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Pastoral Leadership of Seventh-day Adventist Pastors in Sub-Saharan Africa and Congregational Giving During 2020-2021: A Grounded Theory Study

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ABSTRACT

PASTORAL LEADERSHIP OF SEVENTH-DAY
ADVENTIST PASTORS IN SUB-SAHARAN
AFRICA AND CONGREGATIONAL GIVING
DURING 2020-2021: A GROUNDED
THEORY STUDY

by

Eric Jean-Bruno Aniel Barbe

Chair: Jay Brand, PhD

ABSTRACT OF GRADUATE STUDENT RESEARCH

Dissertation

Andrews University

College of Education and International Services

Title: PASTORAL LEADERSHIP OF SEVENTH-DAY ADVENTIST PASTORS IN SUB-SAHARAN AFRICA AND CONGREGATIONAL GIVING DURING 2020-2021: A GROUNDED THEORY STUDY

Name of researcher: Barbe, Eric Jean-Bruno Aniel

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Date completed: March 2024

Problem

The purpose of this study was to develop a theoretical model that describes how the behavioral strategies of Seventh-day Adventist (SDA) pastors in Sub-Saharan Africa may have positively influenced congregational giving during the years 2020-2021 of the COVID-19 pandemic.

Method

A qualitative grounded theory research design was used (Corbin & Strauss, 2015). In-depth interviews were conducted to collect data from a purposive sample of SDA pastoral leaders in Sub-Saharan Africa. The collected data were analyzed using an

iterative process consisting of open, axial, and selective coding, thereby facilitating the construction of subcategories and a core category. This analytical process was aimed at the formulation of a substantive theory.

Results

Seven pastoral behavioral strategies or processes of local church pastors, derived from the research process, were identified as positively influencing giving during a time of disruption: (a) identifying disruptions, (b) holding convictions about congregational giving, (c) following the figures, (d) topping up instructions, (e) cultivating personal connections, (f) subdividing and integrating responsibilities, and (g) providing alternatives. Although these actions are most likely to positively influence the giving practices of church members, alternative outcomes such as a decrease in giving, an improved motivation to give or a delayed response represent other possibilities. Through the process of selective coding, these behavioral strategies (categories) were consolidated into a possible theoretical model: "Mobilizing Resources During Disruption."

Conclusions

This study suggests that pastoral leadership holds the potential to influence members' prosocial behaviors, such as congregational giving during times of disruption. A multifaceted approach, involving not only teaching about giving but also how pastoral leaders conduct church, appears to make a difference. Building on the findings of this study, it would be helpful to validate the theoretical model using a quantitative research design study. Additionally, local church communities and church pastors could engage

with the constructed model, making the needed adaptations and refinements, eventually

leading to hopefully improved outcomes in the giving practices of congregants.

Andrews University

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A Dissertation

Presented in Partial Fulfillment

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This study is dedicated to

my late father, Roger, and my mother, Therese.

They taught me the meaning of faithfulness, dedication,

and service to God, His church, and others.

I also dedicate this study to

my supportive and loving wife, Micheline,

and to my son, Adam.

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LIST OF ABBREVIATIONS

ASTR   Office of Archives, Statistics, and Research

ECD   East Central Africa Division

GC   General Conference

GCAS   General Conference Auditing Services

IRB   Institutional Review Board

NAD   North American Division

NPO   Non-Profit Organization

SDA   Seventh-day Adventist

SID   Southern Africa Indian Ocean Division

WAD   West Central Africa Division

ACKNOWLEDGMENTS

CHAPTER ONE

INTRODUCTION

Background of the Problem

Leadership revolves around the idea of influence. After a review of proposed

definitions of leadership, Northouse (2019) asserts that "influence is a sine qua non of

leadership," (p. 5) indicating that leadership cannot exist without influence. The ability of

leaders to influence their followers applies across all spheres of life, and it includes non-

profit organizations (NPOs). In many NPOs, leaders interact with volunteers, individuals

over whom they do not have the same leverage as in profit-making organizations.

Nevertheless, the impact of their influence remains equally crucial (Agard, 2011).

Among the many leaders involved in NPOs, an estimated 5 million pastors and

priests are ministering to Christian congregations worldwide (Zurlo et al., 2020). As a

subset of this total, the General Conference (GC) of the Seventh-day Adventists (SDAs)

Office of Archives, Statistics, and Research (ASTR, 2022) reported that the SDA Church

comprises 34,217 employees classified as evangelists and pastors as of December 31,

2021. Given the substantial size of this group, it is pertinent to explore how these leaders

influence their congregants' attitudes, choices, and actions.

Some may consider these men and women as simply fulfilling an honorific or

ceremonial function limited to the time of a worship service. However, these pastoral

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leaders perceive themselves as influential agents for the life choices of their members (Harmon et al., 2018). The Bible, a text of reference for Christian communities, refers to church leaders as pastors, etymologically shepherds, who are responsible for leading their flock along a particular pathway (John 21:15-17; Acts 20:28; 1 Pet 5:2-3). This understanding of pastoral service implies a meaningful relationship between pastors and their congregants.

Prosocial behaviors—engagement in actions benefiting others—are counted among the outcomes of the influence of leadership on followers (Ewest, 2018). Hence, it is assumed that a sphere of influence of pastoral leaders on church members' behaviors would be prosocial behaviors. One primary expression of prosocial behavior among Christian believers is the financial support they provide to the churches they are affiliated with (Giving USA, 2020a, 2020b; Lincoln et al., 2008; Mundey, King, et al., 2019). I consider congregational giving—in the form of tithe, offerings, and gifts—as an appropriate means of sharing resources to assist others. In addition, my pastoral experiences in local churches, observations, conversations with other church leaders, and current position as a stewardship educator have brought me to recognize the influence of pastors on congregational giving. While congregational giving is voluntary, several studies (Allen, 2018; Hoge et al., 1996; King et al., 2019; Mundey, King, et al., 2019; Smith et al., 2008) have highlighted the relationship between pastoral leadership and congregational giving.

Recently, during the COVID-19 pandemic, the world has experienced a disruption of normal life circumstances, which severely threatened the practice of congregational giving (Mesch et al., 2020). An investigation of how pastoral leaders influenced

congregational giving under these circumstances could generate valuable information. These findings could possibly contribute to sustain congregational giving during future crises and normal circumstances.

Statement of the Problem

The strategies that connect pastoral leadership with congregational giving during a crisis are not yet well-defined. Recently, the world has experienced unprecedented health, social, and economic crises brought about by the COVID-19 pandemic. This has led to a reevaluation, and at times, a transformation of numerous social behaviors. Congregational giving was not an exception. While pastoral leadership is recognized as an influential factor for congregational giving, the specific ways in which pastoral leadership has influenced congregational giving during disruptive periods—such as the one created by the COVID-19 pandemic—have remained undocumented. Following a literature analysis that focused on South Africa, Magezi (2022) arrived at a similar conclusion regarding a gap in knowledge in this particular area.

