Leadership and finances in African congregations: A practical theological study of congregations in the Reformed Church in Zambia

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ABSTRACT

This practical theological study explores the intricate relationship between leadership and finances in congregations within the Reformed Church in Zambia. This research investigates how leadership practices impact on financial management and sustainability in African congregations. The study reveals that effective leadership, characterised by financial transparency, accountability, and stewardship, is crucial in promoting optimal financial management. The research proposes that upholding these leadership tenets can create flourishing congregations. The research proposes a contextualised leadership model, integrating biblical principles and African values, to enhance financial oversight and integrity in congregations. The findings contribute to the broader discourse on leadership, finance, and sustainability in African churches, offering practical and actionable recommendations for denominational leaders, pastors, and congregational members, empowering them to influence their congregations positively.

The research highlights two key recommendations for RCZ congregations. Firstly, the research recommends the need for intentional leadership development in terms of training and capacity building. Secondly, in view of the well-established RCZ financial policies, the research recommend financial stewardship, where abuse of congregation finances should be avoided by adhering to the rules that govern congregation finances.

Keywords: Leadership, finances, African congregations, Reformed Church in Zambia, practical theology, sustainability, financial management.

DECLARATION

I, **Michael Dennis Kalito**, declare that the thesis that I submit for the Doctoral Degree in **Practical Theology** at the University of the Free State is my independent work and that I have not previously submitted it for a qualification at another institution of higher education.

Michael Dennis Kalito 13th November, 2024.

DEDICATION

To those who earnestly desire to see the transformative power of leadership on congregations.

To my wife, Sheila Zulu Kalito, and our children Jemimah Kalito, Chimwemwe Kalito, and Charis Kalito.

To my late father, Mr Dennis Kalito.

To the Reformed Church in Zambia and the Dutch Reformed Church

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LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
TEEZ	Theological Education by Extension in Zambia
COVID-19	Corona Virus Disease 2019
CEC	Congregation Executive Committee
HIV	Human Immunodeficiency Virus
RCZ	Reformed Church in Zambia
SEC	Synod Executive Committee
DRC	Dutch Reformed Church

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CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.0 Introduction

This research endeavours to explore the pivotal role of church leadership in fostering the prosperity of congregations, particularly concerning financial matters, given the significant role finances play in sustaining the daily operations of congregations. Rooted in Practical Theology, with a specific focus on congregational studies, this study seeks to provide insights into how church leaders can effectively manage financial resources to enhance the overall well-being of their congregations. This chapter serves as a foundational cornerstone for the entire study, delineating the background, the research problem, the key research questions, the aims, and the objectives. In addition, it outlines the methodology employed in conducting the research. This chapter concludes by highlighting the anticipated contributions of the study to the field of Practical Theology, congregations within the Reformed Church in Zambia (RCZ), and the broader community.

1.1 Background to the study

The RCZ was established in 1899 as a result of the mission work of the Dutch Reformed Church (DRC) of the Orange Free State in South Africa. The church has since grown with over 150 congregations. These congregations are spread in rural, peri-urban, and urban areas of Zambia, with the majority of congregations in the rural areas of the eastern province of Zambia, as this was the entry point, from what is now known as Malawi, of the mission work of the DRC (Verstraelen-Gilhuis 1982:43).

As a minister in the RCZ, the researcher observed that each congregation from the mentioned categories of rural, peri-urban, and urban areas have financial obligations that they must meet on a monthly or yearly basis. These obligations include paying the stipend to the resident minister; remitting 25% of the congregation’s monthly income to help run the synod office; contributing towards the retirement fund of some ministers; paying bills from several service providers, and making remittances for other designated contributions as decided by the Synod. These include contributions such as Mission Sunday, Education Sunday, Hospital Sunday, and other eventualities such as funerals for the ministers and their spouses or close relatives that might arise in a given year (Appendix on Synod Letters and Notices 2022).

The mentioned financial obligations of congregations can be categorised into 3 groups, namely local expense, presbytery, and synodical contributions. These combined obligations place a serious financial challenge on numerous congregations in the RCZ, specifically those who find themselves within contexts of poverty. The result thereof on a local congregational level is a failure to pay ministers their monthly stipend, considerable unsettled bills to service providers, as well as failure to help the poverty-stricken and vulnerable people in the church and society, among others. The financial challenges have a domino effect on the presbytery and synod offices that depend on congregations for financial sustenance.

On a congregational level, income is generated from the known "traditional" sources of income-generation in congregations, namely tithes, offerings, and harvest offerings that must be contributed by the congregants.

As entities within civil society, congregations find themselves within the context of Zambia. According to the Zambia Central Statistics Office Labour Force Survey Report of the first quarter of 2019, unemployment was at 14.2% in the rural areas and at 12.6% in urban areas. Furthermore, the Seventh National Development Plan and Living Conditions Monitoring Survey indicated that Zambia's poverty prevalence rate as of 2018 was at 54.4% (https://www.ilo.org/surveyLib/index.php/catalog/7340). These statistics depict the context and provide a vital key to understanding the serious financial implications for congregations in rural, peri-urban, and urban areas. Many of the congregations in the RCZ are facing financial pressure not only from poverty and unemployment, but also from financial obligations that relate to their being part of the church structure of the RZC.

Considering this, the researcher opted to frame this as a practice problem and verbalise it into the following research title: "*Leadership and finances in African congregations: A practical theological study of congregations in the Reformed Church in Zambia*."

The study first suggests that, when the understanding of leadership is broadened and better understood, many aspects of church life, including finances, can be improved. Secondly, as finances remain an important resource within congregations in all contexts, there is an assumed role that leadership has stewards to ensure that finances are dealt with transparency and accountability on a congregation level. It poses questions such as: How can church leadership contribute towards better transparency and accountability? What is the role of church leadership in addressing some of the social challenges that congregants face? Is there a specific type of leadership that can contribute to better transformation in congregational finances, so that congregations can flourish within their contexts? What are biblical examples of transformational leaders? In what way do factors such as, for example, presbytery and synodical financial obligations, contribute to the further impoverishment of congregations? What is the impact on their willingness to give towards the financial upkeep of the congregation? Would a different approach towards leadership contribute positively towards a flourishing congregation?

In his foreword to the African Christian Leadership book, Tiénou (2019:xv) points out that Africans have recognised the importance of leadership for their well-being and for the social, economic, political, and spiritual vitality of the continent. It is the researcher’s view that failure to recognise the importance of leadership for the vitality of the RCZ congregations may soon prove to be disastrous. On the positive side, the emphasis on a different kind of leadership may contribute to the flourishing of congregations and, as a spin-off, even the presbytery and the synod.

Jørgensen (2012:1) states that, in general, a leadership crisis affects the life of the church. He points out that not only administrators or managers primarily, but also people with values, credibility, visions, and perspectives will walk in front and show the way. Jørgensen points out that, when people, who hold leadership positions, do not really know what is expected of them, a leadership crisis will be created which will not be able to solve the challenges at hand in an organisation.

Anderson (1999:26-28) points out that leadership is difficult as it deals, in several stages, with specific and difficult challenges. He adds that understanding the challenges of leadership will not make it easy but it will go a long way to putting the difficulties into perspective. Anderson notes that most of the churches that are over twelve years old tend to reach a plateau (stable stage) and that leadership in these churches is difficult as most of them suffer from one or more common maladies. He lists fifteen key challenges that congregations face nowadays. Among the top two challenges are inadequate finances and a lack of vision (leadership related). Inadequate finances and lack of vison, in one way or the other, relate on the surface to the situation in some congregations of the RCZ.

It can be proverbially said that leading a church with such challenges as inadequate finances and lack of vision is like being a personal trainer for an old man who is out of shape and has bad dietary habits. Even though he may not win an Olympic medal, this man can be helped to become all he can be and should be. From a theoretical perspective, it is quite possible that, with adequate leadership, such congregations can be led to forms of renewal and renaissance. Thus, the researcher asserts that such congregations, as is the case with some of the RCZ congregations, can benefit from leaders who have different leadership skills that can help deal with the evident challenge of finances. Leaders who understand the crucial components of vision and transformation might hold the key, but this research could be tasked to do an empirical study to determine if this is possible and what interventions could assist these leaders in achieving this.

Ngara (2004:9) states that, of the many contextual challenging questions in our time, leadership is often not realised. He stresses that there is–growing research and consequent literature on the subject. The focus of this literature is to associate leadership, in most instances, with business organisations that want to be a step ahead and be competitive within the business environment. While private sector companies tend to be aware of the critical importance of effective leadership for their performance and survival, it is observed that churches only want to ensure that pastors in charge of parishes are good competent people without broadening the scope of leadership to congregants.

Abogunrin (2010) relates that leadership is the lubricant of the development of a nation or any organization. From time immemorial leadership has been offered at different levels. It has been equally being defined in various ways and each scholar tends to favour a definition that agrees with his set goals.

Anderson (1999:23) points out that the twenty-first-century leadership in the church and other religious organisations is not what it used to be. He observes that pastors are expected to be biblical and theological scholars, business administrators, counsellors, public speakers, fundraisers, and visionaries. Effective leadership may require a whole new values system that includes retraining the way in which people think and establish a health-rewarding system.

From the above scholars, the researcher concludes that, with regard to the RCZ congregations, the financial sustainability and stability of congregations, whether in the rural or urban contexts, resides in the facilitation of better leadership. Within the reality of the current Zambian economic situation, there is a need for church leadership to provide a direction of hope that will address the financial challenges of many congregations. Leadership that addresses both the management and the ecclesiological perspectives needs to be involved, in order to provide possible solutions to the challenges congregations face. The researcher attempts to investigate both these aspects.

1.2 Identifying the problem owners and formulating the research problem

In defining the problem owners, the researcher observed the following:

- Financial struggles in individual RCZ congregations.
- Less commitment and involvement by congregants to and with congregation programmes.
- A compromised stewardship culture in RCZ congregations.
- Neglected congregation financial management systems, leading to abuse of church resources.
- Poverty-stricken and unemployed congregants are required to continue to give towards church ministry obligations on local, presbytery, and synodical levels.

The above are some of the challenges that some RCZ congregations are currently facing, according to the researcher's analysis. There is a prospect that what happens on congregational level can have an effect on the church as a whole. It intrigues the researcher how leadership can contribute to an improvement in finances in these congregations. This led the researcher to engage in this research.

Over a period of time, the researcher observed the following trends that, amid these challenges, whose ripple effects have not spared the RCZ Synod Headquarters, the Synod Executive Committee (SEC) of the RCZ sometimes effected transfers of ministers to congregations that are facing these challenges with the hope of reverting the occurrences.

In some instances, the researcher observed that a congregation that was once financially stable started to experience financial challenges when another minister was assigned to that congregation. Could the Synod transfers be part of the contributing factors to the problem?

In some selected cases, despite a congregation being in a poverty-stricken location, there seems to have been a positive turnaround of events financially upon effecting these transfers. Whilst some examples could be cited, the researcher chose not to reveal some notable examples. Could the evident change come as a result of a change of leadership (new minister)? What has suddenly changed in a congregation that was evidently facing financial challenges? What have members of the congregation contributed to the turnaround? Is there a correlation between leadership and church finances? What do flourishing congregations have that other congregations do not have? Is there a biblical leader whose leadership transformational qualities can be emulated so as to be a catalyst for change in the RCZ congregations? The problem owners do not have answers to all these questions. The purpose of this research was to help the problem owners find answers. It must be noted that all the above observations emerge as the researcher is an ordained minister in the RCZ.

1.3 Research questions

Embarking on a quest to help the problem owners find a way to improve their problematic situation, the following research question was formulated: "What role can leadership play in improving congregational finances within the RCZ?".

As alluded to earlier, it must be understood that leadership affects so many spheres of life and church life. Nowadays, civil society desires proper leadership to address its ills by transforming the social landscape. Amid financial challenges, the primary research question aims at discovering if there can be any correlation between leadership and the improvement of congregation finances to contribute towards the flourishing of the affected congregations. Formulating this question can help the problem owners move from the actual to the desired, a flourishing congregation within their context.

To fully explore the above primary research question, the researcher employed a set of secondary research questions:
SRQ 1. What are some of the key leadership and congregational studies theories?
SRQ 2. What is the leadership structure of the RCZ at the congregation level?
SRQ 3. What is the relationship between leadership and transformation?
SRQ 4. How will changes in leadership practices help congregations flourish financially?

1.4 Research aim and objectives

Any research undertaking comes with its clear aims and objectives. The aims and objectives help the researcher check whether the intentions of the research are being pursued, in order to arrive at the findings of the research.

1.4.1 Aim

The researcher's major aim was to distinctively examine the role leadership can play in positively influencing the finances of the congregation.

1.4.2 Objectives

- To Identify and analyse key leadership and congregational studies theories
- To examine the leadership structure of the RCZ at the congregation level
- To investigate the relationship between leadership and transformation in the RCZ.
- To identify changes in leadership practices that can help congregations flourish financially

1.5 Research design

In talking about research design, Osmer (2008:47) states emphatically that some important reasons may guide congregation leaders to carry out research from a practical theology perspective. He points out some of the reasons:

- To evaluate programmes and plan new ones.
- To deepen their understanding of a crisis in the life of an individual, family, congregation, or local community.
- To develop a better understanding of the "culture" of their congregation, in order to enhance their ability to lead it or communicate more effectively in preaching, teaching, interpersonal communication, and so forth.
- To develop a better understanding of the local context of the congregation, including potential members and opportunities for mission.
- To enhance their understanding of the different groups in the church, for example, different age groups, long-term/new members, people holding diverse theological perspectives, and so forth.

To achieve the above goals of the research, Osmer proposes four steps that are important to the research design:

- *Purpose of the project* – The specific reasons for carrying out the research and a clear statement of what the questions are designed to answer.
- *Strategy of inquiry* – The particular methodology guiding a research project, connecting the methods used to the outcomes desired.
- *Research plan* – How the project will be carried out in a specific time frame, including decisions about who and what will be investigated; who will conduct the research, and the methods to be used to gather and analyse data.
- *Reflexivity* – Reflection on the meta-theoretical assumptions informing the project, including assumptions about the nature of reality, knowledge, human beings, and the moral ends of life.

Kerlinger (1986:279), on the other hand, adds that a research design is a plan, structure, and strategy of investigation so conceived as to obtain answers to research questions or problems. The plan is the complete scheme or programme of the research. It includes an outline of what the investigator will do from writing the hypotheses and their operational implications to the final analysis of data. A traditional research design is a blueprint or detailed plan for how a research study is to be completed – operationalising variables so that they can be measured; selecting a sample of interest to study; collecting data to be used as a basis for testing hypotheses, and analysing the results. A research design has two main functions. The first relates to the identification and/or development of procedures and logistical arrangements required to undertake a study. The second emphasises the importance of quality in these procedures to ensure their validity, objectivity, and accuracy.

Research design for this study:

- Introduction: This part of the research encompasses the following: background and context of the research, problem statement, research questions or hypotheses, significance of the study, as well as scope and limitations of the study.
- Literature review: This provides the relevant theories on leadership and finances. The literature review further provides an opportunity to review the existing research on the topic

of leadership and finances in Africa. After the identification of possible gaps, the development of a conceptual framework within the RCZ congregations is established.

- Research methodology: A qualitative methodology was adopted in the research with a non-probability sampling strategy. A sample size of fifteen participants comes from four congregations, using interviews as the key data-collection method.
- Data collection: The instrumentation of data collection occurred through interviews that were conducted over a period of four months.
- Data analysis: The QDA Miner Lite was used to conduct the data analysis with both content and thematic analysis. Special codes were used.
- Results: The findings of the research were presented, using limited tables and figures to underscore the feedback from respondents.
- Discussion: The interpretation of the results was done by comparing the leadership and financial practices of the RCZ congregations. The results were also compared with existing literature, which helped deduce implications for practice and policy in RCZ congregations in terms of leadership and finances.
- Conclusion: The summary of the main findings of the research are presented in the conclusion, including recommendations that RCZ congregations might need to consider.
- References: A list of the different sources cited in the study appear under References.
- Appendices: Additional materials related to the research, including informed consent forms, are attached hereto.

1.6 Epistemology

The influence of leadership has been noted on many fronts, especially from the corporate world point of view. In the corporate world, once a company or industry is seemingly not performing as expected, leadership will be changed, with the purpose of rectifying or adjusting what went wrong or to enhance performance in the future. This could be referred to as transformational leadership with the aim of transforming the entity.

In her book entitled *Radical transformational leadership: Strategic action for change agents*, Sharma (2017:2) states that we need to integrate solutions into our modern-day challenges with radical systems and cultural change if equitable and sustainable results are to be attained. She states that, in this work, everyone is a player, bringing in radical transformation as we solve problems, sourcing our compassionate hearts and integrating it with systems and cultural change. An active engagement in changing unworkable norms is the starting point.

In his book entitled *Leadership handbook of practical theology: Leadership and administration*, Gangel (1994:150) points out that Jesus instructed his disciples to embrace servant-leadership in "But among you it will be different. Whoever wants to be a leader among you must be your servant..." (Matthew 20:26). Servant leaders still do the things that leaders do – direct, organise, and envision. The servant concept becomes the guiding principle for the leadership, not for personal glory but for the kingdom of God. The betterment of the kingdom of God becomes the motivation, thereby shaping the style of leadership.

The new body of knowledge, which the researcher intends to derive from the research project, is how leadership, if applied differently, can be instrumental in changing the negative effects of fewer finances at a congregation level. While research in leadership in practical theology was much inclined to servant-leadership as an ideal model, the researcher suggests the incorporation of both transformational and servant leaderships for this research with the RCZ congregations identified.

The researcher oriented himself within, and focused on the field of Practical Theology. According to Schoeman (2015:2), practical theology, as all theology should be, is practice-oriented or needs to be historical; this implies more than a good function or a few well-rehearsed skills. "The task of practical theology as an original science demands a theological analysis of the particular present situation in which the Church is to carry out a special self-realization appropriate to it at any given moment." A practice and historical orientation, as a particular present situation, is thus important in the search for a significant and relevant practical theology. This research is done from a practical theology perspective following the work of Richard Osmer who is one of the leading practical theology scholars, as extensively explained in the literature review.

Ballard (2006:1) points out that practical theology as a particular field in theology deals with Christian life and practice within the church and in relation to society at large. Ballard adds that this academic definition of practical theology has been expanded recently as people engage in the field for many reasons such as concern for the environment or conditions of the inner city or the desire to meet the challenges and pressures of society and social trends or maybe the necessary insights and skills required for ministry. Practical theology raises the theological issues of meaning and truth in relation to the living out of the life of faith. It brings together theory and practice. It relates to pastoral skills and ministerial training; it is also concerned with every aspect of social policy and cultural experience (Ballard 2006:6).

The study also extensively uses the works by Hendriks and Ammerman, who have studied in detail the lives of congregations from the African and American points of view, respectively, and proved to be relevant to the study. Ammerman (1998:173) points out that a crucial task for leaders and a key first step in practical theological thinking is helping a congregation gain a realistic picture of itself, its situation, and its possibilities in the present and immediate future. Hendriks (2004:11) points out the emphasis on "congregational theology", that is theology as practised in the Christian congregation, the body of Christ.

Practical theology, according to Hendriks, seeks to empower congregations to address their multiple problems, challenges, and sufferings as they manifest. Don Browning calls this activity descriptive theology and emphasizes that understanding the concrete situation of ministry in all its particularities is not simply preparation for the real work of theological reflection but also an important theological task in its own right and part of the overall process he calls "strategic practical theology" (Klaasen 2014:2).

The study aims to arrive at the pragmatic task of practical theological interpretation; the task of forming and enacting strategies of action that influence events in ways that are desirable. According to Osmer (2008:176), practical theology often provides help by offering models of practice and rules of art. Models of practice offer leaders a general picture of the field in which they are acting and of the ways in which they might shape this field toward desired goals. Rules of art are more specific guidelines about how to carry out particular actions or practices. In light of the above thoughts by Osmer, the study focuses on seeing an evident leading change in the state of the financial standing of RCZ congregations through transformative leadership principles.

1.7 Methodology

In his book *Doing research in the real world*, Gray (2004:16) states that, despite the natural tendency for the researcher (and especially the novice researcher!) to select a data-gathering method and get on with the job, the choice of methods is influenced by the research methodology chosen. This methodology, in turn, will be influenced by the theoretical perspectives adopted by the researcher, and, in turn, by the researcher's epistemological stance. Figure 1 explains Gray's concept of the research methodology in detail.

Figure 1: Gray's concept of the research methodology

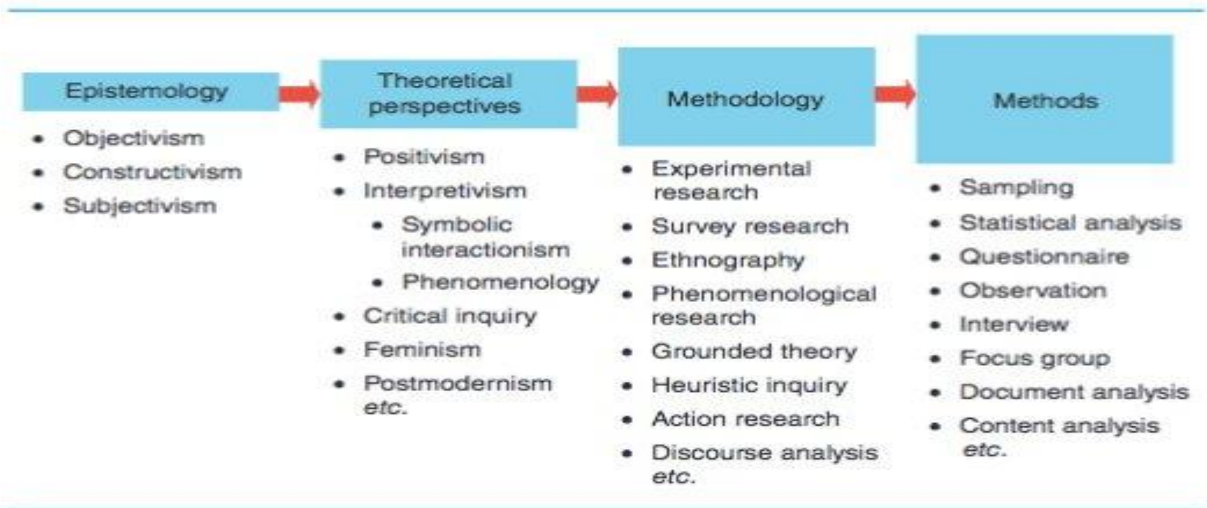

Figure 2.2 Relationship between epistemology, theoretical perspectives, methodology and research methods

Source: Adapted from Crotty, 1998

Gray (2004:25) further points out that the choice of research methodology is determined by a combination of several factors. For example, whether the researcher believes that there is some kind of external 'truth' out there that needs discovering, or whether the task of research is to explore and unpick people's multiple perspectives in natural field settings. It is influenced by whether the research is inclined towards a positivist, interpretivist, or other perspective. It is also influenced by, for example, the researcher's attitude towards the ways in which we think theory should be used – whether research should begin with a theoretical model or perspective (deductive approach) or whether such models should emerge from the data itself (inductively). In examining each of the following research methodologies – selected to illustrate a range of approaches – we pause each time to consider whether we think that each is inclined towards a more 'being' or 'becoming' ontology.

A case study is provided for each methodology. In terms of methodology, the researcher approached the study as an interdisciplinary study that comprises practical theology and theory of financial management and corporate governance. The experimental and quasi-experimental research, action research, phenomenological research, and heuristic inquiry are among the notable research methodologies. It is not in the researcher's interest to explain the individual methodology but rather to only pick one methodology which is of interest in this research, although Gray calls it by a different name.

According to Gray (2004:26), action research involves close collaboration between the researcher and the practitioners, and emphasises the promotion of change within an organisation. While the emphasis is on seeking information on the attitudes and perspectives of practitioners in the field, the way in which data is collected may involve both quantitative and qualitative methods. The main action research medium, however, is the case study, or multiple case studies. In some research designs, both an experimental and a control case study may be used, thus emulating the experimental approach. Action research

- involves both researchers and practitioners (or practitioners as researchers within their own organisation);
- can be highly structured and involve the use of experimental and control groups used to test a hypothesis, and
- Can also be quite unstructured and used inductively (and qualitatively).

This study embraces empirical research, using both primary and secondary research (books, magazines, the internet, church reports, and minutes of meetings). By its nature, the research endeavours to explore, describe, and examine all the information that was gathered.

The research is orientated around the qualitative research method, using practice-oriented research (action research). The chosen research methodology will, in a way, systematically help solve the research problem. It may be understood as a science of studying how research is done scientifically. The researcher generally adopts various steps in studying the research problem along with the logic behind them.

Cohen *et al.* (2007:47) point out that there will always be methods and methodologies in doing research. He states that methods are the range of approaches used in research to gather data that is to be used as a basis for inference and interpretation, for explanation and prediction. Cohen encapsulates, by stating that methods are techniques associated with eliciting responses to predetermined questions. Thus, if methods refer to the techniques and procedures used in the process of data-gathering, the aim of methodology is to describe approaches to kinds and paradigms of research. The methodology aims to help us understand, in the broadest possible terms, not the products of an inquiry, but the process itself.

The research method to be used must endeavour to bring out some valid, reliable, and feasible information that ultimately determines the outcome of the research. Having said this, the researcher had a choice between two research methodological approaches, namely quantitative and qualitative.

Quantitative research involves the generation of data in a quantitative form, which can be formally and rigidly subjected to rigorous quantitative analysis. This approach can be further sub classified into inferential, experimental, and simulation approaches to research.

In his book *Qualitative research for social sciences*, Berg (2001:5-8) states that qualitative approach to research is concerned with the subjective assessment of attitudes, opinions, and behaviour. Research in such a situation is a function of the researcher's insights and impressions. Such an approach to research generates results either in non-quantitative form or in the form that is not subjected to rigorous quantitative analysis. Generally, the techniques of focus group interviews, projective techniques, and depth interviews are used.

Berg (2001:6) further adds that a simplistic explanation of qualitative techniques might lead researchers to believe in the adequacy of any procedure, resulting in nominal rather than numerical types of data. Such an assessment, however, fails to appreciate both the theoretical implications of qualitative research and the basic purpose of scientific research, in general. We do not conduct research only to amass data.

According to Berg (2001:8), the purpose of research is to discover answers to questions, by applying systematic procedures. Qualitative research properly seeks answers to questions, by examining various social settings and the individuals who inhabit these settings. Qualitative researchers are mostly interested in how human beings arrange themselves and their settings and how inhabitants of these settings make sense of their surroundings through symbols, rituals, social structures, social roles, and so forth.

Berg's explanation led the researcher to use qualitative research as an ideal method. To better understand the researcher's choice, Table 1 gives a detailed explanation, as adapted from Mostert's (2018:34-35) thesis that was also the motivating factor for the choice.

Table 1: Types of research designs

	Quantitative	**Qualitative**
General framework	Seek to confirm hypotheses about phenomena. Instruments use a more rigid style of eliciting and categorising responses to questions. Use highly structured methods such as questionnaires, surveys, and structured observations	Seek to explore phenomena. Instruments use a more flexible, iterative style of eliciting and categorising responses to questions. Use semi-structured methods such as in-depth interviews, focus groups, and participant observations
Analytical objectives	To quantify variation To predict causal relationships To describe characteristics of a population	To describe variation To describe and explain relationships To describe individual experiences To describe group norms
Question format	Closed-ended	Open-ended
Data format	Numerical (obtained by assigning numerical values to responses)	Textual (obtained from audiotapes, videotapes, and field notes)
Flexibility in study design	The study design is stable from beginning to end. Participant responses do not influence or determine how and which questions researchers ask next. Study design is subject to statistical assumptions and conditions	Some aspects of the study are flexible (for example, the addition, exclusion, or wording of specific interview questions). Participant responses affect how and which questions researchers ask next. Study design is iterative, that is, data collection and research questions are adjusted according to what is learned

Ritchie (2003:3) states that qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to the world. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret phenomena in terms of the meanings people attach to them. The researcher observed that phenomena were identified in the congregations and that qualitative research provides an approach to research these phenomena.

In this respect, the researcher chose the qualitative research approach in a quest to arrive at an appropriate conclusion to the study. Qualitative research is characterised by its aims, which relate to understanding some aspects of social life, and its methods, which (in general) generate words, rather than numbers, as data for analysis (LibGuides at CSU Los Angeles, n.d.).

1.7.1 A practice-oriented research process

To achieve the most desired results of the research, the researcher decided to use the practice-oriented research process. The researcher will now explain practice oriented and motivate why this method will serve this research the best.

According to Hermans and Schoeman (2015:22-44), practice-oriented research is research in which the research goal is coming from the professional practice and in which the knowledge created in the research contributes directly to this professional practice. The problem does not originate in theory, and the knowledge created in the research is not valued because it contributes to theory. It is not knowledge-for-its-own-sake, but the knowledge is valued because it contributes to the improvement of the practice that ministers and laypeople view as being a problem. Practice-oriented research is especially relevant to congregational studies because congregational ministry is conducted within a specific context that is challenging it to be relevant

In practice-oriented research, the research goal originates from the professional practice, and the knowledge created in the research contributes directly to this professional practice (. The strength of the practice-oriented research strategy is to develop knowledge about the improvement of practices. In this respect, the researcher trusted the key steps suggested by Hermans and Schoeman as crucial in coming up with clear methodological rules and procedures for quality research. Table 2 best describes the steps. This is followed by a summarised explanation of how the first six steps will fit in the whole research.

Table 2: Steps of research

Hermans and Schoeman	**This research**
Introduction	Introduction
Step 1: How are the roles of researcher, researched, and problem owner distributed?	Step 1: Problem analysis (what is the action problem?), research question, philosophical underpinning, problem owners and roles, research design, and clarifying the concepts
Step 2: What is the action problem?	Step 2: Framing the practice problem, describing the actual or the A component
Step 3: Is the action problem an improvement or a design problem?	Step 3: Conditions for improvement: Finding appropriate theory to describe the norm or the D component and plotting normative markers from Theology and Sociology
Step 4: What is the knowledge problem connected to the action problem?	4: Intervention plan: Extent evaluation via focus groups
Step 5: What is the contribution of the research for practice (professionals and/or congregations)?	Step 5: Intervention plan: A combined focus group intervention
Step 6: Decide which stage(s) of the intervention or design cycle will be the focus of the research	Step 6: Essential practices that will solve the practice problem – tracking the shifts
Step 7: Formulate research questions	
Step 8: Definition of concepts	

1.7.1.1 Step 1: The problem and the owners

According to Hermans and Schoeman, a problem owner is a person (for example, a minister), a group of persons (for example, a policy body within congregations), or an organisation as the ‘stakeholder’ of an action problem. Thus, in the research, the issue of leadership and congregation finances must have the owners, who are the selected sample congregations in the RCZ. While congregations may be viewed as the owners of the problem, the effects of their financial challenges have far-reaching impacts on the RCZ as a whole, but they are not the problem owners.

As a minister in the RCZ for seventeen years, the researcher has come face-to-face with the problem under research and played a role in the research.

Within the framework of practice-oriented research, Hermans and Schoeman (2015:28-29) propose three possible options or models for consideration regarding the role of the researcher.

- Expert model: The researcher has the role of an expert with much knowledge on the subject related to the problem and problem solution. The roles of the researcher and the researched are separate or detached.
- Knowledge-generating model: The focus of the research is on the production of new knowledge and insight that can be applied to the solution of the problem as soon as it becomes available from the research. Hence, the research is mainly data-driven and the roles of the researcher and researched are distinguished and detached.
- Problem-solving model: The research focuses on an attempt to come to a partial or full solution to the problem that occurred in a specific situation or place of practice. The roles of the researcher and the researched blur in the problem-solving model of practice-oriented research. There is participation between the researcher and research which leads to a practice where the solutions to solve the problem are generated from within this relationship.

The researcher identified the possible research problem and opted for a knowledge-generating model, as it will produce knowledge that can best assist the planned intervention.

Practical theology provides help by offering models of practice and rules of art. Models of practice offer leaders a general picture of the field in which they are acting and ways in which they might shape this field toward desired goals. Rules of art are more specific guidelines about how to carry out particular actions or practices (Osmer 2008:176).

1.7.1.2 Step 2: Framing the practice problem

Action problems express the discrepancy between the actual (A component) and the desired (D component) situation, where the actors (based on the existing knowledge) do not know how to solve this discrepancy (Verschuren 2009:155) as quoted by Hermans and Schoeman (2015:32); McKinney & Reeves 2012:85-108). An action problem can only emerge if there is an awareness that the actual situation is not what it should be.

The actual problem is the quality of church leadership which has manifested itself in meagre finances in congregations, while the desired situation is to have congregations that are financially stable through leadership that can create a conducive environment for change and transformation towards flourishing, despite the reality of social challenges.

Hermans and Schoeman (2009:113) point out that the A component of the action problem is a description of the actual situation. The leading questions are: What are the facts? Which part of the situation is most problematic for the problem owner(s)? How does the problem manifest itself? What is the extent of the problem that is reported?

A description in itself does not create an action problem. There needs to be an awareness that it should not be like this. If not, there is no action problem and people and organisations simply continue to do what they are doing (Hermans & Schoeman 2009:115).

The D component is the prescriptive or normative dimension of the action problem. It does not refer to questions of true or false, but of what is desirable in terms of what we should be able to do. The D component is formulated in action terms. The leading questions are: What is our dream of the future of our congregation? What do we want to do (practise) to be able to shape this future? What would be the nature of this desired (future) practice?

1.7.1.3 Step 3: Conditions for improvement: Finding appropriate theory and plotting normative markers

The research anticipated moving from the actual problem to the desired situation. That being the case, the researcher attempted to find what needed to be done, in order to attain the desired situation. Mostert (2018:18) calls these “normative markers”. To arrive at the normative markers, the researcher sought data from the different knowledge streams. Particular attention was paid to key concepts to the research question: “What role can leadership play in improving the congregation finances in the RCZ?”. The key theoretical concepts will be leadership, church/congregation finances, betterment or flourishing (see Chapter Two of the research).

1.7.1.4 Step 4: Intervention plan: Extend evaluation via participants

In this step, the researcher will rely on interview participants who helped generate information to give an indication of what the relation is between leadership and financial challenges that are presently experienced by the identified congregations within the RCZ. In order to collect relevant data, samples were selected within the congregations and included resident ministers, former congregation secretaries, congregation treasurers, and congregants from four sample congregations.

1.7.1.5 Step 5: Intervention plan: A combined participant’s intervention

The knowledge created in practice-oriented research contributes directly to the professional practice or development of congregations. It is not knowledge for theory development (expanding scientific knowledge), but (scientific) knowledge about interventions that aim to transform an actual situation into the desired outcome. In practice-oriented research, we need to specify the contribution of the research in terms of actions, practices, settings, and contexts of the professionals and/or congregations (Hermans & Schoeman 2009:140).

Relating the above to the problem owners, the question can be asked: What specific church leadership products, processes, programmes, and policies will RCZ congregations need to bring about a concrete intervention to the challenge of finances? The idea is that every intervention has a form in time and space. This model can be applied to the field of pastoral interventions by ministers and/or congregational development. The selected interview participants in the RCZ congregation leadership class proved to be crucial in offering a workable intervention to improve congregation finances.

1.7.1.6 Step 6: Intervention plan: Explorative steps in a different direction

Concerning the theological orientation, Schoeman and Hermans (2015:9) describe the core question for practical theology as a discipline: “How [does it] contribute to the future of the Christian religion in the historical, sociocultural and societal conditions in which people live? The research aimed at contributing toward a workable solution to the practice problem, thus improving sociocultural and societal conditions within the congregation (Hermans & Schoeman 2015:39). As mentioned earlier, the question in this research was: What role can leadership play in improving the congregation finances in the RCZ?

Part of the intervention was to describe leadership theory and evaluate how it is applied or not within RCZ congregations; to analyse the financial policies of the RCZ, and to revisit the role of the resident minister at the congregations.

The underpinning for the intervention resides within the biblical normative as described in the book of Nehemiah. According to Hendriks (2004:174), Nehemiah illustrates all of the process management in remarkable ways, not least of all the absolute importance of leadership. According to Hendriks, Nehemiah portrays the emotional and spiritual process of a leader as he is confronted with the facts and distress of the situation in Jerusalem. It can in a nutshell be concluded that Nehemiah's leadership totally reversed a situation of despair. This biblical normative can be applicable to RCZ congregations, in that if the "actual" situation shows a seriously undesired situation, upholding and learning from the leadership approach and strategy of Nehemiah, congregations can move to the "desired" state of better congregational finances. In other words, from a "What is going on?" situation to "What ought to be going on?" circumstances.

1.7.2 Data collection

Data collection is the process of gathering data, using the agreed-upon methods and formats. It involves decisions about how the data will be recorded. Will it be tape-recorded, videotaped, or written down like field notes (Osmer 2008:55)?

The purpose of data collection includes:

- providing justification for an existing programme or illustrating the need for a new programme;
- stimulating new ideas in that data collecting helps identify areas related to the research topic that need improvement or further evaluation;
- highlighting a situation and, therefore, creating awareness of the need for improvement;
- providing a reliable way to evaluate the responsiveness and effectiveness of the study,
- and promoting decision-making that is based on solid evidence rather than isolated occurrences, assumptions, emotions or politics (Kombo & Tromp 2006:100).

Cohen *et al.* (2007:314) and Hendriks (2004:231) similarly identify seven kinds of data-collection instruments in research. These include questionnaires, interviews, accounts, observations, tests, personal constructs, and role-playing. Thus, using structured questions to conduct interviews, data was collected from the four RCZ congregations in the Copperbelt province of Zambia.

Necessary data were collected through structured interviews with congregation resident minsters, former congregation secretaries, congregation treasurers, and a communicant congregant who had been a member of the sampled congregation for over five years. The researcher considered the structured interviews with the mentioned members of the sampled congregations, as this was one of the surest ways to provide in-depth and insightful details on the respondents' views on leadership and finances in the RCZ. In this case, the respondents provided valuable insights into what they viewed as gaps, as guided by the interview questions. This was important, in order to remove the possible bias of the researcher who is both a member and a minister of the RCZ.

On the other hand, as all respondents were members of the RCZ, the research questions may have been personal and thus helped the researcher obtain information about a subject area that is deeply meaningful to the informant. There are several ways of collecting the appropriate data which differ considerably in the context of money costs, time, and other resources at the disposal of the researcher.

Data was collected in the following ways:

- *Primary sources*: Books, articles, and journals from different libraries and online sources were used to acquire information on the research.
- *Structured interviews*: Data was gathered verbally by asking questions to which the selected participants responded. Data was collected through structured interviews with congregation pastors, former and current members of Congregation Executive Committees, and a congregant from each of the sampled congregations.

1.7.3 Sampling

According to De Vos *et al.* (2005:82), a sample is a small representation of a whole. The most basic considerations in sampling are size and representativeness. The size must be adequate to allow estimates of the characteristics of phenomena with reasonable precision. Different strategies can be used to obtain the best possible sample. The research used non-probability sampling. In non-probability sampling, the odds of selecting a particular individual are not known because the researcher does not know the population size or the members of the population (Gravetter & Forzano 2003:118). De Vos *et al.* (2005:201) point out that accidental, purposive, quota, dimensional, target, snowball, and spatial sampling are some of the methods that can be used under non-probability sampling.

In this research, the researcher chose to use purposive sampling. This type of sampling is based entirely on the judgment of the researcher, in that, a sample is composed of elements that contain the most characteristic, representative, or typical attributes of the population. The choice of the type of sampling was motivated, in order to avoid getting data from respondents who might not be familiar with the organisational structure and administrative operations of the RCZ congregations.

The RCZ has over 150 congregations dotted in all the ten provinces of Zambia. Some congregations are in urban, others in peri-urban, and some in rural areas. To pick a truly representative sample of the research would, therefore, require picking congregations in Zambia's urban, peri-urban, and rural areas. However, this would have required a lot of time and financial resources to achieve, which the researcher did not have.

To narrow down the research, the researcher opted to do the sample selection in two tiers, namely one being congregations on the commercial city of Ndola, and the second being congregations in the mining towns of Kitwe and Chililabombwe. Located in the Copperbelt province of Zambia, the researcher purposefully selected four congregations from the three presbyteries of the Copperbelt province, namely RCZ Ndola Centre Congregation; RCZ Masala Congregation from Ndola Presbytery; RCZ Chimwemwe Congregation from Nkana Presbytery, and RCZ Chililabombwe Congregation from Mufulira Presbytery.

The researcher anticipated that this sample selection would give a reasonable sampling of all RCZ congregations in addressing the research question. Structured interviews will be conducted with four respondents selected from each of the sampled congregations. The respondents will include one resident minister, one former congregation secretary, one congregation treasurer, and one communicant congregant.

The interviews with former and current members of the Congregation Executive Committee focused on obtaining their views on what they think is the role of the resident minister as a leader in helping the welfare of congregation finances, while the interview with the resident ministers aimed at obtaining their views on what they thought are the roles of members of the Congregation Executive Committee, elders, and deacons in the welfare of congregation finances. The views from a congregant were meant to obtain an independent view of the correlation between leadership and finances.

In scheduling the structured interviews, the researcher conducted interviews with the five participants from each congregation on the same day. Each participant was apportioned a thirty-minute time slot for the interview. The researcher thus had 150 minutes per congregation over five days to conduct all the interviews in the sampled congregations. This proved to be a cost and time-effective approach on the part of the researcher as the congregations were distant from each other.

The age range of participants was between 18 and 55 years of those who are still holding any key leadership position or have held a key leadership position at the selected congregations mentioned. One month before the interviews, the researcher designated a day to visit the sampled congregations, in order to select and meet the prospective participants. Dates for the interviews were set during these first visits and meetings.

The interviews were conducted face-to-face and recorded through the taking of notes and, where necessary, recorded using a recorder for purposes of accurately representing the thoughts and comments or responses of the participants. All meetings will be done physically as other possibilities such as WhatsApp calls, Zoom, or Skype proved to be problematic for various reasons, including poor mobile network connectivity.

1.7.4 Data analysis

This refers to examining what was collected in a survey or experiment and making deductions and inferences. It involves uncovering underlying structures, extracting important variables, detecting any anomalies, and testing any underlying assumptions. It also involves scrutinising the acquired information and making interpretations (Kombo & Tromp 2006:17).

Marshall and Rossman (1999:150) describe data analysis as the process of bringing order, structure, and meaning to the mass of collected data. It is described as messy, ambiguous, and time-consuming, but also as a creative and fascinating process. Broadly speaking, while it does not proceed linearly, it is the activity of making sense of, interpreting, and theorising data that signifies a search for general statements among categories of data.

Cohen *et al.* (2007:461) add that qualitative data analysis involves organising, accounting for, and explaining the data; in short, making sense of data in terms of the participants' definitions of the situation, noting patterns, themes, categories, and regularities. In as much as there is no one single or correct way to analyse and present qualitative data, Cohen states that the researcher must abide by the principle of *fitness for purpose*. Cohen stresses that the researcher must be clear about what s/he wants the data analysis to do, as this will determine the kind of analysis that is undertaken.

According to Cohen *et al*. (2011:310), the researcher can set out, for example, to describe, portray, summarise, interpret, discover patterns, generate themes, understand individuals and idiographic features, understand groups and nomothetic features, raise issues, prove and demonstrate, explain and seek causality, explore, test, discover commonalities, differences, and similarities, as well as examine the application and operation of the same issues in different contexts.

In his book *Qualitative data analysis: A user-friendly guide for social scientists*, Dey (1993:1) notes that data can be analysed from the structured or unstructured methods. Dey points out that the perspective of qualitative data analysis is pragmatic rather that prescriptive, which introduces different possibilities without advocating for one particular approach. According to Dey, analysis involves breaking down data into bits, and then beating them together. He states that the word 'analysis' derives from the prefix '*ana*-' meaning above, and the Greek root '*lysis*' meaning to break up and dissolve (Dey 1993:11).

Data analysis is ultimately a process of resolving data into its constituent components to reveal its characteristic elements and structure. Without analysis, as Dey puts it, research can wrongly rely on impressions and intuitions about the data as a whole. While impressions and intuitions have their place in data analysis, the more rigorous and logical procedures of analysis greatly benefit those who read the research work.

To arrive at a meaningful conclusion of the data analysis in this research, the core principles of qualitative analysis were applied, namely describing the phenomenon on the research, classifying the phenomenon, and seeing how all the concepts in the research were interconnected (Dey 1993:32).

The study being qualitative research, QDA Miner Lite thematic coding was used in the data analysis. The QDA Miner Lite is a qualitative data analysis software designed for coding, annotating, and analysing textual data such as interviews, survey responses, focus groups, documents, and social media content (www.provalisresearch.com).

Blocks or groups of data were put together to make a coherent whole by writing summaries of what was discovered. The small quantity of data presented in percentage form in Chapter Four was never meant to turn the research into a quantity one, but it helped the researcher analyse the frequency of some themes in the research. Above all, a high volume of data was analysed manually.

1.8 Ethical clearance and compliance

Strydom et al (20011:115-126) points out that every researcher must obey ethical guidelines that serve as standards and as basis on which s/he must evaluate his/her conduct. These ethical guidelines help with proper conduct to prevent the research from dominating and exploiting the respondents during the research process. Some of the selected ethical guidelines whereby the researcher had to abide, as suggested by Strydom *et al.* (2011:115-126), are as follows:

- The researcher ensured that harm to participants was avoided at all cost. In this regard, the researcher maintained that participants never went through any harm in their different aspects of life (at the family level, in the congregation, and so forth) because they participated in the study. Their personal information was observed throughout the research with a high level of confidentiality.
- Participation in the research was voluntary and no participant was forced or coerced to participate in the study.
- All participants had informed consent to the study. The researcher provided adequate information on the goal of the investigation, the expected duration of involvement, and the

procedures to be followed in the investigation. The possible advantages, disadvantages, and dangers were made known to the respondents.

- Respondents were not deceived by being misled, deliberately misrepresenting facts or withholding information from them.
- The researcher ensured that there was no violation of privacy, anonymity, and confidentiality, as every individual had the right to privacy and it was his/her right to decide when, where, to whom, and to what extent his/her attitudes, beliefs, and behaviour be revealed.
- Debriefing sessions with participants were held throughout the study and after the study.
- The ideas and thoughts of others will be rightly acknowledged to prove the competence and honesty of the researcher.
- It was also explained that there is no financial gain in conducting this research for both the researcher and the respondents.

The researcher sought permission from the General Secretary of the RCZ to be allowed to conduct the research in the congregations mentioned in the sampling. Permission was granted as indicated in Appendix 1. The study ultimately applied for ethical clearance from the General/Human Research Ethics Committee (GHREC) of the University of the Free State. The ethical clearance was granted as indicated in Appendix 2.

1.9 Literature review

A survey of multiple scholarly sources on the research topic was undertaken in order to have an overview of the current knowledge, allowing the researcher to identify the relevant theories, methods, and gaps in the existing research and later apply these to the research.

The preliminary research was done on leadership and church finances. It must be mentioned that the starting point was to treat the topic under research from a Practical Theology perspective using Osmer's and Hendriks' books as the guiding parameters for the research, as will be noted further in this section.

Gibbs (2005:9) states that leadership is a nerve-racking and exhausting business. Each new day leaders face fresh challenges that require more fresh decisions to be made, making it difficult to maintain momentum. Gibbs argues that, once leaders begin to tire or stall, they are in danger of becoming obstacles or being diversionary. According to Gibbs, the rapid cultural change on a global scale, which has in one way or another affected the church, calls for a change in leadership strategies. He mentions that the major challenge for leaders in the church is not only the acquisition of new insights and skills, but also unlearning what they already know. Churches that fail to read and accurately interpret the signs of the times risk a bleak future. The researcher agrees with Gibbs in the sense that, if RCZ congregations fail to read and interpret their current leadership challenges that have manifested negatively on finances, they face a seriously dead future.

Kadalie (2006:13) points out that, in as much as it might be difficult to define the term 'leadership' and achieve a consensus, leadership is an important part of our human experience to which we all relate. The vast majority of people can distinguish between a good leader and a bad leader without having studied leadership. However, for those who are leaders, it is unacceptable to simply exercise leadership from the intuitive sense about leadership. Leaders need to examine their leadership and become increasingly intentional about doing whatever needs to be done to become a good leader. Kadalie states that, for the Christian leader, the evaluation of one's leadership must be critically informed by the revealed truth of God's word.

Talking about the meaning of leadership, Berkley (1994:147) stresses that biblical leadership takes place when divinely appointed men and women respond in obedience to God's call. They recognise the importance of preparation time, allowing the Holy Spirit to develop tenderness of heart and skill of hands. They carry out their leadership roles with a deep conviction of God's will and an acute awareness of the contemporary issues they and their followers face. For this to be realised, Berkley suggests that leadership principles from both the Old and the New Testaments need to be followed through examples of leaders such as Moses, Nehemiah, Joshua, David, Paul, Timothy, and Jesus Christ.

Bergstrom *et al.* (1992:52) state that the role of a pastor as a church leader varies from church to church but any pastor who avoids all involvement in church finances would be abdicating leadership. The reason for this is that it takes money to build buildings, pay salaries, and buy paper clips and the many other essentials for the church. In other words, a pastor as a leader not only reserves his/her energies for "spiritual" concerns and leaves money matters to others. Money matters in a congregation are inseparable from spiritual issues.

Powers (2008:134) points out that research on the giving patterns of church members indicates that a minimum percentage of the membership gives most of the budget money and that perhaps as many as half of the church members give nothing over twelve months. With this reality in mind, Powers adds that the church through its leadership has a keen responsibility in planning effective ministry budgets and spending the tithes and offerings of the people.

Mission efforts and worthy programmes often suffer from inadequate funding. The church leadership must develop proper financial planning so that the church is not strapped with unrealistic debt, ballooning personnel costs, and rising maintenance and utility charges.

Powers' statements implicitly assert the connection between leadership and church finances that was pursued in this study.

Dockery (2011:104) emphasises that the leadership opportunity of every CEO/president leading a faith-based institution is to motivate and excite a community through a compelling vision while simultaneously navigating the challenge of limited resources. Dockery realises that many Christian non-profits feel the tension between limited resources and a kingdom-sized mission. Leaders of these organisations must shoulder the responsibility of bridging the gap between the reality of the budget and the ideal of fully accomplishing the mission. For this to be realised, Dockery recommends that leaders must have a compelling vision as a prerequisite. A compelling vision affects every area of planning and implementation by empowering God-honouring leaders to move forward with clear stewardship goals. This clearly stresses that leadership can be linked to church finances.

Kiiru (2004:19) argues that the church in Africa is growing rapidly and that the work of discipleship and mobilisation of resources to further this growth is a great challenge for the church leadership. Thus far, there has been a great demand for competent and quality leadership to face the challenge of church growth in Africa. Kiiru points out that properly trained Christian leaders can help meet the challenges the African church is facing. Other preliminary studies of literature regarding this research were the analysis of two practical theology books by Osmer and Hendriks.

1.9.1 An analysis of books by Osmer and Hendriks

In academics, it has become evident for some time that some individuals have been regarded as authority figures in certain fields of study. For instance, we cannot talk of the field of hermeneutics without mentioning names such as Hans Georg Gadamer, Paul Ricoeur, and Friedrich Schleiermacher, among others. The reason for this is that their thoughts on the subject of hermeneutics continue to have a voice that provides guidance for generations to come. Any new discussions that may arise will refer to these great scholars. The fact that this study falls under the field of Practical Theology, better conclusions can only be arrived at if works by scholars in this field are reviewed.

Richard R. Osmer and H. Jurgens Hendriks have dealt with the subject of Practical Theology extensively from their different contexts. It would be suicidal for any practical theology researcher to ignore their work. The researcher analysed the works of these two practical theologians and later chose whose thoughts fit well in the research.

1.9.2 An analysis of Osmer

Although Osmer writes from a predisposed American perspective, his thoughts and ideas seem to have a global impact. He writes his book by first highlighting a quite intriguing practical situation he faced as a congregation minister from which he later developed what he called the Four Tasks of Practical Theology (Osmer 2008:1-4).

Osmer points out that there are some core tasks of practical theological interpretation. Writing from a congregation background, Osmer seems to suggest that there will always be a situation that may arise in a congregation. He goes on to mention that some of these situations can have a negative repercussion on the congregation. In order to address any situation that may arise, Osmer proposes that four key questions should be asked and that exploring these four questions can guide our interpretation and response to situations that may arise in a congregation.

These key questions are: What is going on? Why is this going on? What ought to be going on? How might we respond? Osmer (2008:4) points out that answering each of these questions is the focus of one of the four core tasks of practical theological interpretation. Osmer lists the four core tasks as follows:

- *The descriptive empirical task*. Under this task, Osmer discusses the gathering of information that helps us discern patterns and dynamics in particular episodes or contexts.
- *The interpretive task*. An emphasis on drawing on the theories of the arts and sciences to better understand and explain why these patterns and dynamics are going on or occurring.
- *The normative task*. Using theological concepts to interpret particular episodes, situations, contexts, constructing ethical norms to guide our responses, and learning from "good practice".
- *The pragmatic task*. Determining strategies of action that will influence situations in ways that are desirable and entering into reflective conversation with the "talk back" emerging when they are enacted.

