

## FINANCIAL SUSTAINABILITY OF PENTECOSTAL CHURCHES IN ZIMBABWE

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### ABSTRACT

The purpose of this study is to assess the sustainability of Pentecostal Churches in Zimbabwe. Since the country's independence in 1980, Pentecostal churches are fast growing organisations in Zimbabwe. The study covered areas of sustainability within Pentecostal churches in Zimbabwe. The essence of this study is to find out the strategies that the Pentecostal churches are employing in order to meet their financial needs. The newly formed churches especially the Pentecostal churches realize the need for the people to be dependent on their own resources using creativity and entrepreneurship. Churches in Zimbabwe play a major role socially by providing food, shelter, construction of schools, colleges and universities, building of infrastructure and offering counselling services to name just a few. All the activities that the church is involved in require financial support with building of schools, colleges and hospitals requiring a substantial amount of finances.

The study revealed that the main sources of income among Pentecostal churches in Zimbabwe are offerings and tithes. Other sources of income for some of the Pentecostal churches are, income generating projects and donations from members of the church and from external sources. Furthermore most of the financial support is done by their own particular churches that are local, within the region and internationally. There is very little financial support from outsiders, that is those outside the church membership.

**Keywords:** Financial support, Sustainability, Pentecostal churches in Zimbabwe, Tithes, Offering, Income generating projects

## INTRODUCTION

According to Reese (2010, p.1), the missionaries tended to create a long-term dependency syndrome. The dependency syndrome effect hinders creativity and innovativeness. Reese (2010) goes on to say that the tragedy of dependency is that either converts become spiritually lethargic, content to be recipients of missionary compassion, or that they become antagonistic to the missionaries who brought them the gospel when those missionaries try to wean them off subsidies. . Maxwell (2006, p.164) alluding to the sentiments of Archbishop Guti founder of ZAOGA Pentecostal church in Zimbabwe, said missionaries were to be praised for bringing the gospel, however they acted as unwitting agents of colonialism which used Christianity as a tool for western domination of Africa. The Pentecostal churches that emerged in Zimbabwe try to run away from the dependency syndrome by educating their members to be self sufficient, work hard and use their God-given gifts. The self sufficiency include financial independence. The purpose of this study is to assess the financial sustainability of Pentecostal churches in Zimbabwe.. The study would also identify whether these churches have any form of local, regional or international financial support.

## METHODOLOGY

Paradigms guide decision making and are philosophical in nature. Chua (1986) classifies research epistemologies into positivist, interpretive and critical approaches. Thomas (2006, p.97) also noted that a major distinction among epistemologies of the three paradigmatic classifications is between those who assume that social reality is given, those that assume it is constructed and those that assume it is fluid. He goes on to say that positivism (empirical analytical) assumes a social world that is naturally given, constructivism (interpretivism) acknowledges the role researchers and other social actors play in interpreting and enacting the social world and therefore assumes that social reality is constructed. Critical theory considers the world to be an infinite agglomeration of language games and therefore assumes an elusive quality of the real.

Orlikowski and Baroudi (1991) stated that research can be classified as positivist if there is evidence of formal propositions, quantifiable measures of variables, hypothesis testing and the inferences about a phenomenon from a representative sample to a stated population.

Interpretive research assumes that our knowledge of reality is gained only through social constructions such as language, consciousness, shared meanings, documents, tools and other artifacts. Kaplan and Maxwell (1994) pointed out that interpretive research does not predefine dependent and independent variables, but focuses on the complexity of human sense making as the situation emerges. It attempts to understand phenomena through the meanings that people assign to them (Boland 1985, 1991; Deetz 1996; Orlikowski and Baroudi 1991).

The interpretivism takes a hermeneutic approach to the interpretation of human and organizational behavior. This approach suggests that all human understanding is achieved by iterating between considering the interdependent meaning of parts and the whole that they form. The approach is relevant to the researcher since to understand the influence of leadership styles on churches the researcher has to understand what individuals say and contextualise with the whole aspect in Pentecostal churches. Philosophical hermeneutics is based on the work of Georg Gadamer (1900 – 2002) whose work was ‘Truth and method’. The main assumptions are that understanding is through being rather than through rule-based procedures. This then means that understanding is not free of bias or prejudice and the context in which the researcher is

has an influence in that understanding. Interpretation of qualitative data is not complete; there is always some uncertainty and ambiguity. There should then be a reflection on these biases and prejudices and an attempt to remove those that prevent understanding can be achieved through dialogue and engagement. Therefore according to the hermeneutic argument understanding is highly contextualised and bounded. The process of achieving an understanding of a text can provide insights to the process of achieving a mutual understanding with another person. The meaning of an individual word and the meaning of the sentence as a whole are mutually dependent: people understand the meaning of an individual word by seeing it in reference to the whole sentence and reciprocally, the sentence's meaning as a whole is dependent on the meaning of individual words. When applied to human behavior, the same publicly observed behaviour can have different meanings in different organisational arrangements.