The understanding of how the actions of pastors have sustained congregational giving during the COVID-19 pandemic relies mainly on individual stories and testimonies (Botolo, 2021; Frias, 2021). These accounts offer anecdotal explanations. Unlike other areas of leadership during the COVID-19 pandemic where comprehensive studies (Fernandez & Shaw, 2020; McMullin & Raggo, 2020) were conducted, there is currently an absence of a thorough study exploring the best pastoral leadership practices influencing members financial support to the church during this time of crisis. Developing a theory of how pastoral leadership influences congregational giving during a time of disruption, particularly from the perspective of pastors, would be a pioneering

endeavor. A systematic effort is needed to study the individual stories comparatively and develop an identified pattern of behaviors and, eventually, a theoretical model for the phenomenon.

Purpose of the Study

The purpose of this study was to develop a theoretical model that could describe how the behavioral strategies of SDA pastors in Sub-Saharan Africa influenced congregational giving during the years 2020-2021 of the COVID-19 pandemic.

Research Questions

This study has the following core questions:

1. What strategies did SDA pastors in Sub-Saharan Africa use to positively influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

2. What kind of theoretical model would eventually summarize the behavioral strategies of pastors in Sub-Saharan Africa to positively influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

General Methodology

A qualitative grounded theory research design was used for this study (Corbin & Strauss, 2015). In-depth interviews were employed to collect data from a purposeful sample of SDA pastors in Sub-Saharan Africa. As a result of the analysis of collected data, using an iterative process, it was expected that a grounded theory about how pastoral actions influence congregational giving during 2020-2021 would eventually be constructed. The lack of studies on the influence of SDA pastors' leadership on

congregational giving in Sub-Saharan Africa during the COVID-19 pandemic justifies

the choice for a grounded theory study.

Rationale and Significance of the Study

The context of this study, Sub-Saharan Africa, stood as its foremost justification.

Africa is a continent where Christianity is experiencing the fastest membership growth;

while there were 143 million Christians in Africa in 1970, in 2013 the projected figure for

2020 was 630 million representing 49.3% of the population of Africa. In 2019, the

projected figure for 2020 was adjusted to 667 million, thereby making Africa the

continent with the largest number of Christians before Latin America and Europe (Zurlo,

2019). The growth trend is expected to continue and accentuate, and Sub-Saharan Africa

is expected to host 38% of the world's Christian population by 2050 (Atuahene, 2018).

This trend is also true for the focus of this study, the SDA Church. The SDA membership

for the three Sub-Saharan African divisions has grown from 6,241,325 to 9,633,703 from

2010 to 2020, representing a 54% growth, whereas the SDA membership for the rest of

the world has grown by 13.2% for the same period (GC-SDAs ASTR, 2010; GC-SDAs

ASTR, 2021). However, finances have remained the Achilles heel of African churches in

general (Mati, 2017; Thiani, 2016). Atuahene (2018) uses the expression "relatively

minimal" (p. 196) to describe the support of Evangelical African Christians to world

mission.

Figures obtained from the General Conference Auditing Services (GCAS) show

that 56 unions/conferences/missions were audited for the year 2019 in the Southern

Africa Indian Ocean Division (SID), the East Central Africa Division (ECD), and the

West Central Africa Division (WAD), of which 23% had a working capital above 100%

and 25% had liquidity of above 100%. This situation raises a concern about the capacity of the African church to be financially sustainable and to support the global mission of the SDA Church. Furthermore, a review of the existing literature has shown that a limited number of studies have probed into the issue of religious giving in the SDA churches in Sub-Saharan Africa.

A study on congregational giving was warranted due to the economic magnitude of the phenomenon. In the US, the Christian church emerged as the primary recipient of resources donated to charitable organizations in 2020, with a substantial amount from members' donations (Faith Communities Today, 2021). This financial capacity may be a key explanation for the extended impact of the church on society. The COVID-19 pandemic has impacted church giving in several ways. Some have experienced a decline while others were not even affected; some aspects of church finances were affected while other areas were not; and some churches have even experienced a growth in giving (GC-SDAs ASTR, 2020, 2021; Manion & Strandberg, 2020). Nonetheless, financial resilience is imperative for churches to fulfill their societal functions. A decline in church giving deserves attention because of its profound and far-reaching consequences.

Previous studies (Iannacconne, 1994, 1997; Mclver, 2016; Osili et al., 2019b) on congregational giving have predominantly focused on describing the "giving" trend and seeking understanding from donors' perspective. These donor-centric studies typically uncovered the profile of givers and what they consider to be the influential factors for their giving trend. In contrast, the leadership process influencing members to patronize their local church has received scarce attention (Hoge & Yang, 1994; Lincoln et al., 2008; Mundey, King, et al., 2019). To fill the identified gap in the body of knowledge,

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there arose a necessity for a study that gave voice to pastors and attempted to understand congregational giving from the leadership perspective.

Churches have faced economic and other forms of crises in the past and had to strategize to maintain financial viability. An example is the response of church leadership to sustain church finances during the Great Recession (2007-2009) period, which is well documented (Marx & Carter, 2014; Morreale, 2011; Williams, 2013). However, the COVID-19 pandemic and the associated economic crisis have evolved into a distinctive challenge to pastoral leadership. Let me explain: the nature of the financial crisis of the Great Recession is quite different from the actual economic crisis associated with COVID-19 (Mesch et al., 2020). The former was a subprime mortgage crisis, and the latter had its origin in a global public health issue.

Furthermore, people were flocking to churches during the Great Depression or other economic crises. In contrast, during the COVID-19 crisis, church members had been restricted or had no access to their local churches for health safety reasons. As a result, many local churches experienced a disruption in their access to congregants and their normal channel of receiving members' financial support. In this specific context, pastors have probably employed different strategies to facilitate congregational giving, which still needs to be identified. Hence, leadership theories developed in other contexts may not appropriately explain the role of pastoral leadership in influencing giving during 2020-2021; new leadership theories are needed to be relevant for these unique conditions.

Even though the COVID-19 pandemic was just a recent and ongoing phenomenon, several studies (Francis, 2021; McKenna, 2021; Pillay, 2020) have examined the response of church leadership to the COVID-19 pandemic and its

associated challenges. One area of research delves into how churches have adapted to sustain their weekly worship service while contending with restrictions to in-person gatherings (Bryson et al., 2020; Johnston et al., 2022; Sulkowski & Ignatowski, 2020). Another subject relates to legal actions undertaken by churches to resist the legislation regarding the prohibition of assembling at their regular worship place (Martínez-Torrón, 2021). The position of church leaders regarding the mask or vaccine mandates, and the respect of individual conscience have been another subject of research (Davisson, 2021; Giubilini et al., 2021).