Osmer (2008:10) underscores that, having outlined the four tasks of practical theological interpretation, it is helpful to conceptualise the four tasks with the image of the hermeneutical circle, which portrays interpretation as composed of distinct but interrelated moments. Osmer views that each of the tasks influences the other task, thereby distinguishing practical theology from other fields. According to Osmer, the normative and pragmatic tasks are central to Practical Theology as an academic discipline. This is true when we relate the normative and pragmatic tasks to the research question. Osmer further suggests that it would be of great help to think of practical theological interpretation as more like a spiral than a circle as it constantly circles back to the tasks that have already been explored.

As Osmer discusses his thoughts, it is worth noting that he uses three keywords repeatedly which the researcher approves as being of great importance in the field of practical theology. The words are episodes, situations and contexts. An *episode*, as Osmer puts it, is an incident or event that emerges from the flow of everyday life and evokes explicit attention and reflection. It occurs in a single sitting over a short period. A *situation* is the broader and longer pattern of events, relationships, and circumstances in which an episode occurs. It is best understood in the form of a narrative in which a particular incident is located within a larger story. A *context* is composed of the social and natural systems in which a situation unfolds. A contextual analysis is an important dimension of practical theological interpretation (Osmer 2008:12).

In a quest to clarify his use of the phrase “practical theological interpretation”, Osmer discusses the bridging role of practical theological interpretation. He states that the phrase is used to indicate three corollaries:

- Practical theological interpretation takes place in all the specialised sub-disciplines of practical theology.
- The same structure of practical theological interpretation in the academic practical theology also characterises the interpretive tasks of congregational leaders.
- Acknowledging the common structure of practical theological interpretation in both the academy and ministry can help congregational leaders recognise the interconnectedness of ministry.

Osmer (2008:26) shows that the first three tasks of practical theological interpretation have been noted more than the threefold tradition offices of Christ. A descriptive-empirical task is a form of priestly listening, grounded in the spirituality of presence: attending to others in their particularity within the presence of God. An interpretative task is a form of wise judgment, grounded in a spirituality of sagely wisdom: guiding others in how to live within God’s royal rule. The normative task is a form of prophetic discernment, grounded in a spirituality of discernment: helping others hear and heed God’s Word in the particular circumstances of their lives and world. Building on the tradition of the threefold office, Osmer develops a practical theology of leadership, which is the pragmatic task, a form of transforming leadership grounded in a spirituality of servant leadership: taking the risks on behalf of the congregation to help it better embody its mission as a sign and witness of God’s self-giving love (Osmer 2008:29).

In a nutshell, Osmer has come to realise that so many bewildering and problematic situations can arise from a congregation. In as much as a problem from one congregation may not be the same to another congregation, all these problems may need to be addressed. Osmer thus develops some kind of practical model that can be used to solve these problems. To achieve the solution, he asks four key questions: What is going on? Why is it going on? What ought to be going on? How might we respond? Osmer calls the answers to these questions the four tasks of practical theological interpretation. It is clear from Osmer’s perspective that the ultimate goal is a well-thought-out praxis in the congregation or community of faith.

1.9.3 An analysis of Hendriks

The work by Hendriks is a product of a joint effort of the Network for African Congregational Theology (NetACT), a network of theological institutions in the Presbyterian and Reformed tradition in sub-Saharan Africa. From the onset, like Osmer, Hendriks (2004:11) points out that we are living in the most challenging of times. While Christianity is growing on the continent, it is ravaged by political turmoil, HIV/AIDS, poverty, and integrity in leadership circles. Hendriks indicates that the church has an enormous responsibility in that we need to deal with these challenges so that we ultimately witness to the reality of the God we serve.

The purpose of Hendriks' work is to empower congregations to address their multiple problems, challenges, and sufferings in sub-Saharan Africa as they manifest, among others, in HIV/AIDS, sexism, abuse of power, corruption, and economic injustice. Hendriks writes that NetACT's mission is to assist the participating institutions in developing congregational theology and leadership.

To address the abovementioned challenges, Hendriks (2004:24) suggests that we must consider the definition of theology, or what theology is all about. Thus, he develops eight tenets that are interwoven and that are to be implemented in the process of doing theology in a living community of faith, where believers participate in God's missional praxis. In this regard, Hendriks explains the following:

- *Theology is about God*. According to Hendriks, the essence of theology is to know God, to discern his will and guidance for the way we should live and witness. Hendriks contends that God is Trinity and missional. Hendriks cites Bosch (1991:392) who states that the identity of the church is missional by its nature. The community of faith consists of disciples participating in God's ongoing mission, his ongoing praxis, his ongoing involvement with this world, with the poor and the sick, with the rich and the powerful, with the earth and the sky.
- *Theology is about the community of faith*. Under this section, Hendriks points out that it is a methodology in which congregations must develop their contextual ecclesiology within the parameters of God's overall design for the church. Hendriks presumes that a person's identity, as well as the identity of the church, is derived from God's very being.
- *Theology is about a specific time and space*. Theology must be done with the global and local contexts in mind. Global realities have a direct influence on local situations. Theology should

thus study global social, economic, and political megatrends and how they influence our continent (Hendriks 2004:27).

- *Theology is about interpretation*. While the previous section stated that theology should pay attention to wider, global influences, this section seeks to describe ways of remaining in touch with local realities, which is the field of Practical Theology (problem-posing theology).
- *Theology is about Scripture and tradition*. The question raised by the community of faith should be answered using a process of discernment in which Scripture plays a normative role. The fact that theology is hermeneutical by its nature, the use of the Bible in the African context must be taken seriously.
- *Theology is about discernment*. This has more to do with how a community of faith can respond to the challenges that may be going on. The solution to the communities of faith's questions about how to participate in God's missional praxis is a critical, constructive dialogue or correlation between their interpretations of the realities of the global and local context and the faith resources at their disposal. On the one hand, the discernment process is rational and, on the other, it is a mystery (Hendriks 2004:30).
- *Theology is about the Kingdom*. The desire for a society where there is no HIV/AIDS, poverty, corruption, and many other vices t must be the ultimate vision of the communityof faith. The yearning for "Let thy Kingdom come" calls for a missional praxis in communities of faith.
- *Theology is about transformative action*. After doing research and conducting interviews in the present or contextual reality, a dialogue with or debate about the reality of the past and its normative content ensues. Theology tries to discern present and past realities hermeneutically to discern God's will, to participate, vocationally, in his ongoing praxis towards an anticipated future eschatological reality. This active, reflective spiral leads to a new formulation of the truth and values that may be expressed systematically in new theological creeds, but above all, in the life and witness of the church. Hendriks conclusively states that theology is about the discernment that takes place in communities of faith, which leads to their active involvement in church and society. This is their reaction to the presence of a triune, missional God who speaks to us through scripture and tradition in our context and beckons us from the future.

1.9.4 Similarities and differences between Osmer and Hendriks

Having examined the work by Osmer and Hendriks, it came to the researcher's attention that there are some key similarities and differences between the two authors as they try to address some sticky issues in practical theology. First, it is important to note that they both admit that, in any given congregation, there are challenges that need to be addressed. While the challenges may be different in terms of context, the truth is that both authors admit to the reality of these challenges.

Secondly, both authors seem to try to develop some kind of a model methodology that can be used to address the challenges that may emanate or that are already present. While Osmer presents a model that has four core tasks of practical theological interpretation, Hendriks stresses the eight tenets of what it means to do theology or what theology is all about.

Thirdly, the researcher observes that both Osmer and Hendriks closely link the transformational endeavour of their methodologies to hermeneutics and leadership. It seems clear that any transformation/praxis can only take place in the context of the correct interpretation of the Bible and a leadership that is eager to bring about the desired change. According to Hendriks (2004:19), practical theology is a continuing hermeneutical concern discerning how the Word should be proclaimed in word and deed in the world. Osmer (2008:12) notes that the basic structure of practical theological interpretation is common to all specialised sub-disciplines of practical theology. One of the sub-disciplines, preaching, pays special attention to the interpretation of biblical texts and proclamation based on this interpretation in the context of worship. The art of preaching warrants the kind of strategic thinking and acting highlighted by the pragmatic task.

Having scrutinised the work by Osmer and Hendriks, the researcher faced a choice of which model perfectly fits the research question, in order to achieve the anticipated results.

1.9.5 Osmer's model as a basic approach in the research

In his paper entitled "Scientific-theoretical research approach to practical theology in South Africa: A contemporary overview", Pieterse (2017) notes that Osmer's hermeneutical approach greatly influences the work of contemporary practical theologians in South Africa. Pieterse views Osmer's approach as an integrative framework for practical theological hermeneutics. He adds that the important contribution of Osmer's approach is that it includes in his hermeneutical approach an empirical component as he works with the four core tasks in practical theological research. In his paper, Pieterse (2017) quotes Schoeman *et al.* (2012:134) who state that the advantage of Osmer's method is the bridging of the sub-disciplines, academy and ministry, and the interpretation of the connectedness of ministry. Thus Osmer's model was the basic approach that the researcher used to address the research "*Leadership and finances in African congregations: A practical theological study of congregations in the Reformed Church in Zambia*".

Osmer's approach may face criticism from other circles of the field of practical theology in Africa for not having much of the "African touch (context)" if compared to the work by Hendriks. However, the four core tasks of practical theological interpretation are more concise to apply than Hendriks's eight tenets. The model ably assisted the researcher in properly being guided in the gathering of information to tackle the contextual subject to be discussed. Osmer's approach to research in Practical Theology easily opens the African context, which Schoeman *et al.* (2012) call a "turn to Africa".

The similarities between the work of Hendriks and that of Osmer tempt us to integrate their work into a theological argument in a quest to create a framework that would ably address the research question. However, with the reasons already stated, the research will use Osmer's approach as the basic guide for the research, while slightly complementing it with the works of Hendriks who writes from a sub-Saharan perspective.

As stated earlier, Berkley (1994:147) notes that biblical leadership takes place when divinely appointed men and women respond to God's call. Berkley points out that leaders carry out their leadership roles with a deep conviction of God's will and an acute awareness of the contemporary issues they and their followers face. Above all, they exercise their leadership as servants and stewards, sharing authority with their followers and affirming that leadership is primarily a ministry to others, modelling for others, and mutual membership with others in Christ's body. Shawchuck and Heuser (1993:16) quote John Gardner who writes that "a great many people who are not given to juvenile fantasies want leaders – leaders who are exemplary, who inspire, who stand for something, who help us set and achieve goals".

Indeed, even congregations desire leaders who can motivate them to volunteer their energies toward a collective effort. For Shawchuck and Heuser (1993:17), such leadership requires vision and the courage to lead the organisation towards that realisation of the vision. These leaders see the cause as paramount and themselves as its servant.

D’Souza (2003:12) points out that, for many, the word ‘leadership’ connotes power, authority, honour, prestige, or personal advantage, which is not Christian leadership at all. He describes Christian leadership as seeking to be of service rather than dominate, encouraging and inspiring rather than exploiting others. D’Souza concludes that Christian leadership acts on Jesus Christ’s words: “Whoever wants to be the first must be your slave – just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many” (Matthew 20:27).

In his article “Leadership in Acts through a social capital lens”, Nell (2009) notes that, when leadership in Acts is analysed through the lenses of justice, political power, and equitable distribution of income and property, interesting perspectives are discovered that can enrich theories on leadership. From the book of Acts, Nell points out how Peter and other members of the early church used servant leadership to address the social issues of their time.

Osmer (2008:175-176) examines three forms of leadership commonly distinguished in leadership theories. One is *task competence*, the ability to excel in performing the tasks of a leadership role in an organisation. In the vast majority of congregations, for example, leaders carry out tasks such as teaching, preaching, running committees, leading worship, and visiting the sick. We cannot deny the fact that carrying out these tasks with competence is an important part of leadership. Task competence leadership is the type of leadership that has existed in the RCZ, as the researcher observed.

Much of the ministerial training approaches revolve around the responsibility of a minister to preach, administer sacraments, visit the sick, lead elders’ council meetings, and attend presbytery and synod councils. The gap this will strive to fill is to help develop a framework of leadership that will identify the current challenges within congregations and how such challenges can be addressed. In this time and era, it is fairly dangerous for the church to maintain the status quo. Weems (2010:9) points out that leadership is, in essence, a ministry of stewardship. He stresses that vital ministry and mission take place through stewardship of purpose, time, resources, opportunities, challenges, and energies of the people of God.

Transactional leadership is the ability to influence others through a process of trade-offs. It takes a form of reciprocity and mutual exchange: I will do this for you, and in return, you will do that for me. In this type of leadership, leaders gain support for the organisation by responding to the needs that will lead people to participate.

Transforming leadership involves "deep change". It is leading an organisation through a process in which its identity, mission, culture, and operating procedure are fundamentally altered. In a congregation, this may involve changes in worship, fellowship, outreach, and openness to new members who are different. It involves projecting a vision of what the congregation might become and mobilising followers who are committed to this vision. Transforming leadership is what the researcher called visionary leadership, given the current financial challenges of numerous RCZ congregations.

In his article *Folks in the road when tracing the sacred practical theology as hermeneutics of lived religion*, Ganzevoort (2009) points out that practical theology, in most instances, comes from a "text" of a religious tradition. From this text, the church begins to ask questions or have conversations with the text. According to Ganzevoort, in practical theology we study the field of religion in a hermeneutical mode that is, attending to the most fundamental processes of interpreting life through endless conversations in which we construct meaning. These conversations include exchanges not only with our fellow human beings, but also with the traditions that model our life. This exchange with tradition, with all its interpretive power and normative claims, aims at a more profound and more adequate spiritual life – lived religion.

While in the past hermeneutics was centered on the art and science of the interpretation of ancient texts, in the twentieth-century, hermeneutics was expanded by hermeneutic philosophy in two important ways, namely hermeneutics was broadened to include the interpretive activity of ordinary people in everyday life and it was recognised as a dimension of all forms of scholarship, the hermeneutical, or interpretive, dimension of the sciences and humanities (Osmer 2008:20). In everyday life, much of this interpretive activity is practical.

The fact that hermeneutics has two horizons (the horizon of the text and the horizon of the reader), the fusion of these two horizons will no doubt yield new insights. The new insights will ultimately give rise to new ways of thinking and acting in the world.

The researcher will, in this regard, make minimal references to biblical characters whom God used as leaders to marry practical theology and hermeneutics as the two can hardly be separated. Theology is best learned by studying the people whom God has used. In the Old Testament, it is shown that, in the early centuries of Israel's life, God developed leaders in a vertical relationship that affected their horizontal relationships with others (Berkley 1994:148). Thus, both Old and New Testaments' leadership principles were carefully explored in the quest to find a suitable conclusion for the research.

The literature review shows that leadership has been extensively handled separately as a field of study without much link to congregation or church finances, especially from an African perspective. This research gap was the main motivation of the research.

1.9.6 Positioning of the study in Practical Theology.

Practical theology has become a multidenominational and multi-religious discipline. The researcher did the study from the Christian perspective under the sub discipline of congregational studies as detailed in Chapter 2 of the research.

1.10 Value of the study

With all the analysis of the relationship between leadership and finances in the RCZ congregation, it is hoped, through this research, that the value of the study is threefold:

- *Continuous evaluation of the present situation in congregations.* The researcher observes that many congregations are operating under the "business as usual" syndrome which is usually cemented with the Chewa sentence "*zikhale monga zili*" (let things be as they are), a commonly used sentence among many RCZ congregation leaders. Through this practical theology research, the researcher believes that the RCZ congregations will continuously evaluate their present situations through the established leadership to bring change. The self-evaluation of leadership practice and matters of financial policies will help build flourishing congregations that will ably use the two aspects for improvement.
- *Establishment of transformational leadership virtues.* The fact that leadership affects every part of society, the researcher believes that the study will help RCZ congregations to firmly establish leadership virtues that have the capability of bringing transformation in congregations as far as finances are concerned.

- *Contributing to the professional practice.* The researcher hopes that the knowledge which will be generated in the study will contribute in one way or another to professional practices such as public theology, ministry, and leadership practice in RCZ congregations. The research will help bridge the gap that exists between research and utility. The actual situation of financial challenges in RCZ congregations will be transformed into the desired outcome of flourishing congregations through effective leadership.

1.11 Chapter outline

Chapter 1: Introduction and background to the study

This chapter mainly lays the key foundational factors to the whole study and comprises the background to the study, the research problem, the key research questions, the aims and objectives of the research, and the research methodology used in the research. The chapter conclusively examines the contribution the study will make to practical theology as a discipline, congregations in the RCZ, and the community as a whole.

Chapter 2: Contextual analysis of the four RCZ congregations

This chapter examines the contextual of the RCZ from its leadership and financial policy perspective and the economic position of the Copperbelt province from which the sampled congregations come.

Chapter 3: Leadership, church leadership and finances

This chapter is a short analysis of current trends in Practical Theology that will be crucial in the study. Works by Ammerman, Hendriks, and Kobus Schoeman on ecclesiology will be analysed to lay a foundation for the research.

Chapter 4: Listening to the voice of the church – Presenting the data

This chapter will strive to describe the five sample congregations in terms of the records of finances, the total number of communicant congregants, the social and economic set-ups, and other related important subjects to help understand the financial challenges.

Chapter 5: Rethinking church leadership and finances in RCZ congregations

In this chapter, the researcher will present findings of the research through interviews, transcriptions and literature on church finances and leadership. The findings in this chapter will strictly be based on what is obtained in the sample congregations chosen in this research.

Chapter 6: Conclusion

This will narrow the whole research to a more general point. Significant findings of the research will be summed up in this chapter. The chapter will further contain valuable recommendations for RCZ congregations and the RCZ as a whole.

1.12 Limitation of the study

The research work will be restricted to the RCZ. However, bearing in mind that studying Christian leadership in the RCZ as a whole can prove impossible, the researcher decided to categorise the RCZ into urban, peri-urban, and rural congregations by carefully selecting congregations from three presbyteries of the Copperbelt province of Zambia as a sample. Further, as the RCZ is a big church, the reseacher selected a few congregations since he is a pastor in the RCZ and resides within the Copperbelt province.

The selected congregations are totally different in terms of the leadership and financial situations they face. The aim was thus not to solve the problems in the RCZ as a whole but to only help the selected congregation solve their problems. The phrase "Christian leadership" in this research will be used consistently to mean Christian leadership from an African perspective and the scope of the study will be the Christian leadership of the RCZ. This study will further be undertaken from the practical and biblical interpretation theological fields.

The researcher is aware of the academic discussions on leadership and how the church can learn from several leadership models to solve challenges facing society at present. For the purposes of this study, the researcher has focused on proposing the transformational servant leadership model, while drawing other lessons from the biblical character of Nehemiah. The motivation for the focus on Nehemiah comes from the fact that he managed to change a desolate situation using principles that can also be used nowadays. The researcher believes that these limitations helped attain the desired outcome of the research.

1.13 Conclusion

This chapter aimed to prove the motivation and purpose of the research. It also gave the rationale of the study, the central question of the investigation, the working hypotheses of the dissertation, the scope and limitations of the study, as well as the methodologies and the organisation of the study. The next chapter aims to highlight the historical background of the RCZ and the specific contextual realities of the sampled congregations so as to properly validate a rooted basis of the arguments in the research.

CHAPTER TWO

THE CONTEXTUAL ANALYSIS OF FOUR RCZ CONGREGATIONS

This chapter introduces the Reformed Church in Zambia, exploring its historical development, theological foundations, and contemporary challenges. It also sets the stage for the remainder of the study, which will examine the leadership and congregational dynamics of the RCZ in four diverse contexts.

2.1 The ecology of a congregation – A method of contextual analysis

There is consensus among practical theologians that Practical Theology is a strategic discipline concerned with the theological study of practices, with the emphasis on a lived religion (Ganzevoort 2009). This follows an understanding that Practical Theology is embedded within a specific context's political, social, cultural, economic, and religious aspects (Schoeman & Van den Berg 2012).

This chapter delves into the historical background of the RCZ. This history sets the backdrop for this research. It explores "the Copperbelt province's"[1] socio-economic outlook where all the sampled congregations are based.

The chapter methodically examines the leadership and financial policy practices of the RCZ, as derived from the RCZ Constitution and by-laws. It is envisioned that this will contribute to comprehensively describe and analyse the selected congregations' various positions within the legislative frameworks these documents prescribe.

According to Ammerman (1998:40), congregations are social institutions like schools, factories, libraries, bakeries, and police departments where people interact, work with one another, and serve constituents. As such, Ammerman suggests five frames[2] that must be considered in the study of congregations. One frame is the ecological framework, in which a congregation is placed within a broader perspective than other units of society. The researcher opts to use this frame in this study.

[1] A region in the northern parts of Zambia associated with copper mining and the industrial hub of the country.
[2] The researcher is duly aware that Ammerman works with five frames in the study of congregations, namely ecological, theological, culture, resources, and process. See also https://studyingcongregations.org/

If a congregation exists within an environment, it needs to be determined what socio-economic environment has an influence on the RCZ congregations within the scope of this research. Ammerman (1998:41) states that there are two aspects of the ecological analysis of a congregation: the visible and the invisible aspects. Ammerman cites the visible aspects as those within the context of the congregation and the invisible aspects as those that happen externally, with a strong bearing on the congregation's life. Putting this frame on the socio-economic situation and doing an analysis will provide practical insights into the challenges and opportunities these congregations face.

Hendriks (2004:69) brings another aspect into the discourse. A contextual analysis of a congregation is essential when it becomes too self-focused on its institutional well-being, losing sight of its missional character and the community's needs and challenges that it must address. These challenges may include poverty, corruption, and HIV/AIDS. From a theological standpoint, Hendriks argues that this self-focus leads to a congregation's spiritual death, as it fails to recognise the suffering and pain of its neighbour, thereby losing its focus on God.

The 'social context' of a congregation refers to its setting, globally and locally, to which it responds. A missional congregation is called to be light and salt to the world (Matthew 5:13-14); thus, it should influence its context. It is a reciprocating influence. This study's 'contextual analysis' involves investigating the empirical facts of influence and reality to enable further theological reflection (Hendriks 2004:70), in order to help the problem owners solve their problem.

In the context of this study, the 'ecology' of a congregation refers to the interdependent way in which various elements relate and coexist. It is applied to examine how the congregation interacts with other components in society such as people, different organisations, culture, the economy, and even other churches and congregations.

The implicit assumption underlying the use of the ecology frame is that the congregation and its context influence each other. This means that Christian faith and witness outside time and physical space are not possible. Faith always has a local setting. As Hendriks (2004:71) explains "Doing theology means seeking God's will in a specific place at a specific time."

Studying the relation between leadership and finances in the RCZ Congregations in the Copperbelt province is incomplete without a snippet into their ecology.

The use of the ecological frame within a contextual analysis will look explore the socio-economic status of the Copperbelt province, including its GDP, poverty rates, key industries, as well as the leadership and financial policy practices of the RCZ. After Nehemiah enquires about the situation in Jerusalem and receives a report on the contextual situation, he feels strongly compelled to do something (Hendriks 2004:102).

In discussing “doing theology in context”, De Gruchy (2014:35) mentions that theological insight often arises from struggling with the meaning of the Christin faith at critical moments in the church’s life, moments when biblical tradition and its symbols come alive with new transforming power. According to De Gruchy, doing theology encompasses two key phrases, namely “doing theology in context” and “transforming traditions”.

Doing theology, in the words of De Gruchy, is about more than understanding; it is about faith that is a journey and a commitment; it is about living in the world, sharing its challenges and joys, and contributing to its well-being. De Gruchy’s point of doing theology is to come to a knowledge of God and ourselves. Both contribute to human and social transformation. The transformation, to which De Gruchy alludes, is both a personal change of heart and mind and, therefore, a way of being human in the world and overcoming oppressive social and economic structures in pursuit of a more equitable and just society.

Even though De Gruchy writes from a typical South African apartheid era perspective, he further emphasises that theology must be interdisciplinary. This requires knowledge of the theological curriculum working together with other secular disciplines that enable us to better understand the context in which we live.

The congregations under study find their being in a particular Zambian socio-economic environment, and if leadership and finances were to bring transformation, we need to take a closer at how this can be achieved. A contextual analysis will help in this regard. Reviewing several credible document resources and examining essential data from local and international agencies that specifically portray Zambia and the Copperbelt province would have formed a more vivid picture of the context.

In his article, "Congregation analysis revisited: Empirical approaches", Nel (2009) points out that the point of departure for any measure of a local congregation has to deal with issues such as faithfulness to the Gospel and the missional identity and integrity of the congregation as a contextual community of faith. He hypothesises that, when theologically informed and motivated, congregations can and should be analysed in the process of continuing reformation (Nel 2009:1). The question is: Are they reforming or changing? For this research, the question would be: How can reformation in the leadership and finances of the RCZ be achieved if there are rarely cases of proper analysis of the congregations?

Nel helps this research when he remarks that congregations can experience a journey of reformation and transformation once they consider the situation and problems of the day and strive to be what the church should be – a church that not only maintains the status quo, but also takes cognisance of the surrounding community and the challenges that people face (Nel 2009:1).

Analysing congregations is not a new occurrence. The Bible contains many reports on the nation/church's state. As indicated in Isaiah 58 and Ezekiel 16, the prophets were good at this. John's analysis of the seven churches in Asia-Minor is another example (Revelations 2, 3). The purpose of all these analyses of congregations was, first, to examine some of the symptoms that might be causing the major problem within a congregation.

From Nel (2009), it is understood that an ecological frame that includes a comprehensive contextual analysis will bring about the following in a congregation:

- Understand its own identity and reason for existence (a hermeneutical dimension).
- Evaluate, as a motivated (identity understanding) body of believers, whether it is functioning, setting itself goals for faithful ministry, and reaching those goals in a planned way (a pedagogical-teleological dimension).
- Develop, as and if necessary, new structures to serve God's plan (the coming of the Kingdom) in context (a morphological dimension).

Ammerman, Hendriks, and Nel all agree that, for congregations to remain relevant to their purpose of existence and able to serve the people, they must analyse their environment and understand the ecology in which they find themselves. For this research, desiring to observe congregations in the

RCZ that will exhibit a different style of leadership, whose principles will influence finances and later contribute towards flourishing congregations for the future, cannot be done without a proper analysis of the context. From the perspective of congregation studies, the process of analysis is fairly broad. However, in the study, restrictions have been drawn within the socio-economic frame of the Copperbelt province and the leadership and financial policies of the RCZ.

2.2 The historical background of the Reformed Church in Zambia

In his book entitled *From Dutch mission church to Reformed Church in Zambia: The scope for African leadership and initiative in the history of a Zambian mission church,* Verstraelen-Gilhuis (1982) writes extensively about the historical background of the RCZ. In his book entitled *Towards church union in Zambia: A study of missionary co-operation and church-union efforts in Central-Africa*, Bolink (1967) also provides a detailed account of the historical background of the RCZ. This section will lean on these two resources to construct a historical background.

According to Bolink (1967:80), the origin and beginning of the work of the Dutch Reformed Church Mission (DRCM) started in Nyasaland (now Malawi). He states that there are three Reformed Churches among the Afrikaans-speaking people in South Africa. Bolink points out that the work of the DRCM can be traced back to the work of the Nederduitse Gereformeerde Kerk van Suid Afrika (NG Church). The church came to South Africa with Jan van Riebeeck, founder of the Dutch Colony at the Cape, in 1652. Until the Cape came under British rule in 1806, the NG Church remained under the supervision of Amsterdam's Classis (Presbytery). The first NG Synod was held on South African soil in 1824.

Bolink goes on to state that, as a result of the Great Trek, which started in 1836, several NG congregations were established outside the boundaries of the Cape Colony. Although these congregations first maintained close relationships with the NG Church in the Cape (those in the Orange Free State and Natal were even represented at the Synod until 1862), they were later reformulated into four independent, though closely related, NG churches in South Africa. From 1907 onwards, the Federal Council of NG churches prepared the way for the reunion, which took place in 1962.

Bolink further adds that having more than one NG church resulted in each Synod having its mission work. Nyasaland and Southern Rhodesia became the responsibility of the Cape Synod, while the

NG Synod of the Orange Free State administered the DRCM in Northern Rhodesia. This situation must be borne in mind if anyone wishes to understand the often different policies and complex relations between the DRCM section in Nyasaland and the one in Northern Rhodesia (Bolink 1967:80).

Verstraelen-Gilhuis (1982:41) states that the DRCM in Northern Rhodesia came at the invitation of Chief Mpezeni through the initiative of an evangelist on leave.

In 1898, one of the native evangelists of Kongwe mission station asked for permission to go eastwards to Mpezeni's country during his leave to preach the Gospel. This small initiative of an evangelist, whose name has never been known, marked the beginning of the coming of the Gospel to the Eastern part of present Zambia. The evangelist belonged to the Kongwe mission, established in 1894, the second Malawi station of the DRCM from South Africa (Cape Province). It is suggested that the evangelist could have been from the Ngoni tribe because of the relations with Mpezeni's people and the vital Ngoni element at Kongwe.

Verstraelen-Gilhuis notes that the evangelist's mission on leave was not without success. On his return, he could report that Chief Mpezeni had called him and that he and his councillors invited the missionaries to their country. Chief Mpezeni thereupon sent messages to Mvera, the head station of the mission, to ask for a missionary and teachers. Two evangelists – Luka Cingondo, the latter pioneer of Magwero, and Nsadzu – were sent to Mpezeni's country to investigate further. Following their favourable report and the decision of the Mission Council at Mvera, two missionaries – A.C. Murray and P.J. Smit, a newly arrived recruit from the Orange Free State section of the mission – paid a visit to Chief Mpezeni at the end of October 1898. It is said that Chief Mpezeni received them instead, considering the circumstances of his country, and gave permission to select a suitable site for establishing a station (Verstraelen-Gilhuis 1982).

Bolink (1967:86-87) adds that, in 1897, the DRC missionaries in Nyasaland resolved to expand their work across the borders into north-eastern Rhodesia among the Ngoni people of Chief Mpezeni, 100 miles west of Mvera. No mission work had been done at all among this tribe. It is estimated that there were approximately 25,000 people in the area. Two years earlier, this part of the country had come under the jurisdiction of the British South Africa Company (BSAC).

Therefore, Rev. A.C. Murray wrote to Cecil Rhodes asking permission to commence new work there. Rhodes, however, advised the mission to wait a while as, at that time, some trouble was brewing between the Chartered Company and the Ngoni people, which led to the Ngoni war in January 1898.

Consequently, after the rainy season and the necessary preparations, a big party left Kongwe in June 1898. The party included over 200 people – most of them carriers, a few evangelists and teachers, including Luka Cingodo, a baptised Christian and church elder from Mvera congregation, who acted as a *kapitawo wa ulendo* (leader of the caravan), and two *azungu* (White people), the missionaries Rev. J.M. Hofmeyr and Rev. P.J. Smit. After a march of 120 miles, they made camp at the selected site at the source of the Bua River, which they named Magwero (meaning "origin" with reference to the river and the Gospel) on 5 July 1899. This has since been recorded as the beginning of the mission work of the DRCM of the Orange Free State in Zambia (Verstraelen-Gilhuis 1982:41).

Bolink also mentions that, at the 1897 Synod, the pioneer of the Nyassaland DRCM, Rev. A.C. Murray, delivered an address which led to the formation of the Ministers' Mission Union in the Orange Free State and to the initiation of its foreign mission work. Two years later, the first two Free State missionaries, Rev. P.J. Smit and Rev. J.H. Hofmeyr, reached Northern Rhodesia. On 5 July 1899, they pitched camp at Magwero (Bolink 1967:88).

There was a further rapid expansion in the southwest of Magwero, with the establishment of new mission stations in the following order: Madzimoyo in 1903, which became the head station after 1914 when the formation of the Native Reserves depopulated Magwero; Fort Jameson in 1905; Nyanje was the first station among the Nsenga people, in 1905; Nsadzu, the station among the Chewa people, in 1908, and Hofmeyr in 1914, which district stretched to the Luangwa, the border of the Eastern province.

Until 1909, this mission field was an integral part of the DRCM in Nyasaland, and its missionaries were full members of the Mission Council of Mkhoma. Due to the rapid expansion of the work in the Eastern part of Northern Rhodesia, it was decided that each field should have its own Executive Council. The first Missionary Council meeting of the DRCM in Northern Rhodesia occurred on 26-28 October 1909. The two missions exchanged representatives to maintain unity.

The expansion of all these mission stations received funding from the head office in the Orange Free State, South Africa. All local new believers could do was to come to worship, and only a little responsibility was placed on them for their giving to support the work of the missionaries. This has had a longer term impact on Christian stewardship in the RCZ, as the call to give towards God's work was regarded as entirely foreign for some time.

After years of White missionaries from South Africa leading the church, there came a growing consciousness of Black ownership of the church, called Umwini. The call was to "Zambianise" the church by having more Black leaders and changing the name of the church. "The childish faith of the old days in the white man and his leadership is being replaced more and more by a critical attitude", a missionary noted after a presbytery meeting at Tamanda in 1951. Things that were taken for granted in the past were no longer accepted. The people did not step aside for any White man passing on the road. Likewise, the special padded seats for Whites in the church were now questioned. People who had grown in an atmosphere of submissiveness to European rule in every field of life were beginning to think for themselves. The awakening of new ideas was mainly the result of political influences, which later found their way into the change in missionary orientation (Verstraelen-Gilhuis 1982:287).

In 1953, the Lusaka Church Council's suggestion to change the name *Eklesia wa Misyoni wa Dutch Reformed Church to Orange Free State* (DRCM Church of the Orange Free State) was ignored. In 1961, the process of Zambianising the church leadership was further accelerated with the election of Rev. M. Wilson Khondowe as the first Zambian Moderator of the church. A further green light was given by the Mother Church (DRCM) in Orange Free State for the change of the constitution, which would include the leadership of Zambian ministers. The 1961 Synod adopted the essential changes to the constitution. The Mother Church's veto right was curtailed but only confined to constitutional changes. The church was free to arrange its affairs in other matters.

The strides towards *Umwini* (indigenous ownership of the church) slowly moved to renaming the church. While the 1953 suggestion to rename the church was ignored, many church members in Lusaka had problems with the name "*Eklesia wa Misyoni wa Dutch Reformed Church…*" than their fellow church members in the east, where the DRC mission was the oldest established mission and church members belonging to the mission church were traditionally known as *Adutchie*.

At the Synod of April 1964, with independence only six months ahead, the congregation of Nkana (Kitwe), with a young Zambian minister and elders full of initiative, asked the Synod to remove the word 'African' in the earlier approved name of African Reformed Church and asked, "Would it not be good to change this name and to write Christian Reformed Church"?

It is clear that the demand for the ownership of the church was twofold, namely the change of name and the change of leadership. Verstraelen-Gilhuis stresses that the Seventh Synod of the church was called in April 1964 to address some particular matters from 23 April to 4 May. Key to the agenda of this Synod was the demand for *Umwini*, the ownership of the church, and the change of name. The African Reformed Church felt the time had come when the complete ownership in every respect should be transferred from the DRCM to the African Reformed Church. At the same time, the Mother Church in South Africa continued to help, which the church had always enjoyed. There was an outright demand for the transfer of power (Verstraelen-Gilhuis 1982:298-299).

Two years after Zambia gained independence, a great moment occurred on 23 April 1966. The Zambian Christians received the *Umwini* (ownership) of their church at Katete. It was experienced as "Church Independence Day". The agreed documents, the *Cikalata ca Mapangano apa Umwini* (the Act of Agreement on the ownership) were signed for the African Reformed Church in Zambia by the Synod officers M.W. Khondowe, Z.J Mbewe, W.B.J. Banda and W.A Krige; for the DRC in the Orange Free State by P.S.Z Coetzee, Chairman of the Mission Committee, and the mission secretaries D.S. Snyman and J.M. Cronjè, in the presence of government officials and chiefs, members of the Synod, a four-man delegation from the Orange Free State, church choirs, and a significant number of church members. Speeches were made after the signing of the documents. The 80-year-old Dr P.S.Z. Coetzee spoke on behalf of the DRC of the Free State: "The mustard seed has grown into a great tree here in the north of Africa. It is a tremendous privilege for the DRC of the Orange Free State to transfer to the African Reformed Church here in Zambia cars worth £8,400, land worth £42,721, buildings worth £254,455, and furniture and such worth £31,009. The whole total comes to £336,576." (Verstraelen-Gilhuis 1982:306-307).

Over the years, much of these resources have been lost because of poor management entrusted to the then leadership and now. The lands in most of the mission stations are in the hands of squatters and encroachers; the land has been sold to members of the RCZ, ministers and companies, with the realised revenue abused and mismanaged.

The buildings have never been maintained or renovated and are mostly dilapidated. For instance, the church buildings at Nsadzu, Madzimoyo, Magwero, and Nyanje all leave much to be desired.

In 1968, Synod finally changed the name of the African Reformed Church to the RCZ. It was felt that the old name was no longer appropriate. The main motive for the change of name was the wish to belong to a multiracial church that would fit into the new Zambia, which had to be a multiracial society according to the philosophy of Zambian Humanism. The RCZ was approved as ideal as it would allow the church to belong to other churches with a "Reformed tradition" worldwide.

In 2024, the RCZ will celebrate 125 years of passing on the Gospel to others and fulfilling its mission. A few critical components relevant to the research were studied to analyse the constitution, by-laws, and financial policy of the RCZ at present and how these two documents provide oversight to leaders.

2.3 Understanding the leadership structures within the congregations of the reformed Church in Zambia

To fully understand the subject under study, it is essential to have an overview of how leadership functions within RCZ congregations. Each of the leadership structures influences the congregation's finances, underscoring their value and integral part in the church's operations. From the missionary history, it is observed that the RCZ followed the example laid down by the missionaries when the constitution and by-laws of the church were adopted for use within the church.

The RCZ Constitution, with reference to the by-laws, and Procedures under Part IV (Offices in the Church) serve as the guiding principles for organising leadership at the congregation level. This important document provides a clear and orderly basis for streamlining congregation leadership and emphasises the utmost importance of financial integrity. This commitment to financial integrity instils a sense of trust and confidence in our community, ensuring that our resources are used for the betterment of our congregation.

2.3.1 Offices in the church

Article 9 of the RCZ Constitution outlines and distinguishes the following recognised offices (leadership positions at the congregation level) to be held in a local congregation: The Minister, the Evangelist, the Elder, and the Deacon/Deaconess.

The constitution *underscores the collaborative nature of these offices, stating that they are 'distinguished concerning Ministry and work and yet be complementary to each other*'. This emphasis on collaboration is not simply a statement but a guiding principle that promotes unity and shared responsibility within our church community. The research will now proceed to outline the leadership functions of each of these offices mentioned in the Constitution and by-laws.

2.3.1.1 Offices of the minister/or the evangelist

Article 10 of the RCZ Constitution (2015:13) discusses the roles of the minister or evangelist as leaders of the congregation as follows:

> "*The Office of the Minister is a multifaceted role that encompasses a wide range of responsibilities. These include the proclamation of the Word of God, service of prayers, administration of the sacraments, leading worship services, catechetical instruction, congregation oversight, governance and administration of discipline over the congregation. The minister is also responsible for initiating and supervising charity and mission work with elders and deacons, house visitations, pastoral care of the congregation, and leading Congregation Council meetings*."

Each of these responsibilities is crucial to the functioning of our church, highlighting the value and importance of the minister's role. The Evangelist shall perform all the functions set out in sub-Article 1 of this Article, except the administration of sacraments and chairing of Council meetings, dealing with the calling and releasing of Ministers, preparing for Presbytery and Synod meetings, and the Annual General Meeting (RCZ Constitution 2013:15).

The By-laws and Procedures (BP 17.1) of the RCZ Constitution (2013:58) mention the roles of the ministers.

The following are the duties of a minister in a congregation:

- To preach and teach the Word of God as necessary, be mindful of the church's calendar. Such examples of the calendar include Advent, Christmas, Epiphany, Lent, Palm Sunday, Easter, Pentecost, and Common Time;
- Leading the Worship Service in the congregation;
- Oversee and supervise the overall day-to-day running of the congregation, including but not limited to planning, resource mobilization and management of the congregation.
- Administering Holy Sacraments;
- To preside over the Church Council Meetings;
- To confirm catechumen, to receive into the faith those baptised as infants;
- To receive those baptised from other approved Churches after attending Catechism Classes for the approved period and to confirm elders and deacons into office;
- To officiate marriages in the congregation;
- To conduct Bible Studies;
- To teach catechumen in their respective classes in conjunction with the Catechism Class Committee;
- To shepherd the flock and conduct house-to-house visitation of Congregants assisted by the Church Elder or Office bearers of the Sections once or twice per year if possible (the purpose of the visitation should be: - to inquire about prayers, parenting of children, to strengthen the weak, sick, to console the bereaved and those in sorrow to counsel and rebuke the lost. Those who are uncommitted and disobedient should be rebuked.
- To coordinate and oversee the Sunday School in the congregation;
- To coordinate and oversee the duties of the Men's Fellowship, Women's Fellowship, Youth Fellowship and choirs;
- To issue transfer certificates;
- To ensure that the congregation carries out all Synod and Presbytery programmes and requirements.
- The minister shall receive his/her stipend from the congregation/institution where s/he operates.
- The minister shall be responsible to the Presbytery Executive through the Presbytery Moderator.

2.3.1.2 Duties of the elder

Article 18 of the RCZ Constitution (2013:19) defines the roles of the elder as follows:

- The duties of the Office of the Elder shall include the calling to lead others to Christ, helping in the management of the congregation, overseeing work in the sections, doing house visitations in the congregation, watching over the purity of doctrine, teaching and overseeing the lives of fellow office bearers, and administering church discipline over members to maintain the purity of the church.
- The Elder shall attend Congregation Council meetings; undertake works of charity and mission work and catechetical instruction.

The RCZ Constitution By-Laws and Procedures (BP 26) (RCZ Constitution 2013:69-70) further add the duties of the elders as follows:

26.1 Spiritual care:

- To provide overall leadership of the section and steer other section leaders in mobilizing and organizing the section's Christians for fellowship and mutual care.
- To take care of the spiritual lives of the Communicants, Catechumen members and Youth in the Section in accordance with the formulary of induction to this office.
- To ensure spiritual growth among the section members assigned to him or her.
- To ensure that the doctrine of the church is observed by all concerned, i.e., the Minister, Elders, Deacons, Communicants, Catechumen members and Children.
- To teach the section members about their Christian duties, enabling them to fulfil the will of our Lord Jesus Christ and engage in mission work.
- To see to it that prayer meetings are held in the section.
- To encourage members of the section to hold family prayer meetings in their homes and attend Sectional prayer meetings with their brethren at the designated prayer house.
- Strengthen and encourage Church members through house visitation, assisted by the deacon at least four times a year.
- To accompany the minister during the visitation of the section
- To update the congregation council on the developments in the section through the monthly reports.

26.2 Catechetical training and Sunday School

- To oversee and supervise the proper conducting of catechumen classes and Sunday school.
- To recommend Catechumen members to the Catechism Class Committee for confirmation or baptism in the congregation.

26.3 Governance and discipline

- To supervise, govern, and maintain proper order in the section together with the minister for the glory of the Lord of the Church.
- To attend all Congregation Council meetings.
- To resolve cases or problems in the section on behalf of the congregation.
- To refer disciplinary cases to the Congregation Council.

26.4 Worship service

To ensure and encourage members of the section to attend worship services and oversee that God's worship is conducted according to the provisions of the church's liturgical practice.

26.5 Mission and charity

- To proclaim the Gospel to all in need of the Lord's salvation.
- To encourage and mobilize members in the section to actively participate in witnessing and mission activities.
- To assist the Deacons in helping the needy, poor, widows, widowers and orphans who are vulnerable in the section.

26.7 Administration

- To issue visiting certificates to Communicant and Catechumen members visiting other Congregations.
- To receive visiting certificates of members of other Congregations of the RCZ and to receive the visitors and present them to the church.
- To ensure that the minister must first examine those coming from other Churches not approved by the RCZ about the teachings of the RCZ.
- To maintain the Section/Village and Registers of the members.

- To encourage and counsel intending couples to have their marriages officiated by the church as marriage is ordained by God.

2.3.1.3 Duties of the deacon

Article 19 of the RCZ Constitution (2013:19) defines the roles of the deacon as follows:

- The duties of the office of deacon shall include the upliftment, comfort and support of all in need, the collection and distribution of resources necessary for the church's diaconal work and the organizing and collection of gifts for the worship service.
- The deacon shall attend Congregation Council meetings, do house visitation, undertake works of charity, and engage in mission work and conduct catechetical /Sunday school instruction.

In addition to the duties specified above, the deacon shall perform the following duties under the RCZ By-Laws and Procedures (BP 27) (RCZ Constitution 2013:71):

- The initiating and extending of a meaningful diaconate to the needy;
- To spearhead in the works of charity;
- The organizing and maintaining order during the Worship Service;
- To identify the poor and needy who should be ministered to with regard to their spiritual and physical needs;
- To mobilize resources for diaconal work in the church.
- To encourage Christians to give their tithe and offering required to extend the work of the church in accordance with the Scriptures;
- To cash in the offering and tithe to the Finance Committee soon after receiving and receipting without fail.

In as much as the roles of the resident minister, the elder, and the deacon are essential in the running of the congregation, it is worth noting that Article 26(3) (RCZ Constitution 2013:24) briefly mentions the Congregation Executive Committee as follows:

> "*Each Congregation Council shall have a Congregation Executive Committee (hereinafter referred to as CEC) consisting of the Resident or Visiting Minister or Evangelist, Secretary and Vice-Secretary, Treasurer and Vice-Treasurer and two Committee members chosen from among the Elders/Deacons or deaconesses, and Chairpersons of the Fellowships. The Church Secretary (top and vice) may be an Elder or Deacon or an ordinary communicant*

member in good standing who possesses requisite qualifications. However, for Treasurer and Vice Treasurer, financial knowledge shall be a requirement unless in special cases."

2.4 The RCZ financial policy and administration

For leaders at the congregation level to competently manage the finances of the congregation for development and other important ministries, two essential documents are currently being used, namely the RCZ Constitution under By-Laws and Procedures (BP 78) (RCZ Constitution 2013:131-133) that guides on matters of finances and property, and the RCZ Financial Policy Manual (2011:8-11) that guides the collection and control of the church's finances. It is observed that there are well-written policies regarding how leadership should manage finances in the RCZ.

The researcher now moves to focus on the two documents, by indicating their contents to underscore their comprehensiveness in outlining policy and their importance in managing the finances on all levels, including congregational.

2.4.1 Financial and administration procedures

BP 78: Collection and Control of Church Finances

78.1 The finances and property of the congregation shall be vested in the Congregation Council to keep and utilize for and on behalf of the Synod as provided for in this constitution.

78.2 The church members shall bring offerings and tithes required for the administration of the Church activities as commanded by the Word of God, for example, Malachi 3:10-13.

78.3 The sources of income of the treasury of the congregation shall be:

- Offerings collected during the Worship services;
- Tithes (for example, Malachi 3:10-13);
- Thanksgiving offerings;
- Annual Harvest offerings;
- Offerings collected during various occasion
- Marriage registration fees;
- Income from investments and development activities; or
- Income from various fundraising initiatives as long as it is organized from approved biblically and ethically acceptable sources.

- Free will donations from members and other partners
- Loans and many more

78.4 The Church finances shall be used for and not limited to the following:

- The administration of church work in the congregation;
- Maintenance of Church properties;
- The payment of salaries or stipends, allowances for Ministers or Evangelist and other Church workers;
- Statutory contributions of church workers;
- Assisting those in need in the congregation;
- Synod, Presbytery and Church Institution budgets;
- Witnessing and mission work; and
- The congregation, Presbytery and Synod Councils may approve other purposes.

78.5 The Finance Committee shall establish an internal control mechanism for the church's resources, which shall be contained in the RCZ finance policy manual. 78.5 The salaries/stipend, allowances, and pensions of Church workers shall be paid by Synod directives and Zambian labour laws.

78.6 The responsibilities of the Congregation Finance Committee:

- To oversee the overall management of financial and other resources of the congregation by the RCZ Finance Policy guidelines;
- Conduct various capacity-building programmes for all treasurers within the congregation;
- To carry out an internal audit of Church finances in organs in the congregation that receives and expends Church funds;
- To ensure that proper books of accounts are kept at the congregation;
- To ensure that the congregation has an updated inventory record;
- To ensure that payments are made as and when they fall due and to keep a proper record of any outstanding amounts in the appropriate books;
- To prepare and control annual Congregation budgets;
- To prepare half-year and annual financial reports for audits and presentation to the Congregation Councils;

- To prepare and present monthly financial reports to the Executive Committee of the Congregation.
- To propose various ways of raising funds in the congregation.

78.7 The Minister, being the Chairperson of the Congregation Council, shall ensure that the RCZ financial policy guidelines implement proper financial management.

While the RCZ Financial Policy and Procedures Manual of October 2011 covers many issues relating to the management of finances at the synod, presbytery and congregation levels, it is observed that it does not filter through in practice to all spheres of the RCZ, including at Synod Headquarters level. It must be noted that what is termed the RCZ Financial Policy and Procedures is also a "mixed bag" of human resources, conditions of service, and transport policies all in one. From a non-financial specialist perspective, interpreting its contents can make it difficult to implement on a congregational level where elders and deacons (as was shown for the leadership) form the leadership structures. However, some components of the financial policy that might be regarded essential for the sake of the research can be traced in the heading.

2.5 Management, accountability and control

Good financial control is the ultimate aim of the RCZ Financial Policy and Procedures. Among the many requisites for good financial control practices are the establishment of specific internal and external control mechanisms, in order to guard RCZ institutions and congregation from possible abuses. The establishment of management, accountability, and control functions is of utmost significance in financial policies and related considerations. Below are some of the management, accountability, and control systems in the RCZ Financial Policy and Procedures Manual 2011 edition.

2.5.1 Integrity, competence, and attitude

Managers and employees must have personal integrity and are obligated to support the ethics programme in the RCZ, which includes the following four themes: integrity, transparency, excellence, and identification with RCZ.

- ***The term 'integrity' refers to a personal standard for behaviour***

  Although integrity is an issue in many situations other than the ones outlined below, the following are classic examples of integrity:

- No "kick-backs" or extra payment or in kind under the conflict of interest (accepting the gift, if the gift has the potential to influence a decision, compromises the ***integrity*** of the individual and that of the church must be avoided);
- No co-mingling of funds, where funds are transferred from one account to an account dedicated for another purpose, and
- Abiding by the law of the land, even to the disadvantage of RCZ.

The reasons for defending the need for ***integrity*** include, but are not limited to the following:

- Christian responsibility. As a Christian organisation, RCZ expects its staff to conduct themselves suitably. Integrity is a central part of such behaviour. Not only the results that church workers help bring about, but also their manner of working is critical.
- Responsibility to partners. All individuals, groups, donor agencies, and governments supporting RCZ through funding have a right to know that the church is conducting its business ethically and honestly. They have a right to know that dishonest and unethical behaviour does not compromise their supporting projects. The concept of stewardship applies in this context.
- RCZ's responsibility as a Christian organisation and its duties to its partners and members require integrity. The negative effect of dishonest behaviour on local congregations and communities demands it. Therefore, any activity or behaviour threatening or undermining the church's work must be avoided.

- ***Transparency generally means being open in decision-making***
  - Church workers and the leadership. Various groups are included in the decision-making process or at least in the consultation process. A combination of church workers, board members/councils/committees, and church/community members meet to discuss issues as they arise.
  - Timely reports present facts as truthfully as possible (no unrealistic portrayal of success or failure).
  - Clearly defined and applied policies. The various policies, especially regarding employment and employee benefits, are written out and explained to all employees. This reflects the principles and objectives governing the recruitment of qualified and

competent persons as employees and the training, compensation, and evaluation of employees.

- ***Excellence***

  RCZ expects staff to perform to the best of their ability and with excellence in their efforts. It also means that holding another job is discouraged when staff are in full-time employment by the church.

- ***Identification with RCZ***

  Staff members or church workers are viewed as representatives of RCZ. If RCZ staff are unsure about making an ethical choice, open consultation with other colleagues is often the most advantageous path. The following outlined questions are helpful as a guide to judging ethical behaviour if answered honestly:

  - What is my motivation for making this decision?
  - Am I thinking of my own best interests or those of the church?
  - Can I defend my course of action to the supervisory body of my work?
  - Would I perform the act if I were sure I would be "discovered", *i.e.*, the decision/action becomes public knowledge?

2.5.2 Compliance with the law

- All office and project operations, obligations, and costs must comply with applicable laws and regulations. Particular attention must be paid to such areas as registration, tax code, customs regulations, regulations describing relations with local government and communities (country/community agreement), grant and donor general and specific regulations.
- Certain employees from the finance department must be assigned to identify, select, and track changes in laws and regulations influencing RCZ's operations; analyse these influences and submit results to the church leadership (Synod, Presbytery, Congregation, Boards, and so forth), and recommend changes on specific aspects of RCZ operations to bring them in compliance with existing laws and regulations.

2.5.3 Segregation and specific assignment of duties

- The various church councils must meet regularly and keep written minutes of their decisions. They must set levels of authority to make decisions and ensure that appropriate authority, responsibility, and accountabilities are defined and delegated, in order to accomplish the church's mission. An appropriate organisational structure must be established to effectively carry out programme responsibilities, where, to the extent possible, controls and related decision-making authority must be in the hands of line supervisors and staff.