The meaning of an individual action and the meaning of the organisational setting as a whole are mutually dependent and the researcher formed one's understanding of both simultaneously. The researcher tried to get understanding of the influence on leadership styles through a case study approach of the Pentecostal churches in Zimbabwe which allows dialogue and engagement. Though this approach acknowledges that people know what they are doing, it also acknowledges that they (people) are not all knowing. The researcher was open to hear people's views, interact with them in order to get people's understandings on the issue of leadership styles in churches and in their church in particular. The researcher equipped with this statement was able to interpret to the best of her knowledge comparing with her prior knowledge and understanding. According to McGettigan (1997, p.376), the social world is far too encompassing, evolving and complex an environment for researchers ever to assume that they have arrived at any of its final truths. This means one's interpretations are always somewhat provisional, uncertain and the facts somewhat ambiguous.

Interpretivism works within the multiple constructed social realities in which the researcher and the subject interact and shape one another in meaning (Denzin and Lincoln, 2005). This is in direct contrast from the positivist approach of objectivity, neutrality, scientific procedure and discovery of laws (Alvesson and Deetz, 2000, p.49). The researcher found the interpretivism approach suitable to her study as she concluded from the above discussion that the following attributes of interpretivism are relevant to the research method that the researcher will adopt. The common elements being that the social action being meaningful and this meaning can be determined by an interpreter, respect and loyalty in relation to the life-world, understanding that human subjectivity can contribute to knowledge without making the knowledge subjective, the researcher's participation in the life-world that she was trying to understand and the context of human action which needs to be understood in order to be able to understand the action itself.

The case study approach was adopted in the study which uses a variety of data collection techniques with multiple sources of evidence and it is a strategy which brings about data credibility (Patton, 1990; Yin, 2003 & Remenyi et al., 2005, p.165). This approach allows the researcher to use multiple sources of data collection techniques and in this research observations, in-depth interviews and questionnaires were used as the main methods and documentation mainly for triangulation purposes. Data was collected using the convergent design where qualitative and quantitative data are collected separately yet concurrently and merged at the point of interpretation (Creswell, 2009). The strategy validates one form of data with the other form and transforms the data for comparison or addressing different types of questions (Creswell & Clark, 2007), augments and explains complex or contradictory survey responses (Driscoll *et al.*, 2007). Use of the different methods of data collection allowed the researcher to view issues from a multiple sources and perspective so as to enrich the meaning of a singular perspective. The researcher then selected the Pentecostal churches based on the following criteria: the church

should be in Zimbabwe and should have been in existence for the past ten years by the time this study started in 2010 and should have branches locally, regionally and internationally. The church should believe in the Pentecostal doctrine of salvation, Holy spirit with the evidence of speaking in tongues, healing, deliverance and tithing. The other criteria is that the church category should be registered with the relevant Ministries in Zimbabwe and be affiliated to the governing board of Pentecostal churches in Zimbabwe; the Evangelical Fellowship of Zimbabwe (EFZ). Following the above criteria six churches were selected which were given pseudonyms for identification purposes.. The terms biggest, bigger, big1, big2, small1 and small2 were used. The biggest and bigger churches existed before the Zimbabwean independence while the rest emerged after independence.

The goal of ethics in research is to address the following issues; harm to participants, consent, privacy of possible and actual participants, voluntary nature of participation and the right to withdraw partially or completely from the process and confidentiality of data provided by individuals or identifiable participants and their anonymity (Saunders *et al.*, 2009, p.185; Bryman & Bll, 2003, p.539).