In the area of church economics, some studies (Eagle et al., 2022; Lake Institute of Faith and Giving, 2020a, 2020b) have looked at strategies used by church leadership to bolster church finances through better management of declining resources and exploring external sources of income. A review of the literature reveals that no study has ever been done on the influence of pastors' leadership on congregational giving during the COVID-19 pandemic in 2020-2021.

The selection of SDA pastors in Sub-Saharan Africa as the target population has contributed to the pertinence of this study. This group of church leaders functions under a particular ecclesiastical governance system characterized by the SDA Church's adoption of a representative model of governance (GC-SDA, 2017). Under this administrative structure, all organized local churches of a region belong to an administrative unit known as a local conference or mission. The SDA Church pastors do not depend directly on the resources generated by their respective local churches for their salaries, which is contrary to the practice of most protestant churches (Carroll, 2006). Within a given conference or mission, pastors typically receive the same wage, irrespective of the financial strength or

size of their local congregations. Consequently, SDA pastors do not have the constraint to influence congregational giving to secure their income, as may be the case for pastors operating under a congregationalist model of governance.

Furthermore, a consequential amount of money that SDA pastors potentially influenced church members to give is not retained for use by themselves or by the local church they lead. Instead, it is transferred to the next administrative unit. Given this unique administrative context of SDA pastors, it would have been inadequate to theorize how their actions influence congregational giving by studying a different pastoral group.

The theoretical and practical benefits that come from this study are numerous. The development of an empirically derived theory that describes how the behavioral strategies of pastors influence congregational giving could significantly contribute to the field of pastoral leadership and leadership in general in times of crisis. As this theory was developed from the specific contexts, pastors experiencing corresponding conditions can utilize it as a document of reference. At the least, the concepts that constitute the substantive theory could contribute to the conceptual framework of future studies on the larger topic of financial patronage within NPOs. The application of a grounded theory to a field of study such as pastoral leadership and church giving will inform other researchers about the possibilities and means of expanding the usage of this methodology.

This study can eventually contribute in the future to developing a measuring instrument to assess the effectiveness of pastoral leadership regarding congregational giving. It can assist pastors and local church boards in evaluating how their leadership initiatives are favorable to giving during a time of disruption. It will enable them to gauge

if the conditions prevailing in the local church are conducive to congregational giving. This exercise could potentially lead to adopting corrective measures, developing new policies, and other strategic decisions associated with members' participation in giving.

Educators who are training pastors can also benefit from this study. Currently, the curriculum for stewardship education for pastoral students puts a strong emphasis on the theology of giving or financial management. It is often assumed that if pastors give the right instructions, members will give. Educational institutions preparing students for pastoral ministry would benefit from this study, specifically on how to enlarge their curriculum to include elements about pastoral leadership practices when teaching about congregational giving.

Beyond the ecclesiastical context, this study may contribute to the general field of leadership. It can bring an understanding of how leaders of NGOs influence followers' behavior in the context of a multifaceted crisis. Many of these organizations are most needed during times of crisis but inopportunely, they are often the most vulnerable financially to fulfill their mission when a crisis hits.

Conceptual Framework

The conceptual framework considers the initial "general explanation of what the researcher expects to find in a study" (Creswell & Plano Clark, 2018, p. 43). The motivation for the conceptual framework of this study grew out of a personal interest in the influence of pastoral leadership on congregational giving before the COVID-19 pandemic. Past experiences have shown me, as a pastor, church officer, and stewardship educator, that pastoral leadership in Africa has greatly influenced congregational giving. However, several questions remained on some details characterizing the systematic

strategies involved and how the association between pastors' actions and congregational giving may have possibly evolved in a context dominated by the COVID-19 pandemic.

This study was not guided by a specific theory or set of theories. Based on the review of the literature, there has not been any theoretical model that can comprehensively explain the behavioral strategies of SDA pastors in Sub-Saharan Africa as they influence congregational giving during a global crisis such as COVID-19 and its sequelae. The study did not aim to test any particular theory. Therefore, a blended conceptual framework constructed from various concepts, rather than relying on a well-defined theoretical framework, was developed to initiate the study (Imenda, 2014). Moreover, as the research design embraced a grounded theory approach, the formal conceptual framework was anticipated to be developed as the study progressed (Corbin & Strauss, 2015). A preliminary conceptual framework (see Figure 1), formulated from a synthesis of some initial literature, has underpinned the foundational orientation of this study (Bloomberg & Volpe, 2019).

Figure 1

Initial Conceptual Framework of the Study
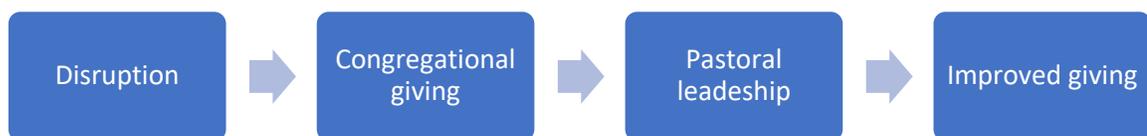
Congregational giving does not happen in a vacuum. Previous studies (Allen, 2018; Herzog & Price, 2016; Hoge & Yang, 1994; Lincoln et al., 2008; McIver, 2016;

Osili et al., 2019b; Peifer, 2010) have shown that the personal characteristics of donors, socioeconomic context, and the characteristics of the church as a recipient of giving are major contributing factors that influence congregational giving. Existing economic, sociological, and theological theories (i.e., public-good philanthropy, rational choice, impure altruism, and stewardship motive) help explain congregational giving (Andreoni, 1989, 1990; Becker, 1974, 1976; Iannaccone 1994, 1997). These theories tend to adopt a donor perspective. Fewer studies (Mundey, King, et al., 2019) have been done on the role played by the church as a recipient of the giving. Most studies have focused on the donors' characteristics and the socioeconomic context.

A central element underlying the characteristics of a church is pastoral leadership. The findings of several studies (Aiken, 2018; Baruth et al., 2015; D. S. King, 2007; Royster, 2016; Smith et al., 2008) have shown that as leaders, pastors influence their congregants' behaviors in several aspects. Their sphere of influence even extends to congregational giving (Eagle et al., 2022; Herzog & Price, 2016; Jackson, 2018; Smith et al., 2008). Pastors can influence their congregants directly and create a church culture conducive to giving. Existing leadership theories (e.g., servant leadership, adaptive leadership, and transformational leadership) provide a degree of explanation to the influence of pastoral leadership on congregational giving (Bass, 1990; C. Smith, 2005; Gregory, 2019; Liden, Panaccio, et al., 2014; Northouse, 2019; Spears, 2005). However, it appears that no study has specifically delved into how pastoral leadership behaviors, from the perspective of pastors, have influenced congregational giving. Conducting such a study can contribute to the development of a theory of congregational giving constructed around pastoral behavioral strategies.