- Each employee must have a job description detailing his/her work and responsibilities and whom they must report to. Supervisors must exercise appropriate oversight to ensure that individuals do not exceed or abuse their assigned authorities.
- Key duties and responsibilities in authorising, processing, recording, and reviewing official transactions must be distributed among individuals, ensuring that no one has complete control of an activity from beginning to end, which would make it easier to detect an error or difficult to hide a fraudulent act. The use of one person to perform the functions of receipting, paying, custody, recording, banking, and bank reconciliation must be avoided. Duties and responsibilities such as authorising, approving, and recording auditing transactions; issuing and receiving assets; making payments, and reviewing or auditing transactions must be assigned systematically to a number of individuals to ensure effective checks and balances.

2.5.4 Control of transactions

- All transactions must be executed in compliance with current contracts/grant agreement; RCZ policies; donor requirements, and applicable laws and regulations, including those that could have a direct and material effect on the financial statements and identified by the church, donor/local government as being significant for which compliance can be objectively measured and evaluated.
- Transactions must be promptly recorded, correctly classified, and accounted for to prepare timely accounts, reliable financial and other reports, and maintain accountability over assets. Documentation of a transaction or event must include the entire process or life cycle of the transaction or event, including the initiation or authorisation of the transaction or event; all aspects of the transaction while in process, and the final classification in the summary records. This documentation must always be clear and readily available for examination.
- Transactions and other significant events must be authorised and executed only by persons acting within the scope of their authority. All authorisations must be clearly communicated to

employees and include the specific conditions and terms under which authorisations are to be made.

2.5.5 Use of resources

- All human and material resources, including funds, must be used in a way that is consistent with the church's mission, goals, and objectives. This includes, but is not limited to the use of human resources identified in "Segregation and specific assignment of duties".
- Assets must only be used consistent with the purpose for which they were procured and must be safeguarded against waste, loss, unauthorised use, mismanagement, and misappropriation. Rules regarding the use of assets must be written down and understood by all staff and church members using the assets.
- Access to resources and records must be limited to authorised individuals, as determined by the appropriate church council. Restrictions on access to resources must depend on the vulnerability of the resource and the perceived risk of loss, both of which must be periodically assessed.
- The management must be responsible for maintaining accountability for the custody and use of resources and assign qualified individuals for that purpose. A periodic comparison must be made between the resources and the recorded accountability of the resources, in order to reduce the risk of unauthorised use of loss and to protect against waste and wrongful acts. The vulnerability and value of the resources must determine the frequency of this comparison.

2.5.6. Use and provision of information

- Good decision-making usually results from an informed decision. Appropriate procedures must be established to ensure that reliable and timely information is obtained, maintained, reported, and used for decision-making. Data that support reported performance measures must be appropriately recorded and accounted for to permit the preparation of reliable and complete performance information.
- Regular and extensive information dissemination must occur, and effective communication within and between offices must be encouraged. Certain information (personal employee data, bank run's schedule) must be kept confidential, with access limited to authorised individuals.

- Backup copies of important information (budgets, reports, agreements, and memoranda) must be stored strategically. Regular backup of computer files must be performed at least monthly. All essential documents and backup copies must be stored in a secure place.

The RCZ Financial Policy and Procedures is without doubt a good document. However, it might simply be a document and not part of the church methodology and ethics. A document needs to be implemented and lived. Poor leadership, financial mismanagement, abuse of power and authority, as well as disregard for or non-adherence to laid down standard procedures are usually some of the key reasons why leaders in different spheres of life, including the church, can blatantly choose not to be guided by an approved document.

2.6 An overview of Copperbelt province's socio-economic status

As mentioned earlier, the research focused on a sample of congregations, namely RCZ Masala Congregation in Ndola district; RCZ Chimwemwe Congregation in Kitwe district; RCZ Ndola Centre Congregation in Ndola district, and RCZ Chililabombwe Congregation in Chililabombwe district, all located in the Copperbelt province of Zambia.

Zambia's economy is heavily reliant on copper exports. Mining activities have affected the disposable income levels of many, including the resilient congregants of the sampled congregations. This research segment delves into the socio-economic implications of the mines on the people in the mining towns after their privatisation, showcasing their resilience in the face of these challenges.

2.6.1 Zambia's mining history

Many scholars and experts (Elizabeth C. Parsons, Alastair Fraser, and John Lungu) on mining in Zambia have agreed on a comprehensive historical timeline that can be divided into three distinct eras: the pre-colonial and colonial era, the Kaunda, Independence, and Nationalisation era, and the privatisation era. This research follows this outline to describe the context of the sampled congregations.

2.6.1.1 The pre-colonial and colonial era

Archaeologists and linguists have uncovered compelling evidence that the Bantu-speaking peoples inhabited what we now know as Zambia since the Stone Age. At present, Zambia hosts seventythree tribes, with the Lamba traditionally associated with the Copperbelt. Mining, a practice that predates the arrival of White settlers, was initially of a traditional and subsistence nature, limited to surface outcrop deposits. The natives of Zambia would melt and mould the copper into ingots, which served as a medium of exchange for other metal products such as hand tools and weapons, adding to the historical significance of the Copperbelt region.

Although on a small scale, the natives' mining activities were spread widely across the Copperbelt region and other places. Most of the deposits discovered by the settlers were found with the assistance of local scouts, who knew the whereabouts of the copper minerals. The Chibuluma mine deposits are the only ones in Zambia known to have been discovered without information passed on from the local people. (http://www.scielo.org.za/scielo.php?script=sci_isoref&pid=S2225-62532016000600003&lng=en&tlng=en).

The presence of copper in Zambia led to the region being put under British indirect rule in 1889 (About.com. 2015) after the partition of Africa. The years following 1889 saw extensive exploration activities in the region by Western companies and individuals. Exploration activities led to the first commercial copper being produced at Kansanshi, Solwezi, in 1908 (Roan Consolidated Copper Mines in 1978). Later, prospectors obtained concessions from the British South African Company (BSAC), which had obtained mining rights in the area from King Lewanika of the Lozi in 1900. As more copper deposits were found, Zambia was put under direct British rule as a protectorate under the Colonial Office in 1924.

In their book entitled *For whom the windfalls: Winners and losers in the privatization of Zambia's copper mines*, Fraser and Lungu (2008:7) point out that one of the world's largest sources of copper ore is found on the border between Zambia and the Democratic Republic of Congo, in a region known as the Copperbelt. Since the first commercial mine was opened at Roan Antelope (now Luanshya) in 1928, copper mining has dominated Zambia's economy. Under British colonial rule, Northern Rhodesia (now Zambia) was understood by the authorities as being a source of mineral wealth to support more significant industrial, social, educational, and governmental infrastructure in Southern Rhodesia (now Zimbabwe). Two private companies owned and managed the mines, namely the Roan Selection Trust and the Anglo-American Corporation.

Parsons (2010:53) states that two points about the colonial history of the mines are worth considering in contemporary development thinking. One concerns the *nature* of Western entities involved with Africa and the other concerns *expectations.*

Regarding the first point, Parsons stresses that modern-day development initiatives are often publicly discussed in the context of nation-states, with development agreements being drawn up as if among equally sovereign countries. However, the BSAC was a private company managing a place Westerners called “Northern Rhodesia” and, as such, invested comparatively lightly in the kind of infrastructure projects typically assumed as helping constitute independent nation-states. These projects included roads, bridges, water and power delivery systems, social service institutions, standing armies, treasuries, and so forth. Generally, the Christian missionaries took care of schools and hospitals, since the company officials needed to view these as their responsibility. Further, the BSAC’s objectives were as profit-oriented then as in any comparable private enterprise nowadays.

Secondly, the crucial external expectations. At the same time, the company made profits as a private entity; more was expected from the public from the profits being made. Many local people felt that they needed to benefit more from the mining company’s proceeds. While many Africans found salaried jobs in the mines, the British colonial government taxed them heavily. This led to the formation of Mine Unions, which strongly opposed the inhumane treatment of mineworkers in the 1950s.

2.5.1.2 The Kaunda, Independence and Nationalisation era

According to Fraser and Lungu (2007:7-8), when Zambia won its political independence in 1964, the first President, Kenneth Kaunda, and his United National Independence Party (UNIP) set up great hopes for development. Central to these hopes was the rapid growth of the copper industry, driven by favourable world prices through the late 1960s and early 1970s. According to Fraser and Lungu, mining had transformed the Copperbelt from an area of bush to a dynamic urban and industrial region, and with independence and the growth of the sector, Zambia was viewed as the model for a continent moving rapidly towards political and economic independence, industrialisation and an end to poverty.

In 1969, Zambia was classified as a middle-income country, with one of the highest GDPs in Africa, three times that of Kenya, twice that of Egypt, and higher than Brazil, Malaysia, Turkey, and South Korea. By 1973, Zambia had an urban population of 1 million out of 4 million. Seven hundred and fifty thousand were in waged employment. In 1968, President Kenneth Kaunda raised concerns that, since independence, the two companies that owned the mines had put in hardly any new money. The companies claimed that the royalty system, which taxed them, dissuaded investment. In 1969, the government responded, by announcing the nationalisation of the mines.

The constitution was amended through a referendum. All rights of ownership of minerals and exclusive prospecting and mining licenses reverted to the state. The mining companies were forced to give 51% of shares in all existing mines to the state. The two nationalised companies were combined in 1982 to form Zambia Consolidated Copper Mines (ZCCM). Kaunda's philosophy of "Zambian humanism" focused on developing the potential of the indigenous population. The aim of a series of ambitious five-year National Development Plans aimed to direct the profits of newly nationalised copper mines towards building hospitals, schools, and universities and providing subsidies to state-owned manufacturing companies and consumers.

The colonial authorities had hardly attempted to develop educational and health infrastructures. At independence, less than 0.5% of the Zambian population was estimated to have complete primary education. The country had only 107 graduates. Since independence, and when international copper prices were reasonable, mining contributed over 50% of the country's foreign exchange and two-thirds of the central government's revenue.

Sikamo, Mwanza and Mweemba (2016) add that, by 1964, Zambia was a major player in the copper industry, contributing over 12% of global output. The economy grew to an extent where, in 1969, the nation was classified as a middle-income country and had one of the highest gross domestic products (GDPs) in Africa, higher than Ghana, Kenya, and South Korea, whose per capita income in 1965 was US$106 compared with Zambia's US$294. The mining sector continued providing direct and indirect employment, such that, by 1972, 62,000 people were directly employed by the mines. Economic growth also led other economic sectors such as transport, construction, manufacturing, and trading to grow. The national GDP growth was above 5% between 1964 and 1970.

Fraser and Lungu further note that the nationalised mines played an economic and social role among the people of the Copperbelt province. The mines also directly contributed to making the Copperbelt the most developed area of Zambia. As early as 1929, private mining companies had become responsible for providing sanitary and orderly compounds to house employees (although European quarters had added facilities such as electric light and water). The mine management also supplied food rations for their employees, providing maize meal, millet, rice, beans, meat, fresh vegetables, peanuts, and salt every week. Hospitals with competent medical personnel were provided in all mining settlements. The companies also provided recreation clubs for employees, which included many sporting and entertainment activities. ZCCM reflected the state's developmental philosophy and supplied broader amenities than those offered during the colonial period, including free education for miners' children alongside subsidised housing and food, electricity, water, and transport. ZCCM operated "a cradle-to-grave" welfare policy, even subsidising burial arrangements for the dead (Fraser & Lungu 2007:8).

This model of running the mines ultimately reduced their profitability and production, leading to the general economic crisis in Zambia and prompting the call to privatise the mines and many other government-run parastatals.

Parsons (2010:70) indicates that, during the economic crisis and when strapped for cash, the Zambian government began negotiating the first Structural Adjustment Program (SAP) with the World Bank, the International Monetary Fund (IMF), and other outside consultants. Technical experts examined all aspects of the mines' operations, wrote numerous reports, and made recommendations, which included the abolition of certain import restrictions, liberalisation of interest rates, restrictions on government expenditures, and the further removal of price controls.

In 1987, the government attempted to regain control of the country's economic policies by abandoning the World Bank SAPs, which led to more problems. Within two years, living conditions worsened, and the government was forced to return to the World Bank's reintroduction of the SAPs. The Copperbelt was affected the most, with food riots on the rise, which later spread to Lusaka.

From a slightly different perspective, Fraser and Lungu (2007:9) point out that, in the 1980s, the World Bank and the IMF started to use the leverage that came with Zambia's massive debts to them and its inability to fund government revenues from mining income, to push the country to adopt economic liberalisation policies. Zambia accepted its first conditioned loan from the IMF in 1973/1974 and entered its first World Bank Structural Adjustment Programme in 1983. From then on, the IMF have tightly policed Zambia's economic policies. Zambia learned the hard way not to try and resist.

In July 1987, facing protests against the austerity measures in its adjustment programme, the government rejected its loan conditions. It instituted a 'New Economic Recovery Programme' that limited debt-service payments to 10% of net export earnings. By September, Zambia's refusal to pay at the IMF's preferred rate resulted in almost all of Zambia's donors deciding collectively to starve the country of assistance. Arrears to the IMF continued to stack up, and no new money arrived. Within eighteen months, the donors had made their point: the price of future support would comply with donor priorities. The government decided that it had little choice but to accept, re-engaging the Bank and Fund, devaluing the currency, decontrolling prices, and cutting food subsidies.

2.5.1.3 The Chiluba and Re-Privatization era

In 1991, Dr Kaunda's ruling party lost the elections and ushered in a new era with the inauguration of Fredrick Chiluba as president of the Republic of Zambia. During his campaign, Chiluba blamed Kaunda and the United National Independence Party (UNIP) principally for the economy's state, and the people concurred with his assessment.

Under Chiluba, the promise of a widely and materially prosperous society appeared at least plausible again, as it had been in the days of independence. Chiluba started by selling miners the houses they occupied and declared Zambian a Christian Nation, which helped bolster his presidency. The early days of Chiluba's presidency were viewed as being fairly hopeful. Coinciding with Zambia's change in government, the World Bank and the IMF restored normal relations, which led to revived economic fortunes, at least for a short while (Parsons 2010:72).

The MMD owed its original momentum to trade union-led resistance to structural adjustment. However, by the time of the elections, the unions had made a wide range of alliances within the business community, human rights groups, and civil society, and the MMD ran on a manifesto that promised to liberalise the economy and secure a new democratic political dispensation. The

Mineworkers Union endorsed privatisation partly because trade unionists had suffered as badly as anyone else from the decline of nationalised companies and saw the need for new investment. They also wanted to support the MMD and saw dismantling the state-owned industries as a way of challenging UNIP's previous power base. Finally, both the unions and the MMD believed that the only way to get the country's shattered economy back on track was to win the trust of international banks and investors. The only way to do that was to accept the donors' demands.

The donors hoped that an energetic reforming government could lead Africa's first popular privatisation process. They aimed to support Zambia to become a 'success story' by 'buying' the MMD an extended the political honeymoon with aid designed to cushion the social (and political) impact as they pushed through a massive economic shock therapy programme. Aid money poured in over the first few years, with the effect that the national budget became more than 40% donor-dependent.

A vast range of economic conditions were attached to the loans contracted as part of Zambia's aid boom. Many of these were related to the privatisation programme that started in 1992 and was designed to sell more than 280 parastatal companies. By June 1996, 137 had been sold, in a process that the World Bank would recommend as a model for other countries because of its speed and thoroughness and that others would condemn for the 'looting' (Fraser & Lungu 2007:9-11).

On 11 October 2007, in an article entitled *State has privatized 266 out of 288 firms*, a *Times of Zambia* newspaper business reporter reported that the Zambian government had so far privatised 266 companies out of the 288 that were scheduled for privatisation through the Zambia Development Agency (ZDA). According to the newsletter of September 2007, the focus of the ZDA for the next five years would be to monitor the progress of the privatised companies and to complete the privatisation of the remaining companies.

On 15 December 2021, in an article by Steven Zande *New mining policy to sanitize sector*, the *Times of Zambia* reported that the Mines and Mineral Development Minister, Mr Paul Kabuswe, stated that the Zambian government had crafted a new mining policy to improve Zambia's mining and increase citizen benefit from the mineral wealth. Mr Kabuswe averred that the sector-wide policy would bring sanity to the mining sector, boost production, and enhance citizen participation, with more social benefits trickling down to the local communities.

On 14 December 2018, the *Times of Zambia* news article headlined *Repositioning Copperbelt for Vision 2030* claimed that the Copperbelt is viewed as a strategic region among the ten provinces of Zambia, as it was the major contributor to the national GDP, accounting for 28.9% mainly from the mining sector. Copperbelt Province Permanent Secretary, Mr Bright Nundwe, was quoted to have repeatedly said that "*Copperbelt province is too rich to continue suffering because it sits on a solid base endowed with natural resources to stir other sectors that ultimately can transform the regional economy*."

On 3 November 2016, the *Times of Zambia* had a news article entitled *Mining still key in development—Veep*. The then Vice President, Ms Inonge Wina, stated that "*[t]he mining sector remains key as the government looks at how revenue from agro-processing, tourism, health, and education could spur development … In the recent past, Zambia had enjoyed economic growth averaging 7%, primarily driven by the vast capital-intensive investment in the mining sector*."

However, it is observed that this did not translate into reduced poverty on a grassroots level for the majority of the province's inhabitants. The researcher opines that the drive to privatise the mining sector, did not reap all the benefits it promised for the people of the province. This research now explains why.

2.6.2 The impact of privatisation on the mineworkers and the Copperbelt communities

What was envisaged during the privatisation era has yielded hardly any desired results. Nowadays, the severe consequences of privatisation are evident in the sampled RCZ congregations. Fraser and Lungu (2007:21-32) extensively spell out the following impacts of the privatisation of the mines on the mineworkers and the Copperbelt communities.

Mass redundancies

The most significant impact of privatisation on the Copperbelt is the mass unemployment it generated. The historic peak of employment was in 1976, when 62,222 people worked in the mines. Although the industry declined over the ensuing fifteen years, employment stayed at similar levels, and in 1991 stood at 56,582 (56). From this moment, the government declared the workforce bloated and implemented a significant retrenchment programme to prepare the mines for privatisation.

Employment levels had fallen to 31,000 by selling the first mine in 1997 (57). However, after privatisation, the workforce was cut by another third almost immediately, and total employment dropped to 19,145 in 2001 (58). According to the Chamber of Mines, the number of people in direct employment by the mining houses has since increased slightly, to 19,900 in 2004. The effect was that the large number of people earning an income was now reduced. As these income earners supported extended families, as is the custom in African culture, this impacted on a large number of people in the province.

Unpaid pensions

Many mineworkers who had worked for the mines for years never had their pensions paid, with many of them reduced to being destitute and families immediately thrown into abject poverty. Communities inherited high numbers of dependent elderly people who are left without the means to support themselves.

Casualisation and poverty wages

No Zambian miner on the Copperbelt can proudly say that he is well-paid and permanently employed. The culture changed in the employment sector from permanent employment to casual or fixed based contract employment. The effect was that the mining sector determined workers' compensation, causing a near enslavement of people to meagre wages.

Social impacts of privatisation

As of 2007, 15% of Zambia's 10.9 million people lived on the Copperbelt. Of these, 79% lived in urban areas. The region is the most urbanised and industrialised part in the country, with the highest share of its population in formal employment. As in other African countries, the urban region has suffered under structural adjustment, a policy specifically designed to weaken the power and interests of urban groups, such as civil servants and industrial workers that were thought to be unduly favoured by rural agricultural producers. Towns such as Ndola are now widely described as 'ghost towns', not only because of the loss of the mining industry but also because of the collapse of construction and engineering firms and the downsizing of civil service and financial jobs previously based in a town designed to service the country's industrial heartland (Fraser & Lungu 2007:31).

The collapse of formal employment in the region is severe for two reasons. First, most of the families in Zambia depend on one cash income – typically the father. If that individual dies or is laid off by his employer, the family structure changes completely. Secondly, in rural areas, the impact of having lower shares of the population in waged formal employment is softened by the more self-sufficient nature of families and communities that grow their own food. In the Copperbelt, the relationship between urban and rural areas and between formal and informal employment was complex and involved. The unemployed people could no longer buy what the rural people brought from their farms, thus reducing the business of the rural peasant Copperbelt farmer.

2.7 Conclusion

In an article entitled "Congregational analysis: A theological and ministerial approach", Nel (2009:1) emphasises that practical theology must analyse a congregation or congregations from many perspectives, as it helps obtain the bigger picture of, say, a denomination or 'the church' in a region or country.

In another article entitled "Congregational analysis revisited: Empirical approaches", Nel states that the empirical approach in congregational research needs to identify three changes (cultural, economic, and social/structural) that might occur in a particular community. According to Nel (2009:3), the changing economic realities can be distressing to a community but they can also provide an opportunity for positive change and assessment.

Thus, from the contextual analysis of the context, the selected RCZ congregations find themselves in a situation where the vast majority of the members of the congregation are unemployed or poverty-stricken. Despite working for many years in the mining sector, the reality of privatisation has left them impoverished. While Ndola was, in the past, regarded as the industrial hub of Zambia, the closure of parastatals in the 1990s has left the city with no real employment opportunities for the youth, thus rendering RCZ Masala Congregation and RCZ Ndola Congregation with a few economically stable congregants. This reality causes the desire of flourishing congregations on the Copperbelt an uphill battle on a slippery slope that will require well-formulated strategies that have the capability to ignite hope in the face of hopelessness.

While hopelessness might be the ultimate reaction in the face of such daunting and discouraging truth, the researcher believes that it is the role of those in leadership positions to help create an atmosphere where people can be helped to become financially stable. This will have a trickle-down effect on the congregation.

The contextual analysis indicates that a contributing factor in the relationship between leadership and finances is the reality of the economic situation of the congregants in the Copperbelt, where unemployment remains the real problem. As much as leaders of the congregations would like to encourage people to give towards ministry obligations, the reality is that poverty levels are limiting their contributions. Another factor is that, due to lack of resources and skills development in the area, the elected leadership (pastors, evangelists, elders or deacons) probably never developed the skills needed to interpret and implement the financial policies of the RCZ. This will be explored further in the empirical part (Chapter Four) of the research.

The next chapter of the research presents a theoretical framework to understand church leadership and finances. This will help forge a more focused understanding of the inseparable correlation between leadership and finances.

CHAPTER THREE

DIFFERENT TRAITS OF LEADERSHIP

3.0 Introduction

This chapter focuses on defining leadership, understanding the different leadership theories, uncovering the different leadership styles, and reflecting on the discourse on Christian leadership at present. The chapter also pays special attention to exploring congregational finances in African congregations before mapping the place of practical theology in ecclesiology.

3.1 Exploring the different traits of leadership definition

From the onset, it must be realised that leadership as a field of study has been explored from so many different angles. This entails that there are many definitions of leadership and that the definitions sometimes have a bias depending on the author's perspective of the definition. In striving to give a balanced definition of leadership, several definitions are explored, and particular attention is paid to some critical common aspects that ultimately define leadership. Some of the traits of leadership definitions include transactional leadership, servant leadership, autocratic leadership, and visionary leadership.

Jacobsen (2009:2) points out that leadership is a prominent cultural theme and that many leadership theories have tried to isolate the characteristics of great leaders; much focus seems to be placed on leaders and not enough on leadership. He further asserts that an attempt was made to push the agenda of theories that leadership itself, one such theory was the great person theory that paid much attention on leadership traits, personal charisma, intellect, and the need for power. He further claims that researchers have tried to locate leadership in the person of the leaders. However, no leader theory has won the day.

While Jacobsen seems to spend so much time and energy debating and finding the pros and cons of the different leadership theories, he seems to settle for a more recent theory that emphasises the relational nature of leadership, in which there is a dyadic link between the leader and the follower, or to use the metaphor of mountain climbing, leaders and followers are tied together. This thought is the most dominant definition of leadership as its advantages shift the focus from the leader to the relationship. Leadership can thus be defined as a relationship of influence (Jacobsen 2009:3).

The next aspect is found in the work of Jorgensen (2012:7) who also states that there are many definitions of leadership and that, frequently, a definition reflects a specific theory of leadership. He lists some of the definitions as follows:

- Leadership is the use of intrigues and manipulations without morals if it serves a purpose (Machiavelli's book *On the prince*, written as a 'script' for the powerful men in society and the church in the fifteenth century).
- The task of a leader is to be a steward of God's property with diligence and care (The reformer John Calvin in the sixteenth century).
- People are born leaders (nineteenth century).
- In the twentieth century, more emphasis was placed on abilities and behaviour. Leadership is the person's behaviour when s/he directs the actions of a group towards a common goal.
- The structure is essential for others. Leadership creates and maintains structure around expectations and interchange among human beings.
- In the most contemporary definitions, Jorgensen stresses that we find concepts of influence and group/followers. Leadership is to influence people to strive voluntarily for common goals. "Leadership is the influence process whereby the leader exerts intentional influence over followers" (Yukl 2006:102). Leadership occurs anytime we attempt to influence the behaviour of an individual or group, regardless of the reason (https://core.ac.uk/download/196545200.pdf.).
- As Jorgensen puts it, other definitions focus on vision, resources, values, and attitudes. Leadership is to create visions and goals to use and direct resources and to build and cultivate values and attitudes. The values and attitudes become the culture of the organisation or enterprise. According to Jorgensen, "leadership is the art of making others want to do something that you want them to do" (2012:16). This definition emphasises the importance of inspiring and motivating others to work towards a common goal, rather than simply giving orders or exercising authority. According to Jorgensen, effective leadership is about creating a shared vision, building trust, and empowering others to take action. His definition highlights the role of leadership as a facilitator and enabler, rather than a dictator or controller.

Clinton (2012:201) defines leadership as a dynamic process over an extended period of time in various situations in which a leader, using leadership resources and specific leadership behaviour, influences the thoughts and activities of followers toward the accomplishment of aims usually mutually beneficial for leaders and followers and the macro context of which they are a part.

In underscoring her perspective on leadership, Ammerman (1998:170) also agrees that there are numerous definitions. She asserts that some try to specify traits or characteristics of good leaders, while others focus on leaders' various roles or differing leadership styles. She adds that others consider leadership in terms of situational dynamics, based on the belief that what a particular leader does is contingent upon the situation's dynamics. Still, others try to synthesise these various perspectives. However, with her bias toward congregational studies, Ammerman agrees with those who view leadership not as a set of traits that a good leader must have, but as an activity that various people can exercise within a congregation or organisation.

Venter and Hermans (2020:4) state that leadership is a process to create change. Leaders may create change by playing a central role in the actual change process or by creating an environment where others are empowered to act. Leadership develops over time. It is through practice, reflection, following role models, feedback, and theory that we learn leadership.

As this section considers leadership and organisation performance, it must be noted that, in recent years, there has been an explosive increase in research and the understanding of organisational dynamics. Leadership has, unfortunately, been identified as one of the most important factors affecting organisational performance. For a manager, leadership means focusing on the activity whereby the goals and objectives of the organisation are accomplished. As the leader significantly influences the attitudes, behaviour, and performance of colleagues and subordinates, leadership has been the main focus of attention and study of behavioural scientists. It is essential to differentiate between leadership and management. Leadership is a broader concept than management. Leadership involves working with and through people, in order to achieve results that are not necessarily institutional or organisational goals (D'Souza 2003:23).

Leadership concerns itself with accomplishing group needs and goals regardless of size. D'Souza (2003:57) stresses that leadership, both a science and an art, involves interrelating with people. The science of leadership develops valid concepts, principles, and processes to guide the day-to-day practices of leaders, in order to bring about a more predictable result. While these principles and processes do not guarantee specific solutions to the organisation's problems, they provide a logical and analytical approach to planning, decision-making, and problem-solving. By following these principles and processes, leaders responsible for problem-solving find greater assurance. The art of leadership, the other side of the coin, emphasises leadership skills such as how leaders work with others and apply their knowledge and experience to achieve the desired results.

So far, a varied sample of leadership definitions has been explored. These different definitions have been the foundation on which the research was built through the identification of an ideal leadership model that could fit in a congregation set-up.

3.2 Key leadership theories and styles

It must be understood that leadership has been studied from both secular and church perspectives. However, some essential aspects should always be present to ensure a clear understanding. Thus, leadership theories and styles must be clearly distinguished to establish that understanding.

3.2.1 Major leadership theories

Alajmi (2022:194-199) and many other leadership scholars stress that there are three major leadership theories, namely the trait theory, situational leadership theories, and contingency theories.

3.2.1.1 Trait theory

The trait theory is one of the most basic and oldest leadership theories. It believes that leaders should have specific characteristics of "the great man" and that leaders were born and not made. A leader should possess three characteristics, namely physical features, ability characteristics, and personality traits. Physical features include appropriate height, appearance, physique and age. Ability characteristics should include knowledge, fluency in speech, and intelligence. A leader should have personality traits such as dominance, introversion or extroversion, emotional control, and expressiveness (Den Hartog & Koopman 2005:845). The theory has evolved through the continuous study and effort of various researchers and places intelligence, self-confidence, sociability, integrity, and determination as some of the traits a leader ought to possess.

Sethuraman and Suresh (2014:165) add that the trait theory approach was also one of the early leadership theories. This approach focuses on essential traits such as physical and personal characteristics and competencies that a leader should possess. It is based on the assumption that essential traits, which are consistent in different situations, are the reason for the leaders' behaviour. Similar to the 'great man' theory, leaders have innate characteristics that remain consistent for a long time (https://core.ac.uk/download/199937608.pdf.).

3.2.1.2 Situational leadership theory

Alajmi (2022: 194-199) points out that the situational theory emphasises that leaders choose the best leadership style based on the situation and the group to be influenced. According to Alajmi Hershey and Blanchard formulated this theory, as they examined the relationships between task behaviour, the level of maturity of the subordinates, and relationship behaviour. A leader clearly defines work roles and responsibilities through task behaviour to ensure task clarity to members or followers. On the other hand, relationship behaviour is the development of personal relationships and emotional and psychological contracts between the leader and the followers. The level of maturity of the subordinates shapes the first two dimensions. This dimension includes three criteria, namely the level of motivation exuded by the followers, their willingness to perform responsibilities, as well as their experience and educational level as developed by Deckard.

According to this theory, the leader modifies his/her style as the followers grow in knowledge, abilities, and skills. The leader directs, supports, and assigns responsibilities until the followers can do more responsibilities. Hershey and Blanchard identify that, when the level of maturity of the follower is low, the leadership style should be high task and low relationship. This means that the leader tells the follower what to do, approaching the task with a focus on the relationship.

As the follower masters the task, the leader no longer tells him/her what to do. Instead, s/he is told about the importance of his/her task in the group. The focus shifts to a high-relationship, low-task style as the follower's maturity level increases. Once the follower masters the task and the level of maturity is very high, the style becomes low task, low relationship. By this time, the leader is ready to delegate specific tasks to the follower and allows the follower to use his/her way of doing the task (Alajmi 2022:196).

3.2.1.3 Contingency theory

The contingency theory focuses on factors connected to the environment, which might determine the leadership style that would be most appropriate for a particular situation. Various factors include the leadership style, followers, and the situation (Sethuraman & Suresh 2014:166). In

1967, Fiedler proposed the contingency theory which states that the efficiency of the group's performance depends on the leader's style of interacting with his/her followers and his/her degree of control and influence over the circumstances. Fiedler observed that people have dominant leadership characteristics that are generally inflexible. He believed that leaders would improve their effectiveness if they were put in situations that align with their orientation, whether task orientation or human relations orientation.

The theory was based on the least preferred co-worker scale (LPC), which examines leadership style and situational favourableness. The leadership style is either task- or human relations-oriented. Situational favourableness is based on three contingency dimensions related to leadership effectiveness. First, the leader-member relation refers to the degree of trust, respect, and certainty between the subordinate and the leader, rated excellent or poor. Secondly, the position of power is the degree of influence and control a leader has over organisational tasks, rated solid or weak. Thirdly, the task structure refers to the extent of clarity of assignments through the implementation of formalisation and policy, rated high or low. Interpretations may show that the leadership style determines situational favourableness through the effectiveness of the style based on the group's performances. Let us assume that the leader is mainly trusted and accepted by the subordinates. In this instance, if the tasks are given and understood by subordinates through formalising and directing, and if the superior management highly recognises the leader's power, the summary of all these results means that the situation is very favourable.

On the other hand, the situation is very unfavourable if the leader is not trusted and accepted by his/her subordinates, if s/he gives unclear tasks to individuals due to lack of formalisation and policy, and if the superior does not recognise and support the leader's power. Let us assume that the results show either negative or positive uniformity. In that case, if the result is either very favourable or unfavourable, the leader with a task-oriented style will be most effective in dealing with the group.

However, the effective leadership style is human relations-oriented if the results are mixed, favourable, or unfavourable. Leaders can either find positions that fit their leadership style, modify their situation to fit their leadership style, or change their behaviour to fit within the situation.

Nevertheless, according to Fiedler's contingency theory, changing the situation to fit the leader's style is more manageable. Because of this, the organisation should not choose a leader to fit the situation because using a leader's style is not likely to change (Alajmi 2022:197).

Jorgensen (2012:14) points out that the many leadership theories developed by leadership research experts over the years fall within the following parameters:

- Some personality traits may naturally lead people into leadership roles. This falls under the *Trait Theory.*
- A crisis or important event may cause a person to rise to the occasion, which brings out extraordinary leadership qualities in an ordinary person. This is regarded as the *Great Events Theory.*
- People can choose to become leaders and can learn leadership skills. This has to do with abilities, qualifications, and style.
- Both leader and follower relate to one another in some exchange system, and with behaviour that depends on the situation, this is called situational leadership. When the focus is on exchanges between leaders and followers, it is said to be *transactional leadership*.
- The leader engages with others and creates a connection that raises motivation and morality in both the leader and the follower. This may be called *transformational leadership.*

The next section examines details of the different leadership styles. It is essential, however, to try to understand how some other leadership theories have evolved over the years. According to Jorgensen (2012:15), theories about leadership in the Western world in the twentieth century can be divided into four epochs.

- ***Theories on the Great Men (1841-1904)***

  History is primarily the story of great men. They have created history; they are born to be leaders, or destiny makes them leaders. We may come to know what leadership is all about by studying such great people. Examples include Napoleon, Haile Selassie, Chu Chill, Gandhi, Lincoln, Kennedy, and Mao Tse Tung. However, this theory cannot be used for selecting or equipping leaders, as it only mentions something about how some leaders emerge. Nevertheless, we may learn much about leadership from studying leaders' life stories or biographies.
- ***Theories on abilities or qualifications (1904-1948)***

During this epoch, it was believed that, if a leader has specific abilities that make him/her different from others, it should be possible to identify these leadership abilities that will make him/her efficient and effective. Initially, three critical abilities were the focus:

- Physical: Height, appearance, and energy.
- Personality: Self-image, dominance, and emotional ability.
- Qualifications: Intelligence, ability to speak, originality, and common sense.

As more studies were conducted on the theory of abilities, it was clear that leader selection based on abilities could not function well in different situations. Instead, it was generally assumed that there was a connection between abilities, situations, and colleagues. While some have regarded the theory in this era to be somewhat outdated, other leadership theorists such as Warren Bennis still use it and have provided an overview of what ninety outstanding leaders had in common:

- The ability to communicate a sense of success, aim, or direction that attracts colleagues.
- The ability to create and communicate meaning with clarity and understanding.
- The ability to attract confidence and persistence so that people may count on the leader.
- The ability to know oneself and use one's abilities within the limits of one's strengths and weaknesses (Hersey & Blanchard 1996:102).

Other leadership theorists have made opposite abilities that can make leaders not to succeed. These include being insensitive to others, cold, arrogant, break of confidence, overambitious, over-managing (not capable of delegating or building up teamwork), unable to put together the right staff, unable to think strategically, unable to adjust to the different leadership styles, and too dependent on advisers.

- ***Theories on behaviour (1948-1967)***

These focus on leadership as an activity. Hundreds of patterns for leadership behaviour have been collected and studied. Many patterns were reduced to two separate behaviours, namely consideration and initiating structure. Consideration finds expression in behaviour that communicates friendship, confidence, respect, warmth, contact between leader and colleague, support, and open communication. Initiating structure is noted in behaviour that directs, clarifies roles, makes rules for communication and work, solves problem, criticizes poor performance, plans, and coordinates (Jorgensen 2012:17).

Jorgensen asserts that the consideration behaviour in the relationship between the leader and colleagues is concern for other people. At the same time, the initiating structure emphasises the tasks the leader assigns to colleagues. It is argued that behaviour can produce the highest effectiveness.

Transactional and transformational theories (1990s-2000s)

It was recognised for the first time that focusing on one aspect of the dimension of leadership cannot address the complexity of the phenomenon. In a world that has become more complex and challenging, a need emerged for leadership theories that support circumstances of rapid change, disruptive technological innovation, and increasing globalisation. This led to the new leadership era, moving away from the above-mentioned traditional theories of leadership, which define leadership as a unidirectional, top-down influencing process, drawing a distinct line between leaders and followers. Instead, the focus fell on the complex interactions among the leader, the followers, the situation, and the system as a whole, with particular attention to the latent leadership capacities of followers (Benmira & Agboola 2021:4).

It must be noted that the reality of complex situations, the need for a solution, and the collaboration between leaders and the different levels seem to provide a more appealing approach to leadership. In addressing the realities of RCZ congregations in this research, this era of leadership can prove to be essential.

3.2.2 Different styles of leadership

Many leadership theories have emerged over several years. According to Osmer (2008:176-177), from a practical theological perspective, three forms of leadership (task competence, transactional leadership, and transforming leadership) are commonly distinguished in leadership theories. On the other hand, Hendriks (2004:200) describes how leadership styles develop. He states that, in times of transition, when Israel was on the move, the role of leaders differed immensely from the stable times when leadership became regulatory agencies. Moses, Nehemiah, and Paul are examples of leaders in times of creative re-imagining and prophetic action. The variations on leadership styles that developed, for instance, in the New Testament illustrate the dynamic creativity of God’s spirit. In the twenty-first century, several leadership styles continue to be used, each with its advantages and disadvantages.

Nell (2015:5) points out that a well-known sociological thinker, Max Weber (1864-1920), did important work concerning classical theorising on power and authority. He theorised that there are three forms of authority, namely rational-legal, traditional, and charismatic. He preferred the first type of authority, according to which roles and positions can be defined and authority and power are directly related to these positions and roles.

Weber’s work contributed towards a theoretical framework in sociology, known as the structural-functionalist school of thought. Through the work of scholars such as (1984) and Taylor (2007), this understanding of power and authority later developed into something that is practised from within the role and position that a person plays through the use of organisational and management techniques, in order to achieve higher sufficiency. Such an understanding of power, however, still operates from the assumption of coercion and incentives related to the role or function.

Nell (2015:4) states that such an understanding of power does not sufficiently take into account the role of power within social relationships and the specific context in which it is embedded. It often leads to power viewed as an abstract commodity practised and used by people in certain positions.

This section aims to have a cursory understanding of the different styles of leadership and their possible influence on leadership and finances in the RCZ congregations. Osmer suggests the first three styles in this section, while many other scholars (Bass, Burns, and Avolio) suggest the other styles.

3.2.2.1 Task competence leadership

This is described as the ability to perform leadership tasks in an organisation. In the majority of congregations, for example, leaders carry out tasks such as preaching, teaching, running committees, leading worship, and visiting the sick. Carrying out these tasks with competence is an essential part of leadership.

3.2.2.2 Transactional leadership

This type of leadership emphasises the ability to influence others through trade-offs. It takes reciprocity and mutual exchange. For example, “I will do this for you, and in return, you will do that for me.” In the leadership of organisations, this occurs in two primary ways. First, meeting the needs of those involved in an organisation in return for their contribution to the organisation. Secondly, making political trade-offs to deal with competing agendas of different coalitions in an organisation so that it can best accomplish its purpose. This takes the form of a contract: meeting employees' financial needs in exchange for their work. Legal contracts may not be involved in voluntary organisations, but reciprocal contracts such as exchanges are still made.

Leaders in civil society gain support for organisations by responding to the needs of people who will then move people to participate. For example, providing them with an opportunity to give back to society, to make friends, or to become part of the community where they are known and accepted. In congregations, leaders make these trade-offs in a variety of ways. For example, they respond to the needs of parents to raise well-balanced children, by offering quality educational programmes and youth ministries that will enrich the lifeworld of children. They meet the needs of people seeking a meaningful, face-to-face community, by offering small-group ministries and worship services. In return, leaders hope that members will support the congregation by giving money and volunteering their time.

Transactional leadership may, from a practical theology perspective, also involve political trade-offs within congregations. Outside the church environment, leaders must deal with the competing agendas of different coalitions in their organisations. For example, in congregations, these coalitions may become apparent when the budget is formed.

Within the constraints of a limited budget, leaders are required to negotiate these competing agendas through compromise, persuasion, and trade-offs. The political dimension of transactional leadership, however, also extends to the formulation of a budget. Different coalitions often have different agendas for their congregation, including the activities and values they should support. Transactional leaders enter the conflict and use their influence to help the congregation best accomplish its mission (Osmer 2008:177).

Loiseau (unpublished paper) notes that, in transactional leadership, the transactional leader is given the power to perform specific tasks and reward or punish a team's performance. Transactional leadership allows leaders to lead the group, and the group agrees to follow his lead to accomplish a predetermined goal in exchange for something else. Power is given to the leader to evaluate, correct, and train subordinates when productivity is not up to the desired level and to reward effectiveness when the expected outcome is reached.

3.2.2.3 Transforming leadership

This type of leadership involves "deep change", in the words of Quinn (1996:74). According to Quinn, discovering the leader within explores the need for leaders to undergo a transformation from within, in order to become effective. In his work, Quinn suggests that transforming leadership requires a deep personal transformation, a willingness to change, and a commitment to transformational leadership. To achieve this, Quinn asserts that learning is important on the part of the leader. The last chapter of this research addresses this need.

It leads an organisation through a process in which its identity, mission, culture, and operating procedures are fundamentally altered. In a congregation, this may involve changes in worship, fellowship outreach, and openness to new members who are different (https://core.ac.uk/download/528277095.pdf). This means projecting a vision of what the congregation might become and mobilising followers committed thereto.

Osmer (2008:177) stresses that leading profound change is costly and risky. Thus, leaders must carry out the "internal work" of discerning their core values and the "inner voice" of their organisation. The cost and risk in this type of leadership come from the fact that resistance will inevitably be encountered. As the organisation moves through a period in which old patterns no longer work and new ones have not yet emerged, it often feels chaotic. Such times are often filled with conflict, failures, dissatisfaction, new vitality, and experimentation.

As a mainline congregation, the RCZ would benefit if this type of leadership, which can bring a profound change in finances, can be developed more fully.

Osmer agrees that these first three styles of leadership are necessary in the congregation. Nowadays, however, especially in mainline congregations, it is transforming leadership that is most needed and that can guide a congregation through a process of profound change.

3.2.2.4 Autocratic leadership

The autocratic leaders want their subordinates to work according to them. Typically, autocratic leaders retain their decision-making rights with them. They force their followers to execute the services and strategies narrowly. Al Khajeh (2018:5) points out that a study was conducted in 2015 to determine the impact of leadership styles on organisational performance. One of the findings of the study was that autocratic leaders are less creative and only promote one-sidedness. This severely affects the employees' motivation and satisfaction level: leadership skills and their impact on organisational performance. (https://doi.org/10.31033/ijemr.12.4.9). However, the autocratic leadership style is known to be effective in the short term.

Autocratic leadership restricts workplace socialisation and communication, which are essential for effective organisational performance. Autocratic leadership also leads to organisational conflicts, negatively affecting overall performance (https://de.slideshare.net/preetrupa/leadership-skills-and-its-impact-on-organizational-performance-249282818).

3.2.2.5 Bureaucratic leadership

Ullah and Malik (2021:213) state that the term 'bureaucracy' refers to a sociological phenomenon. It evolved for the achievement of desired goals. In fact, bureaucracy may have some negative aspects with reference to change. The decision taken under strict rules, regulations, and generalities may blunt creativity; in another way, the hierarchy constitutes hurdles for change and innovation. It is said that professionalism is directly linked with the attitudes and behaviours that any individual adopts with regard to the efficiency and effectiveness of a task.

Bureaucratic leaders influence the people under them to follow the policies and procedures they design. The leaders are firmly committed to their processes and procedures rather than to the people. This is the reason why they appear to be aloof. This method could be more effective, as it does not lead to the development and motivation of employees. These leaders focus on their tasks being completed systematically. Al Khajeh (2018:10) asserts that bureaucratic leadership hurts organisational performance. According to him, bureaucratic leaders must urge employees to work as expected, leading to improved organisational performance. They also present similar results, stating that the bureaucratic leadership style does not significantly impact on employee or organisational performance. This method is beneficial only when the tasks are to be done longer following a procedure mentioned.

Mazibuko (2023:343) points out that the bureaucratic leadership process is based on fixed official duties or rules under a particular hierarchical authority. Bureaucratic leadership within business organisations depends on immutable rules, hierarchical structures, and elaborate mechanisms of control. This kind of centralised and mechanistic approach to management focuses on task execution. In theory, bureaucratic leadership is complemented by transformational and, from time to time, transactional leadership styles. According to Mazibuko, the preferred qualities of a bureaucratic leader are to influence employees effectively in their work role. He argues that bureaucratic leadership can provide a map for the ultimate destination, while strategic decision-making provides direction.

3.2.2.6 Charismatic leadership

Nikoloski (2015:18-27) argues that Charismatic leaders create an atmosphere of change and articulate an idealised vision of a better future. They have an ability to communicate complex ideas and goals in clear, compelling ways, so that people understand and identify with their message. Charismatic leaders also act in unconventional ways and use unconventional means to transcend the *status quo* and create change. The final quality shared by charismatic leaders is that their source of influence comes from personal characteristics rather than a formal position of authority. People admire, respect, and identify with the leader and want to be like him/her. Although charismatic leaders may be in formal positions of authority, charismatic leadership transcends formal organisational position because the leader's influence is based on personal qualities rather than on the power and authority granted by the organisation.

Charismatic leaders use power over followers, but also his/her followers have power over the leader. This relation is interactive by nature. The ethics of a charismatic leader is strongly a question of how to use power and in what manner. Charismatic leaders who are high on ethical orientation have better workplace environments with reduced interpersonal and workplace deviance. This all makes sense because leaders are role models; how they act cascades through the organisation. Charisma can not only be harnessed for economic ends, but it can also be used to do well and make organisations places where individuals can flourish. The more turbulent the economic situation, the more individuals want to be led by a leader who can reassure them, give them hope, and point the bow in the right direction.

3.2.2.7 Democratic or participative leadership

According to Al Khajeh (2018:4), democratic leadership is one in which the decision-making is decentralised and shared by all the subordinates. In the democratic leadership style, the potential for weak execution and poor decision-making is high. However, democratic leadership is also known to motivate employees to perform better, as their views and opinions are valued. Another big problem associated with democratic leadership is the assumption that everyone involved has an equal stake in the decision-making with a shared level of expertise.

Gaiya (2022:2) adds that participative leadership is a leadership style that encourages the active contribution of all relevant stakeholders in a team or organisation. It is in direct contrast to authoritative leadership, where all decisions depend on the leader. Participative leadership encourages innovation, commitment of team members, incorporates team members in critical decision-making processes, and enables them to 'own' the outcome of such decisions. The characteristics of participative leadership include curiosity, effective communication skills, ability to empower subordinates, broad-mindedness, and good listening skills. Some of the advantages of this style of leadership are: it encourages collaborative and cooperation actions towards achieving set goals; it encourages collective decision-making; it allows for innovation, and it enhances the skills of team members.

Similarly, some of the drawbacks in this style of leadership include the process of decision-making can be time-consuming and it could be difficult to adopt with unskilled workforce or workforce with low level of education. Where there is no effective communication, the outcome could spell disaster and cause conflicts.

3.3 Leadership from an African cultural perspective

African cultural heritage passed on from generation to generation has guided communities in times of peace, uncertainty, birth, life, and death. At its best, it has been the basis for identity, respect, and self-confidence. It has enabled us to live harmoniously with our physical, social, and spiritual environment. It provides our foundation for leadership, problem-solving, decision-making, and hope for the future (Muchimba 2014:10).

Kuada (2010:7) points out that, in the 1980s, leadership research strongly suggested that culture provides a frame of reference or logic whereby leadership behaviour can be understood. Culture represents the shared values or norms that bind members of a society or organisation as a homogenous entity. People living within a particular culture have their conduct through a collection of consensual aspirations (central values) and universal orientation (patterns of behaviour). Social structures that develop through processes of regulated behaviour are perceived to be orderly, patterned, and enduring. The central argument in the preceding statement is that leadership styles are culture-bound behaviour.

Masango (2002:707) adds that the Western world and its values affected Africans deeply. Developed countries have always viewed Africa as plagued by corruption, dictatorship, military coups, rebellious leaders, greediness, misuse of power, incompetent leadership, as well as politically and economically ineffective and suspicious leaders who undermine their democracies. Masango asserts that African leaders have spent much time reacting to the sentiments of the Western world instead of responding with a rethink of nurturing and shaping new leadership models. Masango concludes that our heritage is vital, as we seek to develop new concepts of African leadership.

Africa has a rich heritage of leadership, but it is not uniform. It has similarities, but there are differences from time to time, from place to place, and from people to people. The Christian and Muslim faiths affected leadership differences, as they were introduced in Africa. As a result of the above, three types of leadership emerged and moulded African leaders in different styles. The three historical eras, namely the African religious era, the Christian era, and our time of globalization brought tremendous changes in the lives of communities. Distinct contributions to our understanding of leadership characterise each era. A detailed investigation into what Masango calls the African religious era of leadership will be examined later.

However, it is essential to note that the cultures of some societies endorse autocratic leadership behaviour, while others demand that their leaders exhibit participatory leadership behaviour. According to Kuada (2010:8), a review of the current discourse on the link between African culture and leadership suggests that scholars are divided on the issue of how culture impacts on leadership on the continent (https://customwritings.co/leadership-and-culture-in-south-africa-management-essay/). Some scholars use culture to justify the uniqueness of African leadership styles, *i.e.* culture serves as a unique descriptor. Other scholars, according to Kuada, project the African culture as an inhibitor of effective leadership practices. Some studies have advanced the view that the African culture mainly inhibits effective leadership practised in Africa.

On a sad note, Metz (2018:36) states that international academic reflection on good leadership has tended to follow the rise of political or economic power, first in the West and then in the East. However, there is hardly any reason to believe that the presence of power correlates strongly with moral-philosophical plausibility. Indeed, from the characteristically African perspective, the failure of some societies to have shared political and economic power is a *prima facie* indication that something is mistaken with their underlying value systems. Metz contends that the indigenous African intellectual tradition has the power to ground a moral-philosophical theory of leadership through the value of communion.

The Afro-communal leadership approach is one of the salient features of good leadership. Communitarianism is well-known for being pivotal in sub-Saharan moral thought as an instrumental value and a means of promoting well-being or a life force. Leadership from an African perspective embraces a concept called ‘*Ubuntu*’, often interpreted as “I am because we are” and “A person is a person through other persons”. The concept has, over generations, shaped the leadership values of Africa as a whole.

Dyrness (2009:49) shares the same view as Metz when he states that what underlies all issues related to culture is given of human reality. By this statement, he points out that human beings exist and develop within webs of relationships. While relationships might need to be achieved from the Western perspective, from an African perspective, relationships are a given order of society. They are an ascription (Dyrness 2009:49). Since relationships are never static but always involve power differentials that affect those relationships and determine the processes of culture, Christians cannot remain indifferent to these changes.

In the typical Zambian traditional context, the communal life of leadership is espoused through the saying “Cala cimodzi sicitola nsabwe”, which means “one finger cannot pick lice”. Thus, no matter how influential a leader might be, he will need the support of others to achieve his vision or plans.

Despite all this, leadership in Africa is undeniably determined by a combination of factors, including history, tradition, and the influence of great power. These forces continue to shape the continent in every aspect of leadership, Christian leadership included.

In addition, leadership has to do with someone who has commanding authority or influence within a group. In Africa, a leader is viewed as a servant to the clan, tribe, community or group. In other words, African people treat a leader as a king, priest, or ruler chosen by office to serve the nation.

Masango (2002:7-9) quotes Afsaneh Nahavandi, a leadership expert, who suggests that when exploring the topic of leadership, the following elements must be considered:

- "Leadership is a group phenomenon." In other words, there are no leaders without followers. As such, he continues to say: "Leadership always involves interpersonal influence or persuasion."
- "Leaders use influence to guide groups of people through certain actions or towards achieving certain goals". In other words, leadership is goal-directed. It plays a significant part in the life of a group, tribe or community."
- "The presence of leaders assumes some form of hierarchy within a group." (Masango 2002:7-9).

These three concepts explain the power of leadership, which governs the community's life. In an African village, the hierarchical structures are formal and well-defined, with a king at the top who rules and leads the villagers. In short, a leader influences individuals and groups within a community or a village. The leader helps them establish goals and then guides them through the process, allowing the community to be influential (if s/he is a good leader).

Muchimba (2014:40) agrees with Masango, stating that culture has greatly influenced the concept of 'power' in Africa. In the traditional African context, power belongs to a selected few, the "initiated" and those favoured by the "gods". The responsibility of ensuring the transfer of power in traditional Africa was the duty of the "kingmakers". The core philosophy behind the concept of 'power' was that it did not tolerate any form of challenge or opposition because it was divine.