## **RESULTS AND DISCUSSION**

### **Finances of Churches**

The finances of the church according to the founder members are administered at the head office with a qualified finance or accounting officer. The churches are non-profit organizations and their major sources of finance are tithes and offerings. The followers are taught on tithing and offering when they join the church. The tithes are 10% of their gross income and offerings are free offerings where people give the amount that they wish. Tithes are not an option though the founders were quick to say not everyone gives of their tithes, between 10% and 30% give of their tithes to the church. One of the scriptures from the Bible that is used on the issue of tithing is Leviticus 27:30, *A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. If a man redeems any of his tithe, he must add a fifth of the value to it The entire tithe of the herd and flock – every tenth animal that passes under the shepherd's rod – will be holy to the Lord (NIV).* The other scripture in the Bible is in Malachi 3:10, *Bring the whole tithe into the storehouse, that there may be food in my house (NIV).* Tithing was debatable amongst some church members with the minority tithing and some who do not tithe regularly. Though most members would agree with the concept of tithing in the public domain where they are in the limelight of authorities the story may be quite different with some totally disagreeing with the tithing concept when they are in a group of their own. This type of discourse was discussed by Mwenje (2015) using the hidden and public transcripts by Scott(1992).

Some of the reasons for not tithing were; not understanding the reason for tithing; suspicious of the handling of finances in churches; not willing to give money to the church, one spouse may not be a Christian so would not allow the other spouse to tithe. This is common where the wife is a Christian and the husband is not. The founders and the leaders explained that as people get to understand biblical teachings on tithing and are grounded in the Word of God, tithing to those people is not a struggle. They went on to say those followers that tithe are usually loyal to the church and the activities and projects that the church is involved in.

The followers mentioned the fact that it is difficult for them to start tithing until they feel that the leaders are responsible and that the money will not be abused. They mentioned the fact that while the founder may not have problems with

mishandling finances but the people that work with the founders may and they cited the leaders that the founder has appointed to lead churches and other departments and also the administration staff. They went on to say “*it is difficult to trust anyone on money issues*” so they would rather hold on to their money and use the money for something else or giving directly to the poor. However as Scott (1992), discusses, this is a discourse that takes place in private where followers are free to discuss without them being exposed to the leaders. Scott (1992) termed this phenomenon, the *hidden transcript*.

When the leaders were questioned on the handling of finances and on their response to some of the reasons why the percentage of tithing may be low, they agreed that money issues are a problem. They pointed out that maybe only a few or a single person in leadership mishandled finances and unfortunately it would be spoken as “*all leaders mishandle money and are not to be trusted*” as one of the leaders from the biggest church put it across to the researcher when interviewed in Masvingo on 18 March 2011.

The founders mentioned that the collection procedure of tithes is transparent; some use envelopes where someone writes their name on and the amount they are tithing or the members go directly to the church office and pay their tithes directly to the finance officer who then give a receipt as proof of payment and records the name and the amount details in the tithing records. By doing this the founders are also able to establish the number of tithers. The leaders in their various church branches follow the same principles of recording of tithes in their various stations and account for the usage of the money. The leaders also mentioned that the rate of tithing at their stations were lower than at the head office where the founder is stationed. The reasons varied from the low numbers as compared to head office, location of the church and in some cases the composition of members; whether they are working or not, in business or not and all these issues determine the level of tithing.

### **The Assets of Churches**

The founders and the leaders put emphasis on church assets as a sign of growth and influence. They regarded church assets as owning buildings, properties and vehicles. The biggest church owns multiple buildings, properties and a number of vehicles and buses compared to all the others. However all the church categories are thriving to get more in terms of church assets. The buildings, properties and vehicles are written on them the names of the church with the logo, the function and the place such as ‘Evangelism, Masvingo Region’, ZEGU University, HHI Gwanda Church or AFM Harare Province. The founders of all the church categories mentioned that for any growth to take place there is need of church vehicles and for leaders to be allocated vehicles for the job that they are doing. There are various activities that require use of vehicles such as evangelism, hospital visits, funerals, prison visits, conferences and crusades. In all the church categories there was some form of a building project section that would specialize on acquiring assets for the church and in building projects. The churches raise finances for buildings and purchasing of vehicles from within the church among its church members. Most churches have committees that spear-head these activities. The committees are in-house and usually are accountable to either the founder or the pastors that they are under. The handling of assets is recorded by some churches in their constitutions and regulations manuals. In the Finance & Procedure Manual of the big 2 church it is recorded that all church assets shall be recorded in a fixed assets register and all church assets shall be used for bona fide church functions only, no equipment shall be hired or borrowed unless approved on special circumstances by the local pastor and every local church shall ensure that all property is insured to the degree that the local Finance Committee shall decide (HHI, 2013). The bigger church category records in its constitution that no fixed property shall be purchased sold or mortgaged or otherwise alienated without the written consent of the Local Board of Elders, the Provincial Council and the Apostolic Council.