Any current study that seeks to explain a social occurrence, such as the impact of pastors' behaviors on congregational giving for the years 2020-2021, should consider the moderating effect of the COVID-19 pandemic on the factors influencing giving (Lake Institute of Faith and Giving, 2020a, 2020b; Mesch et al., 2020). The COVID-19 pandemic has altered the personal profile of donors, the socioeconomic context, and the characteristics of the church as a recipient of giving. As mentioned earlier, these factors influence congregational giving.

However, the first two mentioned factors (the personal profile of donors and the socioeconomic context) might be insufficient to explain the decline in giving during an economic crisis. Individuals, when rightly motivated, may still engage in sacrificial behavior, including sacrificial giving, even when affected by crises (Andreoni, 1989; Becker, 1974, 1976; Ottoni-Wilhelm et al., 2017). Moreover, the socioeconomic conditions prevailing during an economic crisis do not seem to account for a large proportion of the decline in congregational giving (Meer et al., 2017; Osili et al., 2021). Therefore, I have made a hypothetical assumption that the influence of the personal profile of donors and the socioeconomic context on giving has remained unchanged during the COVID-19 pandemic. This assumption has allowed me to concentrate specifically on pastoral leadership as an influencing factor in church giving.

Leaders—including pastoral leaders who adjust their behavioral strategies — during times of crisis appear to either maintain or grow their influence on followers' behaviors (Cojocar, 2009; Heifetz, 1994; Johnston et al., 2022; Kaiser, 2020; Northouse, 2019). This insight guided the study as it explored how pastoral behaviors and initiatives influence giving during the COVID-19 pandemic. The anticipated outcome of this study

would be the development of a congregational giving theory that shows that amid a disruptive period like the COVID-19 pandemic, pastoral leadership holds the potential to shape the giving practices of church members, ultimately resulting in an improved giving practice. Figure 1 provides my initial conceptual framework for this study.

Delimitations of the Study

As the plan for this study was established, several delimitations were acknowledged from the outset. The participants for the study were limited to SDA pastors in Sub-Saharan Africa. While making this choice based on the methodology and for practical reasons, it poses a challenge to the generalization of the result to a different population of non-SDA pastors in the same region and even to Adventist pastors inside and outside of Sub-Saharan Africa.

The substantive theory that developed through this approach may not fully reflect the population's demographic profile. I acknowledge that pastoral leadership is not a homogeneous reality within Sub-Saharan Africa and can have significant variations. A notable drawback, also curtailing generalization, is the one-gender perspective of this study, with no female participant. This situation poses a major delimitation given the feminization of pastoral ministry on a global scale.

As this study focused on the influence of pastors' leadership (specifically behavioral strategies) on congregational giving during the COVID-19 pandemic, it refrained from exploring how pastors influence other aspects of the lives of their congregants. Consequently, an extensive range of prosocial behaviors, possibly resulting from pastoral influences, was left out because they were not expressed in monetary forms. Even by concentrating on congregational giving, a delimitation was set as to the

nature of giving, which was restricted to monetary forms. Hence, the study failed to capture the diverse in-kind contributions to churches that happen in several locations. Henceforth, the study may have missed the full impact of pastoral leadership on congregational giving.

Limitations of the Study

While I value the insights derived from this study, I remain cognizant of some of its limitations that warrant consideration. The study was limited by the decisions of pastors to participate in in-depth interviews. Among other factors, the decision to participate was tributary to internet connectivity and language accessibility.

Additionally, as this study relied on the personal responses of pastors with no means of confirming the exactitude of answers, the study was contingent on the sincerity of the respondents. The discussion of findings also suffered a major limitation because this study explored a new field of research, that is, pastoral behavioral strategies and congregational giving during the COVID-19 pandemic in 2020-2021. There was a limited number of corresponding studies to adequately assess the findings of this study.

One significant limitation of the proposed model lies in its absolute ability to inform about mobilizing resources during a time of disruption. This limitation stems from its exclusive focus on pastors' perspectives, without input from church members, donors, and church treasurers. Consequently, there exists a limited ability to assess the real effectiveness of the proposed model, unless further studies are undertaken.

The utilization of a qualitative research method—while valuable for in-depth exploration—inhibits the generalization of findings to inform how pastors are supposed to effectively influence members to support the church in diverse contexts. Additionally,

the decision to conduct this study using a limited purposeful sample represents another limitation. Furthermore, by depending on one-time interviews of pastors, to understand what pastors have done to influence congregational giving during the years 2020-2021 of the COVID-19 pandemic, the study did not account for the considerable variations in the effects and responses to the COVID-19 pandemic in 2020-2021. A longitudinal study with interviews at different points in time during the COVID-19 pandemic would have possibly addressed this challenge.

Definition of Terms

Some common terms are to be defined based on how they are used in this study.

Adventist Church refers to the SDA Church, which is commonly used in this study. The Adventist Church is a Christian religious organization that was officially organized in 1863. This denomination adheres to the two basic tenets of the 16th-century Protestant Reformation: (a) the Bible as the sole authority for faith and practice and (b) salvation by grace alone. The Adventist Church holds some distinctive beliefs, such as the relevance of the seventh-day Sabbath, the existence of a heavenly sanctuary, and belief about the state of the dead. It considers that its existence is to prepare all nations for the soon second coming of Jesus. The SDA Church has adopted a representative model of governance (GC-SDAs, 2017).

Behavioral strategies refer to pastoral leaders' behaviors and actions while ministering to their local congregations. The focus is not on the natural attributes of pastors. The study assumes the basic tenets of the behavioral leadership theory (Yukl, 1971).

Church member is a person who has officially joined a given church usually through a public ritual such as baptism or profession of faith. The status of a member differs from church attendees or even regular church attendees.

Conference is a local administrative unit comprising a group of local churches.

Congregation is a regrouping of individuals who share common religious beliefs, interests, and practices and are governed by some organizational rules. It will be used interchangeably with the word church.

Congregational giving refers to the financial resources that a person or a giving unit give voluntarily to the church using the existing giving platforms. The giving comprises tithe, regular offerings, and donations. It does not apply to other forms of charitable giving. These funds can be used by the recipient congregation, sent to different administrative units of the church, or invested in other projects by the church, according to the donor's wishes. Throughout the study, it is sometimes referred to as "church giving," "members giving," or simply by the generic word "giving."

COVID-19 pandemic is the massive infection of the world population by the SARS-CoV-2 virus and its variants. It was first identified in Wuhan China in late December 2019. The World Health Organization categorized this ongoing sanitary condition as a pandemic in March 2020.

Divisions of the SDA Church. Administratively, the worldwide SDA Church is divided into 13 regional administrative units called Divisions. Three divisions (ECD, SID, and WAD) cover most of the African continent, Sub-Saharan Africa, excluding the northern part of Africa, each constitutes a different administrative entity.