Moreover, challenging or opposing the village headman or chief was considered insubordination and needed to show more respect for those in leadership. Subjects were taught not to question the authority of their village leader. Challenging the leaders' decisions was tantamount to questioning the authority of the ancestral spirits, since the leader ruled on behalf of the living dead. This perception of power could be noted in the home where the father, as head of the family, had absolute authority over his wife and children.

As modelled in the family, this kind of leadership philosophy and understanding became internalised by the community as the correct pattern for exercising power and authority in leadership generally. Writing from a slightly different context, Dyrness (2009:46) notes that the relationship between leadership and cultural factors is becoming increasingly crucial in leadership discussions.

Defining culture is undoubtedly a critical piece of a leader's definition of reality. Culture has the power to limit or expand one's leadership. Cultural factors are critical because they are the most intimate and personal factors determining the leadership situation.

According to Dyrness, culture is the continuing human response to God's project of creation and renewal. It is the communal, active, embodied engagement with God's purposes as human rebellion furthered or distorted them. Both in pain and in glimpses of greatness, human practices embody the human response to God's presence and the call of the Holy Spirit in specific social and historical settings.

These responses shape human institutions, language, customs, and the arts, forming various corporate and individual entities. This entails that leadership is exercised and shaped within the values of particular cultures. At present, in the vast majority of places in the world, leadership is practised within a multicultural situation, since no culture exists in isolation.

Dyrness (2009:48) adds that the cultural groupings of any particular country exist within particular power arrangements, which limit or even block the free expression of people's values. Leaders such as Idi Amin, Mobutu Seseseko, and Kamuzu Banda are notable examples of people who used their particular cultural power arrangements to oppress those they led. Therefore, any leader must become aware of the values and prejudices that shape their decisions.

Cultural values determine perceptions of leadership. In the first instance, they determine what a leader can do. The values may, for example, determine how conflict or difference is managed in a particular setting. In some fundamental sense, leadership will be about how one uses the values and norms of the African culture to manage differences constructively. To better understand the impact of African culture on leadership, it is essential to reflect on one of the three types of leadership that emerged and moulded African leaders, according to Masango. Each of the stated eras of leadership in Africa has influenced how leadership is exercised, and we must take a critical look at each era at this stage.

3.3.1 Leadership in the African religious era

During this era, Africans experienced decisive leadership from kings, priests, and rulers. Religious symbols and music were essential in guiding the community or villagers. Indunas played talking drums to summon people to a meeting. Music, especially drums, was used in all activities of the life of a community.

African people are religious by nature (Masango 2002: 716). Before Christianity, African religious ceremonies in the community or village were led by leaders who powerfully held offices. Their leadership was effective, and it touched people's hearts. Their wisdom in leading and helping the villagers/community opened up new relationships between leaders and the people. These leaders were the human keepers of the religious heritage. Mbiti (1977:12) had the following to say about these leaders: "They formulated religious beliefs, they observed religious ceremonies and rituals, their old proverbs and myths carried religious meanings, and they evolved laws and customs which safeguarded the life of the individual and his/her community or villagers."

In other words, they directed the life and care of the villagers. They were also accountable to the entire community/village. When a leader was out of focus or misbehaving, the villagers/community did not care for him/her. Throughout the ages, religion has been a standard way of looking at the world for Africans while they were experiencing life itself. This type of living governed African people's lives, giving the followers a sense of security. The leaders knew who they were, how to act in different situations, and how to solve their problems. In short, religious leaders provided the villagers/community with answers and directed them in their lives. When the community/villagers were satisfied with their leaders, they rewarded them. Nahavandi (2000:4) shares insights about an effective leader as follows: "A leader is active when his or her group performs well … Leaders are effective when their followers are satisfied."

On the other hand, integrity generates several significant results in a community. Integrity builds trust, it influences others, it facilitates high standards, and it creates a solid reputation over against merely an image, and it produces credibility rather than cleverness." In other words, leadership is earned, by consistently demonstrating competency, compassion, justice, and wholeness.

The qualities or values prove genuine care for people and an awareness of ultimate accountability. The above quotations remind us of a servant leader who serves others and allows growth from grassroots people to develop. In this area, success is measured by outcomes. Some influential leaders such as King C aka communicated with villagers/community members, managed conflict, trained armies, developed young leaders, and protected the weak within a community/village. Lala shows some of the good ingredients of an effective leader, mainly when he analyses the president of a country as an effective leader. Masango quotes Lala (1999:16): "A president has to establish moral authority based on public trust."

Indeed, the whole art of governing a democracy lies in mustering popular consent on a vast scale. A president must have convictions and a vision of where the nation should travel; s/he must summon the national mood and push it in the right direction.

Masango suggests that an effective leader is a person who is always caring, supportive, and not controlling. As s/he leads, the threats diminish, and the leader becomes accepted as a member of the village/community. The person becomes a resource for the group and a colleague in building up the community or village. In Africa, leadership became a function shared by all villagers or community members rather than a leader who invested in one person. On occasion, this norm was broken because of dictatorship. African people depended on each other, building on the gift of various members, to challenge, struggle, share, and achieve. The leader then becomes a life-giving person to the whole group. Powers (1979:68) suggests a beautiful way of leading a group: "A life-giving leadership will naturally encourage movement through the various stages; the leader's influence will generally be greater at the start and progressively decrease as the group begins to mature."

A practical or life-giving leader aims to uplift the villagers/community so that they progress. This will help people express their gifts within the village/community. As leaders share their leadership gifts, the people will honour them in return. As they continue to share in African religious ceremonies, which is an essential part of the way of life of each person, the villagers/community will join in the celebration. If a leader is effective or promising, s/he will be remembered, especially when other leaders follow the wrong values.

The community will continue teaching its children through conversation, proverbs, myths, and practice. Hence, African communities or villagers on the continent remember leaders such as the late President Kenneth Kaunda, President Julius Nyerere, and President Mzee Jomo Kenyatta, to name a few.

Masango (2002:710) points out that African religion has contributed a great deal to modelling the continent's leaders. It unified Africans and their leaders, but when one was out of step with the rest of the community/villagers, s/he was isolated and cut off from the total life of the people. When a leader repents from his/her sins, certain rituals are performed to restore the person to the life of the villagers/community.

The RCZ, a mainline church founded in 1899 in the Eastern Province of Zambia, a province with rich cultural heritage, has, over the years, operated through its leadership, holding dearly to some of the cultural values. These cultural values have somehow influenced leadership at different levels of the church. Some of the values include corporate decision-making through *Msonkhano wa akulu ocita ndi opuma* (Joint Elders council for active and resting elders). The resting elders who had in the past served the church were believed to hold congregation memory and could not be ignored when some important decisions were to be made. This is closely connected to the Chewa tribe's cultural value of *akulu akulu ndi ku nkhokwe kwa nzeru* (the elders are a barn of wisdom).

3.3.2 Leadership in the Christian era

Masango shows how colonialism arrived under the banner of Christianity and affected African people and their leaders because missionaries introduced Western concepts of life. At first, it was in a limited way, but later on, it affected them more profoundly. Leadership shifted from kings, priests, rulers, and diviners to teachers, nurses, and ministers of religion. The effects of colonialism forced our traditional leaders to choose collaboration with colonial leaders, and they lost their powers among the villagers/community (Masango 2002:712).

This way of conquering brought confusion. Our ancient ancestors sat around the fire and heard stories about the forebears, about when life first emerged in the universe, about lessons for living their lives. When people are there today, the flickering light comes from the television rather than a fire, but we will still hear stories about the nature of reality as it is perceived in our culture.

Africans had a beneficial model of moulding leaders around the fire. Young boys would listen in the evening to powerful stories of brave men at war, and as they listened, they developed leadership skills. Unfortunately, television does not mould people in the same way and does not allow dialogue among people. It only affects changes in the lives of young and old. This kind of change affected the African people most profoundly.

Mbiti (1977:15) helps explore how this change affected African people: "…where one society fought and conquered another and ruled no doubt the religious life of the conquerors often left its mark on the life of the conquered people". The missionaries challenged African religion and its leaders, especially in a way that brought the negative change of embracing Western culture and used Western concepts, finally confusing them. The leaders and the people adapted to Western concepts; some abandoned their African religious values, customs, and their own culture.

Njoroge (1994:17) writes the following about accepting Christianity brought by missionaries: "Their emphasis was on giving up our African way of life, which was considered evil, and turning to Jesus Christ as our saviour and author of our lives." This new concept confused African people as they embraced the new faith. Their confusion persisted because African religions had no sacred scriptures; hence, the people depended on leaders who related the values of their African religion orally. This changed the concept of African leadership towards the concept of 'professionalism leadership' found in Western culture. These concepts guided new leaders to operate in a colonialist style.

Education further contributed to the change of leadership that was mainly shaped by missionary education. Africans were evaluated according to Western concepts or standards. In other words, to be civil, you had to use Western concepts of leadership styles (https://journals.co.za/doi/pdf/10.10520/AJA02569507_755).

Some Westerners viewed African leaders, who used the traditional method of leadership, as barbaric. Njoroge (1994:17) analyses this journey: “This experience provoked me to look back at the history of my people. If the missionaries came to save and ‘civilize’ my people, why then all the extreme suffering? The colonial history was hidden from us in the classroom, and church teaching and sermons, although we experience its evils in our daily lives.” Njoroge states that the missionaries used the evil system of divide-and-rule leadership to achieve their work among Africans.

A prophetic ministry developed among African Christian leaders that challenged the Western concepts and enabled followers to critically evaluate these foreign leadership concepts. For example, Archbishop D.M. Tutu (quoted by Reamonn 1994:21) reminded the African community that “African leadership in a community should focus on promoting love, truth, freedom, peace, reconciliation, justice, and right relations in the world”. In other words, the leadership of those chosen to serve must focus on restoring relationships in the Kingdom of God, giving life to villagers/community. This is the central message of the gospel. This was echoed by Powers (1979:69), who reminds us that “leadership responsibility includes calling for reflection and evaluation whenever appropriate”.

Because of the circumstances in which African leaders found themselves, they were forced to operate with these Western concepts and adjust as the situation demanded. They were always seeking to provide the opportunity for personal and corporate growth among their people.

During this era, they developed mentorship to groom future leaders. For example, those who were educated began helping others climb the ladder. As a result, they became effective or life-giving leaders. The whole community was held accountable for their success. White (1986:35) reminds us: “In the world around us, excellence is defined by success, and success is measured by outperforming one’s competitors in pursuit of money growth and power”.

According to Masango (2002:714), the above quotation indirectly suggests that we can learn leadership models from the business world. The researcher differs and would like to argue that we should be careful when directly relating with business concepts when we discuss church leadership. The two spheres of business and church sometimes hold different views in relation to concepts such as ‘respect’ and ‘human dignity’. African religious concepts differ tremendously from those of business. While the African concepts attach '*Ubuntu*' as the greater good in leadership, businesses will focus on the organisation's profitability at times and at the expense of human dignity.

In conclusion, as unhealthy situations of oppression arise, leaders must become responsible for initiating deliberate actions designed to protect the community's integrity and purpose. They must also ensure the growth of potential, justice, and peace for all involved. Finally, they must intervene on behalf of all those who are oppressed. When the community is dissatisfied, and leaders fail them, a "coup" or a pushback often occurs and can be experienced where participation in communal activities is low and trust in leaders reach low levels.

The beauty of Christianity is in the way in which it introduced concepts such as 'people being created in the image of God', 'the body of Christ', and 'love your neighbour as yourself'. These concepts have the potential to bring unity among communities and villagers because we would have to do unto others as we would like them to do unto us. Different outcomes in communities might be achieved if Christian leaders follow the above concepts as a commitment to Christ's way of life.

The principles and guidelines of Christianity, when followed with a commitment to serving, have the potential to produce life-giving growth within the body of Christ or community or village. As Christianity was brought to Africa, it introduced both good and malicious concepts to the African people. In some instances, it made them abandon some of the good African values that are entrenched in African culture. It also introduced concepts that emphasise our createdness in the image and likeness of God and calls us to treat each other with care, respect, dignity, and love.

3.3.3 Leadership in the globalization era

Africa does not exist in a bubble, isolated from and untouched by global realities. Africa is part and parcel of the growing globalisation pattern. Stackhouse (2000:202) explains globalisation as "an act of making something global, worldwide in scope and application". When dealing with globalisation in a secular world, it is essential to note that making something worldwide often refers to the spread of economic and cultural realities generally associated with the capitalist and free-market forces of the industrialised West.

Nowadays, the new world order has increased the participation of Africans in a global village. New leaders are sharing, discussing, and working for this new order, even though they are not equal, due to economic circumstances. By their economic power, Western leaders lead while others follow. Mugambi (1997:23) supports the above statement, by reminding us that "African countries are already threatened with cleavages. The haves are on one side, and the have-nots on the other. These control political and economic machinery as opposed to marginalised ones: those who can speak and others who are silent. Those who work to transform their societies and others who keep the *status quo*. Those who are well-informed and others who are ill-informed. Guidance is needed, and the church and its leaders are in an excellent position to provide leadership." (https://www.worldbank.org/en/news/press-release/2022/03/09/new-world-bank-report-assesses-sources-of-inequality-in-five-countries-in-southern-africa)

The researcher agrees with Masango that, "when leaders through the church rise to the challenge and care for the people, prophetic ministry is developed. They then speak on behalf of the voiceless and finally become the voice for the marginalized. In short, a new ministry of serving leadership must be defined given emerging challenges."

Once again, according to Mugambi (1997:7), "In country after country, Africa's growth has been confined to cities where the tiny middle-class lives. Development, which benefits people in rural areas, is still to come. If Africa is to face the future realistically, the word development must be revisited, and the African cultural dimensions of life are emphasized much more than in the past. There will be no future for the majority of our people without a serious appreciation of God's religion-cultural gifts to Africa."

Masango suggests that Africans need leadership to lead others back to the basics of the African Renaissance (file:///C:/Users/User/Downloads/403-Article%20Text-763-1-10-20170612.pdf). It should be rooted in the moral African virtues that benefit the continent (https://the-african-renaissance.org/).

Finally, if Africa is to produce honest, competent, and committed leaders, the continent needs to embark on an educational process that will nurture its leaders. This process will ensure that they continue addressing the interests of African people as they engage in the global life.

Hendriks (2019:155) avers that African Christian leadership has been significantly influenced by several factors, including African chiefdoms, cultural patriarchy, the remnants of the colonial master-servant model, and later Western rational thought patterns and religious models. Contemporary Christian leaders in Africa face a crisis of sorts in their attempts to identify and adopt the best model of leadership that will inspire others and serve the best interests of those whom they lead.

3.4 African Christian leadership

In 2019, several African scholars wrote chapters in a book entitled *African Christian leadership: Realities, opportunities and impact* (Tiénou 2019:1). This book outlines the quest to reignite Christian leadership from an African perspective with a view to positively change not only ministry but Africa as a whole. In this chapter segment, the researcher intends to highlight some of the book's essential aspects that align with this research.

To start with, Tiénou (2019: xv) points out that Africans have recognised the importance of leadership for their well-being and the social, economic, political, and spiritual vitality of the continent. He mentions that various leadership conferences have produced books and publications on the subject, and organisations such as the Africa Leadership Forum and the Africa Biblical Leadership Initiative have been established to promote leadership on the continent. In this chapter segment, leadership from an African Christian perspective is envisaged to be explored. As Christian leadership is sometimes used interchangeably with church leadership, this section will also use it in its discourse.

Priest (2019:1) believes that the recent history of Christianity in Africa involves an extraordinary story. He states that, in 1900, there were nine million Christians in Africa. By 2015, there were 541 million. At present, African Christians comprise nearly a quarter of the world's population.

This recent growth of Christianity has occurred on a continent affected by a history of colonialism, global cold war politics, linguistic diversity, International Monetary Fund structural adjustment policies, endemic health problems, failure of development goals, and corruption. All these challenges affect the church and have created an opportunity for Christians to reposition themselves from a leadership point of view to address the challenges. The sad reality is that

Christian leadership training and development, particularly contextual training, have yet to be outstripped.

3.4.1 Characteristics of influential African Christian leaders

Influential African Christian leaders must show certain qualities, according to Ngaruiya (2019:29), who states that through his research of eight thousand Christians in three African countries, he identified some qualities that defined influential Christian leaders, both clergy and non-clergy. The research will include other qualities from church leadership sources that can help an African Christian leader be effective.

3.4.1.1 Church commitment and vocational excellence

The church plays a central role in addressing societal problems in distinctively Christian ways. In much of Africa, the church is still the first place to which people turn in times of need. A church leader mentioned that "[t]he Christian community must be rooted in the society within which it has grown up, and its members must be part of that society" (Ngaruiya 2019:33). Based on this viewpoint, he hints that any leader in the church who will turn out to be effective must be committed to the church. The commitment from non-clergy members who intertwined their vocational skills to serve in different departments and committees of the church proved to be effective.

This resonates well with the reality of some of the RCZ congregations, where it is observed that some section leaders seem to be ineffective because they do not commit to the people they serve or to the programmes and activities of the church. To illustrate, the researcher observed that, in some RCZ congregations, the congregational treasurer serves without any accounting knowledge. It is further observed that there is a trend or practice of electing leaders in positions on the basis of how verbal a person is in a meeting, not how competent the person would be to serve in a certain position. The appointment or election to a leadership position such as finances should be backed with some level of knowledge or experience of finances for the betterment of the congregation or church (FCS 04 - Interviews).

3.4.1.2 Community connectedness

Ngaruiya quotes Putnam, who describes social capital as "social networks and associated norms of reciprocity". In other words, social capital is human connectedness in informal and social settings. Human connectedness is critical in communities because it is a means whereby people encounter and transmit ideas and engage in actions that transform their communities (https://doi.org/10.4102/aosis.2019.BK108). If the church or congregation is about human connectedness, this implicitly implies that the congregation or church leaders must embrace this quality for the betterment of the church. Leaders exert influence through such connectedness.

In his article *"Relational principles for effective church leadership"*, Watt (2014:125) affirms that the call to be a church leader may take the form of a preacher, pastor, teacher, counsellor, missionary small group leader, or other church-related ministry. Irrespective of the call, the church needs to identify and provide leaders with the knowledge, skills, and abilities necessary to reach contemporary culture. Current church leaders need to prepare others for effective leadership by educating, equipping, enriching, and empowering them for the church's work in general and life in the world at large.

Watt adds that in the twenty-first century, the church needs godly leaders capable of influencing others for a life of influence to achieve its mission. Leaders must understand church government and politics, the effects of diversity in theology and worship, the spiritual formation of church followers, programme planning, administration, and age-level-specific best practices. Just as important, church leaders must also be prepared to emphasise and demonstrate ethical leadership, personal responsibility, and community service, by initiating, developing, and maintaining positive functioning relationships.

Wright (2009:2) states that several theories about leadership have been suggested by-numerous scholars nowadays, but more recent theories stress the relational nature of leadership. Once leadership is defined as a relationship of influence, it is evident that everyone exercises leadership; everyone seeks to influence the people and circumstances around them. In this respect, the burden of leadership no longer rests on the shoulders of the leader. It is a shared responsibility in which everyone participates through building healthy relationships.

Mothoagae and Prior (2010:93) state that, if the community is so high on the agenda for leaders, they must work with their pastoral assistants in teams in the church. Working together is a critical element of institutional renewal. Greenleaf views this issue as "the overshadowing challenge of our times". Churches and schools, in particular, need to work with the full participation of all their members in all their roles. Working together is not merely a strategy for the transformation of an institution. https://doi.org/10.4314/actat.v30i1.105810.) It is necessary to fulfil the individual's human potential (Greenleaf 1977:238-239).

The power of a team is that it "wields a growth-building influence on its members". It is a circular process in which "the person builds the team, and the team builds the person" (Greenleaf 1996:90). The biting condition that keeps people from working together and thus building each other up needs to be considered an illness. The servant-leader, then, will always work with others. S/he does not feel threatened by the contributions and challenges of other members but instead invites them. The group or team comes first, and the reader is a servant of that entity, just as the church comes first and the team is the servant of all its members (Greenleaf 1996:91-92).

A pastor has the pulpit as a unique place to influence the congregation's members. Every week, as they gather to listen to his/her vision for the church, to see his/her relationship with God, and to hear the word from God preached to them, the minister has the opportunity to renew the one-on-one relationship that s/he has with each man and woman sitting in the pews. The relationship of the pastor with each member of the congregation influences the vision of the church. The connectedness between the leader and the followers influences the vision, values, attitudes, and behaviour of the congregations as a whole (Wright 2009:3).

Theory holds that a congregational minister, who is more connected to people (congregants), should be more effective in ministry than one who is not. It is the view of the researcher that this should also apply to the RCZ. The opposite can also be argued, a congregation with broken relationships between communicant members, the minister, elders, deacons, and deaconesses will fail to flourish in many areas of ministry of which finances can be one.

3.4.1.3 Cultural flexibility

In this chapter, we have discussed leadership from an African cultural perspective. Cultural flexibility is one of the next qualities that Ngaruiya puts forward. Through cultural flexibility, leadership is always exercised in the context of cultural norms and constraints, and leaders are sometimes successful to the extent that they skilfully adjust to the norms. It was only in 1989 that the church had female elders and deaconesses.

The RCZ, established in 1899, only had its first ordained female minister more than 100 years later on 7 January 2001. In August 2012, the church had the first female minister to serve on the Synod Executive Committee (SEC). This can be an indication of what can happen when church leaders cannot incorporate cultural flexibility.

Kwaka-Sumba and Le Roux (2019:135) stress that, globally, women have been successful leaders and transformed their societies; however, this is rarely viewed as the norm and often not readily accepted. In much of Africa, patriarchal structures and traditions have constrained female leaders. The realities of the oppression of women using culture are evident. However, we need to see an opportunity that will empower women to take up leadership positions through deliberate incorporation of cultural flexibility.

3.4.1.4 Endurance under hardship

Africa, in general, is full of challenges, ranging from poverty and hunger to broken homes and many more. Life in Africa, in general, can be difficult. This calls for leaders who will endure hardship. Serving in the RCZ, a country with 60% of impoverished people, according to the Zambia Overview Development Data of the World Bank in 2022 (https://www.worldbank.org/en/country/zambia/overview#:~:text=Zambia%20ranks%20among%20the%20countries,creation%20and%20declining%20labor%20earnings.), will call for a minister to face, navigate, and endure hardship as can be found in various congregational settings. According to Gonzalez (2010:52), hardship affects the wealthy and the poor, the young and the old, the corporate CEO, and the teacher in a one-room school.

Gonzalez further points out that the human condition guarantees that each life will encounter natural and mainly unpredictable trauma. Leadership, by its very nature, is entwined with adversity. Given this sober dose of reality, the following questions beg to be answered. How do human beings face hardship, and how do they turn an adverse circumstance into a developmental experience? Does hardship play a role in leadership development? Can people learn essential leadership skills and competencies from their own experiences with hardship?

From Gonzalez's perspective, different researchers have been toying with the idea that formative leadership experiences deeply impact on leaders and how they practise their leadership. Some researchers call these formative experiences with hardship "coping with the struggle", "triggers", or “critical events”, and even “crucibles”. Gonzalez (2010:53) posits that these events are transformational experiences through which these individuals come to a new sense of identity, especially after deep self-reflection that forces leaders to question who they are and what matters to them.

Gonzalez mentions that Bennis and Thomas (2002) interviewed more than 40 top leaders in the business and public sectors. They found that they all pointed to unplanned, intense, and traumatic experiences that transformed them and developed their distinct leadership capabilities. He further notes that when the Centre for Creative Leadership studied how lessons of experience mould leadership capabilities they were surprised that the men and women they interviewed mentioned “hardship” more than any other life experience as being crucial for their development as leaders.

In conclusion, Gonzalez (2010:61) submits that the ability to endure hardship produces lessons that can be learned such as self-knowledge, sensitivity and compassion, limits of control, and flexibility. He also suggests that hardship can ignite resilient characteristics such as faith, purpose and meaning, cognitive strategies, improvisation, and social support.

An appropriate example from the African continent is that of the late and former South African President Nelson Mandela who was imprisoned for 27 years, and through the hardship of imprisonment, he learned leadership lessons that he used to serve the people after being released from prison. The hardships that ministers in the RCZ may face, can vary, but what remains key are the lessons that those hardships are capable of crafting.

3.4.1.5 Lifelong learning

Lifelong learning has been described in many ways, including its triadic nature. The critical elements of “triadic nature” serve to advance “economic progress and development, personal development and fulfilment, social inclusiveness, and democratic understanding and activity” (Ngaruiya 2019:36). In a rapidly changing world, this lifelong learning is imperative for human beings.

It must be accepted that formal education gives the Christian leader (minister) credibility and authority within the congregation and community set-up. Christian leaders, especially ministers, must further their studies to continue developing themselves professionally. Formal education can be crucial to leaders, and informal learning programmes can help them improve their leadership skills. Such skills help them address contextual issues that may yet have to be covered in the textbooks.

Within the Zambian context, this is one of the roles that the Theological Education by Extension in Zambia (TEEZ) (https://tee-zambia.org/) plays among its ten denomination member churches.[3] The combination of formal and informal learning can, without doubt, be effective because leaders can combine both classroom and field knowledge to help their churches and the community. While the fundamental principles taught in class are essential, the average person in the community seeks a practical solution, which these leaders can provide.

The researcher agrees with the concept of 'lifelong learning', given the continuously changing world. The question can be asked: How many ministers in the RCZ have the burning desire to learn to improve their ministry? How many deacons, deaconesses, elders, and congregation leaders desire to learn to improve their different areas of ministry? It remains a question whether continuous learning can improve congregational functioning that will contribute towards flourishing congregations within their context?[4]

3.4.1.6 Empowering mentorship

There is a saying: "You are only a leader once you produce a leader." Ngaruiya stresses that, in a context where leadership succession is often considered a threat, some leaders in the African church were once led by someone who capably served others. These leaders had the experience of being mentored.

According to Clinton and Stanley (1992:33), mentoring is a relational experience in which one person empowers another by sharing God-given resources. Mentoring appears to be strategic in developing new leaders in Africa, because it creates a system of accountability and provides a platform for leadership succession.

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[3] TEEZ is an ecumenical ministry of ten member churches offering non-residential theological and social community transformation training programmes. https://tee-zambia.org

3.4.2 Empowering leadership – A new dawn in African Christian leadership

Good leadership, according to the researcher, is a long-term undertaking that requires a number of strategies to be achieved. This segment of the thesis identifies three areas of empowerment that can help build a new dawn in African Christian leadership.

Those who study leadership in contemporary Africa suggest that power-hungry, exploitative, and self-serving leaders are the order of the day. However, Hendriks (2019:156) presents a new model for Africa: "Servant leadership and a new dawn for empowering leadership". Hendriks stresses that, according to theology and development expert Naas Swart, the term 'empowerment' means that people are given power. It refers to a process in which people achieve the capacity to control decisions affecting their lives. Empowerment thus enables people to define themselves and construct their own identities. Hendriks (2019:157) suggests various ways in which African Christian leaders empower others through their leadership and how others have empowered them.

3.4.2.1 Education

The role of education in empowerment must be considered. The vast majority of prominent Christian leaders identified in the research done by Hendriks (2019:157) and others in this book are said to have obtained a good education. Education helped them achieve their goals and, as Christians, influence all walks of life, whether agriculture, education, public service or church ministry. What made a difference in their lives was that these leaders all discerned a clear calling from God to serve and use their influential positions to empower others. They exemplified servant leadership in action. Their call shaped their identities and, ultimately, also those of others. From a theological perspective, we may call this a "Christian identity", since at least something of the likeness and image of Christ is reflected in their lives and deeds.

A practical example that is applicable to this study is the establishment of the Madzimoyo Lay Training Centre by the DRC during their missionary works in Zambia to provide empowerment through education to elders, deacons and deaconesses, interns, youths, choir masters, congregation treasurers, congregation secretaries, and many others. This facility provides quality empowerment to Christian leaders of the now RCZ through continuous education on effectively carrying out their roles. It can be asked whether the quality of RCZ lay Christian leaders nowadays lives up to those who were educationally empowered at the Madzimoyo Lay Training Centre.

While the higher education institution of the RCZ, Justo Mwale University, serves well as an institution for empowerment through higher education for ministers, the church leadership should seriously consider re-establishing programmes for the empowerment of lay people. It might be that the disparity that exists between highly educated ministers serving and educationally ill-informed laity can be bridged through more grassroots leadership and skills education.

3.4.2.2 Exposure

A Bemba saying in Zambia *'umwana ashenda atasha nyina ukunaya'*, means that a child who does not travel or visit only thinks his/her mother is the best cook. Putting it in a more contemporary way, it means "if you do not travel, you will not appreciate what happens in other communities".

In this respect, Hendriks points out that he met a variety of leaders during his research, including a doctor, an architect, an engineer, a businesswoman, and a government official. Each of these persons with different vocations have impacted on society with their gifts and leadership. Hendriks' research through interviews showed the connection between international exposure and effective service in their communities. Through international exposure, these leaders developed a broader frame of reference that helped them think "outside the box" and discern and address pressing societal needs in their communities (Hendriks 2019:160).

The researcher agrees with Hendriks that exposure contributes towards empowerment. It remains a question for the RCZ how, for example, a structured programme (with exposure as a goal), in which congregation executive committees from rural presbyteries visit congregations in urban areas, can learn better administrative or financial management practices that can improve their congregations.

3.4.2.3 A vibrant spiritual enrichment

According to Patton (2017:9), communication between God and the leader is at the heart of leadership. A leader must know God's purposes for a group before communicating them. In discussing the importance of the leader's prayer life, Patton cites Nehemiah, by stating that, upon receiving word of the exiled Jews' distress, Nehemiah immediately asked God for discernment: "When I heard these things, I sat down and wept. For some days, I mourned and fasted and prayed before the God of heaven." (Nehemiah 1:4). By praying and fasting before taking on such a monumental task, Nehemiah could seek the almighty's counsel before assisting the Israelites.

A vibrant spirituality enriches a leader's life. Part of a vibrant spiritual life is prayer, as manifested in the life of Jesus throughout his ministry; he found a time of solitude to pray for the effectiveness of his work. But there is more than merely prayer in spirituality. There is prayer, scripture, worship, community, service, discipleship, personal holiness (ethical living), grace, contemplation, spiritual discipline, and hope. The researcher argues that, when a strong spiritual enrichment is inculcated in the leadership mindset of those in church leadership positions, it provides a strong sense of empowerment.

To add more to the value of a vibrant spiritual enrichment, it must be noted that leadership responsibilities come with several challenges; while some of the upheavals can be solved through wisdom, tenacity, innovation, flexibility, and strength, there comes a time when all these seem to fail. In those instances, the power of prayer can be appreciated. Leaders step out in faith and trust in dire situations, putting their lives and situations in God's hands. Prayer provides spiritual security.

Nehemiah realised that "prayer is a necessary leadership habit that enhances communication with God and secures vision for ministry". While in the presence of King Artaxerxes, Nehemiah prayed before responding to the king's question of what he wanted. Immediately following this prayer, Nehemiah received his vision for the ministry. He answered Artaxerxes: "If it pleases the king and if your servant has found favour in his sight, let him send me to the city in Judah where my ancestors are buried so that I can rebuild it" (Nehemiah 2:5). Of course, Nehemiah did not end his prayers after receiving his vision for the restored future of Jerusalem. (https://jacl.andrews.edu/what-made-nehemiah-an-effective-leader/). Instead, he continued to ask God for guidance and help throughout the journey.

Nehemiah received his power through God, the source of all power and might. The entire restructuring of Jerusalem was enveloped in the power of prayer, as evidenced by how often prayers are lifted within the relatively short book of Nehemiah. Patton concludes, by emphasising that we can reach our true purpose only through our relationship with God.

It is hazardous to be connected to the work rather than to the owner of the work. The researcher agrees that, at present, perfect empowerment through prayer in ministry remains vital if results are to be achieved. However, prayer alone cannot suffice if it is not coupled with other virtues such as honesty, transparency, accountability, and developing the necessary skills.

3.5 Tracing aspects of a theology for Christian leadership – Moving towards God's desire

Biblical leadership takes place when divinely called men and women respond in obedience to God's calling. They recognise the importance of time preparation, allowing the Holy Spirit to develop tenderness of heart and skill of hands. They carry out their leadership role with a deep conviction of God's will and an acute awareness of contemporary issues they and their followers face. Above all, they exercise leadership as servants and stewards, sharing authority with their followers and affirming that leadership is primarily a ministry to others, modelling for others, and mutual membership with others in Christ's body (Gangel 1994:147).

In this part of the research, the theology of leadership will best be learned by studying people whom God used as leaders from both the Old and the New Testaments. These are people whose hearts were, explicitly or implicitly, directed towards faithfully serving God, such that God developed a vertical relationship with these leaders that affected their horizontal relationships with others.

Gangel (1994:148-150) notably mentions, from the Old Testament perspective, that Abraham and Moses were both called by God to take up leadership positions, with each one of them having a specific task to undertake. Abraham was tasked to leave his country and to go to a country the Lord would show him. It was from this obedience that the Lord would make him a great nation (Genesis 12:1-3). Gangel mentions other Old Testament leaders such as Joshua, David, and Nehemiah. Joshua is a tribal leader, assuming military command; David represents the epitome of the theology of kingship; Nehemiah shows us the quintessential Old Testament lay leader, who thrust himself into service without the kind of training that was afforded to either Joshua or David.

Theologically, Gangel (1994:149) emphasises that several leadership principles can be learned from the Old Testament:

- *Biblical leadership begins by divine appointment.* Whether we observe Noah, Abraham, Moses, or Aaron, God clearly and directly designated those he wishes to exercise leadership over others.

- *Leadership moves from single to multiple.* Noah and Abraham appeared to stand alone, defying the onslaught of a pagan world. Once the nation of Israel is formed, however, Moses parcels out leadership responsibilities to others, shares authority, and exercises what might be called participatory leadership style (Exodus 16:22).
- *Leadership requires accountability.* The law spelt out greater responsibility of those called by divine appointment: "when a leader sins unintentionally and does what is forbidden in any of the commands of the Lord his God, he is guilty (Leviticus 4:22).
- *Leadership requires a time of preparation.* This principle is clearly evident in the life of Joshua, who served for years as Moses' servant, and in David, who trained in obedience and duty at home and then lived the life of an active soldier before his anointing as king.
- *Leadership requires a sensitive heart to spiritual things* (1 Samuel 16:7). David was a skilled fighting man, handy with a sword and bow, but God selected him because of his heart.
- *Leadership requires skill.* Indeed, the terms 'leadership' and 'administration' are not synonymous. However, there seems to be a dynamic overlap in God's service, and Nehemiah provides a beautiful example of one who could organise, plan, delegate, supervise, arbitrate, recruit, train, and evaluate.

3.5.1 A theological framework

According to Ayers (2006:3), theology is "the ordered consideration or study of God". As is common in other fields of study, the long history of theological studies is as varied as the authors who pursue such studies and reflects multidimensional strains of analysis and reporting. For instance, some theologians approach theology from a purely historical perspective, by simply examining diverse theologians in history and their theologies. Others philosophically speak of theology, dealing almost exclusively with philosophical, linguistic, or sociological matters to explain God.

Huizing (2011:58), on the other hand, stresses that the church's leadership experience spanning the centuries places it in a unique position to contribute to leadership studies. Any contribution should grow out of the development of a theology of leadership. Consideration of that development should be informed by general leadership studies while uniquely drawn from its faith. Its primary elements should include a Scripture-based, God-governed, Christ-centric reflection on the use of the gifts with which the Holy Spirit has empowered all believers, in order to accomplish his mission in and for the world. A theology of leadership must constantly balance both biblical narrative and contextual application. This leads to both ecclesiology and practical leadership being advanced simultaneously.

In discussing the theology of leadership, Plueddemann (2009:157) points out that while culture has the power to influence the principles of leadership, it must be noted that the Bible offers leadership principles that can reinforce particular cultural leadership values. Christian theology according to Plueddemann, places the authority of the Bible above culture. Plueddemann asserts that the theology of leadership can properly be defined by looking at five interdependent foundational questions about leadership as follows:

i. What is the ultimate purpose of leadership?
ii. What is the worldview of leadership?
iii. What are the goals of leadership?
iv. What are the methods of leadership
v. What does leadership look like in concrete practice?

While this research may not have the time to highlight how he (Plueddemann) answers these questions, it is worthy to point out that the all put God at the centre of leadership. In other words, there can be no theology of leadership that is delinked from God our creator.

Pali (2016:186) in his PhD thesis further quotes Plueddemann and states that two definitions of Christian leadership suffice to explain leadership in the Christian context. Plueddemann (2009:15) explains leadership from a Christian perspective as the "[i]nitiative to focus, harmonise and enhance the gifts of others for the sake of developing people and cultivating the kingdom of God". Leadership is thus located in the person of a leader and Christian leadership serves the individual for the sake of the kingdom of God. The service provided to human beings is focusing, harmonising and developing human gifts for the purpose of expanding or cultivating the kingdom of God. According to Bass and Bass (2008:15-22), Plueddemann's definition of leadership could be classified under leadership as an effect or cause of some effect, because in the definition of Plueddemann (2009:15), the leader initiates the process and the followers respond naturally, after the leader has used the positive authority to mobilise followers towards positive goals.

Tangen (2018:276) argues, from a different perspective, that Paul's theology of leadership in the letter to the church in Philippi should be understood in light of the central Pauline idea that believers live in communion with Christ (*koinōnia*). Paul's theology includes an ecclesial vision of a church unified by a shared cruciform wisdom that views Christ as both Lord of the world and an example of humble self-giving leadership. It is argued that Paul's understanding of the *koinonia* of Christ moves beyond the imitation of Christ to a form of participation in the cruciform leadership of Christ through the Spirit. This kind of leadership takes place as facilitation of, and participation in Christo-practices, which includes cruciform moral reasoning and self-giving love through liturgical-charismatic worship, preaching, teaching, service, economic gifts, and peace-making.

Ayers asserts that this view of theology is an attempt to organise data from all sources concerning God and his activities (history, philosophy, logic, law, and other fields) and often seeks to explain God without significant reference to the Bible. Alternatively, others discuss that some theologians approach theology as a science. It is claimed from this perspective that a scientific approach in any field of study should move beyond the tactile recording of data to the systematic organisation of that data so that meaning may be assigned. Therefore, the science of theology must include more than mere knowledge of facts. It must embrace an exhibition of the internal relation of those facts, one to another and each to all.

3.5.2 Symbiosis

Given the definitions of leadership (as discussed in 3.1) and a theological framework, the researcher now turns to finding the convergence of theology and leadership.

Zaccaro (2003:769) emphasises that many leadership theories have not lived up to their promise of helping practitioners resolve the challenges and problematics that occur in organisational leadership. Many current theories and models are not contextualised, nor do the dynamic and critical issues facing leaders drive their construction. Alternatively, practitioners too often approach leadership problems using trial-and-error tactics derived more from anecdotes and popular fads than from validated scientific data and models. This reality has prompted Zaccaro to call for a symbiosis that will strive to converge leadership theories and theology, in order to arrive at a workable leadership model that will yield results in the twenty-first century.

According to Ayers (2006:4), while theology seeks to explain God, leadership concerns itself with the person of the leader and the dynamics between leaders and followers that result in a form of influence. Increased evidence in recent years seems to suggest that social effectiveness skills are crucial. The concept of 'social effectiveness' tends to be explained in terms of an individual's ability to identify, comprehend, and attain effective social networks that can produce advantageous career and life outcomes (Magnusen 2016:64).

According to Magnusen (2016:65), "leadership is a social influence exerted on individuals and groups to achieve goals". Corresponding with the social skills paradigm (although much debate remains about its accuracy about leadership), emotional intelligence has emerged as one of the most notable leadership effectiveness constructs. Other definers of leadership emphasise certain sophisticated leadership behaviour: "contextual thinking, directional clarity, creative assimilation, reciprocal communications, change orchestration, drive, and perseverance".

Bass' (1998:246) transformational leadership model stands atop this line of thought; this will be scrutinised later in this research. Briefly, he outlines four behaviours that represent effectiveness in leadership. These behaviours transform followers: individualised consideration, intellectual stimulation, inspirational motivation, and idealised.

These include situational elements, the skill to embrace chaos and ambiguity, and the quality and willingness of followers. Although the above descriptions of leadership replicate only a tiny proportion of how people have wanted to describe leadership over the past fifty years, the patterns illustrate the diversity of assumptions and the swarm of definitions of the concept.

According to Ayers (2006:6), there is a need to bring a convergence between theology and leadership. He notes that, although there is multidimensionality within the definitions of theology and leadership, the limited scope of each results in the exclusive objects of study, moving the fields of theology and leadership naturally apart. He sadly further states that reflecting this drift, many Bible colleges and seminaries ignore the training of pastors in leadership, implying that it is not within their purview and, in fact, convey the message that if a minister understands the nature of God and the doctrines of faith, that suffices.

Moving closer to the Zambian context, the researcher opines that something similar happens at Justo Mwale University, the institution that trains ministers or pastors in the RCZ. It could be that the curriculum currently being offered needs to be revised to address matters of leadership. For instance, what is being offered in congregation studies has more to do with liturgy, worship, and administration and hardly any detailed components on leadership and its impact on the different areas of congregation welfare.

Ayers states that extensive work by authors such as Welch, Barna, and Schwarz on the declining effectiveness of church leaders demonstrates that theological education alone is inadequate. In an era where church leaders receive more and better accredited theological training, Barna asserts through his studies that leadership is the primary problem facing the future of evangelical churches. Welch's investigation, according to Ayers, shows that graduates of seminaries, now facing the realities of ministry, regret that they did not receive more leadership training. Ayers calls Schwartz's work "ground-breaking research" as it goes even further. According to Ayers, his study in the 1990s of over 1,000 churches across the globe reveals that formal theological training of church leaders had a generally negative correlation to church growth and the overall quality of churches (http://digitalcommons.georgefox.edu/cgi/viewcontent.cgi?article=1132&context=dmin). This may be partly due to a pastor's excessive reliance on teaching and doctrine (at the expense of exercising leadership) to develop the church and influence people.

Ayers states that Welch, Barna, and Schwartz show that many people, who are extensively trained in the Bible and theology, cannot contextualise that knowledge and make it effectually alive in people's hearts. These concerns fall within the domain of leadership studies. While theology often excludes leadership considerations, the writings of Northouse and Yukl reveal that leadership studies do not generally embrace theology in the leadership context (Ayers 2006:11).

From the literature that was used for this study, it is evident that leaders who trained intensely and exclusively in leadership theories, skills, and strategies have no guarantee of well-being or effectiveness. The literature under review indicates that a moral and spiritual void can exist in leadership formation. This may result in a lack of clarity, security, and purpose for leaders. This research would like to address this balance, by finding ways in which leadership with a stronger emphasis on moral and spiritual formation can have a more positive effect on the methods in which finances in churches are administered. From a theological perspective, a few selected leadership principles are examined to provide possible options that may help congregations better their dire financial situations.

3.5.3 Tasks of church leadership

Leaders define reality with words, actions, and questions.

- With words, leaders keep the purpose, the mission, and the vision before the community.
- With actions, leaders teach what they believe is essential, and over time, the leaders' values take root in the culture of the community.
- Lastly, with questions, leaders encourage others to win the present and participate in creating the future.

The first task of leadership might be as simple as saying "Thank you". Jacobsen (2009:9) states that, in their classic text *The leadership challenge*, Kouzes and Posner argue that saying "Thank you" is a concrete way of showing respect and strengthening relationships between leaders and followers. He points out that saying "Thank you" is a visible public acknowledgement of dependence and presupposes an attitude of humility, an appropriate valuing of each person's contribution. Leadership exists to create space for other gifts to be realised. It has no priority or importance and finds its success in the accomplishment of others. Leaders, therefore, need to say "Thank you" fairly often for their benefit as much as for those they acknowledge. "Thank you" must be said in person and in writing and built into our community relationships when celebrating accomplishments, appreciating failures, and acknowledging growth.

The second task of leadership is interrelating with people. Writing from both a managerial and church perspective, Dsouza (2003:56) mentions that leadership is both a science and an art that involves interrelating with people. The science of leadership develops valid concepts, principles, and processes to guide the day-to-day practices of the leaders to bring more predictable results. While these principles and processes will not guarantee specific solutions to the organisation's problems, they provide a logical and analytical approach to planning, decision-making, and problem-solving. Leaders responsible for problem-solving find greater assurance by following these principles and processes.

The third task of leadership is the intentional development of leadership skills. The art of leadership, the other side of the coin, emphasises leadership skills such as how leaders work with others and apply their knowledge and experience to achieve the desired results. The art of leadership points out two qualities that set true leaders apart. They have a dream which they are determined to carry out. They are more than simply dreamers; they are people of action. Accomplishments do not come from those who dream great dreams or even from those who have the potential to carry them out. Results follow action that inspires others to act (Dsouza 2003:57).

3.5.4 Servanthood

Over the past few decades, scholars have become increasingly aware of the importance of metaphors in shaping our understanding of Christian leadership. It is claimed that these metaphors help us shape our contexts through the ethical and normative rules we uphold. Changing context has challenged scholars and practitioners to think more carefully about which metaphor would best shape the identity of church leaders. Jacobsen (2009:24) rightfully asks: Where will these metaphors come from? How will they be evaluated theologically?

The church across Africa has always been tempted to import universal management leadership styles and use them in the church (see 3.4). Several questions remain to be asked: Are these leadership styles rightfully serving the church in Africa? Are they resonating with the scriptures? How are they contributing towards outcomes that are more in line with God's desire for congregations?

Many scholars have rejected the introduction of corporate management leadership styles into church leadership and have instead strongly advocated for biblically supported identities of church leaders. Within this discourse, two schools of thought prevail. Some advocate for the shepherd model, whereas others advocate-for the servant leadership model. The researcher now discusses both these identities and attempts to suggest a preferred model that will best contribute towards answering the research question.

3.5.4.1 The shepherd leadership model

As the culture of the ancient Near East moved from a hunting-and-gathering culture to a more stable nomadic and then largely agrarian one, the domestication of animals played a significant role in this shift. In the Old Testament, we observe that the patriarchs counted much of their wealth in "flocks and herds" (Genesis 12:16, 13:5-6). A web of imagery relating to sheep farming and rearing that is connected to the daily life of shepherds developed across the Near East. Gods and kings in the Near East were commonly described as shepherds. Isaiah 44:28 proclaims that the Persian King Cyrus "is my shepherd, and he shall carry out all my purpose". This purpose most notably included rebuilding Jerusalem and its temple (Scalisi 2009:28).

The typical vocation of the shepherd who cared for the multitude of God's people began to take shape in the Old Testament. In the Old Testament, the term 'shepherd' was used in relation to Israel's leaders who were often regarded as shepherds. Although God was always Israel's principal shepherd, shepherds were the responsible human agents. Israel would not be "sheep without a shepherd" (Numbers 27:16-17). It is noteworthy to mention that a charismatic element is said to have rested on such leaders.

According to Scalise (2009:29), the New Testament portrays Jesus as the Good Shepherd. The imagery of shepherding surrounds the life and death of Christ, from the shepherds who heard the announcement of the Saviour's birth (Luke 2:8-20) to the promise in 1 Peter 5:4 that "when the chief shepherd appears, you will win the crown of glory that never fades away". The most well-known and fully developed use of this imagery to describe our Lord is in John 10:1-18, where it is tied with Jesus' foreshadowing of his sacrificial death. "I am the good shepherd. The good shepherd lays down his life for the sheep" (John 10:11).

It is within bounds of this rich biblical metaphor that the early church described its leaders as shepherds. Like the faithful shepherds of Israel, early Christian leaders were responsible "to tend the flock of God that is in your charge, exercising the oversight" (1 Peter 5:2). Over centuries, a shepherd's deep concern and care for his/her flock was adopted and transformed into a model of "pastoral care" for a congregation. Early Christian leaders were expected to model their lives o" the Good Shepherd, who "calls his sheep by name" and lays down his life for the sheep (John 10:3b, 11b).

From a different perspective, Resane (2014:1-6) argues that Psalm 23, a Davidic psalm, starts with the reassuring assertion that "the Lord is my shepherd; I shall not be in want". This psalm is one of the Old Testament literature's best-known and most appreciated pieces.

It is David's reflection on God's task as the shepherd-leader for his people. It is a catalogue of lessons learned about the task of leadership from guiding the sheep and a reflection of his critical thinking. "The Lord is my shepherd" portrays caring, courage, and guidance.

In a general sense, a shepherd refers to a keeper of sheep. The shepherd is the person who tends, feeds, or guards the flock. Resane (2014:4) further notes that the Old Testament refers to the shepherd to designate not only persons who herded sheep but also monarchical leaders (2 Samuel 5:2) and God himself (Isaiah 40:11; Psalm 23:1). The prophetic literature refers to national leaders as shepherds (Ezekiel 34:1; Jeremiah 23:1).

Resane adds that the New Testament has sixteen references to shepherds. The shepherds were among the first to receive the message of Jesus' birth and to visit him (Luke 2:8-20). The shepherd and the sheep relationship is used to illustrate Christ's relationship with his followers, who referred to him as "our Lord Jesus, that great shepherd of the sheep" (Hebrews 13:20).

Jesus spoke of himself as "the good shepherd who knew his sheep and would lay down his life for them" (John 10:7-18). After his resurrection, Jesus commissioned Peter to feed his sheep (John 21:1). In his farewell address to the Ephesian elders, Paul pictured the church and its leaders as a flock with shepherds (Acts 20:28). The Latin word transliterated with 'pastor' means shepherd (Resane 2014:2).

Resane underscores three major shepherd-leader responsibilities: caring, courage, and guiding. Under the responsibility of caring, the shepherd provides restoration, feeding, grooming, watering, delivering lambs, leading, and protecting. Courage is also one of the leadership qualities that every shepherd-leader possesses. It speaks of being of good cheer in the face of threatening circumstances. Courage is a quality of Spirit that enables us to face danger or pain without showing fear (Anon n.d.). It is correct to assume that courage entails ideas of boldness, confidence, and bravery. A discouraged leader leaves the sheep feeling vulnerable, insecure, and aimless. A courageous shepherd-leader is reputable for having the courage to serve, challenge, and participate in a changing environment (Resane 2014:3). The third significant role of the shepherd-leader is that of guidance, namely to give direction or helpful suggestions regarding a decision or future course of action, guiding or showing the way, setting and holding a course. In guiding the sheep, the shepherd must be ready to exercise control over them to guide and direct them to prevent them from wandering off into danger. The critical piece of a shepherd's equipment, besides his rod to protect and defend the sheep, is his staff to guide and direct them. The staff is the ever-present symbol of the shepherd's authority. Its primary purpose is supervising, guiding, and directing (Resane 2014:5).

Community leaders lead their members to exercise the authority to shape their behaviour courteously. One community member may nudge to the left and another to the right. In times of doubt, followers feel secure when leaders wield authority wisely, decisively, and assertively.

The shepherd-leader's function of caring, protecting, guiding, and directing the flock requires courage. Although shepherd-leaders act courageously, firmly, and decisively, they are not expected to portray the harsh treatment of the sheep.

In conclusion, Resane (2014:6) mentions that ecclesiastical leadership demands a complete understanding of the biblical model of shepherd-leadership, with the three primary functions of caring, courage, and guiding the church most effectively. Those called to be shepherd-leaders in the communion of the saints must take that responsibility seriously. Leaders are the shepherds called to the responsibility of testing every manifestation of the Spirit for the mature church.

The researcher chose to use Resane's line of thought as it brings out what leadership ought to be. The focus is not on the shepherd's well-being, but on the well-being of the flock.

A minister or pastor in the RCZ is called *Abusa or Mbusa* in the Chewa language~~.~~ This refers to a person who looks after livestock or domesticated animals. The shepherd model resounds easily within the Zambian culture as a good leadership model but not without its limitations and perils. According to Scalise (2009:31), one of the most evident limitations of the model is its male-centeredness and individualistic focus.

It is worth noting that the *Abusa* (shepherd) model has been abused in some instances by some pastors or ministers to the destruction of not only congregants but also the congregation as a whole.

In most instances, this happens when the minister (*Abusa*) uses his position as being in charge of the congregation to enrich and take care of him-/herself more than the flock they are entrusted to lead. While some ministers have used the shepherd model to serve God ably, others have used it in an authoritarian way and to justify their abusive actions as they lead the congregations.

3.5.4.2 The servant leadership model

In a growing global culture where a substantial emphasis is placed on the individualist achievements of the individual, servanthood is critically regarded as the unfashionable model of leadership. In the Zambian political context, for example, politicians are only "servants" during the election campaign when promises are made to secure votes and actions afterwards seldom reflect the promises. Once elected, some leaders tend to portray actions that remind of tyranny, insults towards opposing parties, abuse, and disregard for those who voted for them. Sadly, this kind of behaviour has found its way in the church on all levels of church functioning from the synod level of leadership to the congregation.

The effect of this kind of leadership behaviour led, in many instances, to destructive and irreparable damage to the church's infrastructure and finances. There is the case of the Oikos Loan financial scandal in the RCZ. The Oikos Loan was borrowed to help build a financial sustainability plan for the church, but the money was highly misappropriated. It was never paid and its initial intention never realised. This is a clear example of what happens when servant leadership is abandoned.

