144.00	Welfare Funds	11,115.00
Salaries	9,420.00		
Sanitation	210.00		
School Visitation	965.60		
Session	2,099.60		
SSNIT	1,259.27		
Training/ Conferences / Seminars	12,021.00		
Utilities (Mansie)	1,785.00		
Water	955.00		
Welfare Expenses	12,371.00		
Worship	2,309.00		
Gross Profit c/o	49,817.15		
	252,927.40		252,927.40
Excess of Income over Expenditure	55,015.85	Gross Profit bif	49,817.15
		Indirect Incomes	5,198.70
		Agona	1,145.40
		Basel Praise	(-)2,000.00
		Bankus Presby	1,500.00
		Efulu Congregation	3,200.00

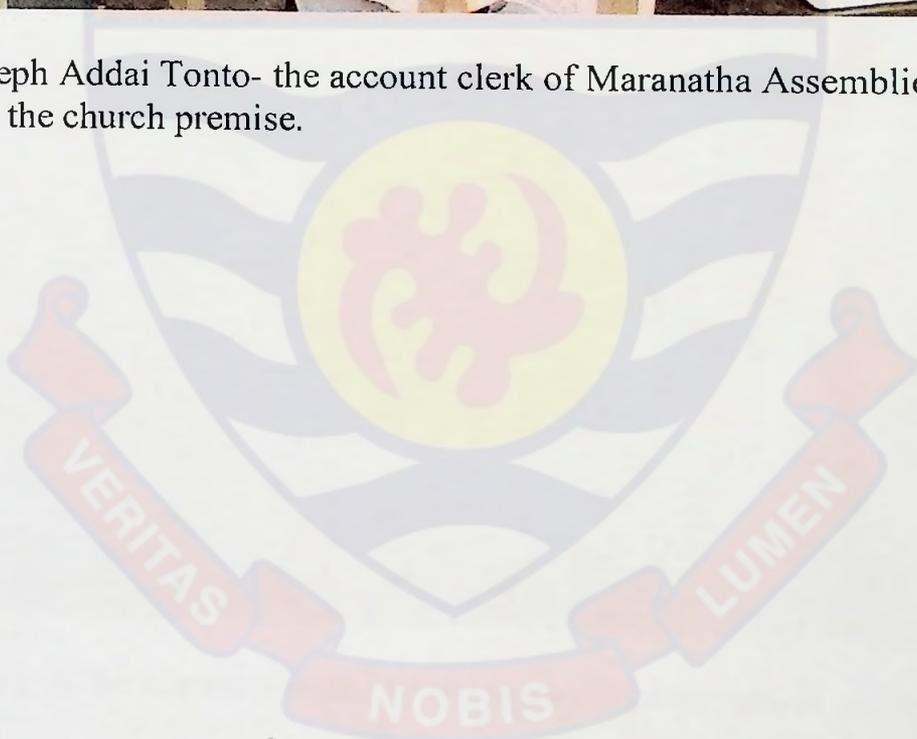
P.C.G- EBENEZER CONGREGATION
Income & Expenditure Statement : 1-Jan-2015 to 30-Sep-2015

Particulars	1-Jan-2015 to 30-Sep-2015
Group Anniversary	1,521.80
Sub-District	(-)169.50

Appendix 5



Mr. Joseph Addai Tonto- the account clerk of Maranatha Assemblies of God, at work in the church premise.



APPENDIX 6



The office of the accounts clerk of the Maranatha Assemblies of God