East-Central Africa Division is one of the three Divisions of the SDA Church in Sub-Saharan Africa. ECD coordinates the SDA Church's work in the following countries: Djibouti, Eritrea, Somalia, Ethiopia, Kenya, Tanzania, Uganda, Rwanda, Burundi, South Sudan and the Democratic Republic of the Congo.

Economic crisis describes a prevailing condition in society when there is an abrupt decline in the gross domestic product. There is a drop in income per capita for a given population, less access to financial resources, and a rise in the cost of living. A rise in unemployment is a frequently observed characteristic.

Grounded theory refers to both a qualitative research method and the theory that emerges when using this method. There exist different approaches to undergo a grounded theory study. These approaches share many common characteristics (Mills et al., 2006). This study used the approach recommended by Corbin and Strauss (2015).

Offerings represent a voluntary gift that church attendees bring to church. It is given as an amount or sometimes as a percentage of income. Funds from offerings are spent at various levels of the church organization: the local church, the local Conference, the Union, the Division, and the GC.

Pastor is the title used to refer mainly to the person, either male or female, who stands as a spiritual leader for a local church. The term is employed as a synonym for clergy and priest. Some pastors are employed at other levels of the church's administrative organization. This study provides additional precisions when it refers to pastors working outside of the local church setting.

Pastoral leadership refers to actions undertaken by pastors to influence their congregants to adopt a particular course of action.

Southern Africa-Indian Ocean Division is one of the three Divisions of the SDA Church in Sub-Saharan Africa. SID coordinates the SDA Church's work in the following nations: Angola, Ascension Island, Botswana, Comoro Islands, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Réunion, São Tomé and Príncipe, Seychelles, South Africa, Swaziland, Zambia, Zimbabwe, St. Helena and Tristan da Cunha, (territories of the United Kingdom) and Reunion, Mayotte, and the Kerguelen Islands (territories of France).

Sub-Saharan Africa refers to the region of the African continent that lies below the Sahara Desert. Within the SDA Church, Sub-Saharan Africa consists of territories that are part of the SID, ECD, and WAD.

Substantive theory refers to "a theoretical model that provides a 'working theory' of action for a specific context" (IGI Global, 2024, para. 1).

Theory comprises "plausible relationships proposed among concepts and sets of concepts" (Strauss & Corbin, 1994, p. 278).

Tithe refers to the 10% of an individual's income, which a believer recognizes as God's property. In the SDA Church, tithe is returned to God through the local church. The tithing funds are sent in full to the local conference.

West-Central Africa Division is one of the three Divisions of the SDA Church in Sub-Saharan Africa. WAD coordinates the SDA Church's work in the following nations: Benin, Burkina Faso, Cameroon, Cape Verde, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Ivory Coast, Liberia, Mali, Mauritania, Niger, Nigeria, Senegal, Sierra Leone, and Togo.

Summary

The chapter opens with a discussion about how pastors as leaders influence the actions of church members, including congregational giving. It then highlights how social behaviors, including congregational giving, are altered in times of disruption, such as the COVID-19 pandemic. There is a need for systemic documentation of the behavioral strategies of pastors to influence congregational giving in times of disruption. The purpose of this study was to develop a theoretical model that describes how the behavioral strategies of SDA pastors in Sub-Saharan Africa influenced congregational giving during the COVID-19 pandemic in 2020-2021. This study has used a grounded theory research design to develop a theoretical model of pastoral behaviors associated with congregational giving.

Organization of the Study

Chapter 2 provides the initial review of the literature on pastoral leadership and congregational giving. It explores previous studies to understand how pastoral behavioral strategies influence members' financial support to their churches. The findings from the literature review were the basis for the formulation of the conceptual framework of this study.

Chapter 3 provides the rationale and an expanded explanation of the methodology used in this study. It elaborates on the analytical processes that would lead to the development of a theoretical model describing the impact of pastoral behavioral strategies on congregational giving during a crisis. It ends by providing information about the validation strategies employed and how ethical concerns were addressed during the study.

Chapter 4 presents the findings of this study. It identifies the various categories that were constructed and how they interrelate with each other within the core category. It also shares the diagram of the theoretical model of the substantive theory.

Chapter 5 discusses the major findings of this study by comparing findings for similarities and differences with the sources mentioned in the initial literature review and with new sources, given the grounded theory approach used in this study. It then discusses how the theoretical model that was constructed in this study compares with some existing leadership theories. The chapter ends with recommendations for pastoral leadership, discusses the limitations of the study, suggests areas for future research, and provides a summary of the findings.

CHAPTER TWO

REVIEW OF THE LITERATURE

Introduction

The interest in factors influencing church finances arises from the essential

functions played by churches in several societies worldwide (Hays & Costello, 2021;

Wild-Wood et al., 2021). Figures reveal that what Americans give to churches through

congregational giving represents the largest proportion of what is donated to charitable

organizations (Giving USA, 2020a, 2020b; Lincoln et al., 2008; Mundey, King, et al.,

2019). It may not be the same reality for Sub-Saharan Africa, the population of interest

for this study (Thiani, 2016). However, the financial contributions to churches by

members never happen in a vacuum; multiple factors seem to influence this phenomenon

(Doces et al., 2022; Hoge & Yang, 1994; Hoge et al., 1996; Mati, 2017; Mclver, 2016;

Osili et al., 2019a, 2019b; Smith et al., 2008).

After considering the general trend in congregational giving, the review of the

literature considers different explanations for congregational giving from empirical

studies and key theories. Besides looking at the profiles of donors, the literature review

concentrates on how the characteristics of churches as recipients of giving influence

congregational giving. This has led to the consideration of pastoral leadership, which is a

crucial element in shaping the characteristics of churches (Aiken, 2018; Carroll, 2006).

This review of the literature gives special attention to the years 2020-2021, marked by the COVID-19 pandemic.

Congregational Giving

The following subsections examine the general trend in congregational giving. It proceeds by focusing on congregational giving during periods of disruption, particularly during the COVID-19 pandemic. The discussions present the reality for both the U.S. and Sub-Saharan Africa.

General Trend

In the U.S., religious organizations top the list of charitable entities receiving donations (Giving USA, 2020a, 2020b). As an illustration, the dollar amount given to religious congregations per household has increased from $2,275 in 2000 to $2,638 in 2016 (Osili et al., 2019a). Another revealing figure is the total amount of money given to religious entities in 2019, which rose to $128.17 billion (Giving USA, 2020a). After adjusting for inflation, this represents an increase of 0.5% in 2019 compared to 2018. The fourth wave (2018-2019) of the National Congregations Study by Chaves et al. (2020) of Duke University—through an in-depth interview of one key informant from 1,262 U.S. congregations—reveals that more than half of the congregations (54. 4%) have received more than $100,000 in income for the mentioned 2 years (The Association of Religion Data Archives, 2021).