There is an almost limitless appetite among some leaders to strive to be the keepers of, for example, power and resources rather than to be custodians thereof. This has the potential to result in a tendency that some leaders want followers to serve their needs instead of leaders being sensitive to the needs of followers. In such a conundrum, it is not easy for a leader aside their own needs and serve others. Being a servant is a term that is regarded as denigrating, demeaning, and implying diminishing personal value or worth (Richards & Hoeldtke 1980:103).

As there exists the negative connectivity to the concept of servant leadership, the researcher attempts to highlight the traits of this model that can help serve the church better. The researcher uses scholars such as Greenleaf to illustrate why this model serves this research.

3.5.4.2.1 Normative from the Old Testament

Two "servants" are identified in the Old Testament. One is the nation of Israel itself; the other is the promised Deliverer or Messiah. The picture of the nation as a servant is related partly to the purpose for which God chose Israel. It is essential to realise that to be named "servant" is to be recognised as the one whom God has shaped with special care and to whom he is personally committed. Both these themes can be noted in Isaiah 44:1-2: "*But now listen, Jacob, my servant, Israel, whom I have chosen. This is what the Lord says – he who made you, who formed you in the womb, and who will help you: Do not be afraid, Jacob, my servant, Jeshurun, whom I have chosen.*"

To be named a "servant" by God is no invitation to an inferior calling. God's servants are always special to him. Even when Israel failed in her calling as a servant, God's commitment was never shaken, and he promised to restore (Richards & Hoeldtke 1980:103).

The dominant servant figure in the Old Testament is not Israel, however. It is the Messiah. One day, the Old Testament promised, a man who will be the servant of the Lord, will come and deliver his people. He will fully execute the will of God and, through his obedience, secure freedom for the captives. Isaiah 42:1-4 portrays this servant beautifully, highlighting his relationship to God and his attitude as he goes about his ministry:

> "*Here is my servant, whom I uphold, my chosen one in whom I delight; I will put my Spirit on him, and he will bring justice to the nations. He will not shout, cry, or raise his voice in the streets. A bruised reed he will not break, and a smouldering wick he will not snuff out. In faithfulness, he will bring forth justice; he will not falter or be discouraged till he establishes justice on earth. In his teaching, the islands will put their hope.*"

The servant, as portrayed in this quote, is a source of delight for the Lord. He is gifted with the Spirit, adopts a gentle and quiet lifestyle, and works for the birth of justice. Although he is met with resistance, he is neither discouraged nor fails in his task but succeeds in carrying out the purpose to which he is called.

The servant serves under the guiding hand of the Lord, according to the prophet Isaiah:

> “*I, the Lord, have called you in righteousness; I will take hold of your hand. I will keep you and will make you be a covenant for the people…*” (Isaiah 42:6).

Servanthood, as pictured in the Old Testament, is not an attractive way of life. There is a high cost attached to it. Christ is highlighted in many Old Testament portions of scripture that sketch him as the servant. Even so, servanthood is a special calling involving the covenantal relationship with God. It is not a forced obedience to a thoughtless master. The servant is willingly committed to a Master who also fully commits himself to the servant (Richards & Hoeldtke 1980:104).

3.5.4.2.2 Normative from the New Testament

Servant leadership is not non-leadership. Servant leadership has been viewed as abdication; the servant leader abandons leading. What do you think needs to be done? Alternatively, it simply blesses another person’s creative programme initiatives.

On the contrary, according to Ogden (1994:150), servant leaders lead with a style that does not reflect popular culture. Jesus instructed his followers to walk away from the prevailing Gentile and Jewish model of prideful leadership, where dominance (lording it over), coercion, titles, and public recognition were the goals. “*Not so with you*,” Jesus exclaimed (Matthew 20:26). Instead, Jesus spoke of leaders who serve (Matthew 20:25-28). Servant leaders still do things leaders do. They direct, organise, and envision with servant-qualifying leadership. The kingdom of God, not personal fiefdom, becomes the notable motivation and shapes our leadership style.

In the New Testament, the Gospels and the example of Jesus provide primary insights into servanthood. Two accounts of Mark and Matthew deserve mentioning in this instance: “*Even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many*” (Mark 10:45).

Mark points to sacrificial servanthood and, in Matthew, we are called to his lifestyle:

> “*But you are not to be called ‘Rabbi’, for you have one Teacher, and you are all brothers. Furthermore, do not call anyone on earth ‘Father’, for you have one Father in heaven. Nor are you to be called instructors, for you have one Instructor, the Messiah. The greatest among you will be your servant. For those who exalt themselves will be humbled, and those who humble themselves will be exalted*” (Matthew 23:8-12).

Richards and Hoeldtke (1980:10) mention that, in private, Jesus went beyond words with his disciples to show them that servanthood is embraced as the ideal model of leading others. In the intimate setting of the upper room, Jesus knelt before his disciples and washed the dust from their feet with a towel and a basin of water. In the kingdom of God, Jesus and the fellowship of his living church, leaders are servants who bend over to minister from the servant's position and cleanse the body of the Lord.

According to Cincala and Chase (2018:82), one of the strong foundations of servant leadership comes from the New Testament story in Matthew 20:26-27, where the mother of James and John approached Jesus, attempting to secure her sons a place of honour in Jesus' coming kingdom. This scene happens at the dismay of the other disciples who regarded themselves also as close followers of Jesus! No wonder they also wanted a place of honour in his kingdom.

They argue that Jesus then used the opportunity to teach one of the most essential lessons a disciple can learn. He taught them how to be good leaders, not only humanly speaking, but also from God's perspective. We can imagine Jesus gently saying: "So you want to be the centre of attention? Do you want to get all of the honour for yourself? Do you want to rule above others? If you indeed strive for honour, here is the secret: True honour comes through shame – the shame of being the last one, the shame of the cross." For them, Jesus set the foundation for "servant leadership" for an influential church nowadays.

Muchimba (2014:49) avers that Jesus was not content to have followers. By his teachings and practices, Jesus redefined effective leadership as the leader, by imparting certain qualities and methodologies of himself in these followers. In the process of fostering leaders, Jesus modelled his basic concept of leadership on that of service.

Muchimba (2014:50) further notes that Gottfried Osei-Mensah reiterates the views of Cincala and Chase when he concurs that the model of leadership which the scriptures frequently convey to the people of God is that of being a servant leader. He also quotes the words of Jesus in Matthew 20:25-28, in which he observes that throughout his ministry and especially his relationship with his disciples, Jesus consistently modelled the servant type of leadership. For example, when Jesus washed the disciples' feet, he demonstrated the principle of humble service and showed that it does not take away any dignity from the leader. The feet-washing act showed the disciples that authentic leadership is grounded in love, which must result in service. This servant concept of leadership, which was epitomised in the life and ministry of Jesus, produced the first group of Christian leaders – the disciples of Jesus.

Muchimba adds that a reflection on the leadership teachings of Christ's disciples reveals yet another aspect of the biblical concept of leadership and that is sacrificial, in which the leader lays down everything for the other.

Scripture shows that long after Jesus had returned to heaven, his disciples carried on his concept of leadership. The Apostle Peter in 1 Peter 5:2-5 wrote to other church leaders: "Be shepherds of God's flock that are under your care, serving as overseers – not because you must, but because you are willing…, not greedy for money, but eager to serve; clothe yourselves with humility toward one another…". From Peter's instructions, it can be observed that his concept of leadership was purely that of service. He not only accepted this concept as that of Jesus but also viewed it as the norm for Christian leaders.

For this reason, he instructed them to adopt the same concept of leadership (Muchimba 2014:51). In 1 Thessalonians 2:9-10, the Apostle Paul talked about this kind of leader he was to the Thessalonians. He reminded them that he had laboured night and day for them and that his life and colleagues were examples of holiness, justice, and blamelessness before God. Paul's concept of leadership was that of Jesus – service. The Thessalonians were not serving Paul; instead, he was serving them. Patterson (2019:85) stresses that Jesus' washing of the disciples' feet (John 13:5-17) is the pre-eminent example of service and egalitarian attitude modelled for the church.

At this stage, it is clear that, like our Lord, any leader in the church nowadays has been selected to live and give him-/herself for God's people and not for him-/herself. These Old and New Testament foundations of leadership need to be co-opted adequately by those who aspire to take up leadership positions in the church. This also needs to be reconsidered by those already in leadership positions but behaving or conducting themselves like masters and not servants of the one who called them.

3.5.4.3 A choice that will serve the research

The shepherd and servant leadership models all seem to mean well on what leadership must be. However, the researcher was motivated to choose the servant leadership model as the ideal model, as it relates more to the analysis of the congregation of the RCZ. In this section, the researcher argues for the choice of the servant leadership model. This argument is supported by referring to various scholars in the field of the theory of servant leadership studies.

From praxis, it is observed that, in some cultures, the chasm between servant and leader is so great that it is nearly impossible to bridge. The power, prestige, and honour granted to leaders cannot be formed into a concept of the leader as a servant without violating cultural norms. From a biblical perspective, it is observed that Jesus demonstrated a willingness to challenge such norms. Peter's resistance to Jesus washing his feet illustrates how a change in the *status quo* is not always well accepted. Jesus very persuasively insists that this is how it needs be done in the Kingdom of God (John 13:6-9).

In the example of Jesus, as portrayed in the gospels, there is a very practical and personal approach in modelling what servanthood is and how it should be practised. He had three and a half years to transform twelve ordinary men into followers who could capably bear the burden of testifying to the Good News they have received that would lead to the establishment of the Christian church. Jesus entrusted to them principles of what later in the church developed as skilled functions of pastoral ministry.

A broader understanding of leadership, in general, and servant leadership, in particular, has the potential to empower more people (laity) in churches, thus supporting a choice for servant leadership as opposed to a shepherd model where laity, in many instances, are not empowered.

In discussing servant leadership (and supporting the researcher's argument) as the "new dawn for African Christian leadership", Hendriks (2019:163) first begins by stressing that accessibility and empowerment are the key characteristics of servant leadership. From discussing empowerment through mentorship, he emphasises that successful mentors and leaders are accessible. The accessibility provides the womb in which servant leadership can grow and develop. The mentor is accessible to those suffering, in need, or in doubt and those who need guidance. Mentorship is a process of leading and teaching by example in an interactive and personal way. God has called leaders servants who are available to the people they reach.

Servant leadership develops when mentors and institutions believe in younger people to help them identify the challenges and opportunities. Becoming a servant leader who empowers others requires the creation of safe havens that provide stability and security when risks are involved, including failure. A typical haven is a sound family background complemented with a good education and financial stability.

However, the most significant single trait that these Christian leaders share is their faith in Jesus Christ. This implies a radical spiritual transformation: Turning from the self to Christ (Hendriks 2019:167). Nothing defines the servanthood of Christ more than the cross. Difficult circumstances often play a crucial role in the formation of servant leaders. Leaders are often moulded by the challenges they face. The obstacles and dangers confronting them test their character and form their faith.

Hendriks hypothesises that servant leadership is a new dawn that brings hope to African Christian leadership. He points out that in Mark's Gospel, Jesus is reported as saying: "You know that those who are regarded as rulers of the Gentiles lord it over them, and their high officials exercise authority over them. Not so with you. Instead, whoever wants to become great among you must be your servant." (Mark 10:42-43). There is a new tendency among many African Christian leaders to exemplify empowering servant leadership over and against the many instances of destructive rule on the African continent.

Supporting his hypothesis of a new dawn, Hendriks identifies two leadership concepts as vital: empowerment and downward mobility. Empowerment enables people to define themselves and construct their identities and futures, whereas downward mobility is the opposite of the typical upward-bound race toward power and honour. For Christians, the best way to explain it is to say that it follows the model of Christ's self-emptying or self-lowering in becoming human, serving humankind, and sacrificing his life in service of the world (Philippians 2:6-8). True leadership flourishes by giving power away, serving, and empowering those in need.

Education, exposure, mentoring, and a strong prayer life were vital principles that can help African Christian leadership be shaped for the better in servant leadership. The integrity of leaders is recognised by their willingness to serve, give power, and sacrifice through servant leadership. When things fall apart, these leaders stand firm because of their faith and commitment, empowering and creating beacons of hope (Hendriks 2019:170).

Another supporting argument for the researcher's choice is found in the work of Greenleaf, whose conception of servant leadership has brought about significant change in leadership and management philosophy in numerous fields of the secular business world.

Greenleaf (1977:7) emphasises that any great leader must be viewed as a servant first. Being a servant leader begins with a natural feeling that one wants to serve and serve first. He then states that this conscious choice brings us to aspire to lead. This kind of aspiration differs from others who are a leader first, where it could possibly be the need to appease an unusual power drive or acquire material possessions. In such an instance, it will be a later choice to serve – after leadership is established. The leader-first and the servant-first are two extreme types (Greenleaf 1977:13).

The difference manifests itself in the care taken by the servant to first ensure that other people's highest priority needs are served. A stress test, although difficult to administer by such a leader, can include questions such as: Do those I served grow as persons? While being served, do they become healthier, wiser, free, autonomous, and more likely to become servants? Moreover, what is the effect on the least privileged in society? Will they benefit, or at least not further be deprived?

In addressing the subject of servant leadership and the churches, Greenleaf (1977:219) points out that he is concerned for the institution and its service to society. He states that churches are needed to serve the large number of people who need meditative help if their alienation is to be healed and wholeness of life achieved. Unfortunately, for the most part, churches do not seem to be serving that need well. Churches can be helped to do much better once they become servant leaders and exemplars for other institutions.

The researcher takes the argument from Greenleaf (1977:233) that, in striving to make servant leadership established adequately in churches, the church needs to be prepared to embrace a theory he calls organizing to serve. He proposes four general strategies for building the church to be a model institution in servant leadership. For the purposes of this research, his first three strategies are chosen.

- First, there must be a goal, a distinguished serving institution in which all who accept its discipline are lifted to nobler stature and greater effectiveness.
- Secondly, understanding leadership and followership. Everyone in an institution is part leader and part follower. If the church is to be identified as an institution that propagates servant leadership, then only neutral servants should be empowered to lead. The servant functions by a model of justice, in which the least favoured in society always benefits, or the least is not further deprived.
- Thirdly, the organisation-structure *modus operandi.* The critical question under this strategy is how power and authority are handled. Greenleaf argues that, if an institution has discipline, which it must have, it must help individuals accomplish for themselves and others what only an institutionalised relationship can do in the modern world. Then, how administration is to be structured becomes critical. The single chief leading pyramidal structure is obsolete in Greenleaf's church-set state. Thus, the ultimate authority should be placed in a balanced team of equals under the leadership of a faithful servant who serves as *primus inter pares*, first among equals.

Various scholars emphasise the importance and the impact of Greenleaf's research, hence strengthening the choice of this researcher. Sharing a similar perspective on servant leadership in the church to Greenleaf, Ogden (1994:151) avers that there will be specific characteristics when servant leadership is incarnate.

- *Servant leaders are secure, knowing God values them.* Ogden argues that only when we accept our worth before God can we freely attend to the needs of others and empower them to their full potential. "*Jesus knew that the Father had put all things under his power and that he had come from God and was returning to God; so he got up from the meal, took off his outer clothing, and wrapped a towel around his waist and began to wash his disciple's feet*" (John 13:3-4). Jesus could take the basin and towel and wash the grime from the disciple's feet because he knew who he was before the Father. If affirming others somehow diminishes our sense of importance, servant leadership will be viewed as a personal threat, and it will be difficult for church leaders in the RCZ to practise it at any level.

- *Servant leaders find joy in encouraging and supporting staff and team members.* They enable others to develop their spiritual gifts in the context of ministry, and they publicly recognise the growth and contribution of others. As a result, the congregation functions as a body where every person is valued, not as an audience that feeds the leader's ego.
- *Servant leaders do not need credit for their ideas or visions.* A leader can totally transform a congregation or ministry through his/her vision. One of the greatest temptations is to seek the applause of men for their excellent work. The old lament applies in this instance: "How much good could be accomplished for the kingdom of God if it mattered not who gets the credit!" Servant leaders glory in the growth of the Kingdom of God and in getting the applause of men.
- *Servant leaders are high on relationships and low on control and coercion.* People are motivated by genuine care and "heart connection" rather than fear and judgment.
- *Servant leaders shun the trappings of authority and status.* Realising that all are equal before Christ, servant leaders avoid titles that support hierarchical pecking orders and opt instead for functional language that describes what a person does. Servant leaders are also cautious about perks such as large-sized offices and specially marked parking spaces.
- *Servant leaders base their authority on character, not the position they occupy.* Moral authority arises from a person's integrity and consistency before Christ. Therefore, rather than forcing or coercing people to do their bidding, true leaders give followers an attractive model they want to emulate (Ogden 1994:151).

Even when the New Testament might have several other leadership principles, servanthood remains the most notable. The following scholars reiterate their respective reflections on Greenleaf's contribution to the discourse.

In describing the qualities of a leader, Ingram (2016:21) asserts, that "above all, leadership is a position of servanthood". The impact of Greenleaf's servant leadership concept is observed within the sectors of management and leadership. Many experience a transformation after learning of the servant approach to leadership. There is a sense in which the servant leader is permitted to serve and meet the needs of others. Although often in practice in secular business settings, servant leadership also brings a spiritual dimension to management and leadership (Ingram 2016:23).

For some, the spiritual side of servant leadership is part of its appeal, especially when examined in the context of more prevailing societal trends. Even in some business environments, spiritual and religious discussions have a level of acceptance and do not necessarily create animosity among colleagues. The vast majority of leadership models can be observed in the workplace and then explained in behavioural terms. Servant leadership differs from other models in that servant leadership comes from within the leader, surfacing out of the leader's principles, values, and beliefs. The servant leader's motivation and behaviour come exclusively from the leader's principles, values, and beliefs. The servant leader seeks to achieve organisational goals through service to others (Ingram 2016:24).

According to Cincala and Chase (2018:80), Greenleaf and many others have tried to extend or refine the definition of servant leadership. He states that a summary of the three central elements of servant leadership from the recent work of Eva, Robin, Sendjaya, Van Dierendonck and Liden is an example of how researchers grapple with defining the theory. Servant leadership is an other-oriented approach to leadership, manifested through one-on-one prioritising of followers' individual needs and interests, and an outward reorienting of their concern for self towards concern for others within the organisation and the community at large

A servant leader focuses primarily on the growth and well-being of people and the communities to which they belong. While traditional leadership generally involves the accumulation and exercise of power by one at the "top of the pyramid", servant leadership is different. The servant leader shares power, puts the needs of others first, and helps people develop and perform as highly as possible (Cincala & Chase 2018:81).

Kiiru (2004:33-36) adds that servant leadership has implications. He points out that the study of the Gospels and Epistles shows various implications for all those who choose to embrace servant leadership as the lead congregations or Christian ministries.

- *Rights and privileges.* A servant leader does not demand rights or expect others to regard him/her as one with special privileges and status. Jesus modelled servanthood by clearly stating that he came to serve and not be served (Mark 10:45). He also left his throne in heaven with all the rights and privileges, in order to save humankind. Leaders are called upon to model servant leadership by denying themselves their rights and privileges as Jesus did. Servants do not have a sense of rights and privileges. This is the spirit that should characterise leaders.

- *Ministry affirmation.* A joint statement from pastors in the RCZ is "*Ndine Mbusa*" (I am a pastor). According to Kiiru, a servant leader can expect God to give ministry affirmations and does not need to demand or remind his followers who he is. Leaders face the temptation of demanding ministry affirmations from their followers, and sometimes, they manipulate their followers as a way of being affirmed.
- *A servant and sacrifice.* A servant leader expects to sacrifice what s/he has for the sake of his/her calling. Personal desires, personal time, and personal financial security will frequently be overridden by needs of service in ministry. Jesus modelled sacrifice in his ministry regarding time, comfort, privilege, and status. Jesus had nothing to call his own, even though in God he owned everything. Christian leaders are called to sacrifice their possessions and even their lives for the sake of Christ and his work.
- *Servant leadership style.* The dominant leadership style to be cultivated is imitation modelling. Once a servant leadership style is in place, others will want to emulate and imitate the same. Servant leadership is attractive and will appeal to many, unlike authoritative leadership that is often opposed. Jesus modelled servant leadership; his disciples imitated it and achieved excellent results from this style.
- *Spiritual authority.* Spiritual authority, with its earned credibility, is the dominant element of our power mix. Spiritual leadership requires a spiritual base of power and influence instead of an authoritarian leadership style. Jesus performed his ministry with power from God, and all recognised his authority (Mark 1:22, 27). Similarly, Christian leaders require spiritual authority in their ministries as their base of influence. Spiritual leadership is a matter of superior spiritual power that can never be self-generated. There is no such thing as a self-made spiritual leader.
- *Stewardship and accountability.* Good stewardship means effective, productive, and efficient use of our lives, time, opportunities, and resources to serve God and his people. There is a need for a system of controls (checks and balances) to ensure that God-given resources are effectively, efficiently, and productively used. This thought will be discussed further in the segment on church finances. Good stewardship and good management are about maintaining

good relationships between the two parties, whose bottom line is the character of the steward or the manager.

Accountability is about being accountable to someone or some group for what is entrusted to us or owing an answer or explanation. We are first accountable to God because all our resources come from him. Nevertheless, we must also be accountable to those whom we serve. Accountability involves giving a rational justification or explanation of how the stewards have used resources. Such justification or explanation is usually based on the rules or conditions agreed upon and expected to be the basis of the steward's use of such resources.

In intently examining whether church leaders are shepherds or servants, it is unanimously clear from many scholars that many are inclined to servant leadership as the ideal model. As much as the shepherd model seems likeable and biblically supported, it must be realised that being a shepherd can be deduced to service and nothing else. The views of Greenleaf and Ogden on the detailed tenets that the servant leadership model exhibits far exceed those presented by the shepherd model leadership.

The evidence presented in this section points the research towards concluding that servant leadership would be a workable model to provide answers to the research question, for this is the model of servant leadership which Jesus Christ exhibited during his ministry, according to Greenleaf.

3.6 Leadership and vision

In August 2016, Zambia held a presidential election following the death of the then President, the late Michael Chilufya Sata. During the campaign, it was interesting to observe the general public's demand that all presidential candidates spell out their respective visions for the nation as they sought the highest leadership position in the land. This was a first for presidential elections in Zambia and indicated to the researcher that a shift among the general public is taking place towards a link between leadership and vision.

A similar shift was observed within the RCZ during the 2020 elections for a new Moderator. The then Moderator elect stood up in the Synod Council Meeting to give his inaugural speech and emphasised what he called "the five-point vision for the RCZ".

To ably address the question of leadership and finances in the RCZ congregation, it would be essential to analyse the state of the vision aspect of leadership within RCZ congregations and how this can positively influence congregations to flourish.

3.6.1 What is a vision?

A first step would be to describe vision. Muchimba (2014:67) points out that leadership requires vision. Vision is not merely a photograph or image of the leader's head; vision is about understanding the big picture of what the leader wants to achieve. It also shows the ideal state which the leader wants his community to become. For the majority of leaders, vision starts and ends with what is written in their vision statement. However, leadership vision goes beyond the written church mission statement and the vision statement. The vision of the leadership permeates the congregation and is manifested in the actions, beliefs, values, and goals of the church's leaders. Leaders must be imbued with vision. The leader must realise that vision needs to be a priority in leading God's people to realise their God-given potential and destiny.

Stanley (2016:293) endeavours to describe vision, by quoting Aristotle: "The soul never thinks without a picture." He goes on to say that vision is born in the soul of a man or woman consumed with the tension between what is and what could be.

According to Osmer's practical theological questions, the researcher agrees with Stanley that it may also come from the burning desire to correct what is going on and what should be happening. An uneasiness that the present situation cannot be God's desire and that a shift is needed to move towards God's desire. For Stanley, anyone who is emotionally involved – frustrated, broken-hearted, maybe even angry about how things are in light of how they believe things could be is a candidate for a vision. Visions form in the hearts of those dissatisfied with the *status quo* and have a desire for change.

Vision often begins with the inability to accept things the way they are. Over time, that dissatisfaction matures into a picture of what could be. There is always a moral element to vision. Vision carries with it a sense of conviction. Anyone with a vision believes that it is not only about what could be but also about what should be and must happen. This element catapults men and women out of passive concern into action (Stanley 2016:299). The moral element gives a vision a sense of urgency.

Vision, according to Stanley, is a clear mental picture of what could be, fuelled by the conviction that it should be. It can also be considered a preferred future or destination; it demands change, implies movement, and requires someone to champion the cause. The aspect of God's desire is described in the practice oriented research methodology of this research. Mwanza (2007:5) underscores this, by saying that "it focuses on individuals regarding their long-term expectations for their lives. Those not guided by a clear vision tend to lack a sense of importance and urgency and work in an uncoordinated manner".

According to Muchimba (2014:68), vision operates at different ministry levels and might be challenging to define. He maintains that a leader has a vision when s/he can see the present as it is and formulate a future that grows out of and improves on the present. Having a vision is having an idea of the future and planning it with insight and wisdom.

3.6.2 Why vision is a catalyst

Moving to a second step, several scholars have underscored the fact that vision contributes towards change in contexts. It can be said that vision is a catalyst for change. This section highlights that vision effects change.

Vision is a tremendously powerful force in any walk of life, but it is essential in Christian ministry. A vision is a target toward which a church leader aims his energy and resources. The constant presence of a vision keeps the leader moving, despite various resistance forces: fear of failure, emotional hardships such as negative responses from other leaders or the congregation, or real hardships such as practical difficulties or problems in the fellowship. According to Muchimba, all great leaders possess two things, namely they know where they are going and they can persuade others to follow.

Once the church leaders share the vision, it keeps the entire community of faith moving forward in facing the difficulties, enabling and inspiring leaders and followers alike. Moving towards the same goal, individuals work together rather than as disconnected people. Vision is the glue that binds individuals into a group with a common goal. This multiplicity of meanings does not weaken or obscure the concept; instead, it demonstrates how essential vision is to a leader's success and the church. Vision can turn the stereotypical church hierarchy into a well-organised, harmonious environment working together toward a common goal. Vision refers to the force within a leader that spreads like wildfire when adequately communicated to church members. The vision as an image for the future can be discussed and perfected by those who have invested in it (Muchimba 2014:69).

In the book studying *congregations*, Ammerman (1998:180) notes that it is essential to have a vision as this helps the congregation and its ministries believe that they can achieve something, even when their resources might seem limiting. The vision will help congregations develop practices that will help them discover the much-needed resources and overcome any reluctance that may be there in executing the vision. When congregation members doubt their capabilities to achieve a vision, the leader can help the congregation take small steps to build confidence for envisioning and pursuing the larger goal. Carroll states that vision must be embodied. The congregation's leadership must strive to institutionalise the vision in its life – its structure, processes, and programmes. According to John's Gospel, the vision must become flesh in the congregation's life full of grace and truth (Carrol 1998:187).

Anderson (1994:157) mentions that any pastor in a congregation must set a vision. According to him, most people need visionaries. He further points out that in a church of hundreds of members, a leader might find only a few visionaries. He contends that many pastors who serve tradition-entrenched congregations wonder how they can move those congregations forward. Thus, if the congregation has a vision, we see the possibility of how it moves forward or how things could work. In this respect, setting the vision is primarily a pastoral task.

RCZ congregations that have financial challenges might need the infusion of a compelling vision to turn things around. Maintaining the *status quo* through the famous "*zikhale monga zili*" (let things be as they are) must be addressed through fresh visions at the congregation level. When a pastor arrives at a congregation, s/he must devote time to maintaining existing programmes and help the congregation look out of the window and dream of a better future, far better than what s/he found.

In describing visionary leadership and its relationship to organisational effectiveness, Taylor *et al.* (2014:566) point out that leaders need to help organisations develop a greater sense of purpose by linking efforts to successful outcomes. As a form of transformational leadership, visionary leadership offers opportunities to foster an organisation's capacity to meet the needs of its constituents. Despite complex and uncertain times, this occurs creatively by providing a framework that can become a touchstone for setting goals, determining priorities, aligning structures, policies, and beliefs with principles, and assessing progress.

Instead of transformational leaders, visionary leaders use vision based on their work. Visionary leadership has been defined as the ability to create and articulate clear visions, providing meaning and purpose to the work of an organisation. Visionary leaders develop their vision and then merge it into a shared vision with their colleagues. Communication of the vision is what empowers people to act. When people do not act, it tends to be because the vision has not been communicated; people spend their time figuring out in what direction to go, which makes them tired and unresponsive, even in the church (Taylor 2014:567).

Berkley (1989:20) defines vision as the art of seeing things invisible; he adds that only those who see the invisible can do the impossible. As much as vision relates to the invisible, it needs more to be achieved. The researcher examines this later.

Stanley (2016:86) writes that, on 17 December 1903, at 10:35 a.m., Orville Wright secured his place in history, by executing the fine-powered and sustained flight from level ground. This historic event even represents the beginning of the aviation field. However, it ended a long and tedious journey for Orville and Wilbur Wright, commonly known as the Wright brothers. A journey that started with a dream to fly. Through their vision to fly, what had never been done was done and continues to be improved nowadays for the betterment of the life of humankind.

The world of Facebook, Google, Amazon, Apple, and many other innovations of our time result from visions that several people held, refusing to view and maintain things as they are. Operating within a passion of a vision cannot be different even in church circles; there is something that church leaders can do better within the congregations they lead, once they have visions.

A clear vision and courage to follow through dramatically increase the chances of individuals and institutions to come to a place where they look back with deep, abiding satisfaction and happily say “We did it, we succeeded, and we finished well.” It is through vision that significance to individual life and the lives of institutions can be realised.

3.6.3 Why vision is important: Inspiration from Nehemiah

The third step would be to ask why vision is important. When people in a church set-up look at things the congregation is going through the lens of a vision, change is the result, because vision brings the world into focus and brings order to chaos.

According to the Africa Bible Commentary, the Book of Nehemiah deals primarily with the reconstruction of Jerusalem's protective walls which the Babylonians destroyed when they captured the city (2 Chronicles 36:19). The first exiles who returned under the leadership of Zerubbabel and Jeshua were more concerned about rebuilding the temple than the walls. When they attempted to repair the walls, King Artaxerxes blocked the progress (Ezra 4:12, 21-22). This book describes the second and successful attempt to rebuild the walls. Even though Nehemiah acknowledges the grace of God in the success of this enterprise, it is clear that his own personality was a determining factor in its accomplishment. The book gives insight into the characteristics of an effective leader (Adeyemo 2006:1278).

Among those characteristics is vision. In his work, Stanley relies on the Book of Nehemiah. As the researcher indicated, the inspiration gained from Nehemiah in how he set out to "fix" or "change" a broken city is driving the rationale in this research. For Stanley, vision weaves four aspects into the fabric of experience. These might be called the essential aspects of a vision (Stanley 2016:130-180).

3.6.3.1 Vision arouses passion

Stanley asserts that there is no such thing as an emotionless vision. When we allow our thoughts to wander outside the walls of reality, our feelings are quick to follow. A clear, focused vision allows us to experience the emotions associated with our anticipated future ahead of time. These emotions reinforce our commitment to the vision. They provide a sneak preview of the things to come. Even the most lifeless, meaningless task or routine can begin to "feel" sound when it is attached to vision. Through vision, the feelings reserved for tomorrow are channelled back into our present reality (Stanley 2016:138).

In Nehemiah's case, which will be viewed as a small case study in the research, the people's passion can be noted in Nehemiah 2:18: "*I also told them about the gracious hand of my God on me and what the king had said to me. They replied, "Let us start rebuilding." So they began this* *good work*.". The passion for building only occurred once Nehemiah spelled out the vision whereby the people saw that they could do it. Thus, strong emotions always accompany vision; the more precise the vision, the stronger the emotions (Stanley 2016:147).

3.6.3.2 Vision provides motivation

Vision-driven people are motivated people. For any man or woman, church or institution that lacks motivation, it might as well be true that they lack vision. Vision is a big part of the reason that led many to complete their education, college or graduate school. A lack of vision is the reason why many never finish. Ridicule, hardship, and pain are felt when executing the vision. However, the same vision will motivate an individual or institution. People look to the future with hope when there is a compelling vision. Such a vision can lift people from ordinary and conventional thinking and working. It boosts the morale and lifts the spirit.

A vision helps a congregation understand that its efforts are a part of something larger than itself. A vision shows how individual labours contribute to something more important than the sum of those efforts (Weems 2010:45).

According to the Africa Study Bible (2016:692), citing the example of Nehemiah, Nehemiah knew that he could never rebuild the walls of Jerusalem alone. However, he was an organised, focused, purposeful, and motivated leader. He successfully mobilised the people of God. He then explained the issues to them in a coherent and well-planned manner. The people's response to be motivated comes from the reality of the vision. This vision provided a climate of motivation where people worked together and were productive (Stanley 2016:171).

3.6.3.3 Vision provides direction and focuses on priorities

One of the most practical advantages of vision is that it sets a direction for the life of a congregation or organisation. It serves as a roadmap and simplifies decision-making, because anything that moves the organisation towards realising the vision has the green light, and everything is cautiously approached. A clear vision will help the congregation or organisation prioritise values and have the power to bring what is most important to the surface of the schedule. It is with a vision that an organisation will be able to weed out those things that stand in the way of achieving what matters most. The vision empowers an organisation to move purposefully in a predetermined direction (Stanley 2016:180).

Apart from providing direction, a vision helps keep priorities in order. Intensity coupled with commitment is powerful. Strength is always found in focus. No matter how strong it is in terms of history, people, and resources, every organisation will be vital if it squanders those resources in multiple directions with a clear focus. A vision keeps people focused on what they have together agreed to do.

A congregation must make every decision about the vision. People always ask: "What does the vision require of us?" If the vision is actual, lively, and working within a group, the question may not be asked directly but will guide those actions. A vision serves as a lens through which we can see the future more clearly. The future is a blur until the vision focuses on it.

3.6.3.4 Vision translates into purpose

A vision gives you a reason to get up in the morning, knowing that you are pursuing something important for a better future. Through a vision, a minister will find a purpose to lead a congregation to greater heights in all aspects of the monastery. In this case, a vision will lead congregation leaders to make essential links between current reality and the future; this dynamic gives an organisation purpose. With purpose, an individual or organisation is carried with momentum to move through the barriers that would otherwise slow down or trip the speed towards the desired future.

3.6.3.5 Vision unites

What unites a group is the idea presented in the vision rather than a charismatic leader of shared loyalty to the organisation. The vision presents a common interpretation of reality and the future. The persuasion needed to move a group to action becomes the persuasive power of the vision. A hopeful vision for the whole congregation brings at-oneness to congregational life and guides, directs, and judges human efforts towards that end (Weems 2010:44).

While there may be other aspects of leadership that can help enhance change, vision remains one of the keys. One key question remains: How can we use Nehemiah's concept of a clear vision as our stepping stone to changing our congregation situations nowadays?

3.7 The church, the church leaders and the finances

Nowadays, the church in Africa finds itself amid numerous African contextual realities. On the one hand, the church is growing. On the other hand, this growing church is facing significant challenges and catastrophes such as poverty, hunger, HIV/AIDS, the devastating effect of climate change, and socio-economic challenges coupled with an unstable political environment that need attention (http://cdn.bakerpublishinggroup.com/processed/esource-assets/files/1360/original/EDWM_Readings_for_Chapter_8.pdf?1441215469).

In combination, these African contextual realities have a financial or economical depleting effect on the people and the churches in Africa. If the church grows on the continent, then these church-going people congregate with the effects of the contextual realities. In fact, bringing the realities into the church and are church with these realities present.

These African contextual realities have forced the African church to consider various ways or options of establishing a more sustainable financial resource base to address them (Kiiru 2004:1). The resource issue has become a significant concern in modern-day Africa. The church in Africa needs adequate resources to address issues such as poverty and climate change which affect their members and hamper the social ministry of the church.

This raises the question regarding the relation between the churches, the church leaders, and the finances of churches. Is there a relation or are there concepts nonrelated to each other? The work of Wright (2021:1) asks several critical questions concerning the church, church leaders, and finances. “Why do so many Christian missions and ministries seem to lack adequate funding?” “Why does it seem that those who have wonderful visions and plans for the work God has given them to do in serving the kingdom of God and engaging in all kinds of gospel-centred activities so often find that their income falls short of their budgets, let alone their visions?”

Writing from the mid-twentieth century (an older resource), Byfield (1959:13-16) notes that one area of church life that is often ignored, at least by those who are interested in the church as a sociological phenomenon, is that of finance. He asserts that sociologists have been taken in by the stereotype that “the churches are interested in only spiritual things”. There is good precedent, however, for approaching any investigation of the church’s life from the financial viewpoint. If meaningful, this investigation could only be done by examining the relationship between the congregation, the finances, and the leadership.

Thus, concerning the church, church leaders, and finances, Berkley (1994:403) mentions that we have two key responsibilities, namely harvest the resources available to the church and then manage them wisely once they are in our barns. A bountiful harvest that is squandered, wasted, or pilfered is as tragic as a sloppy, inadequate harvest that yields scant produce. This urges the research to investigate how a theology of stewardship can add theory that will contribute towards solving the problem for the problem owners.

3.7.1 A brief reflection on stewardship

One of the critical questions we can ask ourselves as we talk about the church, church leaders, and finances is: Where do these finances or resources come from? Establishing the source of the church's finances will begin a well-thought-out discourse in the study. Worth noting is that much of the writings or literature on church finances narrow it down to stewardship. Berkley and Kiiru are among those who have this line of thought.

Berkley (1994:405) points out that Christian stewardship concerns our responsibility to live in relation with God and, in doing so, manage our given resources to give him glory and benefit humanity. He adds that stewardship touches every area of life and involves individual and corporate commitments. It encompasses far more than giving to the church. Stewardship includes the use and care of our natural resources; it includes what we do with our abilities and talents; it involves the way in which we manage our time.

The work of Kiiru (2004:2) shows that the word 'stewardship' has been used in modern times to mean or identify many things. In the secular sense, Kiiru states that stewardship is increasingly gaining significance, due to the mismanagement of resources by those entrusted within positions of care or leadership. There is a lack of realisation in both that they are stewards of, and servants to those they represent, as opposed to being masters who dictate and abuse their positions of power and authority. Within Christian circles, stewardship has been used mainly concerning fundraising and Christian giving. The concept of stewardship is critical to raising resources for Christian ministries. Kiiru thus emphasises a theological understanding of the concept and its practical implications.

This research identified the problem owners, a selected sample of congregations within the RCZ, to investigate and broaden our understanding of the correlation between leadership and finances within the selected RCZ congregations. An important theoretical aspect is a more comprehensive understanding of biblical stewardship, which includes the management of all God's gifts to greater good and flourishing of humanity over and above the self. Although stewardship has often been applied strictly to finances or is viewed to be synonymous with giving or tithing to the church, it entails so much more, including a holistic understanding of stewardship (finances included) within the broader framework of biblical stewardship. In this regard, the researcher builds his argument by examining stewardship in the Old Testament, the New Testament, and the contemporary African context.

Stewardship in the Old Testament

The Old Testament view of stewardship develops from the Hebrew view of life. However, the actual usage of the words, translated into English as steward, has its limitations. In the Hebrew text, the word מֶלְצַר refers in some passage to "man over the house". See Genesis 15:2 and 1 Chronicles 28:1 in this regard (https://biblehub.com/topical/s/steward.htm). The primary Hebrew terms corresponding to the New Testament idea of *oikonomos* (steward) focus on the idea of "one who is over a house". Berkley remarks that the idea of stewardship can be found throughout the Old Testament, wrapped in an understanding of God, nature, and humanity. On the one level, based on the idea of creation, the Old Testament applies stewardship to all humanity. On a higher level, stewardship is applied to the elect – the covenant people of God (Berkley 1994:406).

Kiiru (2004:2) quotes Thomas Thompson, who notes that the idea of stewardship in the Old Testament must be studied in connection with Israel's understanding of God and the nation's relation to him. In other words, we must determine the theological presumptions upon which the ancient Hebrews, whose history and culture are reflected in the Old Testament, based their attitudes toward life and, hence, toward property.

Stewardship in the Old Testament begins with God. As a creator, he holds the right of ownership of everything. The psalmist writes: "The earth is the Lord's, and everything in it, the world, and all who live in it; for he founded it…" (Psalm 24:1-2). God asserts: "For every animal of the forest is mine, and the cattle on a thousand hills…for the world is mine, and all that is in it" (Psalm 50:10, 12). We cannot think of stewardship without considering the whole creation of God's perspective. We are, therefore, called upon to be faithful stewards of God's creation. We are called to care for God's creation and everything as God intended.

The Hebrew people enjoyed life in all its dimensions. They exulted in the natural and cultural goods "of earthly possessions, many children, long life, friendship and love, wisdom, beauty, honour, and political freedom". They understood that they had been given authority over God's good creation (Psalm 8:3-6). In Genesis 1-2, people are given dominion over the animals, and God instructs the people to fill the earth, till the ground, and subdue it. However, he also allowed people to follow or reject his command, setting up the essential components of our stewardship responsibility (Berkley 1994:406).

As the elect, the covenant people of God, the Hebrews were obliged to do God's will. They were called to be faithful to everything God had given them. They knew, for example, that God had given them the Promised Land (Deuteronomy 25:19). But they believed that God was the owner and they, as temporary tenants, did not have unlimited use of the land. Old Testament laws acknowledge God's ownership in such practices as offering the first fruits of the crops and the firstborn of animals (Exodus 22:28-30, 23:19, 34:26). The commandments shaped the Hebrews' views on acquiring and disposing of property. The laws regulated proper land use; crops were left for the poor (Leviticus 19:9-10). Fields were to lie fallow in sabbatical years (Exodus 23:10-11). Additional land laws referred to the Jubilee year (Leviticus 25:8-17), tithes and sacrifices (Leviticus 27:30-32), as well as inheritances (Numbers 26:52-27:11).

The Old Testament does not frequently refer to money, although it condemns its improper use. Often viewed as a sign of God's blessing in ancient times, money is not valued as highly as wisdom in the Old Testament (Job 28:17; Proverbs 20:15). Money has limitations; it cannot help in times of trouble or death (Job 36:19; Psalm 49:16-17). Nor does it prove that some are loved by God more than the poor.

Tithing was a significant aspect of the Old Testament stewardship. However, actual practices take time to determine with certainty. The vast majority of scholars opine that the tithing passages represent diverse traditions covering a long period of Hebrew history, including many political and cultural changes. The Hebrew theocratic state sometimes blurs political, religious, and social needs (Berkley 1994:407).

At its roots, tithing was intended to honour God as the owner of the land and the giver of its produce. However, tithing also supported the temple, the priesthood, and various charitable causes. There are three different tithes in the Old Testament, namely a celebration tithe for agricultural products (Deuteronomy 12:6-7, 14:22-26); a charity tithe (Deuteronomy 14:28-29), and a tithe for the Levites (Numbers 18:21-24). These were harmonised into three distinct tithes in rabbinic Judaism. A devout Jew would have given either 20% or 23.5% of his agricultural income during the rabbinic period. No tithes were imposed upon artisans, tradespeople, and fishermen with other types of occupational income. By Jesus' time, there were at least twelve regularly prescribed tithes and offerings as well as the spontaneous giving of arms to needy people.

Boaheng (2022:156-165) adds his thoughts by contending that, in the Old Testament, the word 'steward' is used in the sense of a person who is in a position of trust or who is taking control over a house. Hebrew expressions such as *ish al-habbayit* (Genesis 43:16, 19, 44:1, 1 Kings 16:9), *ha-melcar* (Daniel 1:11), or *ha-sokhen* (Isaiah 22:15) are used to describe those "over the house" (overseers of the household). Examples are Abraham who had a steward known as Eliezer of Damascus (Genesis 15:2, 24:2, 10). He was Abraham's slave and trusted steward. He seems to have had oversight of all his affairs and was entrusted with the important duty of getting a wife for Isaac. He had charge over the family and the property of his master.

Boaheng adds that another example of stewardship in the Old Testament is the role of Joseph in the house of Potiphar in Genesis 39:4. He also became a steward in the house of Pharaoh and of all the land of Egypt (Genesis 41:40-44). Later, in Genesis 44:4, Joseph became a steward over his own household. The central idea of stewardship from the biblical perspective is that stewardship begins and ends with God. God is the creator and possessor of all things. Human beings who possess God's creation do so as God graciously delegates. The genesis of this thought is God's charge to Adam and Eve to take dominion over what he (God) has created (Genesis 1:28; see v. 26-27).

Having created human beings in his own image, God charged them to rule on his behalf. The responsibilities of naming the animals as well as tilling and subduing the earth show that they are being given an ambassadorial reign as God's vice agents. Humanity's stewardship of God's creation is also stressed in God's act of creating a garden and putting human beings in charge thereof "to cultivate it and keep it" (Genesis 2:15). The expression "to cultivate and keep it" means that human stewardship of God's creation requires both physical labour and wise management of what has been entrusted into our hands. A key principle that emerges at this point is that stewardship goes with accountability.

Stewardship in the New Testament

Berkley (1994:407) asserts that the New Testament introduces a striking new note into the pattern. Christian stewardship depends on the will of God, as revealed in Jesus Christ. The New Testament teaches that God has claimed those who surrender to him through Christ as his own. As a result, stewardship is concerned with more than the resources God has given; stewardship includes believers because they belong to God (1 Corinthians 6:19-20).

The stewardship concept. The New Testament Greek word translated as stewardship is *oikonomia*, a combination of two words: *oikos*, "house", and *remain*, "to divide, distribute or apportion". In classical Greek, the *oikonomos* (steward), found only 20 times in the New Testament, was responsible for the household's business affairs. Often, *oikonomos* referred to an enslaved person with oversight over the master's money, property, goods, and other enslaved people.

Jesus used the term *oikonomos* on only two occasions, in the parable of the servants (Luke 12:42-48) and in the parable of the shrewd manager (Luke 16:1-13). Nevertheless, the concept of 'stewardship' runs through many other parables: the rich man and Lazarus (Luke 16:19-31); the rich fool (Luke 12:16-21); the servants who kill the master's son (Matthew 21:33-46); the unworthy servant (Luke 17:7-10); the unmerciful servant (Matthew 18:21-35), and the talents (Matthew 25:14-30).

The two critical parables of the servants and the shrewd manager illustrate the primary rationale. Each focus on an owner who entrusts his estate to a steward (or manager in the NIV). The steward's task is to be faithful and accountable to the master, increasing the assets. Several themes stand out: God is the Lord over all the earth. We are the stewards because God entrusts us with resources. We have been decision-making powers over these resources and we are expected to make wise decisions consistent with God's will and intention for the resources.

Finally, we will one day be held accountable. Stewardship calls us to manage our lives and God's gifts of creation and redemption in a responsible way. The New Testament portrays believers as partners with God to accomplish his purposes in the world. God is said to practise *oikonomia* (stewardship) in fulfilling his plan from Creation (Ephesians 1:10).

In describing stewardship in the New Testament, Kiiru (2004:8) starts by noting Paul's instructions to Timothy to teach the rich to be "rich in good deeds, generosity and willingness to share" (Timothy 6:18). This is God's strategy for sharing resources with those in need. In the Old Testament, tithing was a command to be obeyed. In the New Testament, Jesus emphasises grace as opposed to law. Tithe in the New Testament is of necessity not limited to the tenth of one's earnings. It can depend on circumstances of the person concerned. Tithing becomes a means of expressing grace in the New Testament. Although tithing may not be done precisely as it was in the Old Testament, some principles apply to the early church and at present. Tithes and offerings help support the pastors, other church workers, and ministries. In his challenge to the Corinthian church, Paul encourages systematic and regular giving to support the church's mission (1 Corinthians 6:1-4).

From a biblical perspective, the issue of wealth is unsettling to those who possess it amid so much poverty and a shortage of resources for the work of God. If part of this wealth were given to the poor and the work of God (Church ministries) through tithing, there would be more significant equity in the church and among Christian communities regarding resources. Jesus' encounter with Zacchaeus and the subsequent flow of resources to the poor is instructive to the wealthy people of Africa and to the world at large (Luke 19:8). Paul's challenge, as expressed to Timothy, is relevant for those blessed with resources, that they also are "rich in good deeds, generosity and willingness to share" (1 Timothy 6:18) (Kiiru 2004:9).

To significantly appreciate stewardship in the New Testament, Kiiru proposes that it is essential to shift the focus from tithing to stewardship, in order to get the bigger picture in terms of our understanding, attitude, and practice of giving to the work of God in gratitude to what God has given us. God is not concerned with what we give or do not give as much as our motive for doing it.

In her article *“Stewardship: Sign and substance of the Christian life as taught in the New Testament”*, Foster (1995:16) stresses that the word ‘stewardship’ tends to invoke the thought of money, in general, and tithe, in particular. Any other connotation is relegated to a secondary position. The strong identification of stewardship with money evolved because money is more easily measured than spiritual qualities. It is also true that Jesus spoke a great deal about our use and attitude toward money. Indeed, the Bible presents material possessions as an issue of great importance in our relationship with God. Money can reveal some fundamental moral issues (Matthew 5, 6; Luke 16:13). Being a steward of God’s resources touches every aspect of Christian life, including one’s use of material resources. The most common understanding of stewardship can then serve as a starting point in a survey of the New Testament teachings about stewardship.

The Christian practice of stewardship must then grow out of our submission to the creator and owner of all things. Both material and spiritual possessions and gifts of God are temporarily under the supervision of God’s servants. Our relationship to possessions “is not a direct one, only indirect, only through Christ, so that we are responsible to Him for whatever use we make of them. He has absolute claim over them. Therefore, the criteria by which one determines appropriate usage must be the nature and character of God as most clearly revealed in the person and work of Jesus Christ “(Foster 1995:21).

3.7.2 A history of stewardship in the church

Throughout the centuries of the Christian church, stewardship practices have included such varied approaches as almsgiving, gifts, offerings, sacrifices, and tithes (Cunningham 1994:409). Some early Christians renounced all worldly possessions, a practice formalised in some monastic movements. When the Roman Empire under Constantine became Christian, the church and the state often mingled lines of financial obligations. In medieval times, there was rarely a clean delineation between state taxation and church gifts or fundraising. In many instances, taxes were imposed to support the church. As an institutional church developed over the centuries, practices such as mass fees, endowments, and gifts of the land became a standard, often raising complaints that the church was more accessible to the rich than to the poor. Cunningham further states that the medieval corrupt church saw “simony” – the dispensing of divine favour for monetary gifts – including the sale of indulgences to shorten time in purgatory, the sale of viewing of religious relics, and pilgrimage to sacred sites.

There is another perspective of steward. Botha (2014:4) points out that the Christian principle of stewardship is based on the belief that human beings are created by the same God who created the entire universe and everything in it. The Christian steward is responsible for looking after the Earth, and thus God's dominion.

A biblical view of stewardship is conventionally defined as "utilizing and managing all resources God provides for the glory of God and the betterment of His creation" (Botha 2014:1).

Botha asserts that there are twenty-six direct references to "steward" or "stewardship" in both the Old and the New Testament. She further explains that the Old Testament mostly refers to the Hebrew word *ashurbet*, whereas Botha (2014:8) states that the New Testament uses the term *oikonomia.* The direct translation of these words relates to the management of the household of a ruler or a king.

The steward of the Old Testament was depicted as a servant, but not merely as a slave. Such a person was a foreman or supervisor, responsible for making appropriate decisions, giving orders, and generally managing the household. Holding such a position implied a certain relationship of trust and shared responsibility between the steward and the owner of the household. Throughout the history of Christianity, the concept of 'stewardship' migrated to the relationship between patrons and the church. Sharing in the responsibility of carrying the financial burden of the church fell upon the patrons. Stewardship also included spreading the gospel and making the church a bastion of love and hope for Christians and searching souls.

"This, then, is how you ought to regard us: As servants of Christ and as those entrusted with the mysteries God has revealed". In 1 Corinthians 4:1, Paul further applies this principle of stewardship to himself and to the church. Botha quotes Tooley (1966:75-76) that "we have here the most pregnant use of the metaphor in the New Testament and one which throws light on Paul's understanding of leadership in the church". Although the focus on stewardship has been linked to the financial contributions made by Christians towards the growth of the kingdom of God, Tooley (1966:75-76) urges Christians to remember that true leadership, and per implication stewardship, includes taking care of each other and sharing the responsibility for each other in more areas than simply finances. Herein we find the modern message of stewardship.

Cunningham further points out that early in the second century A.D., the church fathers appealed to the Old Testament tithe to support the clergy (typified by the Levites) and charitable works. Although the Jewish practice was to confine the tithe to agricultural products, the church fathers extended the tithe to include all income. Some emphasised that it should be given freely and not because of the Old Testament demands. However, for some, the tithe became a new law, and Christians were urged to give more than the Jews. Some changed the demand for a tithe into a promise: those who gave more than a tithe would receive a reward from God. Others in the early church kept alive Jesus' radical command to renounce material possessions (Cunningham 1994:410).

During the medieval period, the various political situations were factors that dictated how the church handled stewardship. It is also evident that the financial abuse of many people by the institutional church helped precipitate the Reformation. In Europe, religious motivation fuelled the Reformation. In England, it was motivated essentially by politics and economics. The Reformers only partially corrected the excesses of the church's financial policies. Zwingli favoured voluntary giving and opposed tithing as a legalistic practice. In England, elaborate tithing laws were enacted for the parsons and people experiencing poverty.