## **Church Projects**

There are on-going building projects in all church categories. “*A strong base is important*”, these would be the words of the founders to the researcher. When they speak of a strong base they will be alluding to a church building that is needed where people worship from. The biggest and bigger church already has what they call a strong base though they are still building in various cities and rural areas physical church structures. The majority of Pentecostal churches in Zimbabwe rely mostly on renting which is quite expensive and the need to build their own churches. The construction of churches depends on the availability of funds.

The founders went on to say in order to influence the nation in all spheres politically, economically, spiritually and physically, the biggest church has established a university, schools and hospitals. The leaders of the church are involved in assisting the fundraising towards these projects at their church level. Funds are fundraised from church members through pledges and donations, in either cash or kind. The researcher witnessed ten of the fundraising activities from the different church categories and heard some members mentioning that they were going to donate bricks towards the building, others door frames and others pledging towards building a certain section of the building. They are a number of incentives to attract pledges and donations towards the building projects. Some of these incentives are to do with a section of the building being named under the person that donates a certain amount, names of donors included on the walls after completion of the building and other rewards such as offer of holidays to resort areas such as Victoria Falls.

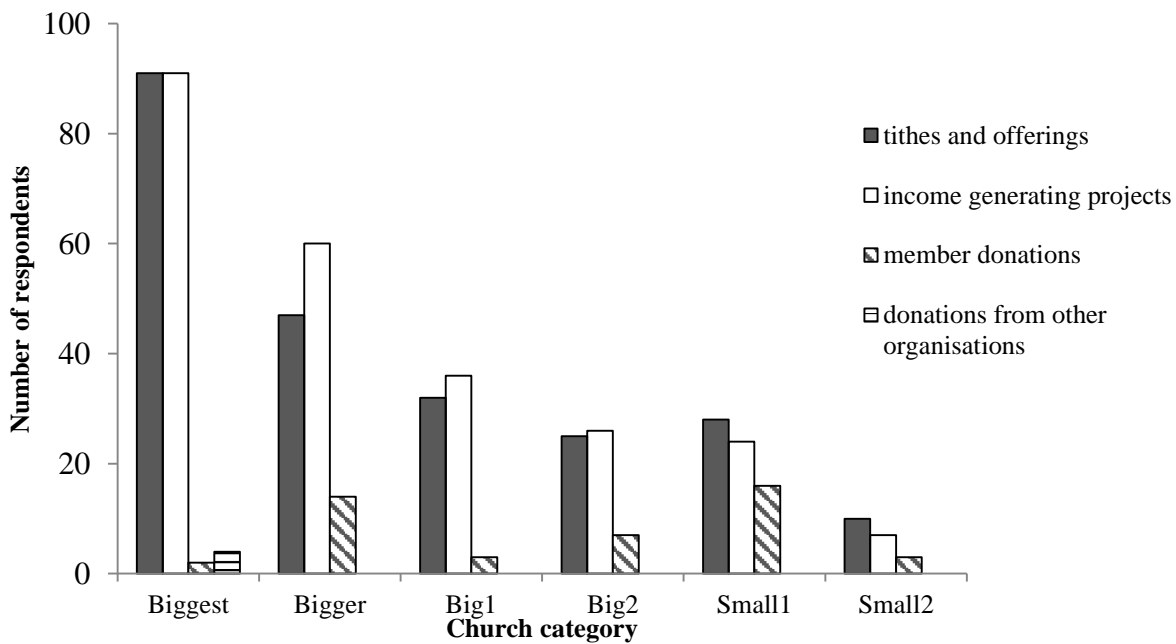
## **Entrepreneurship**

There are projects that are directly targeted towards the followers and leaders in order to empower them financially and materially. The building projects and the income-generating projects are separate and normally led by different leaders. The followers and leaders are involved in income-generating projects which in turn if successful bring financial gain to the church, the community and the followers. The income-generating projects range from sewing, welding, farming, poultry, cookery, jam-making, carpentry, working of talents and painting. The church founders and the leaders under them believe that once an individual experiences financial freedom that should trickle also to the church, thereby increasing the church's income and widening the sources of income for the individual.