Other studies (Hoge & Yang, 1994; Iannaconne, 1997; Smith et al., 2008) in congregational giving tend to nuance these positive findings. The skewed distribution of congregational giving is an established reality. Furthermore, figures from the second half

of the 20th century reveal that the percentage of congregational giving dropped from 3.1% of income in 1968 to 2.5% in 1992 (Hoge et al., 1996). An increase in income does not translate to an increase in the percentage of congregational giving: those who earned less than $10,000 gave 2.3% to religious organizations, whereas those earning more than $70,000 gave 1.2% (Smith et al., 2008). Overall, churches remain the favorite recipients of charitable giving but there is a decline in the participation rate.

The abovementioned reality about giving to the church is slightly different for Africa. The annual reports from the Charities Aid Foundation (2021) for 2019 and 2020 provide a noteworthy indication of the trend in religious giving in South Africa. It should be noted that these 2 years was the period before and during the onset year of COVID-19. In 2019, 69% of people who participated in the survey had given money to a church or other religious organization in the past 12 months (Charities Aid Foundation, 2021). Following closely, 68% of South Africans have given money directly to needy families (Charities Aid Foundation, 2021). In 2020, the figures were slightly different; 69% of South Africans had given money to needy families, whereas 66% had given to the church or other religious organization for the same past 12 months (Charities Aid Foundation, 2021). The top cause supported by South Africans in 2018 was giving to the poor (55%, Charities Aid Foundation, 2021). For half of South Africans, giving to the church was their top cause (Charities Aid Foundation, 2021). In 2020, there was a change in favor of giving to the poor, which was now at 61%, and giving to church had come down to 41% (Charities Aid Foundation, 2021). This situation points to a shift in the trend of giving, but it may be too early to assert the existence of a pattern. Furthermore, as we are

referring to a national sample, South Africa, it may not reflect the reality for all Sub-Saharan Africa.

In their *2020 Global Trends in Giving Report*, Nonprofit Tech for Good (2020) provides descriptive statistics about giving to churches in the African continent. It highlights that 22% of African donors give to youth and children as their top cause, whereas only 5% consider faith and spirituality as their top cause. In the same thrust, Thiani (2016) expresses concern over the financial conditions of churches in Africa: "While many African Churches have no problem in uplifting the spiritual life of their flock, and thus the rise in numbers on the Christian faith in Africa, the major challenge has been on how to raise funds that will sustain their Church" (p. 10). He observes that the movement for self-reliance, which started in the 70s has met resistance from both the donors from Western countries and the African churches. Nonetheless, citing the example of the Presbyterian Church of Eastern Africa, Thiani (2016) posits that financial autonomy and growth are achievable for African churches.

Several studies (King et al., 2019; Mati, 2017; Thiani, 2016) have established that there is no direct relationship between growth in church participation and the growth of church income. In their longitudinal study, Osili and others (2019a) have discovered—compared to other charitable causes—a significant drop in the average amount of giving to religious congregations from 44.23% in 2000 to 32.04% in 2016. A consolidated study by Osili et al. (2021) confirms that the decline in the percentage of households giving to religious causes has dropped from 46% in 2000 to 29% in 2018. The decline in congregational giving is more significant than the drop suffered by other charitable causes. This trend has started as early as 2004 (Osili et al., 2021).

Mclver's (2016) study on tithing practices among SDAs, including participants from Sub-Saharan Africa, provides an example of an increase in the amount given and a decrease in the participation rate. For the past 40 years, the dollar amount given as tithe within the Adventist church has constantly increased but there has been a drop in tithe per capita for the same period. It could mean that fewer people are giving or giving only a small percentage of their income. Statistical reports for the three Sub-Saharan Divisions of the SDA Church point to an equivalent reality. For these three Divisions, the membership at the end of 2010 was 6,201,315 (GC-SDAs ASTR, 2010), and 9,529,645 at the end of 2019 (GC-SDAs ASTR, 2020), representing a growth of 54%. For the same period, the total tithe and offerings, the two main means of giving to the church, have increased by 47% from $120,018,148 to $176,200,729 (GC-SDAs ASTR, 2010, 2021).

In-person attendance at the worship service has been the primary context for giving in churches. At the beginning of the COVID-19 pandemic, though 58% of local congregations in the U.S. had an electronic giving platform, only 30% highlighted its use (Faith Communities Today, 2021). This reality existed even though the evidence about the effectiveness of online giving was already available. According to Faith Communities Today (2021), "Just having online giving, no matter how much it was emphasized, increased the per capita giving of regular participants by $300 per person annually" (p. 23). Nonetheless, the acknowledgment of the benefits of using electronic means to give did not automatically translate into a change in the mode people give.

Giving During Disruption

Religious giving during an economic crisis was of interest to this review. Studies (Marx & Carter, 2014; Morreale, 2011; Osili et al., 2021) related to the Great Recession

(2007-2009) have provided insightful information on the subject. Using data from the IRS Statistics of Income for 2007 and 2010, Morreale (2011) found that the economic crisis had a consequential effect on giving to charitable organizations but that organizations were hit at varying extents. According to Marx and Carter (2014), the decline was experienced by all types of charitable organizations. However, they observe that human services organizations, including churches, were the most severely hit between 2007 and 2009 with a 13.5% drop, adjusted after inflation.

Interestingly, the impact on charitable giving went far beyond the end of the Great Recession. Osili and others (2021), using data from the longitudinal Survey Philanthropy Panel Study (PPS), engaged in a quantitative study to discover the long-term effect of the Great Recession on giving for various demographic groups. This study has established a decline in the amount (by $182) and rate of giving (by 11%) to charitable agencies after the recession compared to before the recession. These words capture their overall observation: "We note that the indicator variable post-recession period, after we have introduced controls for socio-demographic variables, has a significant negative impact on the probability of overall charitable contributions" (Osili et al., 2021, p. 15). It also reveals that the long-term decline was more consequential for religious giving ($162) than secular giving.

The economic crisis affects the financial strength of people who usually give to the church. However, only approximately one-third of the decline in giving can be explained by changes in income and wealth (Meer et al., 2017; Osili et al., 2021). The studies of Meer et al. (2017) and Osili et al. (2021) suggest that the financial potential of people during an economic crisis does not necessarily play a primary role as expected in

how they participate in congregational giving. Other factors besides the personal financial strength of individuals and families seem to influence the trend of giving during an economic crisis.

The COVID-19 pandemic crisis differs from the Great Recession, though an economic meltdown has been among its sequelae. Several statistics have confirmed the gravity and exceptional impact of the COVID-19 pandemic on society in 2020 in the U.S. and Africa. For the U.S., both real GDP and current-dollar GDP dropped by 3.5% and 2.3%, respectively, compared to 2019 (U.S. Bureau of Economic Analysis, 2021). Unemployment reached a historical high of 14.8% in April 2020, and 6.7% in December 2020 (U.S. Bureau of Labor Statistics, 2021). Approximately 384,000,000 people died of COVID-19 related death in 2020 in the U.S. (Ahmad et al., 2022).