Writing from an American perspective, Cunningham (1994:411) mentions that modern stewardship began early in the nineteenth century as a corollary of the missionary movement and received great impetus with the start of the Laymen's Missionary Movement in the later part of the century. Tithing began to be emphasised in roughly 1850. A layman called Thomas Kane published and disseminated millions of tracts on tithing to the American churches beginning in 1870, spreading the view that tithing pays – a theme basic in the Layman's Missionary Movement. Several stewardship associations were formed in the later years of the nineteenth century.

During the twentieth century and more recently, many American churches emphasised tithing, including a commitment to the idea that the local church is the "storehouse" where the tithe belongs (Malachi 3:10).

As far as the selected sample congregations are concerned, it is important to note that an agenda for resource mobilisation, whether right or wrong, is sometimes pushed by some leadership structures locally as well as from the church at large. This is vital when discussing leadership and finances in the RCZ set-up.

It can be reasoned that the stewardship movement has been widely promoted within American church settings and denominations. This also spilled over to the RCZ. It is noted that legalistic overtones have often downplayed the New Testament emphasis on radical sacrifice and forthcoming joy. The upside is that some scholars have continued to provide a robust theological undergirding for biblical stewardship (Cunningham 1994:412).

It is observed that the ever present manipulative and "misleading theologies" on giving are familiar in the Zambian context and have found a way in the RCZ. They include phrases such as "sowing a seed", which implies giving so that you may reap your desired results from health, business, academic, prosperity, breakthrough, or victorious perspectives. The misleading theologies also state that the "sowing of the seed" must be in the "right soil", primarily referring to the right pastors and the right churches or congregations as other churches and pastors are acid soils, which will not allow the seed to germinate, grow, and bear fruit.

As history tells the story of the past and brings light to contemporary practices, so is the church at present writing the story of tomorrow. If the story of today is built on misleading theologies, it will show in the church of the future. The calls for good normative reasoning, in terms of stewardship with the mentioned congregations, are to build flourishing future churches.

3.7.3 Stewardship as a church member practice

In this research segment, a critical question is: What are the recognisable sources for the congregation's funds? To begin with, it will be important to have the fundamental understanding of what the church is. How does one understand the term 'church'? Is it a building? Is it people?

The researcher's understanding of the church is built from 1 Corinthians 1:2: "*To the church of God in Corinth, to those sanctified in Christ Jesus and called to be his holy people, together with all those everywhere who call on the name of our Lord Jesus Christ – their Lord and ours*."

It can thus be understood that the church is not the structure or the building, but the people. Church is not an abstract construct but a very real physical entity of people. Ecclesia, the people God called together. The people are the church and they form the church, a body of believers.

In the New Testament, we can reason that the church receives its finances from its congregants. Those who belong to this new faith group also support its well-being. Giving is an act of worship for those belonging to the Christian community. It is nowhere noted that that a local church or group is being financed, subsidised, or supported by any other church, group of churches or council. Hence, every local church or congregation functioned as self-supporting (MacDonald 1973:96).

To underscore the above statements, Cunningham (1994:13) argues that a biblical view of stewardship covers aspects of both our possessions and our contributions. Cunningham focuses on two key areas, namely material things and Christian giving.

Material things. The Christian's relationship to material things is a good barometer of his/her priorities in life. How we view things can indicate the vitality of our relationship with God. Agreeing with this view, flourishing congregations can never be realised with congregants who wholly view their possessions as their own, without placing God at the centre, once material things are viewed as a way of honouring God. God intends that we use our material wealth to care for our family (Matthew 15:3-6), support the government (Matthew 22: 15-21), care for the needy (Matthew 25: 31-46), and support gospel workers (1 Corinthians 9:14).

Christian giving. Giving remains a focal point of stewardship responsibility for any congregant. Jesus said that "[i]t is more blessed to give than to receive" (Acts 20:35). A significant part of Christian giving should go to the church, God's primary instrument in achieving his purpose on earth. Our gifts to God through the church can symbolise our commitment that all our possessions belong to him.

According to 2 Corinthians 9:13, there are four purposes of Christian giving, as Cunningham asserts, namely to glorify God, to meet human needs, to discipline ourselves (both to acknowledge the gospel and to love our neighbours), and to support the life, ministry, and mission of the church. To fulfil these purposes, people must be willing to give.

It is understood that Christian giving goes well beyond giving to a single local church. Nevertheless, it must be noted that, when we join a congregation, we must commit ourselves financially to support the kingdom as expressed through that church. It can be traced in the New

Testament that the respective churches used donations to give to them in several ways. Ministers were supported, needy church members were cared for, Christians in other congregations were helped, and the church's outreach to the world was supported, as noted in the work of the Apostles. All this most likely transpired via local leadership who understood that they were tasked to ensure that the church's mission was fully achieved.

If stewardship is a church membership practice, the question can be asked: How should it then take shape within a church and what is expected from the member(s)? In the context of this research, the RCZ congregations, it would be paramount that local leadership understands the purpose of the church's existence and task and how giving contributes towards realising that task. This may require serious questions about the congregation's sources of income, the increase (both in the number of people giving and the content of what is given) in giving, prescribed tithing of free will giving, and so forth.

Moving to the aspect of tithing, according to Cunningham (1994:115), many assume that the tithe is the standard for Christian giving. Scholars argue that the basis for tithing can be traced back to the Old Testament. The New Testament does not command Christians to tithe, although it mentions it on several occasions (Matthew 23:23; Luke 11:42, 18:12, and Hebrews 7:1-10). In these passages, the tithe is merely incidental to another point.

Under the new covenant, believers were no longer living under the strict law but were living out of grace. This puts New Testament giving on a basis that is more important than the Old Testament tithe, with no specifics on a measurement of what Christians should give. There are examples of this, namely when Jesus praised the widow who gave two small copper coins because she gave everything she had (Mark 12: 43-44); Zacchareus repaid those he had cheated four times as much as he had taken and gave half of his goods to the poor (Luke 19:8); Jesus commanded the rich young ruler to sell all he had and give it to the poor (Matthew 19:21), something we are all told to do (Luke 12:33). This teaching probably motivated the early church to hold everything in common and sell possessions to care for the needs of the people (Acts 2:44-45).

It is, therefore, clear that stewardship is a practice that resides in the members of a church. There must be people or congregants willing to give or tithe to glorify God, to meet human needs, to discipline ourselves and to support the life, ministry, and mission of the church.

3.7.4 Stewardship and the implications for leadership

In his work *Studying congregations,* McKinney (1998:132) emphasises that a congregation should be perceived as an amalgamation of elements derived from a broader social and religious milieu, collectively possessing the potential to achieve social and religious objectives. He asserts that a comprehensive understanding of congregations necessitates focusing on all aspects of congregational life, including human, economic, spiritual, and reputational dimensions, which he labels as resources. McKinney emphasises that, while some of these resources are tangible and quantifiable (such as money), they wield significant influence over the success of a congregation and thus require diligent stewardship.

This part of the research aims to highlight the different leadership implications that need to be embraced, in order to make stewardship meaningful and to ensure that the finances given by people in the church are not abused. It also highlights the role of leadership in encouraging generous giving for the establishment of flourishing congregations. The research identifies five practical stewardship practices that have implications for the leadership of churches. If the leadership understands that their role as leaders is to practise these, it is believed that it could contribute significantly towards the flourishing of churches. They are clear objectives and strategy, preaching and teaching, the advancement of accountability and transparency, ensuring that proper financial protocols and practices are in use, and transparent annual reporting on financial results and trends. The research now elaborates on each of these.

3.7.4.1 Clear objectives and strategy

Wimberly (2010:101) provides three principal inputs in a congregational system: people, facilities, and finances. He points out that, systematically, all three inputs are interrelated. The personnel and the facilities of a congregation must be kept from its finances. With money, a congregation will be able to secure and maintain the necessary facilities for ministry. Without money, a congregation will be limited to using volunteers rather than having paid staff where necessary. Effective handling of finances helps a congregation make the most out of what God and its members have given it, in order to accomplish its goals in ministry. In this respect, Wimberly emphasises that congregation leaders must adequately manage the congregation's finances with clear objectives and a strategy.

To underscore this line of thought, Wimberly presupposes that the financial aspects of ministry must be shaped by the parable of Jesus of the pounds (Luke 19:11-27). This has mostly been called an “entrepreneurial parable”, in which Jesus commends the two investors who increased their holdings, not the fearfully risk-averse one. As congregations manage their finances, can they embrace the theology of this parable that calls for a plan that sets out objectives and strategy? Using the money given to them to invest with the aim of making a profit. Can they resist the temptation to play it safe and take reasonable to no risks with what they have been given, in order to accomplish God’s mission in the world?

Wimberly proposes that, in order to manage its financial holdings in ways that lead to growth, a congregational strategic plan should have some goal or objectives specifically addressing how money will be handled. This is a clear leadership implication on stewardship.

In sharing the same point of view, Hendriks (2004:185) discusses financial resources in his book *Studying congregations in Africa*. He points out that, although money and tithing are essential indices of commitment, many congregations generally need a more disciplined treatment of financial resources. This usually leads to declined finances in a congregation. Few things can harm a congregation’s reputation than misappropriating funds or staff embezzling church money. A church needs to follow basic categories to guide its financial responsibilities.

MacDonald (1973:97) adds that we are meant to be stewards, not storing up our Lord’s money for ourselves, but administering for Him all that we do not need for the maintenance of ourselves and our dear ones in the position of life in which God has placed us. Our only worldly aim should be to use the Lord’s money to the best advantage, so that we may render him an account with joy when he comes to reckon with us.

3.7.4.2 Preaching and teaching on giving

On several occasions, Jesus and the Apostle Paul spent significant time in their ministry teaching about giving (Luke 6:38; Acts 20:35). Teaching and preaching about giving is solid biblical practice. At present, we live in a society whose view of ministry and money in the church has been influenced both negatively and positively. Negatively, in the sense that many of those who preach and teach about giving have been regarded as swindlers merely trying to enrich themselves. The preaching has led to practices of abuse and exploitation of church funding.

From a positive perspective, once people are taught about their duty or role to give to the church, an increase in the financial strength of the congregation can be realised. Church members give not under duress or coercion but fully being aware that their giving attracts blessings and help advance the kingdom of God through the financing of different church ministries.

This has led to a point where many ministers have been unwilling to teach or preach about giving in the church. In as much as this might be the case, preaching and teaching on giving in the church can be highly beneficial to the congregation, as it may trigger or influence congregants to give to the different ministries of the church, and it is one of the leadership implications for stewardship. The question remains: How is it done by the leadership and what are the practices they adhere to following the preaching?

In his book *The dynamics of church finance*, Berkley (2011:17) mentions that church leaders face the tremendous responsibility of being wise stewards of God's gifts placed in their care to further the kingdom of God. While a church leader bears individual responsibility to be a steward personally, s/he also carries a greater responsibility to be collectively stewards of the resources of the church. Therefore, this comes with a set of responsibilities that include preaching and teaching about finances. See Luke 16:10-12, as Jesus, through teaching, provides the principles and a guideline in this regard.

In his article "*In the service of one God only: Financial integrity in Christian leadership*", Rodin (2013:46) points out that, from the scripture above, Jesus is making it unmistakably clear that money is not some impersonal medium of exchange. Money is not morally neutral; it is a resource to be used in good or bad ways, depending solely on our attitude. Rodin asserts that mammon is a power that seeks to dominate us, and leaders in the church must be wary of how they handle it.

From Rodin's perspective, any Christian who has served in a leadership capacity knows that money-related issues dominate the position. We assume leadership positions because of our passion and calling to carry out a mission, achieve a vision, and accomplish significant work. Whether leading a for-profit company or a not-for-profit ministry, we come into leadership with our eyes focused on some other prize than the financial. However, before long we realise that our day-to-day work is dominated by decisions regarding income and expenses, debt and investment, balance sheets and cash flow projections. Every decision we make as a leader has financial implications, and how we understand the place and role of money in our institutions may have a more significant effect on our success as leaders than any other single factor (Rodin 2013:52).

Rodin (2013:56) concludes by emphasising that, as leaders, we must first face our demons regarding money and help our organisations do the same. This means that we must address and conquer the temptations of seeing money in a detached, amoral way, tying our self-image to financial success, giving in to money's power that seeks to control us, using it to build our kingdoms, separating our journey from that of our role as leaders, and playing the owner and not the steward.

Teaching and preaching about biblical stewardship must be taken seriously in the church. According to Berkley (1994:318), if the church members will be sound stewards, a great responsibility rests on the church leaders to make that happen. For the vast majority of people, stewardship arises not from their nature but from a heart turned to God and God's ways through teaching and preaching.

Bergstrom (1992:33) mentions that biblical principles of finances must be communicated to the congregation. He points out the usual assumption that congregants know about their responsibility for giving. He stresses that we, who have stepped into what the Bible says about finances and ministry, can forget that others have not. For this reason, he points out a need for solid and consistent teaching on the ministry's priority; leaders may have other values. Many have treated finances as a non-ministry value, making it challenging to communicate with congregants. Many pastors find it easy to teach discipleship and other ministry values, thus avoiding any talk about finances. Bergstrom further points out that the pulpit must be used effectively to communicate finances to the congregation. Preaching must be regarded as the most incredible tool to encourage people towards giving more. Once preaching is used correctly, people can become better stewards. Bergstrom proposes a few keys as to how the pulpit can effectively activate the giving culture among congregants.

- *Talk about money.* Whilst many pastors proudly mention "I never talk about money from the pulpit", Bergstrom stresses that this kind of attitude will only lead to churches being weak. Therefore, he encourages pastors to talk about money from the pulpit. Similarly, Christians need leadership, instruction, and discipleship in every dimension of Christian life: doctrine, marriage, child-rearing, thought life, speech, and work; finances are no different. People need the whole counsel of God.

- *Ministers must limit themselves on how often they talk about money*. Preaching about money more than is necessary can cause less giving as congregants become resistant and defensive. Special Sundays must be identified in the year when money issues can be rightly communicated to congregants with much-expected positive results. As the saying goes, "too much of everything is bad".
- *Preach as if people want to give.* According to Bergstrom, analysts of church culture commonly mention the following: "Unchurched people tell us that one of the biggest reasons they avoid church is 'All they talk about is money.'". According to Bergstrom, such situations lead pastors to conclude that Christians, even committed members, do not want to be challenged to give, nor do they want to know about the church's needs. While that may be true for some, it must be known that genuine followers of Christ always want to give. With the Spirit of God in their hearts, they are predisposed to becoming increasingly unselfish, generous, and filled with agape love. The church is an eternal family; if the church's needs are appropriately presented, believers appreciate the opportunity to give. In other words, sermons on giving from the pulpit should not be presented as though people are unwilling to give. People must be encouraged to give. Committed Christians support the church's work when they consider its plans to be godly and right. It is often amazing what God's people can do with the resources entrusted to them when they understand what God wants them to do. Most often, however, people need encouragement, which Jesus knew well. He had no fear of talking about Money (Berkley 2011:18).
- *Mention specific needs from the pulpit.* Some people feel that talking about specific projects and needs from the pulpit diminishes the motive of giving purely out of love for the Lord. It must be noted that specific giving is cited from the epistles of Paul. For instance, I gave to those in need in Jerusalem. Paul did not mention the specific giving to derail people from giving out of love for the Lord; he was calling them to fulfil their responsibility to have compassion, and we cannot show compassion to the needy whose condition we do not know about.

  Failure to mention the specific needs from the pulpit is like saying that the breadwinner should not know specific household bills like the sheep in Matthew 25 who showed their love for

Jesus by visiting the sick, feeding the hungry and clothing the naked. Nowadays, people in the pew can show their love for Jesus by responding to specific needs mentioned from the pulpit.

In his book *Money and the church*, Powell (1962:175) mentions the need to employ modern methods to educate and promote church finances. He stresses that, in as much as traditional sermons can be a means of promoting giving, the twentieth-century church can make use of plays, movies, turnover charts, and radio. In as much as the researcher may disagree with this view, the broader scope of the thought is that there must be an innovative way to talk about finances in the church, in order to trigger responsible giving that will build flourishing churches.

Wright (2021:33) points out that, according to Stott, we are called to give generously and with joy as a fruit of the Spirit's life within us. This giving can build on the teachings of the apostle Paul on Christian giving and can help us draw out the principles we apply to our situations. It can,, therefore be assumed that these principles can never be imparted to Christians, unless those who are in church leadership positions take time to teach them to members of the church. In striving to bring to understanding his thoughts on "the grace of giving", Stott points out that in 2 Corinthians 8 and 9, Paul explains the arrangements for an offering from the Greek churches of Achaia and Macedonia for the impoverished churches of Judea. Stott also adds Romans 15 and 1 Corinthians 16, which ultimately did not view giving as a mundane matter or something on the periphery of church life.

On the contrary, he views the grace of giving as a core of what it means for us to be members of Christ's church. Stott argues that Paul clearly shows us how our regular giving is rooted in three central themes in the gospel, namely the grace of God, the Cross of Christ, and the unity of the Spirit. Stott opines that giving is a combination of profound Trinitarian theology and common sense. He develops Paul's ten principles of giving, on which this research will focus later. Stott seems to conclude that, once these principles are taught in the church, they will, no doubt, increase thanksgiving to God for his glory as the people in the church will be helped to raise their giving to a higher level. It will further persuade church members to give more systematically, thoughtfully, and sacrificially (Wright 2021:48).

Stowell (1994:416) also stresses the need to preach on stewardship. He points out that as much as we could confine our talk about money to general theological statements, it is essential to mention specific needs that may arise in the church's life and that must be addressed. He shares the same viewpoint as Bergstrom. He smartly points out that these needs must be mentioned from the pulpit, even when a notion of self-interest from the member can indeed be magnified. According to Stowell, stewardship effectiveness starts with good foundational practices but it demands clear and creative preaching about money. Stowell suggests five preaching principles to help bring church members into the biblical joy of giving.

- *Preach confidently*. Stowell believes that preaching confidently cannot be manufactured. Rather, it comes from two realisations. First, the Word of God has a great deal to say about giving. Thus, we can be confident that God will be at work as we teach from the scriptures. Secondly, we need a love for people willing to give them what they need. Since giving is an essential part of Christianity – how we prove our trustworthiness to God – we must teach them the truth about money, confident that they would be spiritually short-changed without it (Stowell 1994:415).
- *Preach carefully*. We must work to keep what said about money grounded in the text, avoiding such traps as promising prosperity when God only promises to meet our needs (Philippians 4:19), resorting to crisis appeals when we need to help people consider giving part of a daily walk with God, not simply a response to a crisis; advocating budget-giving when we should give to God and his work because we love and worship him, not merely to finance an institution. The researcher agrees with Stowell that failure to preach carefully by not promising heaven on earth to the giver has disappointed the vast majority of congregants, and they have stopped giving because they assumed that their expectations after giving to God were not met. In Africa, there are so many scripturally unfounded promises to the people who give; this insensitivity by most of the pastors has had severe negative implications where giving is concerned. Some believers, whose faith is not grounded, have stopped giving, and some have stopped attending church altogether.
- *Preach creatively*. Stowell advises that it is best to avoid worn-out words and phrases that raise red flags. The word 'stewardship' is overused. 'Tithings' evoke images of the 10 per cent syndrome. Pledging may denote coerced payment of a portion of income required by the church. On the other hand, phrases such as 'gifts of gratitude', 'investments in the kingdom', and 'kingdom financiers' not only sound unique, but they also teach a biblical concept.

- *Preach centrally.* At the core, giving is a matter of priorities. Stowell quotes Haddon Robinson, who says, “You can tell a lot about a person’s spirituality by looking at his or her check”. Giving shows where our heart is toward God. Giving says that people love God and seek to express it whether or not he ever does anything for them. This entails that pastors must preach in such a way that God is made Lord of their money, which will help serve God without distraction. Preaching centrally requires prophetic proclamation about the core issues in our culture that work against financial commitment to Christ, such as greed, covetousness, and credit madness.
- *Preach consistently.* Stowell concludes his views on preaching stewardship by emphasising that, as ministers preach throughout the year, there is a need to draw applications about giving from many texts. A consistent (but not constant) emphasis on the attitude, principles, and adversaries of giving will help people keep in tune with the priority of biblical investment. He further propositions that it is better not to preach about giving only when we have to. Preaching when there is no crisis gives the financial facts of kingdom life greater credibility.
- It is worth noting that this suggested consistency is probably missing in most of the African congregations, even in most of the RCZ congregations. Preaching on giving becomes an emotional event in trying to push people to give because of the possible congregation debts, non-payment of financial obligations, salary arrears owed to the minister, and many other financial struggles concerning the vast majority of RCZ congregations at present. People generally develop a negative attitude toward giving little or no results when this happens.

3.7.4.3 The continuous emphasis on accountability and transparency

Accountability is essential for any public office, and that includes the churches. Churches are typically funded by the members who are part of the church. A budget is drawn up and members contribute by giving through offerings and tithes. This places a church within the public and, therefore, it is accountable to those who give and the community in which it finds itself. Accountability in finance is primarily about financial stewardship, where people exercise care over financial resources entrusted to them. This helps ensure good utilisation of resources as intended services are delivered. It is not strange to observe that, on a regular basis, public institutions (including churches) are exposed when misappropriation, theft, wastage of resources, and unauthorised expenditures occur. Unfortunately, many churches operate as “family businesses”, while those with leadership structures are not keen on financial management and accountability (Kavila *et al.* 2023:19).

Kavila *et al.* add that the Bible does talk about finances and how they should be managed, and the impact on the spreading of the gospel. As Christians, we need to note that our provisions come from the Lord. "*But my God shall supply all your needs according to his riches in glory by Christ Jesus. God says He will supply all your needs.*" (Philippians 4:19). This verse highlights that every resource we need in order to accomplish our purpose in Christ has been and can only be provided by God.

Stories of church or congregation fund embezzlement in Africa, even the RCZ, are widespread. The Daily Nation Zambia newspaper carried an article on 7 March 2021, entitled "United Church of Zambia (UCZ) sues ex-accountant over K245,000 loss". Part of the newspaper article reads: "the audit report revealed that a total of K244, 929.23 had not been banked or accounted for by the defendant in the Central Presbytery and Synod bank accounts during the period of January 2013 to December 2015".

Within the RCZ, there is still a problem regarding the Oikos Loan.[5] Its intended purpose was to bring financial sustainability for the denomination. Unfortunately, this never materialised. Instead, it was observed that the loan benefited a few individuals but the denomination as a whole remains liable for the repayment. The lack of accountability and transparency regarding these funds was experienced at the synod, presbytery, congregation, and even section levels of the RCZ church structure. It was further observed that these levels of mismanagement led to divisions, disagreements, and people leaving the church, due to discontent with the church leadership's management of finances. Once the continuous emphasis on accountability and transparency is lost and not upheld by leadership, the desire for flourishing congregations in the RCZ remains a distant dream.

This is backed by the arguments of Bergstrom *et al.* (1992:115) who state that congregations (add here church leadership) need to ensure financial integrity. They point out that churches and church

[5] The Oikos Loan was obtained by the RCZ in 2010 from the Danish Church Aid for financial sustainability of the church through income-generating activities. None of the intended purposes was achieved as funds were mismanaged while the church continues to pay interest on the loan. http://www.oikos.dk/idd464.asp

leaders usually face the sticky situation when using church funds for their personal gain or benefit and not for the benefit of the church constituencies they lead. According to Bergstrom, promoting accountability and transparency starts by acknowledging that the original sin is still alive. This fact will make church leaders realise that they can all fall into the temptation of financial abuse. The Bible is clear about our sinful natures. Even though saved, we all struggle with the temptations of the world, the flesh, and the devil. (See Jeremiah 17:9; Proverbs 20:9, and 1 John 1:8 in this regard.)

Given this reality, we have hardly any choice but to ensure the financial integrity of our congregations and ministries (Bergstrom 1994:118). Berkley (2011:18) points out that the church must develop and execute wise fiscal plans and sometimes make hard decisions to promote accountability and transparency. Those who mismanage or misuse corporate funds will not be trusted with more, whereas those who manage well (like the excellent and faithful slave with ten talents) will be given more. Money in the church must be handled responsibly. Money is a temptation, a liability, and a burden that is necessary, but difficult, nonetheless.

According to Berkley (2011:21), prudent practices are required to ensure accountability and transparency. Our financial world has, over the years, devised sound and trusted practices for fiduciary accuracy and accountability. It is the task of church leadership to emphasise and ensure that they are implemented and adhered to on all levels of church administration.

Hendriks (2004:186) postulates that high standards in accounting and transparency in reporting are always to the advantage of the congregation. It helps avoid the suspicion surrounding many financial transactions in many congregations. Of course, some factors from an African perspective may deter the reporting of congregation income and how it is spent. It is generally believed that pastors in rural areas frequently do not favour reporting because this might reveal that their income is above that of the average congregation members. They fear that reporting might negatively influence members' contributions.

In discussing church finances, Wimberly (2010:101) mentions that three inputs (people, facilities and finances) produce outputs (proclamation, pastoral care, programmes, and missions) in ministry. According to Wimberly, the three inputs are systematically interrelated. The personnel and facilities of the congregation must be kept from its finances. Without money, a congregation will be restricted to carrying out its God-given mandate in spreading the gospel, paying personnel, and carrying out other ministry-related activities. Effective handling of finances helps a congregation make the most of what God and its members have given it to accomplish its ministry objectives.

To manage its financial holdings in ways that lead to its growth, a congregational strategic plan should have some goals or objectives specifically addressing how money will be handled. For example, one goal might be to have a transparent, well-monitored financial system. That goal might include specific objectives relating to how money is handled, how budgets and financial decisions are made and communicated to the congregation, and clear linkages between money received and the ministry enabled by those funds. Considering financial issues in the context of a congregation's strategic plan will allow for a healthy conversation about the values underlying the handling of money and the congregation's priorities in ministry (Wimberly 2010:102).

Wimberly (2010:103) highlights that placing sound financial administration in the strategic plan will create specific strategies for safeguarding how congregations' money is handled, invested, and set aside for anticipated future needs. Congregations that only attend to management details save money or have it stolen. With sound financial practices in place and wise management of these practices, the congregation will exhibit faithful stewardship of its financial life. Congregations with sound financial management are also less likely to be the victims of fraud or theft.

It is observed that financial mismanagement issues regularly occur in some RCZ congregations, with leadership involved at different congregation levels. It remains a question as to how a continuous emphasis on transparency and accountability on a practical level can be achieved, in order to avoid these negative narratives in congregations. Wimberly suggests three crucial points to be considered to promote accountability and transparency.

- Congregation managers (ministers in charge or resident ministers) need to be accountants with a basic understanding of how accounting works and what kind of financial statements can be produced. Kavila *et al.* (2023:25) add that financial literacy knowledge of the ability to manage finances helps improve the welfare of individual life. Financial literacy entails understanding and effectively using financial skills to ensure that the organisation's finances are adequately accounted for, with no omissions or misrepresentations. If this happens, it might lead to wrong decision-making and a more serious financial crisis. These financial skills are as simple as budgeting, investing, credit, and financial management. Understanding debt and having basic financial knowledge will help the organisation use resources responsibly.

- Making use of financial data. The more methods of interpretation and analysis a manager knows and uses, the more effective the management of finances will be. In the case of the RCZ congregations, this financial data may include a resident minister aware of the following. Which section gave less offerings or tithes? Which month had the highest finances and why? Which fundraising venture during the year earned more finances? What is the highest expenditure area? From a leadership perspective, this data will inform the minister's or church leaders' congregation decision-making.
- A well-functioning finance committee can provide financial oversight and, importantly, create money-handling practices that reduce the likelihood of fraud and theft. The choice of people who sit on the finance committees in some RCZ congregations leaves much to be desired; they either need to be more educated about money-handling practices or were strategically selected by the resident minister to succumb to his unwarranted financial demands

Berkley (2011:23-27) further suggests several prudent practices of fiscal responsibility. For the purposes of this research, only five practices were noted as they are applicable to the African and Zambian congregation contexts.

- *A system of internal control.* Internal control is an accounting term for several practices designed to safeguard income and expenses, resources, regulate the disbursement of funds, and protect the integrity and reputation of those charged with handling church money. Assigned responsibilities to people are at the heart of internal control. These responsibilities can vary from church to church. Good practice is to have a team of people who are tasked with different internal control functions. As an example, Hendriks (2004:187) and shared by Berkeley, lists some critical basic internal control procedures such as, for example, cash receipts and disbursements.
    - At services, currency and cheques should be collected and counted, stored securely for counting, by two or more responsible people. One person should never be allowed access to church funds alone.

- When counted, all sums should be verified by a second person.
- For this currency and cheques, bank deposit slips must be completed immediately, and the bookkeeper must receive the funds and a copy of the deposit slip. The bookkeeper must keep and handle copies or remittance advice for all cheques.
- Weekly cash reports must be prepared for review by the pastor.
- In rural or peri-urban areas without banks, the financial committee should be strict in receiving and spending the church's finances. All church orders for handling money should be followed. It is also essential that this committee should report to the full elder council meeting quarterly.
- All payments over a set amount should be made with a pre-numbered bank cheque. A responsible party, not the bookkeeper, should sign the cheques. Churches often appoint two people to sign cheques over a stipulated (high) amount. Cheque books should be locked away, and access permitted only to the bookkeeper and one or two trustworthy church members.
- Approval must be secured from the pastor or another responsible person before a church expense is incurred.
- After the expense has been incurred, an invoice must be presented for payment. The pastor or other responsible party should review the invoice to ensure that it complies with the agreed-upon terms. The responsible party should sign the invoice to approve the payment, if all agree.
- The invoice should be returned to the bookkeeper to be paid when due. When due, the bookkeeper prepares the cheque and presents it to a responsible party to be signed.

All these internal controls clearly show that, in the absence of quality leadership in the congregation, these practices can be ignorantly or deliberately ignored to the detriment of the congregation.

- *Abide by the prudent-person rule.* No one sets out with the intention of being negligent. It usually happens because someone does not take extra care to be negligent. Berkley points out that there is a greater responsibility for church leaders and those who serve on church boards to perform their duties in good faith, in a manner they responsibly believe to be in the best interest of the church or congregation and such care as an ordinary prudent person in a similar position would use similar circumstances. This means that the church leader must attend board meetings, review financial statements, look into and correct any irregularities, operate according to the organisation's rules, and oppose the resident ministers' actions on finances that may not be in the congregation's interest. The church deserves at least a prudent person in a role of responsibility.

- *Operate under a sunshine policy.* A sunshine policy encourages complete accountability with the church leadership. Meetings are open and transparent. Decisions are thoroughly and accurately recorded and reported to the congregation. Income and expenditures are in the books, and the books are available for inspection. A full disclosure is made of any financial activity to those who need to know. Insider deals are not allowed; interested parties abstain from decision-making. Financial mistakes or embarrassments should be kept from the congregation. In short, there are no deals or secrets with a sunshine policy.

  In the case of the RCZ, congregations may imply that there is no decision between the resident minister and the congregation treasurer alone, without the knowledge of the congregation's executive committees.
- *Follow the church's bylaws and constitution.* The express line to buy trouble runs directly around the church's polity. When bylaws and a constitution have been adopted, leaders must follow them or be liable for the significant consequences. If there are no rules, a leader fares better than if there are rules that are not followed. This means that anyone serving the church as a leader must become well acquainted with the church's organisational documents. Who can sign the note if the church borrows money? What body approves or modifies the church budget? Can a church loan money to a pastor for a down payment on a house, and at what rate? The church constitution and bylaws need to be consulted for such questions. If these documents provide a method the leaders fail to use, they may be held personally liable for their actions in a court of law.
- *Upholding fiduciary responsibilities.* One of the questions that can be asked from the RCZ congregations' perspective is: Who benefits most from the finances that are given by both the poor and the rich in the church? Churches, as the body of Christ, are meant to glorify God and serve others. Churches, as non-profit corporations, are meant to benefit the general public. Church leaders are meant to function so that the organisation benefits, not the individual leaders. They act in the organisation's best interests, not their own. Indeed, pastors ought to be prepared to work in a way that benefits the flock rather than fattens the shepherd.

There is tendency that ministry in Africa has become more of a self-interested agenda for the personal and financial gain of pastors. It is more of what the pastor and other church leaders can get from the flock rather than what they can give to the flock. Influenced greatly by the Pentecostal movement, Zambia is experiencing its share of pastors driving the best big cars, wearing the best suits, and wearing expensive perfumes. These display wealth and advocate that their wealth is a blessing from God as a reward for their faithfulness to him. This is slowly finding its way into some RCZ congregations, thus reducing the opportunity for congregations, who have the interest of the congregants at heart, to flourish.

Transparency and accountability have been regarded as important institution values in so many different institution contexts and these need to be upheld and practised by RCZ congregations as they help to build trust and credibility. Embracing transparency and accountability, the RCZ congregations will demonstrate their commitment to a responsible behaviour that will help congregants trust that their funds are being put to good use.

3.7.4.4 A budget as the foundation of proper financial protocols and practices

People give to the church to see good things happen in the kingdom of God and in their surroundings. The researcher served in a rural congregation in the eastern province of Zambia. During his tenure there, the researcher experienced that, when congregants see their money being put to good use and contributing towards their congregation's flourishing, there was an increase in their giving.

Berkeley (1994:467) states congregants will give more if a church presents a well-planned, no wasteful spending programme. They will also benefit from seeing their prayers answered through effective ministry programmes. The key is to budget intentionally and wisely.

Falaye (2021:187) further notes that a budget shows how resources are managed and how money will be spent. Nowadays, many churches have financial problems and cannot move forward because they lack a practical budget plan. The inability of churches to have an active and workable budget has adversely affected the church, especially in numerical, financial, and spiritual growth. A budget is a quantitative expression of a plan for a defined period. It is also a plan of expected expenditure and income, usually for one year.

According to Hendriks (2004:186), the church collects the money, and the leadership decides how to spend it. For instance, one part goes to the pastor's salary; they buy a gallon of paint; subsidise youth representatives' expenses to attend a meeting; pay for water and electricity bills, and so forth. Keeping track of the money in an organised way is good stewardship at all times and starts with good planning – budget.

Anything worth doing is worth planning to do well. In particular, something as vital as a church financial foundation demands careful thought and planning. The alternative to church planning and budgeting is indiscriminate spending, flying blind, knowing neither where you are going nor how you expect to get there (Berkley 2011:35).

A budget also serves as a statement of purpose. It announces the church's priorities to the world. It shows the congregation where their efforts are headed. It guides the pastor and other church leaders in their policy decisions. A budget channels the church's resources into the church's work in a thoughtful, purposeful way unique to that congregation. Prepared well and used appropriately, a budget provides order and direction to the activities of a congregation (Berkley 2011:35).

The above statement from Berkley demonstrates the leadership implication of stewardship and how leaders can be thoughtfully intentional about what they want to achieve through the prudent use of financial resources with the budget as a yardstick. With a well-utilised budget, there can be no diversion of funds to matters and expenditures that have not and were never planned for. A budget that remains suspiciously like the previous year will drag a ministry into a static *status quo*. Instead, a proper church budget should stretch imaginations, cause a slight gasp, expand the vision, and enable ministry.

Powell (1962:174) asserts that three types of budgets are in common use, namely the multiple budget, the dual-unified budget, and the single-unified budget. The multiple budget is the sum of several budgets set up by the various ministries within a congregation. Each ministry or department sets up its budget based on its needs and the needs it intends to help meet. Thus, within a congregation, the Sunday school, Women's Fellowship, Men's Fellowship, Youth Fellowship, and evangelism committee might have budgets independent of one another and of the central budget of the congregation.

The dual-unified budget brings all the financial needs under two headings – local and benevolent. In this instance, there are two separate budgets, unified by the programme and emphasis of the congregation. According to Powell, duplex envelopes, separate or duplex pledge cards, and separate treasures, although not inherent, are frequent characteristics of the dual-unified budget.

The single-unified budget provides for all the financial needs of the congregations and related ministries of the congregation, both local and benevolent. If pledges are made, the individual makes only one pledge, and if envelopes are used, the single envelope must be appropriate.

While an analysis could be made of the merits and demerits of each type of budget, whatever the comparative merits may be, budgets are an essential part of a well-functioning congregation.

Berkley (1994:468) emphasises that the best way to do congregation budgeting is to set up a budgeting committee independent of the finance committee. The budget committee must have a broader representation among church members. Secondly, the budget committee must jointly estimate the sources of income for the budget to be made and determine how much will be raised in that particular year. Thirdly, the budget committee must establish the process of gathering information on the spending needs of every programme or ministry in the congregation in a more participatory manner.

Falaye (2021:194) concludes by stating that orientation and proper education of churches are desired and necessary for the proper use of budgeting for the growth of the churches. The aspects of church budgeting where church leaders can train to grow effectively include finances, time, and human resources, among others, including the competency of the finance/budget committee. When all these factors are placed in proper perspectives, the church's growth will quickly emerge, and the burden of the church will be alleviated.

It goes without saying that, in this respect, for RCZ congregations to flourish, proper budgets that are implemented correctly and administered well, are cardinal. This is explored in the empirical section of this research.

3.7.4.5 The benefit of analysing contextual and financial trends

Economic situations keep changing in Zambia for various reasons such as political, social, and even climatic conditions. Changes directly affect a congregant whose disposable income can be impacted in one way or another. This can include a poor harvest, unemployment, inflation, and high commodity prices on the market.

Hendriks (2004:186) points out that the leadership implication on stewardship calls for the serious examination of these trends and their impact on the congregation's financial resources. Examining a member's average contribution over the past ten or twenty years will help the church council use its resources in obedience to the will of God. It will help the church council make the church finances meet the needs of the needy and not solely those of the pastor. Once congregations' financial results and trends are analysed by examining internal and external factors, the congregation leadership will know how best to use their resources while helping those affected by external economic factors.

A contextual analysis, as proposed by Hendriks, will enable the congregation to understand what is happening around them. This will also enable the church and its members to plan better and be more prepared for changes that affect them.

3.8 A brief overview of the practical theological study of congregations

The inspiration for this study derives from the many works of practical theologians who have laboured over the years to highlight the importance of the study of congregations with a focus on the different aspects of congregation life. In this study, the researcher focuses on the correlation between leadership and finances in RCZ congregations. This section aims to give a brief overview of the practical theological study of congregations.

In discussing the importance of the study of congregations in practical theology, Schoeman (2015:65) points out that the concept 'congregation' needs to be described as a prerequisite and that a congregation may be defined in terms of a functional approach, in other words, in terms of what congregations do: seeker-sensitive, purpose-driven, small-group, or 24/7 congregations.

A congregation can also be described from an organisational perspective in terms of its structure, procedures, organisation, or decision-making processes. Schoeman is quick to mention that both these perspectives have certain limitations: to define a congregation functionally shifts the emphasis away from the congregation as a unique community of believers; the organisational perspective may ignore the spiritual reality of the congregation as a social community.

Notwithstanding the limitations put forward by Schoeman, it can be concluded that the different components that make up a congregation need to be studied, in order to help congregations function effectively.

According to Lee (2011:293-314), practical theology is one of the youngest academic theological disciplines. In recent years, there has been a significant movement toward articulating the nature and formation of practical theology as a distinctive theological discipline. However, practical theology seems to struggle to establish its uniqueness and status as an appropriate theological discipline. Some would argue that practical theology exists to apply other important theological disciplines such as philosophical and historical theology. They believe that practical theology is merely practical, not theoretical. That practical theology can formulate and uphold theoretical claims seems to be denied. Others doubt its distinctive, academic nature as a theological science. They believe that, while practical theology may provide some tools and means for various religious practices such as preaching, religious education, and pastoral care, it cannot contribute to the formation of theological knowledge and theory.

According to Mostert (2018:55), congregational studies and the subsequent congregational analysis have become an important empirical component or tool in practical theology. Nel (2009b) provides a useful overview of the history, approaches to, and outcomes of empirical research related to congregational analysis. He hypothesises that congregational analysis is not only a question whether it can be done, but also that it should be done, because the theological identity of congregations impacts on and determines when and how they are analysed; the theological and empirical identity of congregations informs the need for, and the content of the analysis (approach, methods, and content), and the theological and empirical identity determines the kind of process and the outcomes of the analysis (strategies) (Nel 2009b).

The contributions of Ammerman, Carrol, Schaller, Callahan, as well as Schwarz and Dick (Nel 2009:3) show how empirical approaches contributed to congregations’ understanding of change, their role, how they discern whether they are active or passive, how they plan and strategise, identifying relational and functional characteristics, vitality, sustainability, and naturally growing the congregation. Nel (2009b:2-11) shows that the empirical work done in congregational studies (as has been done by various scholars using various methods), helps congregations read the text (the biblical text) and the context, thus entering into a hermeneutical process.

Schoeman's (2015b:77) contribution can be summarised as follows: faith communities and congregations are social realities and should, therefore, be described and analysed through an analytical lens, or to provide an answer to the question attached to the first empirical-descriptive task of practical theology: What is going on?. Referring to Osmer (2008), Nel and Schoeman (2015:88) argue that a congregation is a contextual reality and in that sense a sociological reality, but as a religious congregation it is more than a sociological reality. Therefore, the question is: How does the congregation take part (or should take part) in its own analysis, thus becoming part of the theological reflection?

Adding to the discourse, Dykstra and Bass (2008:6) seem to stress that practical theology can be used in Christian practice. Instead of talking about a Christian way of life as a whole in practical theology, we need to speak of the "Christian practices" that together constitute a way of life abundant, by "Christian practices" (https://core.ac.uk/download/270245418.pdf.). Dykstra and Bass point to things Christian people do together over time to address fundamental human needs in response to, and in light of God's active presence for the life of the world. Thinking of a way of life as being made up of a constitutive set of practices breaks a way of life down into parts that are small enough to be amenable to analysis, both concerning contemporary concerns and as historic, culture-spanning forms of Christian faith and life. At the same time, practices are not too small; each Christian practice is large enough to permit us to draw together the remainders and pieces of particular understandings, principles, events, behaviours, actions, relationships, inquiries, and skills into sets that are sufficiently voluminous and interrelated to show how they might guide us into a way of life.

Lee's statements only point to one thing: Practical Theology can be used to solve contemporary challenges that may manifest in congregations, including dysfunctional leadership and finances, in order to improve congregation life and ministry. Nowadays, practical theology can be regarded as a solution to most of the spiritual, socio-economic, political, moral, and cultural practicalities of congregants and other members of society. It has a special place in the study of congregations.

3.9 Conclusion

This chapter established that leadership is critical in every sphere of society. Leadership provides direction, guidance, and motivation for things to happen in an orderly and meaningful way. Leadership also has fundamental tenets whereby it must continuously abide. This becomes a burden to the people being led.

With a better understanding of leadership in place, it is anticipated that congregation finances will be managed appropriately with a leadership that will follow the critical principles required in collecting, caring, and using a congregation's financial resources. This affirms that leadership and finances in African or RCZ congregations, remain inseparable, if flourishing congregations are to be a goal within the denomination.

CHAPTER FOUR

LISTENING TO THE VOICES IN CONGREGATIONS

4.0 Introduction

This chapter presents the findings of the empirical study. In this section of the research, the researcher analyses the data obtained from the *verbatim* of the interviews. The common themes from the *verbatim* are then grouped, in order to come up with the dominant trends from the interview questions that were meant to provide data to help answer the secondary research question (SRQ). This chapter aims to present what has been termed as "listening to the voices in congregations, presenting the data". The analysis helped understand what the church, through the sample selection, views as the correlation between leadership and finances in RCZ congregations.

4.1 Explaining the methodology

The data presented in this chapter was obtained using a semi-structured interview guide. The data was captured and *verbatim* reports were generated. The reports were then analysed and the emerging themes were coded according to the study's questions. *Verbatim* responses gave an in-depth description of the findings. The researcher used the QDA Miner Lite application to generate data that was analysed. QDA Miner Lite is a software tool for qualitative data analysis. It is a lighter version of the full QDA Miner software, designed for small to medium-sized projects. QDA Miner Lite offers tools for coding, annotating, and analysing text data, such as interview transcripts, survey responses, and other qualitative data. It has been regarded as one of the best data analysis tool for researchers, students, and professionals for qualitative data analysis (https://provalisresearch.com/).

Much of the analysis was done manually, thus providing the basis for many of the primary conclusions in this chapter. The researcher would like to emphasise that he fully understands that the research was qualitative and that using the QDA Miner Lite Application was not in any other way meant to turn the research into a quantitative one. As the research questions were meant to obtain the views of different people from the RCZ congregations on how they understood how leadership influences finances at the congregational level, listening to the church's voice was an ideal title for this segment.

As the research focused on getting data from resident ministers, former congregation secretaries, congregation treasurers, and congregants from the four sample congregations in the Copperbelt province of Zambia, Table 3 shows the identity of each respondent.

Table 3: Identity of each respondent

SN	Identity code	Meaning of code
1	RM-01	Resident Minister – RCZ Congregation A
2	RM-02	Resident Minster – RCZ Congregation B
3	RM-03	Resident Minister – RCZ Congregation C
4	RM-04	Resident Minister – RCZ Congregation D
5	FCS-01	Former Secretary – RCZ Congregation A
6	FCS-02	Former Secretary – RCZ Congregation B
7	FCS-03	Former Secretary – RCZ Congregation C
8	CT-01	Congregation Treasurer – RCZ Congregation A
9	CT-02	Congregation Treasurer – RCZ Congregation B
10	CT-03	Congregation Treasurer – RCZ Congregation C
11	CT-04	Congregation Treasurer – RCZ Congregation D
12	CNG-01	Congregant: RCZ Congregation A
13	CNG-02	Congregant: RCZ Congregation B
14	CNG-03	Congregant: RCZ Congregation C
15	CNG-04	Congregant: RCZ Congregation D

RCZ Congregation A is a township congregation in the mining town of Kitwe This helped the researcher identify if there was any particular line of thought in responding to the research questions from a particular congregation and group of respondents, for example resident ministers.

The findings of each research question are presented as a cluster of views from each respondent and the ministers quoted *verbatim*. This was done to uphold the unity of the responses while maintaining the different views that may have emanated from the respondent on each question.

Below are statements of the research questions.

4.2 The research questions of the study

As mentioned earlier in the research methodology, the research pursued the following four research questions:

SRQ 1. What are some of the key leadership and congregational studies theories?

SRQ 2. What is the leadership structure of the RCZ at the congregation level?

SRQ 3. What is the relationship between leadership and transformation?

SRQ 4. How will changes in leadership practices help congregations flourish financially?

To find answers to the above research questions, five interview questions were formulated as in Table 4.

Table 4: Interview guide

SN	Interview question
1	What is leadership in your understanding?
2	Under what circumstances or situations does leadership matter?
3	How critical is the role of the resident minister as a leader in the financial welfare of the congregation? Can the resident minister's leadership practice affect the congregation's financial performance?
4	What role do other congregation leaders (Congregation Executive Committee members, elders, and deacons) have in improving the financial status of the congregation? Can the leadership of the congregation's leaders positively or negatively influence the congregation's finances? Explain in more detail.
5	Can congregation leaders embrace any leadership principle, virtue, or tenet to help the congregations flourish financially?

4.3 What is leadership, in your understanding?

The researcher investigated research question one in four categories, namely resident ministers, former congregation secretaries, congregation treasurers, and a communicant member. This section presents the views of the resident ministers, former secretaries, the congregation treasurer, and congregation communion members on their understanding of leadership. The significant findings brought out by the participants are listed in Table 4 and presented *verbatim* according to the most common emerging themes. The major themes that emerged are presented in the table.

Researchers conducted a study on research question one, divided into four distinct categories. These categories included resident ministers, former congregation secretaries, congregation treasurers, and communicant members of the congregation. This section presents the participants' views on their understanding of leadership. The study's significant findings are listed in Table 4 and presented *verbatim* according to the most common emerging themes.

The major emerging themes are also presented in Table 5 for clarity. The percentages were generated by the data analysis tool QDA Miner Lite and are not in any way meant to present qualitative data but helped the researcher determine how the respondents perceived the themes of leadership as guidance and leadership as influence.

Table 5: Views on what leadership

Theme	**Resident ministers**		**Congregation treasurers**		**Former secretaries**		**Communicants**	
	Incidents	**Cases (%)**	**Cases**	**Cases (%)**	**Cases**	**Cases (%)**	**Cases**	**Cases (%)**
Leadership provides guidance	3	75	4	100	4	100	3	100
Leadership is influence	3	75	1	25	1	25	0	0

4.3.1 Leadership is to provide guidance

There is an indication that respondents viewed leadership as guidance. Leadership is about providing direction and directing individuals, a community, or an organisation toward a clearly defined goal.

> "*Leadership is the art of taking a role to guide other people, family, organization, etc. It is a role that someone must take with compassion, lots of responsibility to make sure that targeted objectives in the group are met. It is a unique responsibility in someone to help a*

group, family, organization or family to achieve whatever they want to achieve. Leadership is an all-embracing role in the life of somebody because it encompasses a lot." (FCS-03)

"*I think in my understanding leadership is the process of providing direction to a group or an institution. In other words, it is the process of providing guidance; apart from direction there is also an aspect of guidance; on what ought to be done. It is broad and includes a lot of aspects. You can talk of direction, guidance, as well as a process of implementing set organization or institution goals. A leader is also synonymous to a supervisor*." (CT-02)

Leaders guide by setting direction. They achieve this by defining their team's or organisation's clear trail and objective. They outline objectives, speak about the vision, and use a roadmap that guides everyone's efforts in a community or organisation.

4.3.1.1 Views of resident ministers

Resident ministers defined leadership as guidance. Guidance emphasises the role of a leader in directing, advising, and steering the church towards a particular objective or vision. The following were the views of resident ministers.

"*When I talk about status, I mean a leadership role, and when I look at the responsibility, I am looking at opportunities that you may have at any level of life to lead, to guide, or to initiate programs or things that are very key to work that must be done. That would be my understanding of leadership.*" (RM-01)

"*In my understanding, I would say leadership is the ability to show direction. The ability to show direction in the sense that where there is a leader, there must be followers. Somebody cannot be a leader without followers; followers can never be there without a leader. So, leaders show direction. Leadership is the ability to show your followers' direction where you want to go, not only where you want to go but also what you want to do.*" (RM-02)

4.3.1.2 Views of congregation treasurers

Congregation treasurers also described leadership as guidance, and the following were their views.

"*I think, in my understanding, leadership is the process of providing direction to a group or an institution. In other words, it is the process of providing guidance; apart from* *direction, there is also an aspect of guidance on what ought to be done. It is broad and includes many aspects. You can talk of direction, guidance, and a process of implementing set organisation or institution goals*." (CT-01)

"*In my understanding, leadership is the people responsible for spearheading an institution's or the church's welfare. In churches, leadership starts with the ministers, reverends, or evangelists of that particular congregation, who then choose people to help them achieve their objectives for that congregation*." (CT-03)

4.3.1.3 Views of former congregation secretaries

Former congregation secretaries also defined leadership as guidance. They believed that leaders guide by defining goals, establishing objectives, and providing a path to accomplishing them. They provide a clear vision that guides team members' decisions. The following were the views of former congregation secretaries.

"*Leadership is guidance given to an institution to achieve a common goal*." (FCS-01)

"*It is the provision of guidance. As a leader, whether at home or anywhere, the people you lead will look up to you when they want something or lack something to ask from you. A leader provides information and also checks on his followers.*" (FCS-02)

"*Leadership is the art of taking a role in guiding other people, families, organisations and many other areas of life. It is a role that someone must take with compassion and lots of responsibility to ensure the group's targeted objectives are met. It is a unique responsibility for someone to help a group, family, organisation, or family achieve whatever they want to achieve. Leadership is an all-encompassing role in the life of somebody because it encompasses a lot.*" (FCS-03)

"*To me, leadership is simply giving directions on how things should be done, whether at church or any other organisation. There is poor leadership if you do not give directions. So, as a leader, you spearhead issues.*" (FCS-04)

4.3.1.4 Views of communicant members on leadership as guidance

Communicant members added their voices by defining leadership as guidance and giving hope to the people. The following were their views.

"*Nikakhala m'tsogoleri nizapasila uphungu kuli anthu amene niyang'anira (when I am a leader, I need to give guidance to the people who have been entrusted to me) so that zinthu zikhale mumalo mwake kapena zilongotsoke (everything is in order). So uphungu umapatsiwa ku anthu (guidance is given to the people)*." (CNG-01)

The above comment was given in vernacular (Chichewa) and the translation in brackets was given by the researcher.

"*Leadership is a way of conducting or running an institution. In which one must have competence. You cannot use guesswork in leadership. In other words, it can also be defined as the art of giving hope and direction to an organisation. For all this to be achieved, a leader must be friendly to the people but not too familiar, as familiarity breeds contempt*." (CNG-02)

From the data collected in the interviews, leadership as guidance focuses on leaders' supportive and directional role. It is about providing the necessary tools, advice, support, and inspiration to help individuals or groups navigate challenges, grow, and achieve their full potential while working towards a common goal.

4.3.2 Leadership is influence

In his book *The 360-degree leader with workbook: Developing your influence from anywhere in the organization*, Maxwell (2011:48) defines leadership as influence. Leadership is frequently defined as the essence of influence, encompassing the capability to inspire, motivate, and direct others towards a shared objective or vision.

A number of respondents concurred that leadership is indeed influence. When a leader influences others, it impacts on their thoughts, actions, and choices. Proficient leaders can shape individuals' viewpoints, inspire them to take initiative, and steer them towards a specific path.