The researcher was shown buildings especially under the biggest church category that were built using funds raised from income-generating projects. Various names are given to the

income-generating projects as seen fit by the founder, the founder's wife or the leaders. The biggest church encourage its members to ‘*work talents*’, a concept which encourages women especially to work with their hands and generate income (Guti, 2011). The projects that they are involved in are diverse, from selling sweets to farming and other ventures. The ‘*working of talents*’ assist the members to upgrade themselves financially in their homes and also the church or any projects that the church embarks on. The founder of the church has a saying that encourages people to work talents which says in one of the local languages, Shona, ‘*Midziyo yakadhakwa ngaibude mumba*’ (Interviewed on 30 January 2013 in Harare). What this literally means is that some properties in people's homes need to be replaced and to do that one needs to work towards that hence the concept of ‘*working talents*’.

## Sources of Income



**Figure 1: Sources of Income to Sustain Pentecostal Churches**

*Source: Primary Data*

All the Pentecostal churches are mainly sustained by tithes, offerings and projects which are generated within the church. Only biggest has an additional source of income from donations by other organisations. The Chi-square ( $\chi^2$ ) test was used to test whether there is an association between church category and the method of sustaining the church. The result shows that there is a significant association between church category and method of sustaining the church ( $\chi^2=39.7$ ;  $df=10$ ;  $P<0.05$ ) with the churches in the big cluster (big1, big2, bigger and biggest) mainly sustained by income generating projects while those in the small cluster (small1 and small2) mainly sustained by tithes and offerings. This may indicate that that the bigger the church becomes the more they start on concentrating on other sources of generating income apart from tithes and offerings. As established in the qualitative data collection in this study, the main source of income of the biggest church category is what is termed ‘working talents’ which are divided into two main categories; church talents and home talents. The working of talents was the brain child of the founder of the church (Guti, 2000, pp.106-107). Working of talents is a concept where people especially women are involved in income generating projects, big or small and contribute a portion of the money towards the improvement of the church and their own homes. Mutembedza (2013, D7), reported on the same church by saying that economically the church has managed to overcome the beggar mentality and instil within its people the mindset of generating wealth through owning resources by working hard with their own hands.

## CONCLUSION

The study established that the major sources of income for Pentecostal churches in Zimbabwe are tithes and offerings. An increase in attendance, offerings, baptisms and membership shows the state of that particular church growth (McGavran, 1986). This notion supports the sustainability of a church because a church that has a weakness on the above may not survive for long.

As indicated by the findings from the big churches, members tend to be loyal and give of their resources as the church is well established and has built loyalty from its members. Wealth for these churches result from the generosity and the hard working ethics of its members (Maxwell, 2006).

However other church categories such as the biggest church have another significant source of income from income generating projects using their home original concept of '*working talents*'.

Pentecostal churches unlike the mainline churches get their funding from within the church that is from church members through tithes, offerings and donations. However with the rate of growth of the Pentecostal churches especially the youth that are not yet gainfully employed the church faces challenges. Results also indicate that the majority of Pentecostals struggle financially. The fast growth in numbers does not match with the financial flow in the church. However great efforts to empower members through entrepreneurial skills and income-generating projects have been phenomenal again the biggest church category leading.

If the churches have to make an impact in this area they should have strategies that empower people financially, an aspect that is already having an impact in the biggest church. The spirit of entrepreneurship that is being inculcated within the churches may in the long run be a major source of income for churches as empowered financially stable people in turn empower the church and make it stable.

Most of the churches are not involved in viable income projects though a few have managed to have successful poultry projects. However individuals within churches are involved in their own income-generating projects. The biggest church has managed through its founder to instill the entrepreneurial mindset in its followers and this has proved a success through what it calls '*working talents*' for the benefit of their own homes and the church. The fact that some of the members have their own income-generating projects, these boost tithes and offerings. The former Minister of Media, Information and Publicity urged churches to embrace entrepreneurial skills in order to improve the livelihoods of their members ( Towindo, 2011, p.4). The Minister went on to quote the Bible in Isaiah 35:6 that says deserts will be turned into rivers.

Sustainability of Pentecostal churches through tithes and offerings alone is not viable considering the growth of Pentecostal churches in Zimbabwe, the projects that the churches are involved in and the expectations of the community. The mission and vision of Pentecostal churches are too big to be sustained by tithes and offerings only. Pentecostal churches in Zimbabwe have to think, strategise and implement other sustainability financial measures apart from tithes and offerings if they are to survive and make an impact nationally such as construction of their own churches, schools, hospitals to name just a few projects that leave a legacy for future generations.



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