Africa, which comprises 54 independent countries, reported 7,110,817 cases of COVID-19 as of December 29, 2021. COVID-19 had a heterogeneous effect on each of these nations (Josephson et al., 2020). Several researchers (Bwire et al., 2022) agree that the unavailability of complete statistics and the low testing rate represent, among other factors, an obstacle to estimating the actual effect of COVID-19 in Africa. Besides these limitations, several studies (Bwire et al., 2022; Ozili, 2020; Wild-Wood et al., 2021) have explored the socio-economic impact of COVID-19 in Africa. In an early study, Ozili (2020), through a discourse analysis of several sources, observed that several African governments had adopted drastic measures to limit the spread of infection because of the population's vulnerability in several countries. These prolonged measures have disrupted medical services and educational systems, affected trade, caused a rise in unemployment, rocked the stock markets in various countries, and increased gender-based and domestic

violence (Bwire et al., 2022). It also led to the closure of church buildings and in-person worship in several African localities (Wild-Wood et al., 2021).

A study involving 8,603 households in Ethiopia, Malawi, Nigeria, and Uganda has brought to light some socioeconomic impacts of COVID-19, such as loss of income, food insecurity, difficulty in purchasing medicine, and a high-rate disengagement of children from learning activities (Josephson et al., 2020). The result of this study should be taken with precaution as 2020 was a period during which Africa was still barely affected by COVID-19. These words of Bwire and others (2022) better summarize the effect of COVID-19 in Africa: "Major disruptions occurred in the delivery of essential health and other social services, and negative socio-economic consequences that could reverse decades of economic progress in Africa."

This crisis has represented a unique experience in the history of the church. Mesch and others (2020) refer to COVID-19 as "dual crises" for religious congregations. The reality is that the pandemic has provoked multiple crises. A report from the Pew Research Center (2022) indicates that 31% of churches were closed for in-person service in July 2020. Giving during the first months of the pandemic seems to follow the same downward trend. A denominational study centered on 169 Roman Catholic parishes reveals a drop of 7% for the financial year 2020 (Manion & Strandberg, 2020). The same study indicates that one out of six parishes has experienced a financial increase and one out of five has experienced a decline.

Published reports from the Lake Institute of Faith and Giving (2020a, 2020b) uncovered concerns regarding organizational finances and the later disruptions in the giving pattern of U.S. households to charitable organizations during the first months of

the pandemic (Lake Institute of Faith and Giving, 2020a, 2020b). By June 2020, for a sample comprising 550 representative congregations, a decline of 6% was noted in the amount given to congregations (Lake Institute of Faith and Giving, 2020b). The study (Lake Institute of Faith and Giving, 2020b) has also revealed that the percentage of households giving to charitable organizations dropped to 63%. Donors favored organizations that focused their actions on basic needs while religious organizations experienced the highest decrease. Fifty-two percent of the congregations registered an increase or remained at the same level of participation, and 41% registered a decline in giving participation.

Overall, the review of the literature indicates that churches represent an essential recipient of financial gifts. While the churches in the U.S. are the favorite beneficiaries of charitable giving and receive the most significant share of donated funds, the reality is different in Sub-Saharan Africa in both aspects. However, there is a perceptible trend that the proportion of money given to churches is shrinking at the expense of other charities. Times of crisis, including the COVID-19 pandemic, seem to accelerate the downward trend. In this context, churches are legitimately concerned about the future of their financial position; evaluating and finding ways to address the decline are pertinent. The starting point of the recovery process is to understand what leads congregants to participate or withdraw from congregational giving.

<div align="center">Making Sense of Congregational Giving</div>

The reviewed literature offers multiple explanations regarding the practice of congregational giving. Lincoln and others (2008) speak about "myriad causal explanations" (p. 6). To understand human generosity, Allen (2018) has undertaken an

extensive literature review of various fields, including economics, neuroscience, psychology, sociology, and ecology. She classifies her diverse explanations into three large categories: biological, intrapersonal, and social and cultural factors (Allen, 2018). This section of the review concentrates on two large categories of explanations for the trend in congregational giving: explanations related to donors' profiles and the characteristics of the church as the recipient of giving. It considers findings from previous empirical studies, dwells on three theoretical explanations, and finally examines a theological motive for congregational giving.

Profile of Donors

Several studies (Hoge & Yang, 1994; Osili et al., 2019b; Smith et al., 2018) provide extensive information on donors' characteristics that influence giving. Hoge and Yang (1994), used two datasets (the 1987-1989 General Social Survey and the 1988 Gallup Survey) to uncover the determinants of religious giving in the U.S. Most identified factors were related to the personal characteristic of donors. Strong faith, conservative theology, substantial church involvement, planned giving, and participation in other church activities were found to correlate positively to a higher level of church giving. Interestingly, a rise in income relates inversely to the percentage of giving. In several instances, church attendance is the single strongest predictor of religious giving. A more recent study has confirmed that a reduction in congregational affiliation and attendance adversely affects participation in giving (Osili et al., 2019b). FACTS 2021 came up with a contrasting report; the actual decline in the participation rate to congregations' finances does not necessarily relate to attendance losses (Faith Communities Today, 2021). Comparative figures for 2010, 2015, and 2020 show more

stability in the evolution of congregational income than in church attendance (Faith Communities Today, 2021, p. 24).

Smith and others (2008), through the Tithing Experiment Survey 2006, tested a series of nine hypotheses to explain the reality of what they consider a state of ungenerosity. The outcome reveals that three significant factors are related to the person of the donor: a subjective appreciation of the unavailability of resources by potential givers, "normative ignorance" about the necessity of giving, and a lack of planned and systematic giving. Members' strong sense of mission correlates positively with congregational giving (Smith et al., 2008). Other studies (Herzog & Price, 2016; Mundey, King, et al., 2019) have also confirmed that having a strong sense of mission generates more stable and regular givers.

Congregational giving as a form of spiritual discipline was found to influence giving positively. It refers to members whose giving is not occasional, impulsive, or situation-driven but more routinized (Hoge & Yang, 1994; Hoge et al., 1996; Mundey, King, et al., 2019; Smith et al., 2008). When elements such as planning, pledging, and giving as a percentage are present, members tend to give a higher amount and a higher percentage of income.