"*I think leadership in my own understanding, I would like to borrow from John Maxwell's statement that leadership is influence. I think for me that description is a good definition of how I look at leadership.*" (RM-02)

"*For me, leadership is about influence. That is the definition of leadership according to me*." (RM-04)

4.3.2.1. The views of resident ministers on leadership is influence

The resident ministers believed that leadership influence does not stem from coercion or manipulation but rather from guiding and inspiring others to embrace a specific direction willingly. It entails empowering individuals to offer their utmost contributions towards a shared objective. Some of the resident ministers had the following to say about leadership as influence.

> "*I think leadership, in my understanding, I would like to borrow from John Maxwell's statement that leadership is influence. I think, for me, that description is a good definition of how I look at leadership. I see leadership as a privilege given to you through status or responsibility*." (RM-01)

> "*To me, leadership is about influence. Influence is the capacity to influence people towards a particular goal or vision that an organisation has set. It is an influence on the fulfilment of a particular vision. There is no leader without people; you should have people*." (RM-03)

4.3.2.2 Views of congregation treasurers

Leaders who possess the skill to express a captivating vision effectively communicate their thoughts, establish emotional connections with individuals, and set an example by embodying their values through actions. Consequently, they can influence and motivate others to become their followers.

> "*When talking about leadership, there is no way we can say an institution has leadership when the so-called leadership is not running with the vision itself. When there is leadership, there should be followers. Because there is leadership and followers, it simply means leaders or the leadership should be felt by people that follow*." (CT-03)

4.3.2.3 Views of former congregation secretaries

Results from the data analysis show that none of the former congregation secretaries defined leadership as influence.

4.3.2.4 Views of communicant members on leadership as influence

The findings show that one of the communicant members' was able to define leadership as influence, although not in an explicit manner.

"*I can say leadership is advice given so that things can go according to plan. Nikakhala m'tsogoleri nizapasila uphungu kuli anthu amene niyang'anira (when I am a leader I need to give guidance to the people who have been entrusted to me) so that zinthu zikhale mumalo mwake kapena zilongotsoke (everything is in order). So upungu umapatsiwa ku anthu (guidance is given to the people). As a leader you are supposed to lead by example because as you are leading people will be looking up to you, so that example should be a very good example*." (CNG-02)

4.4. Under what circumstances or situations does leadership matter?

Table 6: Participants' views on circumstances or situations in which leadership matters

Theme	**Resident ministers**		**Congregation treasurers**		**Former secretaries**		**Communicants**	
	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)
Leadership matters in all circumstances	4	100	4	100	4	100	4	33.30
Leadership matters when running a project	0	0	1	25	2	50	3	100
Leadership matters when there is a clear vision	0	0	1	25	2	50	0	0

4.4 Leadership matters in all circumstances

4.4.1 Resident ministers

The data indicates that all the resident ministers stated that leadership matters in all circumstances. All resident ministers agreed that leadership is pivotal in every circumstance, whether in a professional environment, a community, a church, or even personal domains. Resident ministers had the following to say.

"*In my opinion, leadership matters in every circumstance. It becomes essential when there are issues, but it matters in every circumstance*." (RM-01)

"*For me, everything begins and ends with leadership. In other words, whatever we do revolves around leadership. So, in all circumstances or situations, leadership matters*." (RM-02)

"*Leadership matters in all circumstances because you are dealing with human beings, and human beings need a leader every time. Therefore, you cannot limit leadership to only certain circumstances or situations. In all circumstances, leadership matters*." (RM-03)

4.4.2 Views of congregation treasurers

Findings show that all the congregation treasurers stated that leadership matters in all circumstances. Leadership is crucial in every situation, as it involves influencing, guiding, and motivating others towards a common purpose. Whether within professional environments, personal relationships, communities, or in times of adversity, effective leadership plays a pivotal role in shaping results, nurturing development, and instigating beneficial transformations. The following are the views of some congregation treasurers.

"*Leadership matters in almost all situations or aspects of our day-to-day lives. Number one, it matters when there is a crisis (we start from the negative aspect). Leadership matters when there is a crisis because it will help resolve it*." (CT-01)

"*Leadership matters a lot in most of the situations we undergo. In this case, I will speak of the running of the church. Leadership matters because it gives the followers confidence and courage to pursue whatever has been put in place*." (CT-04)

4.4.3 Views of former congregation secretaries

Findings show that what former congregation secretaries said agreed with what resident ministers and congregation treasurers said, namely leadership matters in all circumstances. The following were their views.

"*Live leadership matters in all circumstances, bad or good. If, for instance, there is a problem, we need a level-headed leader who can analyse a situation and give counsel and solutions to that situation without necessarily dividing the group. At the same time, if it is a good situation, we still need a leader who will motivate the people to achieve whatever* *is prevailing in that particular situation. So, in short, in all circumstances, we need leadership*." (FCS-01)

"*In all circumstances, especially when a problem or challenge must be resolved. This is so because, from the beginning, people have been looking up to you as a leader to provide solutions*." (FCS-02)

4.4.4 Views of communicant members

Findings show that 33.3% of communicant members stated that leadership matters in all circumstances. They believed that effective leadership is regarded as the cornerstone of a thriving church. In times of adversity or turmoil, leadership plays a crucial role. A competent leader brings stability, makes prudent choices, and steers the team through obstacles, fostering a clear sense of direction and purpose.

"*In response, leadership matters to give guidance in all situations, whether good or bad. People may take things for granted that everything is okay and forget that you need to keep doing what you have been doing to maintain the situation or do better to improve*." (CNG-01)

4.4.5 Leadership matters when running a project

Leadership is pivotal when it comes to running a project. Respondents highlighted that leadership assumes a highly significant role in project management because it helps facilitate teamwork, make critical decisions on crucial matters involving managing resources, and ensure the project's successful running from start to finish. Resident ministers did not comment on leadership matters when running a project. The following were the contributions made by the three other categories.

4.4.5.1 Views of Congregation Treasurers

Congregation treasurers opined that leadership is critical when running a project, because a good leader knows how to set a clear vision for the project, define goals, and communicate a clear direction. This provides direction that ensures everyone understands the objectives and their part in accomplishing them.

"*Leadership matters when you have intended goals, as I alluded. For example, suppose you have a project like a building. In that case, leadership becomes important because,* *without leadership, the congregation cannot have a proper direction as to where they want to go*." (CT-03)

4.4.5.2 Views of former congregation secretaries

Former congregation secretaries believed that leaders should be at the forefront when running a project in church. Church leaders must ensure that church members are aligned and goal-directed and work together towards an agreed-upon common objective. Indeed, a leader plays an essential role in ensuring successful project implementation.

"*Also, if a project is running, the leader should be at the forefront. If it means contributing, the leader should be the first to contribute; if it means providing manual work, the leader should be the first*." (FCS-02)

4.4.5.3 Views of communicant members

Communicant members believed that proficient leadership is critical when successfully managing a project. It ensures that church members are united, motivated, and working together toward common project goals. In addition, it facilitates the maintenance of transparent and clear communication channels among church members and stakeholders. Leadership also plays a significant role in instilling hope and maintaining focus among church members, preventing them from succumbing to despair. A leader's responsibility is to uplift and motivate those who may want to give up. When implementing or managing a project, a leader should be at the forefront of that project, and when it comes to making monetary and labour contributions, the leader should be the first one to make contributions.

4.4.5.4 Leadership matters when there is a clear vision

Research findings indicate that leadership in the presence of a clearly defined vision serves as a guiding force that aligns efforts, motivates individuals, and steers collective energy toward a common purpose. It enables the development of a road map and ensures that every decision contributes to attaining that vision.

Resident ministers and communicant members did not make any comments on leadership matters where there was a clear vision. The following were the views of congregation treasurers and former congregation secretaries.

4.4.5.5 Views of congregation treasurers

Congregation treasurers commented that a leader must possess a well-defined vision and spearhead its implementation. A well-defined vision can inspire and motivate followers, ignite passion and commitment, and foster church members to work together towards a common goal.

> "*The other one, which is also important, is spearheading the vision. A leader is a visionary. So leadership also matters in promoting or spearheading the vision of an institution or organisation*." (CT-01)

4.4.5.6 Views of former congregation secretaries

Research findings indicate that former congregation secretaries emphasised the importance of leadership and the presence of a clear vision, because a clear vision offers a sense of direction and helps maintain focus, minimise distractions, and keep the team on track toward achieving the vision. Moreover, a clear vision provides purpose. Competent leadership ensures that all church members understand and align with the vision. Leaders use the vision as a guidepost, making decisions and guiding others toward supporting the vision. They ensure that all actions and initiatives harmonise with the desired outcome.

How critical is the role of the resident minister as a leader in the financial welfare of the congregation? Can the resident minister's leadership practice affect the congregation's financial performance? This question is divided into two parts (a) and (b). Table 7 shows the results from the qualitative analysis.

Table 7 shows whether the leadership practice of resident ministers can affect the financial performance of the congregation.

Table 7: Views on critical leadership

a. How critical is the role of the resident minister as a leader in the financial welfare of the congregation?								
Theme	**Resident ministers**		**Congregation treasurers**		**Former secretaries**		**Communicants**	
	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)
The role of the resident minister is very critical	4	100	4	100	4	100	3	100
The role of the resident minister is not critical	0	0	0	0		0	0	0
b. Can the resident minister's leadership practice affect the congregation's financial performance?								
Theme	**Resident ministers**		**Congregation treasurers**		**Former secretaries**		**Communicants**	
	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)
Yes	4	100	4	100	4	100	3	100
No	0	0	0	0	0	0	0	0

4.5 How critical is the role of the resident minister in the financial welfare?

The following themes emerged from the analysis.

4.5.1 The role of the resident minister is very critical

The findings show that all the participants in all four categories indicated that the role of the resident minister is very critical as far as the financial welfare of the congregation is concerned. Resident ministers have considerable responsibility and influence within the congregation. The participants had the following to say.

> "*The role of a resident minister in a congregation is critical to the finances. My personal experience has also been that when a minister executes their duties, and when I say executing their duties, I mean visiting the sick, praying for the congregation, ministering*

> *to them, and doing the highest quality pastoral care. The finances grow in any given congregation. I have seen that as a minister and in the few opportunities I have had to lead congregations as a moderator*." (RM-01)

> "*The role of a minister is very critical to the financial welfare of a congregation. As a minister, you ought to lead by example. Whatever you say, you should make sure that you do. The minister has to be at the forefront of any financial activity. When you talk about giving, the minister should be seen as giving. If there is a fundraising venture, the minister should be at the forefront of encouraging his followers to achieve the set goal*." (RM-02)

> "*It is very critical. From my experience, even here, when I am around, finances go up. Tithes, offerings, and projects go up. When we have a fundraising venture, things move because of my presence, so much so that people want to organize fundraising ventures when I am around. For me, the minister's role is very critical to the financial welfare of the congregation. When you are there as a minister, there is much trust that the money will be utilized properly and appropriately. In addition, they believe that financial ethics will be followed. They believe there will be supervision regarding handling and using money since the minister is there*." (RM-04)

Congregation treasurers also added a voice on why the role of resident ministers is very critical to the congregation's finances. They indicated that resident ministers encourage their members to give offerings. They also source for donations, spearhead outreach programmes, and community initiatives.

> "*As I have said, a leader is a vision carrier. Where the minister wants to take the congregation matters, it is not only the spiritual aspect. He is the one who knows where he wants to take the congregation in terms of finances. In this case, we will eliminate these other types of growth and focus on finances. Before I talk about some of the roles, the giving of the congregants in the congregation is mostly dependent on the resident minister*." (CT-01)

On the other hand, former congregation secretaries emphasised that resident ministers should be seen as leading. For example, fostering an environment where giving is viewed as a joyful act that supports the church's mission and positively affects others.

"*The role of a minister is very critical to the financial welfare of a congregation. As a minister, you ought to lead by example. Whatever you say, you should make sure that you do. The minister has to be at the forefront of any financial activity. When you talk about giving, the minister should be seen as giving. If there is a fundraising venture, the minister should be at the forefront of encouraging his followers to achieve the set goal*." (FCS-03)

4.5.2 Can the resident minister's leadership practice affect the congregation's financial performance?

Findings show that all the participants agreed that the resident minister's leadership practice affects the congregation's financial performance.

Resident ministers can play different vital roles to improve the financial state of a congregation. They have a fiduciary obligation to manage the church's finances, so that each decision can stand moral scrutiny and public accountability under the auspices of stewardship. All the guidance and teaching involved in articulating and planning strategic directions of engagement with congregations are crucial roles they provide in changing the church's finances.

Resident ministers play several significant roles to improve the financial status of a church. They must manage the church's finances ethically, transparently, and by its mission. Their leadership, preaching, strategic planning, and interactions with the congregation are all vital in improving the church's financial status.

"*Regarding the question, "Can the leadership practice of a resident minister affect the financial performance of the congregation? My answer is yes, it can. I have mentioned everything from the bright side. However, we have also seen congregations stop giving their tithe when they do not relate well with the minister. I have seen situations when I was serving as a moderator where people would say this minister is taking us for granted, so instead of giving our tithe, we will take it elsewhere so that it works elsewhere. So you find that the relationship between the minister and the congregants influences finances*." (RM-01)

On the other hand, former congregation secretaries also commented that if resident ministers do not effectively communicate the monetary needs of the church or articulate the impact of financial contributions, congregants might not feel the need to give or may misunderstand the church's financial situation.

> "*Yes, it can have an effect, and this goes to the members of the executive and how they decide to spend the available finances. Some people are very sensitive to simple issues or how certain things are done a certain way. Therefore, for that to be understood by the congregation, the minister should spare time to talk about these issues during sermons. Yes, there are themes and sub-themes every year, but as human beings, we also need to be reminded that it is needed for a congregation to run finances. Preach it so that people should understand*." (FCS-03)

In addition, if there is no accountability, there is a danger of misuse of funds, which may damage the trust of congregants and discourage congregants from giving financial support.

> "*The leadership practice of a resident minister is critical because if he is not taking things well, the financial performance of the congregation will be affected. If the minister wants to be the sole beneficiary of the large chunk of money, it becomes a problem. If the minister starts taking unnecessary incentives for himself, so that money goes to him that will create a problem. The minister should trust the team to say what the minister needs and allocate funds. The minister should avoid having a stronghold on finances and try to dictate where funds should go. The minister should learn to create a relationship with the church executive to plan things properly together without intimidation*." (FCS-04)

Furthermore, communicant members (congregants) added that if the resident minister is transparent and provides clear information about how church funds are managed and used, it could lead to trust, and congregants can give even more.

> "*I belong to the executive of a singing group, and if the reverend manages the finances well, we will be encouraged to bring other people to the congregation. Even if I brought other people, they would be comfortable because I have seen that the reverend manages finances well and, by the end of the day, the church will grow, and if the church grows, finances will grow. However, this will only happen if the leaders portray good leadership habits*." (CNG-04)

Practical and transparent leadership, effective communication, responsible financial stewardship, and a clear vision aligned with the needs and aspirations of the congregation and engagement with the congregants tend to foster a favourable financial environment within a congregation.

What role do other congregation leaders (Congregation Executive Committee members, elders, and deacons) have in improving the financial status of the congregation? Can the leadership of the congregation leaders positively or negatively influence the congregation's finances? Explain in more detail.

4.6 Can the leadership of other congregations influence the congregation's finances?

Firstly, it must be noted that there exist power relations in the way the RCZ leadership structure has been set up, where the role of the minister is regarded and taken to be higher than anyone else does and this had with no doubt influence the research results.

Results show that the congregation's leadership can influence the congregation's finances positively or negatively. The participants had the following to say.

> "*So, depending on how they play their role, they can either improve the finances or encourage the members not to give, which may affect the financial welfare of the congregation*." (CNG-04)

> "*So, in short, the leadership of other congregation leaders can positively or negatively affect the congregation's finances by responding positively or negatively to ventures or projects in the congregation*." (CT-02)

4.6.1 How can the congregation's leadership affect finances positively?

Table 8 shows the themes that emerged from the analysis of the roles of congregation leaders in improving the financial status of the congregation.

Table 8: Themes that emerged from the analysis of the roles of congregation leaders

Theme	**Resident ministers**		**Congregation treasurers**		**Former secretaries**		**Communicants**	
	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)
Resource mobilisation	3	75	2	50	3	75	1	33.3

Accountability	2	50	1	25	1	25	1	33.3
Teach congregants the importance of giving	3	75	4	100	2	50	2	66.7
Empowering congregants that have low or no income	1	25	1	25	0	0	0	0
Lead by example	2	50	1	25	1	25	2	66.7
To communicate effectively	2	50	2	50	1	25	0	0
Foster teamwork	0	0	1	25	1	25	2	66.7
Honest	0	0	1	25	1	25	2	66.7
Financial management	0	0	0	0	3	75	1	33.3
To exhibit a positive attitude	0	0	3	75	2	50	0	0

4.6.1.1 Resource mobilisation

Findings show that other congregation leaders are involved in resource mobilisation. Resource mobilisation refers to all activities employed to secure new and additional resources for the church.

Resident ministers stated that church deacons and elders play a very critical role in resource mobilisation, and that they handle finances. The following were the views of resident ministers.

> "*Firstly, I will start with the deacons. The deacons are required to handle issues concerning finances, collection of finances, and helping the needy*." (RM-01)

> "*Mobilization begins from the sections. Therefore, they play a very critical role. Even handling of cash elders and deacons are the ones who handle cash. During the COVID-19 pandemic, we sent elders and deacons to collect money from believers' homes. So they also handle finances outside their sections, and they also handle finances in the church because they are the ones that count and hand over to the finance committee*." (RM-04)

Congregation treasurers also mentioned that congregation leaders are responsible for the church's finances and come up with fundraising ventures for the church.

> "*For the congregation, executive committee members should develop programs to ensure that the church is self-sustainable regarding finances. For example, in a year, the executive can determine how many fundraising projects the church can have or whether we will have projects every quarter. Where finances are concerned, projects lined up by the executive committee play a critical role in the church's finances. If you do not have such ventures and only rely on offerings, tithes, and so on, the church will be affected negatively because it becomes tricky in a month when it does not perform well. However, if you have other ventures where funds come from, they can beef up whatever revenue has been collected*." (CT-01)
>
> "*Also, as leaders, you must develop activities, strategies, or ideas that will make it easy for members to buy into that project and begin to contribute. You must also set up programs to raise finances for the sections and committees. You should come up with business ideas and projects that will help raise the finances in the section as this will trickle down to families who are struggling financially and, in turn, help raise the finances of the congregation*." (CT-04)

On the other hand, communicant members believed that church leaders need to be creative and innovative to develop other ways of raising the congregation's finances instead of depending on offerings only.

> "*Leaders should also think outside the box. They must learn how to become creative and innovative in raising money. Thinking outside the box means sources of church funds should not just be limited to offerings and tithes. If the church membership reduces, it will be unable to fulfil all its financial obligations, hence the need for innovativeness*." (CNG-04)

4.6.1.2 Teach congregants the importance of giving

Congregation leaders play a vital role in teaching the congregation about principles of generosity and wise financial practices that can positively influence the congregation's giving habits.

"*Elders and deacons in the sections are the role models in their sections who are supposed to teach the word of God by speaking and by their actions. Therefore, a well-taught section member should have no problem giving because they will understand their duty and freely give to the Lord. After all, they will know that it is a command. So deacons and elders must be proper role models in their respective sections to improve the church's financial status.*" (FCS-04)

"*So how well a section performs is dependent on their leader. For example, here is a leader who motivates their members by encouraging them to give and teaches them the importance of giving; you expect such a section to perform well. However, if the leader does not motivate, the members will be reluctant to give. The information an elderly person feeds his members directly impacts their giving, positive or negative*." (CT-01)

4.6.1.3 Accountability

Accountability helps establish checks and balances within the financial management system of the congregation. Leaders, who demonstrate accountability by having audits, financial committees, or mechanisms, ensure that funds are appropriately handled. It became clear from the analysis that congregants desired to see how and where the funds they offered in church were used.

"*They also provide accountability. For example, our structure here is that section leaders have to handle the funds from their respective sections every Sunday after the service before the finance committee can come in and record and issue receipts. In that way, the accountability aspect comes in because they know how much money is coming from their sections, and they keep their records, so it is easy for them to track the financial performance of their respective sections. So how well a section performs is dependent on its leader*." (CT-01)

On the other hand, the former congregation secretary, FCS-01, also explained that:

"*Their other role also is to ensure that whatever is collected is accounted for because as soon as people discover a financial leakage somewhere, they will be discouraged. Therefore, they must also explain to the congregants how their money is being utilized. If leaders cannot articulate or explain how money is being used, they find that the congregation's giving is affected, and the minister cannot be everywhere to explain this.*

So leaders have a role in explaining to their various sections during cell meetings and other gatherings to spell out whatever the finance committee has spent the money on." (FCS-01)

4.6.1.4 Effective communication

Research findings show that effective and open communication is essential for improving the congregation's finances. This includes consistently updating congregants and financial reports and explaining how funds are used. Some participants in the study had the following to say.

> "*The other role is that of communication. If the elders and deacons cannot communicate effectively and positively, the financial status of the congregation will always be affected. The other role for elders is resource mobilization in the congregation*." (RM-02)

> "*Number two, their other major role is to understand what the congregation is expected to do. For instance, you have come here, and you have found us building, and while building or when building, we are requesting finances from the elders and the deacons from the sections, and the people that are always in contact with the members of the sections are the elders and deacons. So they have a responsibility to explain in detail what is happening in the congregation and to ensure that every member of their section understands what is being done so that every other member can participate fully*." (RM-01)

> "*Their critical role is first to explain the need for finances in the congregation. When the leader's express negativity towards money coming into the church, everything goes sour. So the elders' role is to encourage and spell out the church's vision and the need for the people to contribute money*." (FCS-01)

4.6.1.5 Honesty

High levels of honesty in dealing with church finances seemed to be another expectation from those in leadership. Some of the responses were as follows.

> "*The other key role is the aspect of transparency. In this case, it comes through providing or issuing financial reports to the congregation. This is done through the council whenever there are monthly meetings. We explain to elders and deacons that they need to read through the monthly reports we give them so that they can explain to their section members.*

So transparency comes when everyone becomes aware of what is going on regarding finances." (CT-01)

"*Deacons should be trustworthy and faithful with whatever they are given or are entrusted to them. Because there are times when they receive monies from section members, but in some cases, that money does not reach the church. It gets lost along the way. In such cases, people stop giving, and the congregation's finances are affected*." (CNG-01)

"*Deacons must be trustworthy as any crooked financial reputation from any deacon/deaconess will deter congregants from giving faithfully with the fear that their giving will be misused. Thus, uprightness among these leaders is important not only for spiritual purposes but also for financial purposes*." (CNG-02)

4.6.1.6 Lead by example

The findings of this study suggest that leaders should lead by example. This would help create an environment where giving is viewed as a joyful activity supporting the church's mission and improving congregation finances. Some participants in the study had the following to say.

"*Members of the executive are supposed to lead by example. They should be the first ones to give to inspire other church members. You also do not need to be extravagant, where you give each other huge allowances after meetings and all that*." (RM-04)

"*Elders and deacons in the sections are the role models in their sections who are supposed to teach the word of God by speaking and by their actions. A well-taught section member should have no problem giving because they will understand their duty and freely give to the Lord. After all, they will know that it is a command. So deacons and elders must be proper role models in their respective sections to improve the church's financial status*." (FCS-04)

"*The other thing is that leaders should lead by example regarding finances. If a church program needs money, leaders must be the first ones to contribute so the congregants can take an example from them*." (CT-03)

4.6.1.7 Financial literacy

There still is a danger in the vast majority of RCZ congregations of choosing leaders based on how "argumentative" they seem to be during elders' council meetings, other than the possible skills they possess. Financial literacy is one of the missing links among some who are in leadership. Unfortunately, that includes some resident ministers. Some participants in the study had the following to say.

> "*The other thing is that (I will connect questions 3 and 4 here) there should be an aspect of financial literacy in the resident minister, which should be transferred to the executive. Some executive members might need more financial knowledge, creating a big gap. So, the resident should have financial knowledge, which he should then impart to executive members. Some elders and deacons do not even understand their roles and responsibilities. So, as a church, maybe we should develop workshops and seminars to teach the chosen leaders their roles and duties, which could improve the congregation's financial status*." (CT-03)

> "*One other important responsibility for these leaders is their financial discipline and transparency. It is known that members of the congregation executive committee, elders, and deacons handle finances on behalf of the congregation's general membership. Without financial discipline, these funds can be misappropriated, and once congregants hear about it, giving might be seriously impacted negatively*." (CNG-02)

4.6.1.8 Foster team work

A good leader encourages teamwork and ensures that all the members, irrespective of their financial status, are involved in financial matters.

> "*Elders and deacons must encourage their section members to work as a team. The elders and deacons must be humble; people will be encouraged and contribute when they are humble. However, if these people are not infused in teamwork, the members will shun away, and there will not be a corporation, and the sections will be financially affected*." (CNG-04)

> "*The other thing is, as an executive, it is teamwork. What I mean by this is working as one whereby, if there is a program at church, everyone participates in encouraging and*

motivating his or her members. As church leaders, you are supposed to be active in church and the various sections you lead." (CT-03)

4.6.1.9 Empowering congregants that have low or no income

Empowerment of vulnerable members of the congregation benefits the congregation by leading to economic stability and independence among congregants. This also encourages the culture of giving and uplifting people within the community. It reinforces the idea that everyone has something of value to contribute, whether it is time, talent, or resources.

"*At the section level, what projects have they implemented to help people raise funds? Because it all starts from the section, as the section is empowered, the church is also empowered. I will give an example of the section where I am coming from; we are doing village banking within the section where the interest is 10%. 5% goes to the section while 5% comes to me, so you find that the section always has money. Even when contributing as sections, we get the money we have as a section*." (FCS-04)

"*In addition, deacons should be able to identify members of the sections who need help (financial help) so that they can be helped, and at an appointed time when God remembers them, those people will come and give back to the Lord. So they should see that those in need are helped, and once they are blessed, they will also bless others*." (CNG-01)

4.6.1.10 Exhibiting positive attitudes

Showing positive attitudes towards congregation finances is critical to building trust, unity, and generosity among congregants. This aligns with the values of sound financial management and can positively affect the financial well-being of the congregation.

"*The executive committee has always to be positive about the fundraising ventures or projects at the church. By so doing, the members will look at us (congregation executive committee) as examples because they will see that we welcome and believe in this venture*." (CT-02)

"*As a leader, you should carry a positive outlook on the projects set up by the executive committee about finances. If the executive is undertaking a project and agrees on an amount each section should contribute, it is your job as a leader to market and sell that idea positively to your members. If you speak negatively, that will demoralize the members,* *and, as such, they will not contribute. So, the leaders of the sections or committees play an important role in selling the vision or the ideas of the resident minister to their members in terms of positively influencing members*." (CT-04)

4.6.2 How the leadership of the congregation can affect finances negatively

Table 9 shows themes that emerged from the analysis on how congregation leadership negatively affects the financial status of the congregation.

Table 9: How congregation leadership affects the financial status of the congregation

Theme	Resident ministers		Congregation treasurers		Former secretaries		Communicants	
	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)
Dishonest	3	75	3	75	3	75	2	66.7
Lack of teamwork	1	25	0	0	1	25	0	0
Lack of accountability	1	25	0	0	1	25	0	0
Low level of literacy and numeracy	1	25	0	0	0	0	0	0
Negative attitude	1	25	0	0	0	0	0	0

4.6.2.1 Dishonesty

Dishonesty such as mismanagement and embezzlement in congregation finances can have severe consequences for the congregation and its reputation. One of the most critical consequences of financial dishonesty is the loss of trust in the church community. Congregants trust their leaders to manage financial resources responsibly; a breach of that trust can have lasting consequences.

"*Maybe one of the issues we could also look at is how the RCZ can improve the collection of the finances because there are so many rumours within congregations that, maybe in a particular section, there is an elder or deacon who is stealing, and usually, when that happens, situations arise where someone comes to give their tithe directly to the minister* *for fear of it being embezzled by either the section elder or deacon. So that tells you that congregants are unhappy or how they feel when the leaders in the section do not properly handle finances*." (RM-01)

"*Now, what was very common was that when someone put in a substantial sum of money, the ticket (Tithing Card) went missing, and the member was issued a new ticket to bury that amount. So, when we looked at this, we decided to effect a change and stop collecting money from homes. We decided that all monies must be collected at the church. As much as that system was effective, most deacons and elders were not honest, which brought many problems. If the deacons are not honest, the finances of the congregation suffer because they are the ones who go to the grassroots*." (FCS-02)

4.6.2.2 Lack of accountability

When there is no accountability, there is a danger of mismanagement and misuse of resources. This can lead to loss of trust in congregants and discourage financial support. Lack of accountability in the congregation's financial matters may lead to congregants' reluctance to contribute financially, thus resulting in financial pressures and affecting the ability of the congregation to fulfil its mission.

"*The problem comes when the deacons and elderly cannot account for the money. If the deacons are not involved in the sections, they have too many excuses, and when it is time to contribute, that is when they show up, people will not contribute because the deacon is not involved in the affairs of the section*." (CNG-04)

4.6.2.3 Lack of teamwork

Lack of teamwork in a congregation can significantly influence various aspects of the congregation in a negative way. Teamwork is critical to achieving common goals, promoting financial stability, and maintaining a positive congregation outlook.

"*Finances can also be affected negatively if there is no teamwork because members can identify errors that leaders make. If the leadership does not properly explain how the money is utilized, then finances can be affected*." (CT-03)

"*If these people are not infused in teamwork, the members will shun away, and there would be no corporation, and the sections will be financially affected*." (CNG-04)

4.6.2.4 Low level of literacy and numeracy

Low literacy, meaning insufficient reading, writing, and basic mathematics skills can have profound and far-reaching effects on individuals and the congregation. Limited literacy and numeracy skills can lead to financial difficulties. Individuals may need help budgeting, understanding financial documents, and making informed financial decisions, resulting in financial pressure.

> "*Another issue that can affect the financial welfare of the congregation is if you have people who cannot properly count money, they cannot account for the money properly, and they cannot record it properly. This may harm the finances of the congregation*." (RM-04)

4.6.2.5 Negative attitude

Exhibiting negative attitudes toward raising church finances can adversely affect the congregation's well-being. A negative attitude towards fundraising can cause congregants to be reluctant to contribute financially. This can result in reduced giving, thus affecting the church's capacity to cover operating costs, support missions, and conduct community programmes.

> "*Their critical role is first to explain the need for finances in the congregation. When the leader's express negativity towards money coming into the church, everything goes sour. So the elders' role is to encourage and spell out the church's vision and the need for the people to contribute money*." (FCS-01)

4.7 Can congregation leaders embrace any leadership principle, virtue, or tenet to help the congregations flourish financially?

Table 10 shows themes from the analysis of leadership principles, virtues, or tenets that participants thought needed to be embraced by congregation leaders, in order to help the congregation flourish financially.

Table 10: Views on leadership principles, virtues or tenets that congregation leaders should embrace, in order to help the congregations flourish financially

Theme	Resident ministers		Congregation treasurers		Former secretaries		Communicants	
	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)	Cases	Cases (%)
Integrity	3	75	4	100	2	50	1	33.3
Must be financially literate	3	75	2	50	3	75	0	0
A team player	2	50	3	75	2	50	2	66.7
Lead by example	2	50	0	0	3	75	2	66.7
Must be innovative	0	0	1	25	2	50	0	0
Must be committed	2	50	2	50	0	0	0	0
Must have a clear vision	1	25	0	0	0	0	2	66.7
Humility	0	0	0	0	0	0	2	66.7
Action-oriented	1	25	0	0	1	25	0	0
A good teacher	0	0	1	25	0	0	1	33.3
Must have good conflict-resolution skills	0	0	0	0	0	0	1	33.3

4.7.1 Integrity

Respondents believed that integrity is an essential quality that every church leader should have. Congregants look to church leaders to model the spiritual values and principles they teach. Integrity serves as a living example of honesty, truthfulness, and moral uprightness, reinforcing the spiritual teachings of the faith. Integrity is essential in building and maintaining trust in the congregation. Congregants trust congregation leaders to make ethical decisions, manage resources responsibly, and uphold the values of the faith.

"*Integrity is the first tenet that would help our congregation improve finances. This goes back to the issues of attitude. Whenever money is received, it must be used for the intended purpose. It must not be misused for any other reason*." (RM-01)

"*Number one, there is a need for integrity. Integrity is huge. It concerns me as a leader and how I handle what has been given. How do I handle the resources of the congregation? Sometimes, leaders abuse what has been given to them, and once, people discover that there is discouragement, so I think there is a need for integrity*." (RM-04)

4.7.2 Must be financially literate

Financial literacy is an essential quality for church leaders. Financial literacy supports transparency in financial matters. Leaders who understand financial concepts can effectively communicate with the congregation about the financial status of the congregation and promote a culture of accountability. Financially literate leaders can participate in educating congregants about financial management. This can include offering financial literacy programmes, personal financial coaching, and encouraging responsible giving.

The data further indicated a strong view that leaders should be financially literate. Participants had the following to say.

"*I am also thinking about issues to do with financial management. Ministers must be trained in the area of financial management. We have heard of ministers going out to a congregation every Sunday wanting to withdraw something and use it for their personal needs. However, there is also a need to acquire wisdom in terms of financial management to understand how financial matters need to be done. Ministers need to be equipped to understand issues to do with management*." (RM-01)

4.7.3 A team player

Being a team player is a paramount quality for effective leadership in various contexts, including a congregation. Team-oriented leaders encourage collaboration and open communication. S/he creates an environment where people feel comfortable sharing ideas, working together, and leveraging each other and their strengths.

"*Then, collectively, teamwork is essential because we know what each one is doing and help each other. You collaborate so that those who are weak learn from those who are* *strong and those who do not know to learn from those who know, and you will find that financially, you are going to grow*." (FCS-01)

"*Lastly, a leader should be a team player. It would help if you had other people; you cannot do everything alone. Once you realize that other people with gifts can contribute to your vision, things will still work even when you are away*." (RM-04)

4.7.4 Leading by example

Leading by example is a fundamental principle of effective leadership and is especially important in the context of church leadership. Leading by example increases faith in the congregation. When leaders consistently demonstrate the values they preach, followers are more likely to trust their leadership and follow their example.

"*I will still go back to the issue of leading by example. For me, that is critical. If we can embrace this principle, it becomes very easy for us. In a congregation where a minister is faithful, even the leaders will be faithful in their giving*." (RM-03)

"*As a leader, you are supposed to lead by example, and once your followers are convinced that you do as you say, it will be easy for people to follow you*." (RM-04)

"*My first thought is that leaders should lead by example, good example. Other ordinary members will emulate this, and, in this way, the church finances will improve*." (CNG-01)

4.7.5 Must be innovative

Innovation is another essential quality for church leaders because it allows them to adapt to changing circumstances, engage the congregation effectively, and creatively advance its mission.

"*The other thing I can talk about is that a leader should be innovative in coming up with income-generating activities. A leader should develop business ventures or projects to help raise funds for the church*." (CNG-04)

"*The other thing is, it is high time congregations shifted from the traditional ways of raising money like tithes and offerings. In other words, the church should move away from over-dependence on household income and develop projects for raising alternative income. There is a need for individual congregations to begin thinking outside the box and find other ways of raising finances*." (CT-04)

"*Congregation leaders also need to have business ideas. A congregation has people that can buy what you want to sell. This can also act as a fundraising venture for the congregation as well. If the congregation decides to build and rent flats, that would also improve congregation finances*." (FCS-04)

4.7.6 Must be committed

Commitment is a foundation of effective church leadership. A committed leader motivates followers to get involved, and when congregation leaders show passion and commitment, congregants are inspired to deepen their commitment to the church and its mission.

"*The other one is commitment. Commitment is the sense that once we agree on certain things, we should be able to honour, whether it is the reverend or anyone, the moment we pledge, we need to honour*." (FCS-01)

4.7.7 Must have a clear vision

A clear vision is an essential part of effective church leadership. A compelling vision inspires and motivates both leaders and followers. When people understand the overall goals and aspirations of the congregation, they are more likely to have the energy and commitment to participate actively in its mission.

"*Apart from those, vision is critical. People are in the business of sponsoring visions, and once they buy into your vision, it is easy for resources to come. Nevertheless, it becomes tough to mobilize resources if they do not know where you are taking them*." (RM-04)

"*A leader is supposed to be visionary and vigilant. If, for example, there is a decline in the congregation's finances, a leader should have the vision to understand when something is wrong. When finances go down, they should get worried and ask themselves why there is a reduction in finances*." (FCS-02)

"*Leaders should also have foresight*." (CNG-01)

4.7.8 Humility

Humility is a fundamental and highly valued quality for effective church leadership. Humility is at the heart of servant leadership; a model Christianity emphasises. A humble leader prioritises service to others and puts the congregation's needs before personal ambitions. Humility helps create an inclusive and inviting environment. A humble leader values the contribution of each member and promotes a sense of belonging in the church community.

> "*Firstly, humility is essential. People are willing to follow humble leaders and, through the humility of leaders, they can also be motivated to give to the work of the Lord*." (CNG-02)

> "*Leaders must be humble, especially in their dealings from their sections and church setups. They should also be involved 100%. People will appreciate their efforts if they are involved, and when they speak about contributions, people will give*." (CNG-04)

4.7.8 Must be action-oriented

An action-oriented leader has his/her mind focused on translating the church's mission and vision into concrete actions. It requires active work towards the goals and objectives set by the church to fulfil its calling. Action-oriented leaders foster a culture of accountability. They set expectations and timelines, and hold themselves and others accountable for their commitment to fulfilling the church and its mission.

> "*I think, looking at what I have said, the first principle is that leaders should walk their talk*." (RM-02)

> "*So far, I think the top leadership of the Reformed Church in Zambia, the Synod, seems to have put things in place. However, the implementation part is not taken seriously by the lower organs. If most of the things that come from the top were to be implemented, most congregations would improve*." (FCS-03)

4.7.9 Must be a good teacher

A church leader acts as a teacher who conveys and explains biblical truths to the congregation. Presenting complex theological concepts clearly and comprehensively is a prerequisite for effective teaching.

> "*Secondly, there is a need to strengthen the teaching ministry in the Reformed Church in Zambia. Once people are taught about giving and other key lessons in the church, they will surely be willing to participate in the church's activities without hesitation positively*." (CNG-02)

4.7.10 Have good conflict-resolution skills

Conflict-resolution skills help leaders deal with conflicts in a way that promotes unity within the church. Quick and efficient resolution of disputes prevents escalating conflicts that can potentially divide the church community. Leaders who arbitrate early can address conflicts before they become more significant and divergent problems. Leaders must possess skills to resolve conflicts at different levels of congregation management.

> "*In addition, leaders should be mediators. If there are conflicts in the congregation, we need leaders who are good mediators so that finances are not disrupted*." (CNG-02)

4.8 Conclusion

According to the voices of the congregations from the data collected, the participants indicated a diverse range of responses to the research questions which were similar in nature and ultimately point to the desire of a leadership that can bring about change and promote flourishing congregations. Some of the prominent matters raised in the responses include integrity, financial literacy, teamwork, leading by example, innovativeness, commitment, vision-bearing, humility, being action-oriented, being good teachers of the word, and the ability to resolve conflict. It is worth noting that the desire to have a thriving congregation comes from a combination of principles that those in leadership must show. When embraced and used correctly, these principles have the power to garner the support of all members of the congregation.

In the next chapter, the researcher, having listened to the voice of the church through these interviews, strives to highlight how leadership and finances must be rethought in RCZ congregations.

CHAPTER FIVE

ALTERING PRACTICES TO IMPROVE FLOURISHING IN CONGREGATIONS

5.0 Introduction

If a premise is taken that leadership influences congregation finances in the RCZ in one way or another, then the relationship between leadership and finances must be described.

This chapter aims to establish a way forward in establishing flourishing congregations, which the researcher believes can result from transformed church leadership. If congregations in the RCZ carry out their ministry obligations ably with the available finances and transformational leadership, then flourishing congregations can become a reality. This will require a different kind of leadership ethic in congregations that is rooted in upholding leadership qualities and financial value systems that will promote the effective use of finances and create sustainable congregations.

To propose a wide-ranging rethink of church leadership and finances, the researcher investigates the importance of church leadership in an African context, the challenges that church leadership faces, and finally, possible strategies for rethinking church leadership and finances.

5.1 The crucial role of leadership in RCZ congregations

To critically analyse church leadership and finances in RCZ congregations, we must first remind ourselves what the term ‘leadership’ means. Leadership is the exercise of executive influence in each ministry or church. Effective leadership is essential in the community of believers, wielding significant influence on the lives of its members. The church, for better or worse, reflects the character of its leadership. However, without good leadership, the church risks what is most precious: the message of salvation for the lost.

From the researcher’s perspective, it was found that many church leaders are not sure what to do or how to engage with leadership effectively, often falling back on the management or maintenance (*zikhale monga zili* translated as “let things be as they have been”) of congregations. Leadership contributes towards change and ensures that change occurs within the vision and mission of the organisation. Better leadership in African churches, and in RCZ congregations, in particular, may prove to be vital in advancing the church into and through the twenty-first century. Leadership that requires change is often complicated and unpopular. It is envisioned that better leadership tenets can somehow provide a better future for congregations in the RCZ. Narrowing it down, the role of leadership in RCZ congregations can be described in three key areas.

5.1.1 Spiritual growth and maturity through intentional teaching on giving

Teaching has always played a vital role in the life of the church and has a way of encouraging and fostering certain values among Christians. Thus, the first key area, from the data, was spiritual growth and maturity through intentional teaching by church leaders as an avenue to encourage giving among believers.

The congregation minister, elders, deacons, and members of the congregation Executive Committee have a primary role of shaping the congregants' spiritual growth and maturity. In Chapter Two, discussing the RCZ's leadership structure, as described in the church ordinances, it was observed that this role of enhancing spiritual growth and maturity is emphasised. Reviewing the data from the interviews that were conducted, respondents emphasised that there is a correlation between spiritual growth and intentional teaching.

The following quotations from different respondents highlight how congregants strongly feel that an improved stewardship in terms of giving to the work of the Lord at congregation level is connected to the teaching ministry of the minister and other church leaders.

> "*For me, I have a different view when it comes to that. I have come to realize that when a person is taught and understands the Word of God, giving should not be a problem... But if they understand the word of God, then it becomes easy for them to understand what giving is all about. A lot of people have preached about giving. We have taught about giving in many ways, repeatedly. So for me, I have realised that when one understands his relationship with God, giving becomes easy because they understand whom they are giving to*." (RM-04)

> *"If we go back to the word of God, without teaching or preaching about the biblical principles of giving the church cannot perform. So another role of the minister is to teach or educate congregants on the importance of giving. For me I have seen that. There is usually a positive correlation on that one. Whenever there is a preaching on giving, whenever there is a teaching on giving there is usually a positive reaction to giving by the people*." (CT-02)

"There is a need for ministers to be innovative both financially and spiritually. If, for example, I am not born again, even my giving will be affected. So if a minister discovers that there is lack of spiritual growth at a congregation it is the role of the minister to ensure that congregants grow spiritually and by so doing it will improve the finances of the congregation?" (CT-04)

"It is very critical. The resident minister is supposed to be balanced between the spiritual and financial aspects of the congregation. Let me take harvest for example. The minister helps us the congregants by teaching and preaching to us about harvest Sunday and what it means. This year we achieved a lot of funds on harvest Sunday because of the way the minister taught us about the meaning of that activity. If the minister preaches well, the finances will go up and vice versa. So the preaching of the minister has an effect on finances." (CT-01)

5.1.2 Fostering transparency and accountability in congregation finances

It is essential for the efficient operation of all church activities that financial resources be effectively managed and reported. Although the church can be categorised as a "non-profit organisation" and its financial accounting objectives may differ from those of for-profit organisations, it does not remove the burden of effective and transparent accounting and reporting mechanisms. These are the same skills and methods found in commercial accounting. They are applicable and transferrable to church settings and management and will prove to be vital to its operation. If the church's mission is to reach its fullest potential in the contemporary world, church funds must be managed efficiently (Senoga 2023:1388). According to Senoga (2023:1392), accountability is an organisation's commitment to stakeholders to disclose information about its performance to accomplish organisational objectives. He adds that accountability is assuming or being given the responsibility for resource usage and policy execution deemed required to fulfil the agreed-upon objectives stated in periodic reports. The accountability concept performs three functions, namely control, minimising breaches of obligation, and improving job efficiency and effectiveness.

In highlighting the importance of transparency, Senoga (2023:1393) stresses that transparency in this context refers to the freedom to get true, dependable, and non-discriminatory information on organisational management and success. Transparency in church administration may be defined as public disclosure, which is the availability of information or facts about planning, implementation, oversight, and accountability available to all interested parties via thorough reporting. Financial transparency is the main idea behind giving everyone full access to information about how an organisation is run, including choices, execution, and repercussions. Transparency policies and processes may be developed to improve the supervision of church finances. The availability of information enables congregations to monitor church governance in order to achieve the best outcomes while avoiding fraud.

The concept of financial accountability and internal control is just as relevant to churches as it is to profit-seeking organisations. The embezzlement and mismanagement of funds from religious organisations, particularly in churches, appears to be a rising phenomenon. Such acts have raised many concerns about the effectiveness of internal control systems in churches. Financial accountability can be viewed as an act of assuming responsibility for the way in which finances are used and managed. The implementation of proper mechanisms of internal controls, rules and procedures in an organisation will contribute towards ensuring the integrity of financial and accounting information, promote accountability, and contribute towards preventing fraud (Njobvu 2020:2581).

The following quotations are among some of the responses highlighting how respondents felt that transparency and accountability are important tenets in leadership.

> "*The other key role is the aspect of transparency. In this case it comes in the provision or issuing of financial reports to the congregation. This is done through the council whenever there are monthly meeting. We explain to elders and deacons that they need to read through the monthly reports we give them so that they can explain to their section members. So transparency comes in when everyone becomes aware of what is going on in terms of finances, yes*." (CT-02)

> *"There is also need for leaders to be faithful. They have to do their work faithfully, and that faithfulness will attract people. So there has to be openness, transparency and faithfulness*." (FCS-03)

“*Another principle is accountability. You are supposed to be accountable and explain to the people how their money was used. I am connecting accountability with transparency as well*.” *(*RM-03)

“*The other thing is financial discipline. The minister needs to be principled. If you agree that this money is for buying a block, go and buy a block and let people see that this is what you have done. That is what I mean by financial discipline. If we agree that we will raise money for a hall, for example, let whatever money comes in be channelled to that intended purpose rather than diverting without giving feedback. Once it goes into the ears of people that this is what is happening, it becomes very difficult for people to trust you where finances are concerned. To me, a minister is viewed as a manager at a congregation, so he is expected to manage the church's resources well. In other words, there has to be accountability*.” (RM-04)

The crucial role of leadership in being transparent and accountable to members of the congregation is vital in preventing resource mismanagement and encouraging the giving culture, as the above quotations show.

5.1.3 Apportioning finances to help needy and vulnerable congregants

Nkechi (2024:31) points out that, during his earthly ministry, most of Jesus’ teachings were in parables to relate spiritual principles to the people, especially his disciples. Christ constantly reemphasised Christian virtues such as the need to love people, care for the needy, forgive, lay up treasures in heaven, and so forth. Nkechi argues that some pentateuchal laws and Jesus’ teachings in Matthew 25:31-41 prove that Christian responsibility to the poor has a biblical foundation.

The church needs to work toward the ideal of relieving poverty by being salt and light (Matthew 5:13-16) to society. This is being done by eliminating our own selfishness and working for more just systems, by being more generous towards our neighbours (Rugyendo 2022:47). In the research, respondents indicated that the biggest beneficiary or recipient of finances raised in the church is the minister and not the needy, poor, and vulnerable in the church.

“*In addition, deacons should be able to identify members of the sections who need help (financial help) so that they can be helped. At an appointed time when God remembers* *them, those people will come and give back to the Lord. So they should see that those in need are helped, and once they are blessed, they will also bless others*." (CNG-02)

"*The deacons are required to handle the issues to do with finances, collection of finances and helping the needy*." (RM-02)

"*So in knowing your flock it means you know what their challenges are. In knowing your flock, you also take time to help them in whatever challenges they are going through so that they help you as a congregation to flourish*." (RM-02)

It must be noted that the contextual reality of congregation members depicts challenging times, including sickness, death, unemployment, hunger, poverty, run-down healthcare, and many other painful contemporary situations. It would contribute greatly if the congregation they belong to can render pastoral care and financial support in these situations. From the gathered data from respondents, a few (among them, CNG-02 and RM-02) were of the view that helping those in need in the church can trigger the giving attitude within the congregation. Chapter Two of the research presented the reality of the unemployment levels in the Copperbelt province, due to the closure of industries and the privatisation of the mines. In offering financial assistance to the needy, respondents felt that it would be an avenue for encouraging giving, and then the resident minister would not be viewed as the sole beneficiary of the finances given in the church.

5.2. Challenges of leadership in RCZ congregations

From the data collected, it is evident that leadership in RCZ congregations can improve if attention is paid to the following.

5.2.1 Lack of leadership training and mentorship

If the responses of the resident minister as a group is reviewed, it is observed that they feel that the theological training curriculum covers hardly any aspect of leadership. This contributes to a leadership praxis that maintains and manages what already exists in a congregation. The researcher is of the view that this gap in leadership training and mentorship negatively affects RCZ congregations. Hardly any training is provided to help ministers understand their leadership responsibilities and how they can positively shape the financial fortunes of their congregations.

“*I am also thinking about issues to do with financial management. Ministers must be trained in the area of financial management. We have heard of ministers going out to a congregation every Sunday; they want to withdraw something and use it for their personal needs. However, I think there is also a need to acquire wisdom in financial management to understand how financial matters need to be done. Ministers need to be equipped to understand management issues. An idea of what payment vouchers are and what financial reports should look like. Leaders also need to learn if they can interfere with the finance team. To what extent should they interfere? Should they take part in counting the money? Do they understand what their role is when money is to be withdrawn from the account? Are they aware of how much money has been used? Are they given financial reports? So, there is a need to learn about money management. I do not know about you, reverend (researcher), but I think we really need to learn about these things when we go to the congregations*.” (RM-02)

The elders, deacons, treasurers, congregation secretaries, youth, men and women fellowship leaders, time and again, used to undergo continuous leadership training and mentorship at the RCZ Madzimoyo Lay Training Centre. At its total operation capacity, the Centre provided training in spirituality, theology, and leadership skills to lay people in the RCZ and empowered them to have quality leadership tenets. The Centre, however, no longer provides these services to the lay leaders in the church. It is observed that this gap has come at a cost to the RCZ congregations.

Another form of training is via the TEEZ programmes. Despite the RCZ being one of the ten member churches of the TEEZ, hardly any effort has been made to encourage pastors and lay leaders to participate in the institution’s various training programmes. Through its partnership with the Resonate Global Missions, the TEEZ offers a seven-module training course called the Timothy Leadership Training. In the second module of the training that focuses on Christian stewardship, a number of financial management principles are taught to both the laity and the ministers. This module can contribute by providing the necessary skills that will help build healthy and vibrant churches. However, the congregation needs to have participated in the trainings. Unfortunately, among all the sampled congregations, none have taken the training programmes offered by TEEZ seriously.

TEE in Zambia aims to equip and empower church leaders with biblical knowledge, theological understanding, and ministry skills without requiring them to leave their ministries or communities.[6] This approach is instrumental in Zambia, where many church leaders may not have had the opportunity for formal theological education, due to various reasons such as lack of access, financial constraints, or other responsibilities.

The TEE programme in Zambia typically includes study materials and resources sent to students via mail or online platforms, regular assignments and assessments to ensure students' understanding and application of the material, mentorship, and support from experienced theologians and pastors, periodic workshops, seminars, and conferences for students to gather, learn, and share experiences.

Through the above training programme approach, TEEZ aims to strengthen the quality of church leadership and ministry, enhance the theological understanding and biblical knowledge of church leaders, encourage contextualised and relevant ministry practices, and foster a culture of lifelong learning and continuous professional development among church leaders (TEEZ Strategic Plan 2019:39).

Overall, since 1979, TEEZ in Zambia has made significant contributions to the development of the church and its leadership and continues to play a vital role in shaping the country's theological landscape. Thus, one of the challenges has been the lack of participation in TEEZ training programmes by the RCZ congregations in the Copperbelt province of Zambia.

It is observed that many of the sampled RCZ congregations have placed hardly any value on leadership training and development; hence, their noticeable absence from participating in training programmes that are designed to improve their functioning as a congregation. A lack of leadership and mentorship is a solvable programme. It would require vision and action from leaders to engage constructively in the available resources.

[6] TEEZ provides theological training and education to individuals, especially pastors and church leaders, through a non-traditional, decentralised, and flexible approach (TEEZ Strategic Plan 2019:11).

5.2.2 Inadequate financial management systems

Financial systems are essential in every organisation, and how finances are managed can influence many aspects. One of the most critical dimensions of organisational effectiveness is the constructive use of resources. Effective resource management will invariably lead to improved organisational effectiveness. However, despite being guided by the RCZ financial policy and procedures, as outlined in Chapter Two of this research, it appears from the data that the policies are implemented selectively, leading to some financial mismanagement. The following quotations from some selected respondents emphasise the inadequate financial management systems.

> "*The resident minister at a congregation is very critical in terms of financial management in the sense that to start with, you know congregation money, it is like "mwana wa masiye" (an orphan) if you put it that way. It is like a child who has no parent, a child who has no father or mother, anybody can just get. And you know like in our Reformed circles where they say "tidye nao za mpingo church" (let us eat the church money together), "zaku church sapeleka ku court" (you cannot be taken to court for misusing church money). So you find that if there is no resident minister, the congregation's finances can be mismanaged at will. So, the resident minister plays a vital role by putting measures in place that will help the congregation ensure that these finances are accounted for. I have seen ministers I have worked with; some do not discuss finances. As long as they are getting salaries, that is it. However, you find that if a minister does not have a heart for the church's finances, it is very difficult for him to know what is coming in and what is going out. So I have seen a minister who, as long as they are satisfied, whatever happens, does not matter to them*."

> "*Nevertheless, again, one of the roles of the minister is to teach the leadership about finances and set standards, goals, and procedures about finances. Especially on Sunday after service, some ministers I have worked with would ensure that when money is collected, the reverend would say we will count the money in a specified area. They give some people the power to make sure that money stays put. The baskets should remain as they are until such a time when money must be counted, and then we all start at the same time. The treasurer and the finance committee are there to ensure that as we are counting, we are all there to watch each other rather than people counting separately*." (FCS-02)

> "*I'm also thinking about issues to do with financial management. Ministers must be trained in the area of financial management. We have heard of ministers that would go out to a congregation and every Sunday they want to withdraw something and use it for their personal needs. But I think there is also need to acquire wisdom in terms of financial management to understand how financial matters need to be done. Ministers really need to be equipped in understanding issues to do with management. Having an idea of what payment vouchers are, and what financial reports should look like. Leaders also need to learn if they can interfere with the finance team*." (RM-02)

The above statements from different respondents show apparent indications of inadequate financial management systems but also of the role of ministers who, in some instances, are not always focused on promoting proper financial accountability. As indicated, this has led some congregation leaders to feel that they have the right to abuse congregation funds.

5.2.3 Dishonesty and misappropriation of church funds

The spate of financial misappropriations and reckless spending of funds belonging to religious organisations in Nigeria (Africa, researcher's emphasis) has attained daunting heights. Fraud can occur in any organisation, but churches are extremely susceptible, due to their trusting nature (Kehinde 2022:24). Kehinde adds that there is a need to establish internal controls in sacred organisations.

In expressing elements of dishonesty among congregation leaders, the following responses were advanced.

> "*I feel leadership is guidance that is given to an institution for the sake of achieving a common goal. Leadership should have some qualities. A leader should be an honest person*." (FCS-02)

> "*Now what was very common was that when someone puts a substantial sum of money the ticket (Tithing Card) went missing and the member was issued with a new ticket to bury that amount. So when we looked at this we decided to effect a change put a stop to collecting money from homes. We decided that all monies must be collected at the church. In as much as that system was effective, most of the deacons and elders were not honest*

and that brought a lot of problems. If the deacons are not honest the finances of the congregation suffer because they are the ones who go to the grassroots." (FCS-02)

"*Maybe one of the issues we could also look at is how the RCZ can improve the collection of the finances because there are so many rumours within the congregations that maybe in a particular section there is an elder or deacon who is stealing, and usually when that happens situations arise where when someone comes to give their tithe they would want to give directly to the minister. So that tells you that they are not really happy or they feel that the finances are not being properly handled by the leaders in the section*." (RM-02)

"*On the part of the congregation Executive Committee, the usage of congregation finances must be closely monitored. This can be done by ensuring that money raised for a particular cause, goes to that particular project without diverting it*." (CNG-01)

The dishonesty of some leaders contributes to mistrust. There is a desire for honest leaders, deacons, elders, and pastors and not for church finances to be diverted either implicitly or explicitly. A conclusion can be drawn that dishonesty and misappropriation of funds is one of the biggest threats to the sampled RCZ congregations. Money can be the root of all evil concerning church affairs and ministry. As much of the finances in the congregation are spent on the upkeep of the congregation minister and other utility bills, it is highly possible that those entrusted to manage these finances misappropriate the funds, especially in the absence of proper accounting checks and balances. If negative traits such as greed and selfishness develop, the next easy step can be corrupt and abusive leadership. If ministers deem that they should benefit from the resources with which they work, then this could easily lead to the misappropriation of funds. A personal quest for the acquisition of personal assets and the failure to account for their income can be signs of dishonest leadership. Congregation members are sensitive to this and do notice such behaviour as is evident from the following responses:

"*I have seen ministers I have worked with, some of them they don't talk about finances. As long as they are getting salaries that's it. But you find that if a minister does not have a heart for the finances of the church it is very difficult for him to know what is coming in and what is going out. So I have seen a minister who, as long as they are satisfied, whatever happens doesn't matter to them*." (FCS-02)

"*Ministers must take a role in finances, it is very important. I don't know if there is a finance aspect during your trainings as reverends but I believe ministers should take interest in finances to follow what is going on because it is part of a minister's job. As a leader the minister has to account for all the activities at the congregation so his role is very critical*." (FCS-03)

According to Kiiru (2004:68), church leaders are custodians of community resources and must be trusted. He further notes that any efforts to mismanage such resources for personal gain is the denial of their role and responsibility as trustees. According to Kiiru, God has placed the church in society to model honesty and excellent management of his creation and resources that he has given to his people, especially the role of leadership in enhancing accountability.

5.3 Strategies for altering church leadership and finances

One aspect is clear from the interviews, namely there is a problem linked to leadership tenets which, in turn, are having a negative effect on congregations. From a typical Zambian culture, it is usually a problem to admit that something is amiss. However, admitting that we need to rectify a number of concerns raised by respondents is the starting point to developing strategies for altering church leadership and finances in RCZ congregations.

One of the specific objectives of the research was to help provide some practical strategies for rethinking church leadership and finances from an African perspective, with reference to the RCZ. Various problems and challenges have been highlighted, and several discrepancies in church leadership and finances have been identified in sections 5.1 and 5.2 of this research. These issues require the researcher to provide solutions that will help congregations move from the 'actual' happenings to the 'desired' happenings, in order to help congregations flourish. It will greatly benefit the sampled congregations and the RCZ at large if strategies for reformation and transformation are implemented at all levels of leadership in the church. Hence, the researcher suggests the following.

5.3.1 Implementing leadership training and development programs

In search of a biblical normative, Hendriks (2004:203) asserts that Nehemiah illustrates the role of a leader in the face of a distressing situation and how to do theological planning. In mentioning Nehemiah, Hendriks points out the transformative effect that leadership can have on a rather negative trend. A biblical normative will help the researcher have insight from biblical characters and their leadership that brought change. This will be explained later. Leaders are involved in society and desire to change, improve, and direct societal life or a specific part of society. For this to be achieved, the researcher proposes vision and transformational servant leadership as some of the key tenets of leadership.

Scholars agree that vision is an essential factor for individuals, organisations, and nations. It is the ability to picture a future, desirable condition that is destined by God (Mwanza 2007:9). Finzel (2012:45) points out that lack of vision can kill any organisation, no matter how great it used to be. If it is already dead, it can never be brought back to life without a considerable dose of a fresh vision. Barna (2009:26) also stresses the fact that ministry is a clear mental image of a preferable future imparted by God to his chosen servants and is based on an accurate understanding of God, self, and circumstances. In the face of pressing financial challenges in a notable number of RCZ congregations, could visionary leadership infuse the desired change or transformation?

It is important to note that, at present, leadership is a word on everyone's lips. It cannot be disputed that, worldwide, many people have regarded leadership as the lubricant that can make an organisation, nation or family succeed or fail. Others have gone further to point out that everything rises and falls on leadership. In other words, leaders make things happen. Finzel (2012:18) states that history is the story of good and bad leaders who have moved the world in both good and bad directions.

Many people in different spheres of life, be it religious or political, have a burning desire to look forward to a kind of leadership that will bring change in the challenges they may be facing on a spiritual, political and financial level.

The financial challenges among many congregations in the RCZ are a reality that cannot in any way be denied. Can leadership solve this challenge? Can church leadership revert the factors that contribute to the financial challenge?

As practical theology cannot be delinked from hermeneutics, the research endeavoured to identify a biblical leader in both the Old and the New Testaments whose leadership attributes can be emulated to solve financial challenges that congregations face in the RCZ. The biblical normative guide to praxis (Nehemiah) shows us that a leader never finds pleasure in observing things in a desolate state; a leader develops a plan to change the situation; a leader mobilises people to sort out the challenge; a leader delegates by example, and a leader is not intimidated by external opposition against his/her quest to achieve the desired results

To achieve the above desired results, it is worth noting that theological education has a more direct bearing on Christian leadership than any other factor, because the primary objective of theological institutions worldwide is to equip and train church leaders (Mombo 2010:90). Mombo further notes that, until recently, the sole purpose of theological education was to train candidates for ordained ministry. Recently, there is a more deliberate trend that theological education now caters to the lay pastorate.

The following quotations explain the relevance of leadership training and development programmes for the laity as an avenue to propagating practices that will help improve congregation finances.

> "*Some elders and deacons do not even understand their roles and responsibilities. So as a church maybe we should come up with workshops and seminars to teach the chosen leaders their roles and duties, and this can improve the financial status of the congregation*." (CT-04)

> "*Ministers must take a role in finances, it is very important. I don't know if there is a finance aspect during your trainings as reverends but I believe ministers should take interest in finances to follow what is going on because it is part of a minister's job*." (FCS-03)

The training of lay leaders has tended to promote the integration of contemporary issues such as HIV/AIDS, gender matters, disability, human rights, and leadership development. According to Mombo (2010:94), it is now time for theological institutions to broaden their curricular focus beyond the traditional courses of biblical studies, theology, religion, church history, and pastoral studies. Several other courses must be included in the curriculum, namely conflict resolution and peace-building, political and economic transformation, environmental care and ecology, information technology, accounting and statistics, research methodology, human rights and democratisation, community development, interfaith dialogue, and gender education. It is clear that the broadening of theological education at a higher institution level aims to incorporate subjects that have been regarded as foreign to theology as a faculty. Ministers should be taught the basics of accounting, in order to help them manage not only the spiritual life of the congregations, but also their financial life.

If this is true about ministers, it is also true for all those serving as lay leaders in the church. It does not suffice to give them only liturgical instructions, as they get inducted in their leadership positions, but these congregation leaders should deliberately be subjected to training that will enhance their efficiency and effectiveness in leadership.

It can be strongly argued that training church leaders in such practical skills-based disciplines could equip them to serve the church in the wider context. The inclusion of the mentioned broad spectrum of courses into theological curricula would help equip contemporary church leaders with the necessary skills to manage the day-to-day issues of the modern church and society.

Leadership development programmes are indispensable in creating and maintaining viable systems for developing any nation or organisation, including the church. Nowadays, we would be hard-pressed to find a successful modern secular organisation or institution that has yet to, at some point, spearhead a leadership development programme. The concept of leadership has long been a significant issue in African churches and is being studied in various ways. Chapter Three of this research highlights, among other issues, the advantages of servant-leadership as a model that changes the trajectory of a Christian institution (the church). As the data from the sampled RCZ congregations indicates, there is a need to reconsider the traditional hierarchies and consider more collaborative, team-based approaches to leadership, in order to implement leadership development programmes. For this to be achieved, there is a need for concerted efforts from all leadership structures of the RCZ congregations. This may include valuing the leadership development programmes offered by TEEZ and even collaborating with TEEZ to develop specific programmes for financial management in congregations.

An opportunity must be provided for those currently in church leadership or those who can be leaders to hone their skills and mature as servant leaders. It is envisioned that this will result in a generation of RCZ church leaders who are well-trained, spiritually mature, and dedicated to ministry, thus turning congregations into flourishing ones.

It is observed that many congregations have invested heavily in infrastructure development rather than in leadership training and development.[7] The research does not want to downplay one above the other but there is an argument for both. An intentional investment in ongoing training and empowerment for leaders, equipping them for practical, adaptive ministry, will contribute towards providing different results from a spiritual and financial perspective.

5.3.2 Establishing transparent financial accountability mechanisms

The establishment of transparent financial accountability mechanisms is crucial for building trust, ensuring responsible stewardship, and promoting integrity, with the ultimate goal of building flourishing congregations. Some of the easy doable steps include:

- Presentation of monthly, quarterly or yearly financial reports.
- Corporate financial decision-making.
- Separation of roles among Congregation Executive Committee members.
- Spending congregation finances based on an approved yearly budget.
- Adherence to the RCZ Financial Policy and Procedures Manual.
- Promoting a culture of generosity and stewardship.

While these might be easy doable steps, some details are given below on how they can be actualised.

It is evident from the data that, in some congregations, there are signs of lack of transparency in decision-making. Decisions are mostly made by the congregation Executive Committee, elders, and deacons as per the church-governing laws. It is observed that there is no wider consultation with section leaders. This can done in many ways such as a congregation meeting before "big" decisions are taken and feedback through mechanisms such as submitting reports at regular intervals (monthly, quarterly, half yearly, and yearly).

The congregation budget which is usually presented at the start of each year for approval at the congregation council meeting is referred to in Chichewa as *Msonkhano wa Ma Lipoti* (the councils of reports). Failure to present this to the congregation creates suspicion and may lead to distrust

[7] Some congregations have invested in new church auditoriums, multipurpose halls, new ablution blocks, tiling, and internal decorations to church buildings, new manses, and so forth.

on the side of the congregation. Any expenditure in the course of the year must be based on the budget approved by the congregation council.

The separation of duties between the congregation executive members is also vital in this quest. In as much as the minster can be the principal signatory to the congregation bank accounts, he must not play the role of congregation treasurer, in order to prevent mismanagement and abuse of finances at the congregation.

> "*It is critical because we need a leader to oversee what is happening and ensure the right decisions are made, especially concerning finances. When you look at finances, it is a crucial issue, and congregants want to see what is going on with their money. They will be willing to contribute if a program comes where you need to contribute. However, they would want to know where the money is going or how it is being utilized, and by the end of the day, the reverend will be the first to be spotted, even if he is not the one who has mismanaged the money. People will quickly point out that the reverend and his executive committee are misusing congregation finances. So, the reverend needs to be there to ensure things are in order. When something at the bottom is not right, the minister should be able to object so that the congregation can properly use finances*." (CNG-03)

Financial accountability mechanisms in the church typically involve processes to ensure that money is used in accordance with the terms prescribed by the RCZ Financial Policy and Procedures. It is often assumed that the clergy hold the ultimate authority to decide how money is spent in serving the congregation and the community at large. However, it must be recognised that the church holds these resources in trust for God and is accountable to God in their use. Specific project accounting requires clear identification of the resources needed for the project, their source, and their use. This would typically involve setting up a separate account for the project with a simple system to track income and expenditure, with regular monitoring by those responsible for the management of the project, and a final report to those who provided the funds. An indirect outcome of project management can be a move to a less clerical financial management system.

It is worth noting that, in a nutshell, the RCZ Financial Policy presents a holistic approach of procedures including for collecting congregation funds, accounting, banking, account signatories, budgeting, auditing, and reporting. Unfortunately, pastors and councils have not followed the holistic approach.

Njobvu (2020:249) avers that Christianity will grow. According to Njobvu, by the year 2025, the global number of Christians is expected to be in the vicinity of 2,700,343,000. Together with numerical growth, the total church income expected to be generated by this Christian population in 2025 is $350 billion per year.

However, Njobvu sadly notes that the 2013 reports from Status Global Missions and the Centre for the Study of Global Christianity indicate that Christians worldwide would commit over $37 billion in church-related financial fraud in 2013.

Njobvu further notes that this has led companies like The Brotherhood Mutual Insurance Company which insures America's churches and related ministries, point out that church crime continued to grow daily by $100 million. This does cast a broad shadow over how churches' finances are mismanaged.

In this regard, the Company has suggested best practices to help prevent fraud in the church, including establishing the church's financial policy in writing, conducting annual background checks and credit reports, and implementing annual external audits. Increased fraud in the church is alarming, while it is expected that the church, being deemed as a 'sacred palace' cannot be tainted by evil deeds such as financial scandals. This calls for all protestant churches in both developed and developing countries to re-examine their ways of being the watchdogs for the funds (http://www.eajournals.org/).

> "*…the other key role is the aspect of transparency. In this case, it comes in providing or issuing financial reports to the congregation. This is done through the council whenever there are monthly meetings. We explain to elders and deacons that they need to read through the monthly reports we give them so that they can explain to their section members. So transparency comes in when everyone becomes aware of what is going on regarding finances*." (CT-02)

Financial accountability and transparency in congregations entail that there should be responsible and open management of funds, ensuring that they are used for their intended purposes. This can be achieved when congregations have a transparent financial reporting and recording system, regular auditing and accountability to congregation members and leaders, transparent financial decision-making processes, and avoiding waste and extravagant expenditures.

> "*One other important responsibility for these leaders is their financial discipline and transparency. It is a known fact that members of the congregation executive committee, elders and deacons handle finances on behalf of the general membership of the congregation. Without financial discipline, these funds can be misappropriated, and once congregants hear about it, giving might be seriously impacted negatively. Deacons must be trustworthy, as any crooked financial reputation from any deacon/deaconess will deter congregants from giving faithfully with the fear that their giving will be misused. Thus, uprightness among these leaders is important not only for spiritual purposes but also for financial purposes*." (CNG-01)

Financial accountability and transparency are critical elements of church leadership. Effective church leadership involves using financial resources to maintain a moral community. However, once reports of financial impropriety are raised, the church and its leadership are robbed of the integrity expected by both congregants and society. In most instances, financial impropriety is linked to mismanagement and malfeasance of funds. Reports of funds being used for personal reasons have the power to demoralise the givers in the church. Reports that funds, which were solicited for particular causes and have never been used for such purposes, also act as a deterrent to generous giving. Such incidences can lead to a loss of confidence in the leadership within the church and impede the progression of the church as a whole. As mentioned earlier, this cannot be achieved with a one-sided perspective. The holistic approach by the RCZ Financial Policy must be followed by all those who are in church leadership positions.

5.3.3 Promoting a culture of stewardship and generosity

The church must be viewed as a beacon not only of hope, but also of generosity reflecting God's abundant provision to his creation. However, cultivating a culture of stewardship and generosity require intentional leadership and effort.

The data suggest ways in which a different culture that includes stewardship and generosity may contribute towards flourishing congregations. The data suggested the following key aspects, namely preaching and teaching, efforts to improve the spiritual growth of the congregation, and leaders remaining connected with the community of believers at congregation's section level.

> "*If we go back to the word of God without teaching or preaching about the biblical principles of giving, the church cannot perform. So, another role of the minister is to teach or educate congregants on the importance of giving. I have seen that. There is usually a positive correlation between them. Whenever there is preaching on giving, whenever there is teaching on giving, there is usually a positive reaction to giving by the people*." (CT-02)

> "*I have also realised that there is a connection between preaching and the financial welfare of the congregation. Once there is spiritual growth, there will also be financial growth. You cannot disconnect preaching from the spirituality of the congregation. For example, if you are absent from the congregation for two months and the preaching goes down, the money will also go down. I cannot explain why, but generosity follows when people's hearts are touched. We should also not forget that finances are attached to numbers. The more people you have, the more money you will have. So when people have reason to attend church and attend in huge numbers, it means the money will also come in*." (RM-03)

Continuous teaching by the minister in charge, the elders, the deacons, and other church leaders may influence the financial behaviour of their congregations for the better. Such training is essential in increasing financial literacy among individuals. The three stepping stones to promoting financial stewardship and generosity are improving financial knowledge, developing financial skills, and inculcating a positive financial behaviour.

Promoting a culture of stewardship and generosity within our congregations is not only about teaching tithing techniques and practice. A deeper and broader view of stewardship and generosity that is rooted in scripture but defined in the local culture and demonstrating the grace of God through generosity, can best be accomplished through mutual transformation, as we collectively respond to God's grace through Jesus Christ, as extensively expressed in Chapter Three of this research.

First, a mutual understanding of biblical stewardship must be developed. Many need a better understanding of what constitutes stewardship. We must work through the Old Testament and the New Testament to find the overarching narrative of God's work and the work of his people, culminating in Jesus Christ. What is meant by taking care of the resources God has given us? These teachings must start from Sunday school, bible class (catechumen class), and every stage of the believer's life.

Secondly, changing congregants' attitudes and practices regarding giving will require elders and deacons in RCZ congregations to be trained to understand the need for generosity, given the congregations' numerous needs. The entire process should involve the congregation's teaching ministry at every stage of a believer's Christian journey.

5.4 Conclusion

A financially stable congregation, with a regular income, that keeps money in the bank, and carries out church development projects easily, due to the sufficient availability of funds, is ultimately the "D" component of the research.

This section explored the need to rethink leadership and finances with the hope of establishing flourishing congregations through best practices. This area of inquiry arose from the shared belief that the financial state of a given church is indicative of its leadership. In other words, good leadership will produce a financially stable church, while poor leadership will result in a financially unstable church. The leaders interviewed by the researcher agreed with this view. Thus, the researcher could gain participant validation of the research findings.

The purpose of the research was to move from the 'actual' to the 'desired'. It must be noted that sections 5.1 and 5.3 projected how the 'desired' would be, while section 5.2 projected the 'actual'. While it may be difficult to measure the level of improvement in realising the 'desired', putting to practice the views of the research, as in sections 5.1 and 5.3, would make a big difference.

Changing and transferring ministers from one congregation to another with the hope that they will replicate their efficiency in leadership and finances, while relegating those deemed inefficient to impoverished and rural congregations, is not the solution, according to this research. Effectively using servant leadership and prudent financial policy and procedures can make a difference between a flourishing congregation (a congregation, with a regular income, keeps money in the bank, and carries out church development projects easily, due to the sufficient availability of funds) and a non-flourishing congregation.

CHAPTER SIX

CONCLUSION, IMPLICATIONS, AND RECOMMENDATIONS

6.0 Introduction

In conclusion, this research explored the theme of "***Leadership and finances in African congregations: A practical theological study of congregations in the Reformed Church in Zambia***". To aid the research, a primary research question was formulated as ***the role leadership plays in the betterment (flourishing) of congregational finances within the RCZ.*** The research then embarked on answering this question via an empirical process guided by four research sub-questions:

SRQ 1. What are some of the key leadership and congregational studies theories?

SRQ 2. What is the leadership structure of the RCZ at the congregation level?

SRQ 3. What is the relationship between leadership and transformation?

SRQ 4. How will changes in leadership practices help congregations flourish?

In answering these questions, the researcher focused on building a case from literature reviews, as indicated in Chapter Two, where the contextual analysis of the sampled congregations was done as well as the economic reality of the Copperbelt province of Zambia where all the sampled congregations are located. In Chapter Three, an effort was made to bring clear understanding of what leadership is through different definitions of leadership and leadership styles. This was followed by component on what constitutes church and church leadership with a special focus on stewardship and servant leadership.

Chapter Four presents the views from the respondents on how they answered the questions with an analysis in Chapter Five on what needs to be done to alter church leadership and finances.

It must be noted that secondary research questions provided a framework for answering the primary research question. By using practice-oriented research, the research moved from practice, to theory and back to practice. Combining the theory of Osmer helped the researcher bear in mind what is going, why is it going on, what ought to be going on, and how we should respond.

This study focused on investigating the correlation between leadership and finances in RCZ congregations. This topic is of significant importance to the growth and flourishing of our church.

As a dedicated member of the RCZ, the researcher was motivated to undertake this research because of the noticeable disparities in how this relation is functioning within congregations. The researcher, who has been actively involved in various church functions and capacities, observed that congregations' spiritual, numerical, and financial health often hinged on the leadership of the minister and other church leaders.

This research not only identified potential strengths of the church but also revealed signs of hope and life that far outweigh the challenges. While some issues such as financial policies and practices are internal and others such as the global trend of lower commitment of congregants to the congregation are external, this chapter aims to highlight the promising signs of hope and life that we discovered, inspiring optimism for the future of our congregations.

In the previous chapters, as alluded to earlier, this study examined the experiences and perceptions of leadership and financial stewardship in African congregations, with the focus on the RCZ as an ideal case study. This final chapter revisits our journey to highlight the experiences we gained from the research process.

In striving to maintain the research's position in the broader theological study fields, the researcher placed the study in practical theology. This decision was made to ensure that the findings and recommendations of this research are not only academically sound, but also directly applicable to the real-world challenges faced by the RCZ.

This final chapter not only summarises the research findings, but also explores how this knowledge can be practically applied to help build flourishing congregations within the RCZ. The practical application of the findings is crucial for the growth and prosperity of our congregations, empowering all to make positive changes.

Without transferring much information already covered in the research objectives in Chapter One, the researcher aims to understand the congregations' actual situation and later move to their desired conditions using practice-oriented research. The research steps will not be explored in detail in this final chapter as they have been explained in Chapter One.

The researcher aims to unveil an African practical theological research on RCZ congregations and their management of finances, with a strict focus on the role of leadership in everything and to make recommendations to congregations, pastors, elders, deacons, and to the church hierarchy.

The complete study can be arranged into three distinct stages. Stage one considers the theological framework surrounding leadership practice, providing a solid foundation for the subsequent stages. Stage two discusses financial matters, delving into the challenges and opportunities related to financial stewardship in the RCZ. Stage three combines the two into one practical theological circle, in which an analysis of how leadership influences finances is detailed from the research interviews, culminating in a comprehensive understanding of the correlation between leadership and finances in the RCZ. This comprehensive understanding will enlighten us all about the dynamics at play in our congregations.

6.1 Findings and analysis

The research established that the vast majority of RCZ congregations have a well-established leadership structure with well-stipulated roles of those in leadership, from the minister/evangelist to the lowest rank in the leadership. It was also established that leadership, in general, is critical to the success of the congregations. For these congregations to be successful, quality leadership practices must be used by those in leadership. The leadership practices include vision, leading by example, adherence to the church's constitution, financial policies and resolutions, to elders' council meeting resolutions.

In summary, the critical gaps that were identified in the research include the leadership practices in the vast majority of RCZ congregations, which were too focused on the minister as the "alpha and omega", whose actions could not be queried by congregants or congregation executive committees, especially on less affluent congregations. The research unearthed another gap, namely that the financial management practices in most of the RCZ congregations left much to be desired. Misuse of finances, lack of accountability, and, at times, disregard for the laid down financial policies affected congregations. The non-adherence to financial policies resulted from possible financial illiteracy among those in leadership and some congregation leaders' mere choice not to follow what was laid down as policy.

Lastly, the research revealed the reality of poverty among many congregants in the sampled congregations. The high levels of unemployment in the Copperbelt province, in which all sampled congregations are located, indicated a severe impediment to establishing and promoting flourishing congregations, despite good leadership and adherence to financial policies.

To summarise the whole research, here is a revisit to the SRQ and their brief responses
SRQ 1. What are some of the key leadership and congregational studies theories?
In congregational studies, the research identified servant leadership as an ideal leadership practice theory.
SRQ 2. What is the leadership structure of the RCZ at the congregation level?
While the RCZ constitution places the resident minister as the leader of the congregation, it is worth noting that the leadership structure also incorporates the congregation, executive committee, the elders' council, elders, deacons and other section leaders.
SRQ 3. What is the relationship between leadership and transformation?
From the perspective of the research, it was undeniably established through both structured interviews and literature that leadership has the capability to bring transformation for better congregations. Thus, there is a relationship between leadership and transformation.
SRQ 4. How will changes in leadership practices help congregations flourish financially?
Once leadership practices in congregations are changed or improved, it is envisaged that congregation will experience a spur numerically, spiritually, developmentally and financially, which will lead the ministries of the church being fulfilled.

6.2 Implications and recommendations

According to Osmer (2008:175-176), the pragmatic task of practical theological interpretation involves forming and enacting strategies of action that influence events in desirable ways. This differs from the focus of the practice-oriented process of moving from the actual to the desired. The pragmatic task in practical theology often provides help, by offering models of practice and rules of art. Models of practice offer leaders a general picture of the field in which they are acting and ways in which they might shape this field toward desired goals. Rules of art are more specific guidelines about how to carry out particular actions and practices. The pragmatic task focuses on leading change through a theology of servant leadership, as extensively discussed in Chapter Three of this research.

The pragmatic task suggested by Osmer resonates with the researcher when discussing implications and recommendations in this part of the research. Leadership development and financial stewardship are the two key areas that will be considered, as the purpose of the study was to provide insights that inform the development of leadership and stewardship for the establishment of flourishing congregations.

6.2.1 Implications for leadership development

It is essential to recognise that leadership development and training at the theological college level, let alone congregation in the RCZ, has received hardly any or no attention. Monica Sharma, In her book *Radical transformational leadership: Strategic action for change agents*, Sharma (2017:4613) mentions that there is a need for capacity development for transformative results to be noted and realised in an organisation; she points out that capacity development is the process whereby people, organisations, and society as a whole unleash, strengthen, create, adapt, and maintain capacity over time. According to Sharma, capacity development addresses three dimensions: human, organisational, and the broader institutional capacity. For capacity development to be realised, she suggests that we need to develop needs to be precise. She notes that there needs to be intentional development to solve problems, along with competencies for management, formulating policies, and making equitable and sustainable decisions. Capacity must be developed so that leaders and stewards can act for systems and cultural shifts based on universal values.

Leadership development is significant for change for all those in different leadership positions in the congregations; this can be achieved through learning and training in RCZ congregations. Concerning transformational leadership, Bass (2006:147) states that leaders who can change situations from bad to better can be trained and educated. He mentions that the church needs to develop deliberate training and educational programmes that are concerned with improving quality leadership. Bass (2006:150) adds that leadership training involves learning core leadership competencies. However, he quickly mentions that leadership competencies only represent one part of leadership development. He suggests five competencies that those in leadership positions need to learn.

- *Critical evaluation and problem detection.* According to Bass, those in leadership must practise problem-solving coupled with feedback to promote improvement. Bass asserts that the best way to develop problem-solving skills is through learning. This implication proposes that congregations should move away from the *zikhale monga zili* (maintaining the *status quo*) attitude and instead require leaders at the congregation level to critically evaluate the congregation's state of affairs and aim to improve things.

- *Envisioning.* Creative thinking learning programmes can foster visioning. Bass stresses that leaders must focus on bringing profound changes into an organisation or congregation. He suggests the Quick Environmental Scanning Technique (QUEST) as the best aid for such learning. The technique helps leaders brainstorm about their organisation's environmental circumstances and devise strategies for dealing with change. From the researcher's perspective and analysing Nehemiah as an example of a leader in Jerusalem, Nehemiah used the QUEST technique to effect the change needed at that time. The walls of Jerusalem were in a desolate state. He had a clear vision: "Come let us build so that we will no longer be in disgrace"
- *Communication skills for conveying a vision.* Rhetorical principles can be learned; practice is provided to portray an appealing future state, coupled with feedback about the performance.
- *Impression management.* Bass asserts that this reinforces the basis of transformational leadership. For this, exemplary behaviour, appearance, body language, and verbal skills must be used to their best advantage.
- *How and when to empower followers.* This enables followers to complete the mission shared with the leader. Empowerment can be enhanced through the competence of transformational leaders in communicating high-performance expectations, improving participation in decision-making, removing bureaucratic constraints on followers, setting meaningful goals, and applying appropriate systems of reward.

While these principles, as suggested by Bass, may not be wholly applicable in a congregation setting, the researcher feels that the broader concept of leadership development cannot be swept under the rug as one of the most critical factors in creating leadership that can help create flourishing congregations in the RCZ. The RCZ has failed to fully use TEEZ as a well-established avenue to church leadership development. Embracing TEEZ training programmes has created a significant leadership difference between the RCZ and other denominations such as the United Church of Zambia that have wholly embraced TEEZ as a tool for their leadership development. It is important to further note that leadership should not only be centred on the pastor but the typical presbyterian type of governance must be enhanced so that the Minister is not seen as the “alpha and Omega” in the congregation.

6.2.2 Implications for financial stewardship

Chapter Two of the research presented the contextual reality of the sampled congregations. One of the realities is that the vast majority of people in the congregations are poor, due to the high levels of unemployment, the effects of privatisation, and the structural adjustment programme, which have made most congregants unable to recover economically. With this reality in mind, the researcher suggests that it is essential to apply high levels of stewardship to the finances that people give. Transparency in terms of the expenditures of church finances must be practised (monthly, quarterly, and yearly reports must be submitted to the congregations), proper record-keeping of all finance must be adhered to as suggested in the RCZ Financial Policy, and the money raised for a particular project should be spent accordingly.

The congregation’s flourishing in projects, outreach programmes, and other essential undertakings depends on its financial well-being. The researcher suggests that financial well-being can be attained with good stewardship if the financial resources are entrusted to congregation leaders at all RCZ congregation set-up levels.

Hillman and Reece (2020:17) emphasise that stewardship and the management of the resources entrusted to us by God put us in charge of adequately managing the house or finances of someone else. They also point out that, while stewardship cannot be restricted to finances, every resource used in the church must be stewarded wisely, as everyday stewardship choices affect the entire church. Hillman and Reece recommend a process called the CASE Framework for Business Performance to promote wise stewardship in the church. The tool integrates various planning elements common to all organisations in a way that focuses on the core of operating the church business. The four stages of the framework are: **C**ommunicate vision, **A**lign strategy, **S**teward resources, and **E**valuate performance. According to Hillman and Reece, it is essential for churches or congregations to budget for all received finances when stewarding resources. Congregations must learn how to manage their meagre or abundant resources by having yearly and long-term costs.

In this concluding chapter, the researcher does not suggest that RCZ congregations adopt the CASE framework. He only provides a model to help congregations embrace the research's implications for stewardship.

6.2.3 Recommendations for the sampled RCZ congregations

The findings of this study established that there is a correlation between leadership and finances. The RCZ congregations could make use of the following critical questions: What type of leadership do congregations need to adopt, in order to help congregations flourish? How can congregations' finances be used to encourage stewardship from congregants and church leaders?

First, one of the researcher's recommendations is caring for the congregations entrusted to the hands of ministers, elders, deacons, and other congregation leaders at any level. The aspect of care derives from the conviction of what leaders envision the congregations they lead should be. Building from the lessons from Nehemiah, the biblical leader cared about the kind of Jerusalem he wanted to see. His care comes from concern about the state of affairs. If the financial or spiritual state of affairs is not well in congregations and leaders seem not to care, flourishing congregations will remain far-fetched. It must be noted that, ultimately, the people in that congregation make that congregation, and the care must also be applied to the people.

> "*I think that the role of a resident minister at a congregation is very critical in the finances. My personal experience has also been that when a minister executes their duties; and when I say executing their duties I mean visiting the sick, praying for the congregation, ministering to them, doing pastoral care that is of the highest quality; my opinion is that the finances really grow at any given congregation*." (RM-02)

According to the data, congregants felt that they received less care in terms of matters that affected them. However, they are constantly asked to give their financial contributions through a congregation leadership that cares less.

Building from a hermeneutical aspect of theology, which must somehow inform and help practical theology, Nehemiah 1:1-11 presents the state of affairs, immediately moving Nehemiah to find solutions (Ponder 2013:168). Suppose the care shown will only focus on what the leader can benefit from as s/he leads, rather than what the congregation can benefit from. In that case, it will be difficult and unattainable to have successful congregations.

Practically, the practice problem in the research emanates from the type of leadership at congregation levels. As such, the researcher suggests leadership that will embrace people while desiring that they give to the church. The agenda for servant leadership cannot be overemphasised at congregation level. The preceding chapter of this research gives much flesh to this reality.

Secondly, it is proposed that leaders in RCZ congregations effectively plan for the change they want to see. Change comes from envisioning how it will be attained through planning.

> "*Because of this the minister needs to have an interest in the financial planning, control and management of the finances of the congregation. A vision is just a plan. After you have planned that is when the aspect of control and management comes in. There should not be diversion of finances from the original set plan*." (CT-03)

> "*We have drawn up a strategic plan as a congregation. This begun from the grassroots, Sunday school, sections, all church committees, choirs etc. we have compiled all the projects from all these. It is a 3-year program. All stakeholders have submitted and then we have prioritized, we had a meeting as the church council. So things are happening with that particular vision and we have achieved quite a lot*." (FCS-02)

> "*The role of the resident minister is very, very critical in the financial welfare of the congregation in the sense that as a leader he has all the influence on the congregation in how the funds are raised, kept and disbursed. His role is very critical because he is working together with treasurers, with the secretariat, the representatives of the congregation to plan on fundraising ventures, projects for the congregation, how many workers will be at the congregation and to plan on how we are going to step by step use these funds towards the various projects at the congregation, and if that is lacking then there is a problem because if money is not kept properly the congregation will lapse*." (FCS-03)

While some congregations provided information on how they have deliberately planned the different areas of ministries in the church, in order to build a flourishing congregation, others felt that the leaders in the congregation, especially the minister, did not do enough to plan for a successful congregation.

Nehemiah planned how he wanted to effect change (Ponder 2013:285). All his responses to the King and why he looked sad show that he had planned to change the state of affairs; it happened over four months, as Ponder suggests. This thought line has been mentioned over and over again as a vision that must be communicated to the people and later implemented. It is worth noting that Nehemiah communicated his plan to God through prayer. Any positive change through planning must be done in partnership with God.

Thirdly, the researcher suggests that leadership in RCZ congregations strives to promote teamwork. Leaders should focus on teamwork and spend time training and equipping the church councils to function as teams and not as individuals.

> "*In my own understanding I would say leadership is the people who are responsible for spearheading the welfare of an institution or the church in this instance. When it comes to churches, leadership starts with the ministers, reverends or evangelists of that particular congregation, who then choose people to help them to achieve their objectives for that congregation. So a leader has outlined goals or plans which he cannot achieve on his own hence the need to form a team to help him*." (CT-04)
>
> "*Then I would say they are not fit to be in the team because it is about teamwork. When one speaks the opposite then he doesn't qualify to be in that team. Better we drop that player and find someone who is going to support the vision."* (RM-04)

Throughout the research, aspects of teamwork, working together, and cooperation were clearly emphasised. In picking Nehemiah 2:18 as an example, they replied, "Let us start rebuilding". The statement is a testament to the togetherness in a quest to achieve a desired goal. There is no individual hunger for one to make a name for him-/herself in finding the solution to the problem (Ponder 2013:557).

Fourthly, the researcher advances that congregations need to model transformational servant leadership as a type of leadership to help them flourish. In her book *Transformational servant leadership: A workbook with a fresh approach to leading well,* Parolini (2012:243) defines transformational servant leadership as the ability to cast a collaborative moral vision, while actively caring for those participating in moving the vision to reality. The research contends that this type of leadership needs to be considered, as hardly any attention has been paid to caring for the congregants who are vital in participating, for spiritual or financial vision. While congregations have big budgets to build church auditoriums, multi-purpose halls, and evangelism campaigns, the feedback from respondents showed aspects where the congregants' importance is only linked to their ability to give towards church programmes and not during their complex and challenging times.

The definition of transformational servant leadership holds leaders accountable for leading in partnership, morally, and with active care for others, while moving toward an exciting future. Parolini argues that a leader must develop an intentional ability to balance motivating people toward the vision and caring for them. According to Parolini (2013:323), our cultural leadership models have pushed vision over care, resulting in a drastic lack of morale to execute the vision. Jesus is an intriguing leader because of his ability to envision transforming moral change in the lives of followers and partners, while simultaneously caring for the people along the way.

In Chapter Three of the research, the researcher was exposed to biblical and theoretical leadership approaches by studying numerous articles and books. It is clear to the researcher that transformational and servant leadership can complement each other and be vital in transforming and creating a flourishing congregation in the RCZ.

The transformational leader is ethical and focuses his/her goodwill on the goals of the organisation or group as a whole. The goals are moral and not immoral. To achieve what is best for the whole organisation or group, the leader works to align the interests of others with his/her interests. The leader's interests match what is best for the organisation or group. During the process, the participants in the vision become like-minded with the leader, the organisation or group, and one another. Along the way, participants contribute their skills and abilities to the organisation's goals, gain self-esteem, and overcome self-interest for the organisation's good. In this process, the leader's loyalty remains with the organisation, so s/he attempts to create internal change, in order to help the organisation grow. The leader strives to develop other leaders aligned with the organisation's goal (Parolini 2013:630). The leader's personality, communication style, and mannerisms in transformational leadership are persuasive to the individual participants.

On the other hand, Parolini states that the servant leader has a strong moral conscience and focuses his/her goodwill on serving the highest priority needs of other individuals. The leader's service toward others derives from this morally solid inclination to serve others first. To achieve what is best for individuals' highest priority needs, this leader offers power and freedom to the individual participants, develops mutual relationships, values people over tasks, and relies on participants. As a result, participants feel free to think for themselves. The leader's interest is helping participants grow in health, wisdom, freedom, and self-sufficiency. Due to the leader's commitment to the growth and dignity of individual participants, the servant leader creates an internal stability that invites participants to grow one step at a time.

Although Parolini's definition of servant leadership might not match what Greenleaf suggests in Chapter Three of this research, it is essential to appreciate that the combination of transformational and servant leadership models is upheld as instrumental for transforming organisations, including RCZ congregations.

While the research's findings and recommendations may pass, the spirit of God will continue to guide the church, even in its leadership and financial matters, so that its ministries are fulfilled to the glory of God. It is hoped that the insights generated in the research will guide leadership and finances in African congregations, especially the RCZ. The researcher hopes that well-established congregation leadership tenets will be built, making the African church self-financing and well-governed, by using the practical theological findings of the research.

6.3 Conclusion

Local RCZ congregations should have functional and meaningful leadership structures, in order to be propelled to flourishing standards. Some congregations need help implementing quality leadership and abiding by well-established financial stewardship guidelines. As a result, some congregations prosper more than others, while having the same opportunities. RCZ congregations, in particular, need to gain the real identity of leadership that can make a difference and create transformation. The suggested transforming theologies should be well nurtured in congregations and become moulds and tools for reformative theological reflections and construction in leadership and finances.

The study findings met the research objectives, mentioned in 1.4. The findings highlighted the various leadership theories; they also projected the contextual leadership structure and practices of the Reformed Church in Zambia. Further, the relationship between leadership and transformation through various scholars were unearthed. This finally culminated into the proposition of the flourishing of congregations because of good leadership and good financial practices.

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Appendix 1: Introductory Letter to conduct research in RCZ congregations.

REFORMED CHURCH IN ZAMBIA

(ESTABLISHED IN1899)

SYNOD HEADQUARTERS

Plot 3695 Mwaleshi Road, Olympia Park
P.O. Box 38255
LUSAKA - ZAMBIA

Telefax: +260-1-295369
E-mail: secretariat@rczsynod.net
Website: www.rczsynod .net

Your Ref:

10th December 2021

Our Ref:

Rev. Michael Kalito
University of the Free State (UFS) 2
05 Nelson Mandela drive
P.0 Box 339
Bloemfontein 9300
South Africa.

Dear Reverend,

RE: PERMISSION TO CONDUCT RESEARCH IN RCZ CONGREGATIONS IN NDOLA, NKANA AND MUFULIRA PRESBYTERIES.

The above captioned subject matter refers.

I write in connection to your letter from the University of Free State (UFS), in which you are requesting RCZ Synod Office to grant you permission to conduct an Empirical Research in RCZ Congregations from 1st January 2022.

I am happy to inform you that permission has been granted to you by the Synod Office to conduct an Empirical Research in selected RCZ Congregations in Ndola. Nkana and Mufulira Presbyteries namely: RCZ Masala, RCZ Ndola Centre, RCZ Buchi, RCZ Chimwemwe and RCZ Chililabombwe Congregations under the title: ***'Leadership and Finances in African Congregations: A practical Theological Study of Congregations in the Reformed Church in Zambia'.***

By copy of this letter, Ndola, Nkana & Mufulira Presbyteries are hereby notified. We wish you abundant grace as you embark on this project which we believe will benefit the Reformed Church in Zambia and the academia.

Yours in Christ's service,

FOR REFORMED CHURCH IN ZAMBIA

Rev Dr William Zulu
(General Secretary)

Cc – RCZ Synod Moderator
Ndola, Nkana & Mufulira Presbyteries
File

Vision Statement: *To reflect the life of the triune God in society*
All Correspondence should be addressed to the General Secretary

Appendix 2: Letter of Consent Letter.

UFS
UV

CONSENT TO PARTICIPATE IN THIS STUDY

I, the undersigned,

REV. CHARLES NGOMA (*participant's full names to be included*), (the "**Participant**")

confirm that I voluntarily agree to participate in the research study referred to as the

EMPIRICAL RESEARCH (the "**Study**") in relation to

LEADERSHIP & FINANCES IN AFRICA CONGREGATIONS EMPIRICAL THEOLOGICAL STUDY OF CONGREGATION IN THE RCZ.

and which Study is being conducted by

REV. MICHEAL D. KALITO.

(*insert the name of the researcher*), (the "**Researcher**").

I, the undersigned Participant, further confirm that–

1. the Researcher has explained the nature, procedure, potential benefits, and anticipated inconvenience of my participation in the Study;
2. I have read (or had explained to me) and understood the Study as explained in the attached information sheet;
3. I have had sufficient opportunity to ask questions and am prepared to participate in the Study;
4. I understand that my participation in the study is entirely voluntary and that I am free to withdraw at any time without penalty (if applicable);
5. I voluntarily provide the UFS and the Researcher with my personal information and consent to the UFS and the Researcher collecting, disclosing, and processing my personal information in order to conduct the Study and any related activities in relation thereto;
6. I hereby acknowledge and confirm that I understand the purpose for which the UFS and the Researcher may collect, store, use, delete, destroy, outsource, transfer, or otherwise process, as the context and circumstances may require and as contemplated in terms of POPIA, my personal information as set out herein;
7. I am aware that the findings of the Study will be anonymously processed into a research report, journal publications, and/or conference proceedings and that my personal information will be aggregated and deidentified at such stage;
8. I also give the UFS permission to share, without notification, the collected data with other researchers at the UFS or other Higher Education Institutions. This permission is dependent on the same principles of ethical research practices, anonymity/confidentiality, safekeeping of information, and other issues listed above applying.

I, the Participant, agree to the recording of the *insert specific data collection method.* RESEARCH INTERVIEW

Full Name of Participant: REV. CHARLES NGOMA

Signature of Participant: [signature] Date: 27/11/2022

205 Nelson Mandela Drive/Rylaan, Park West/Parkwes, Bloemfontein 9301, South Africa/Suid-Afrika
P.O. Box/Posbus 339, Bloemfontein 9300, South Africa/Suid-Afrika, T: +27(0)51 401 9111, www.ufs.ac.za

Appendix 3: Interview Guide

Selection:
RM – Resident Ministers

FCS – Former Congregation Secretaries

CT – Congregation Treasurers

CNG – Congregants

The four members were interviewed at each congregation. They all responded to the same interview questions, but their responses were not similar as they probably looked at the questions from different perspectives.

The following were the interview questions and how they were interpreted from the researcher’s point of view.

Interview Question 1. What is leadership in your understanding?

- Respondents offered a range of perspectives on leadership, with a common thread being the role of a leader in guiding and directing a group of people towards a shared goal, be it a group, institution, or church.

Interview Question 2. Under what circumstances or situations does leadership matter?

- The researcher's interpretation of the responses to this question was that the majority of respondents were clear that leadership mattered in all circumstances. Others were categorical in emphasising that leadership mattered in moments of crisis as it provided an opportunity and avenue to get the institution or organisation to a better future ahead.

Interview Question 3. How critical is the role of the resident minister as a leader in the financial welfare of the congregation? Can the resident minister’s leadership practice affect the congregation’s financial performance?

- It was widely acknowledged that the resident minister plays a pivotal role in the financial prosperity of a congregation. This was attributed to the minister's role in teaching and preaching on giving and stewardship, leading by example as a giver in the church, and implementing financial monitoring mechanisms to prevent financial mismanagement.

Interview Question 4. What roles do other congregation leaders (Congregation Executive Committee members, elders, and deacons) have in improving the financial status of the congregation? Can the leadership of the congregation's leaders positively or negatively influence the congregation's finances? Explain in more detail.

- Respondents recognised the importance of the Reformed Church in Zambia's leadership structure, where the minister collaborates with other congregation leaders. They emphasised the need for trustworthiness in these leaders, particularly those handling the church's finances, from the section to the congregation executive committee.

Interview Question 5. Can congregation leaders embrace any leadership principle, virtue, or tenet to help the congregations flourish financially?

- While respondents did not pinpoint one leadership virtue, they felt was essential for a congregation to flourish financially, a number of tenets were highlighted. These included unity, transparency, and adherence to the RCZ financial policy, teamwork, and integrity.

Appendix 4: Ethical Clearance

UNIVERSITY OF THE FREE STATE
UNIVERSITEIT VAN DIE VRYSTAAT
YUNIVESITHI YA FREISTATA

UFS
UV

GENERAL/HUMAN RESEARCH ETHICS COMMITTEE (GHREC)

29-Aug-2022

Dear Rev Michael Kalito MD

Ethics Committee feedback

Research Project Title:
Leadership and finances in African congregations: A practical theological study of congregations in the Reformed Church in Zambia.

With reference to your application for ethical clearance for your research: Find attached the letter and decision from the GHREC meeting.

If you need to do modifications or respond to conditional approval:

Click HERE to open the manual

Ethics Admin

205 Nelson Mandela Drive
Park West
Bloemfontein 9301
South Africa

P.O. Box 339
Bloemfontein 9300
Tel: [illegible]
[illegible]
www.ufs.ac.za

UNIVERSITY OF THE FREE STATE
UNIVERSITEIT VAN DIE VRYSTAAT
YUNIVESITHI YA FREISTATA

UFS UV

GENERAL/HUMAN RESEARCH ETHICS COMMITTEE (GHREC)

29-Aug-2022

Dear Rev Michael Kalito

Application Approved

Research Project Title:
Leadership and finances in African congregations: A practical theological study of congregations in the Reformed Church in Zambia.

Ethical Clearance number:
UFS-HSD2021/1933/22

We are pleased to inform you that your application for ethical clearance has been approved. Your ethical clearance is valid for twelve (12) months from the date of issue. We request that any changes that may take place during the course of your study/research project be submitted to the ethics office to ensure ethical transparency. furthermore, you are requested to submit the final report of your study/research project to the ethics office. Should you require more time to complete this research, please apply for an extension. Thank you for submitting your proposal for ethical clearance; we wish you the best of luck and success with your research.

Outcome: Approved

Yours sincerely

Dr Adri Du Plessis
Chairperson: General/Human Research Ethics Committee

Dr Adri du Plessis

205 Nelson Mandela Drive
Park West
Bloemfontein 9301
South Africa

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Appendix 5: Examples of Financial demands on congregations from Synod Office.

REFORMED CHURCH IN ZAMBIA

(ESTABLISHED IN1899)

SYNOD HEADQUARTERS

Plot 3695 Mwaleshi Road, Olympia Park
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LUSAKA - ZAMBIA

Telefax: +260-1-295369
E-mail: mbusazulu@gmail.com
Website: www.rczsynod .net

Your Ref:

Our Ref:

To.: All Presbytery Moderators
From: The Synod Executive Committee
Subject: Revised Mandatory Training Program
Date: 3rd February 2023

Dear Brethren,

The above captioned subject matter refers.

The Synod Executive Committee that sat on 2nd February 2023 at Synod Office resolved that the mandatory training which was postponed should resume after revision of the program. Kindly note the revised program from Justo Mwale University as follows:-

1. The training will start the first week of March, 2023
2. Participation fee will be K350 per participant
3. Certification will attract a K50 charge
4. That payments of the participation fee be borne as follows:-

    a. Presbytery Secretaries and Treasurers by the Presbytery
    b. Congregation Secretaries and Treasurers by the congregation
    c. National fellowship secretaries and treasures by their national fellowship
    d. Regional Fellowship secretaries and treasurers by the regional fellowships
    e. Fellowship secretaries and treasurers by Congregation Fellowships
    f. Choir secretaries and treasurers by Choirs
    g. Choir directors by the choirs

Here attached is a revised training program for your urgent action

MONTHS	WEEK	DAYS	PARTICIPANTS	PRESBYTERIES	VENUE
March	1	3rd to 4th	All Secretaries (Church, Choir, fellowships, presbytery)	Kamwala, Kafue	Chelstone
March	2	10th to 11st	All Secretaries (Church, Choir, fellowships, presbytery)	Chelstone, Mtendere	Chelstone
March	3	17th to 18th	All Secretaries (Church, Choir, fellowships, presbytery)	Matero	Paradise
April	2	21st to 23rd	All Secretaries (Church, Choir, fellowships,	Mazabuka	Choma

Vision Statement: To reflect the life of the Triune God in Society

All Correspondence should be addressed to the General Secretary

REFORMED CHURCH IN ZAMBIA

(ESTABLISHED IN1899)

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Telefax: +260-1-295369
mbusazulu@gmail.com
Website: www.rczsynod .net

Your Ref:

Our Ref:

19th March 2024

The Moderators

Chelstone, Kafue, Kamwala, Mufulira, Ndola and Nkana Presbyteries

Dear Reverends,

RE: DEADLINE FOR SYNOD MEETING CONTRIBUTION

We write to inform you that the deadline for your Presbytery contribution to the Bi Annual Synod Meeting to be held in August from 21st to 23rd August 2024 is **30th June 2024**.

This is for the purpose of paying for some expenditure requiring payment before the meeting

We look forward to your usual cooperation on Synod obligations

For/Reformed Church in Zambia

Rev Dr William Zulu
GENERAL SECRETARY

CC. Synod Moderator
Finance Officer