Other personal characteristics of donors are related to giving. According to Marx and Carter (2014), wealth and computer ownership are the two variables that were significantly related to giving to nonprofit human service beneficiaries. In the same study, household income, age, academic achievement, and spouse's age correlate positively but are insignificant (Marx & Carter, 2014). Osili and others (2019a) attribute the overall downward trend in giving to charitable organizations and the more pronounced drop in

religious giving to multiple factors such as the Great Recession (2007-2009), demographic shift, reduction in congregational affiliation and attendance, and increased use of technology. The effect of personal factors on religious giving has even been tested outside of the U.S. (Chan & Lee, 2016).

Within the SDA Church, the population for this study, the two major studies (Cincala et al., 2016; Mclver, 2016) on congregational giving focus primarily on the characteristics and traits of the donors and personal motivating factors. The first mentioned study (Cincala et al., 2016) focuses on mission giving in the U.S. and Canada. The second study (Mclver, 2016) explores tithing practices on five continents. Both studies by Cincala et al. (2016) and Mclver (2016) have shown the impact of age on giving. One key finding of the study on tithing is the relationship between tithing practices and other spiritual disciplines (Mclver, 2016). Some donor personal factors significantly correlated with mission giving: (a) knowledge of the use of mission offerings, (b) past giving practice, (c) annual family income, and (d) personal contact with missionaries (Cincala et al., 2016). Furthermore, the authors identify "love for Christ, winning people to Christ, and hearing the stories of about [sic] individuals coming to Christ" (Cincala et al., 2016, p. 19) as the primary motivators for among their participants.

Considering giving during a time of economic crisis, Osili and others (2019b) explain the changes in the giving landscape in the U.S. by referring to economic and socio-demographic factors such as age, gender, race, ethnicity, and religion. Furthermore, the individual perception of the uncertainty of the pandemic's evolution and the economic turnout was identified as a significant factor affecting giving to the church

during the first months of the COVID-19 pandemic (Lake Institute of Faith and Giving, 2020a). It appears that the evolution in personal characteristics of donors due to socioeconomic conditions plays a crucial role in congregational giving practices.

List (2011) brings some nuance to the abovementioned conclusion on the impact of personal profiles on giving during economic crises. After exploring the trend in giving for 11 denominations from 1921-2007, he observes that the economy's effect on congregational giving is limited compared to giving to other charitable organizations (List, 2011). Hence, he posits the following: "Such data patterns suggest that religious gifts may be motivated by something different than motivations underlying gifts to other charitable organizations" (List, 2011, p. 165). This reflection leads to the exploration of other factors beyond the profile of donors and the socio-economic context.

<center>Recipients' Characteristics</center>

The exploration of factors influencing congregational giving would be incomplete without considering the impact of the recipient on congregational giving. Several studies (Hoge et al., 1996; Scheitle & Finker, 2008; Smith et al., 2008) explained congregational giving by referring to recipients' characteristics. While sharing their findings from 12 case studies, Hoge et al. (1996) described the settings of churches as a pertinent element leading to participation in congregational giving. As stated by Hoge et al. (1996), "In all the settings, the successful churches had participatory leadership, a sense of forward movement, a feeling of lay ownership, strong trust in leaders, and a full array of programs" (p. 127). This finding indicates that churches whose congregants participate adequately in congregational giving share common leadership characteristics. Paradoxically, in the same book, Hoge et al. (1996) reported the findings of a quantitative

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study that tested nine hypotheses. The overall result revealed that none of the recipients'

characteristics variables relate significantly to congregational giving (Hoge et al, 1996).

The exception is the size of the church, which was found to have a weak influence on

giving (Hoge et al, 1996).

Other studies (Mundey, Davidson, et al., 2011; Mundey, King, et al., 2019; Peifer,

2010; Smith et al., 2008) have demonstrated the impact of institutional characteristics on

giving. Smith and others (2008) have found that two hypotheses about church

characteristics relate significantly to participation in giving. Based on their findings, they

came up with five possible changes that churches and recipients of giving could put in

place to uplift giving among members (Smith et al., 2008):

1. Maintain high expectations about giving and honor generous financial giving as a
group.
2. Teach about giving as a normative practice of the Christian lifestyle.
3. Appeal for decisions regarding giving that align with theological convictions.
4. Provide multiple means for Christians to practice giving in a routinized fashion.
5. Cultivate the perception of a trusted organization. (pp. 97-98)

The last-mentioned characteristic, being perceived as a trusted organization, was also

confirmed by other studies (Mundey, Davidson, et al., 2011; Mundey, King, et al., 2019;

Peifer, 2010).

Furthermore, churches with a mission-oriented culture seem to mobilize support

more easily (Mundey, King, et al., 2019; Smith et al., 2008). Using data from the U.S.

Congregational Life Survey of 2004, Scheitle and Finker (2008) demonstrated the role

played by churches to maximize giving: "Organizations can screen out individuals who

would be unlikely to contribute, but they also have the power to produce greater

resources from those who join. In short, context matters" (p. 826). Both the conditions of

entry and the ongoing discipling process affect giving. From their perspective, three

actions by recipients and churches significantly impact congregational giving: selection, monitoring, and sanction. It could explain the relatively higher support received by strict churches.

Kings and others (2019) brought to light another set of actions initiated by churches that have a positive impact on the giving pattern of members: weekly teaching on giving; offering digital giving options; classes on personal finances management; regular communication about church finances; and clergy consulting the giving record (pp. 19-29). Allen (2018) mentions that the recipient's solicitation contributes to generosity.

The study on tithing practices within the Adventist church did not focus on the characteristics of the church. As mentioned earlier, it concentrates on the personal characteristics of donors (Mclver, 2016). On the other hand, the study concerning mission giving, besides looking at the personal characteristics of donors, has collected data from the participants about the impact of the actions of the church on their giving practices and on the institutional changes that would contribute to uplift giving (Cincala et al., 2016). This study presents evidence of the impact of church actions on congregational giving. Among other factors, an increase in information about the use of collected funds seems to stand as a significant desirable change to uplift giving. The qualitative section of the mission offering study presents the two identified barriers to mission offerings related to the church's characteristics: distrust and lack of communication. The key themes to increase giving are all related to the church's characteristics: transparency, better communication, and more friendly means of giving.

Several studies (Meer et al., 2017; Osili, 2019b) have highlighted the influence of group characteristics on giving during an economic meltdown. In their study on household-level panel data from the Panel Study of Income Dynamics, Meer et al. (2017) assert that there is "strong evidence that forces broader than individual circumstances drove the decline in giving" (p. 4) during the Great Recession. The influence of group characteristics on giving persists even during a time of crisis. Osili (2019b) discusses that the influence of group characteristics on giving persists even during a time of crisis. He points out the impact of "activities of the recipient organizations within each subsector" (Osili, 2019b, p. 12) during the Great Recession.

Furthermore, for the impact of recipients on congregational giving during a time of economic crisis, Morreale (2011) has uncovered four categories of interventions used by churches that explain how they uplifted their finances during the Great Recession:

1. Maintain relationships with potential donors and use new approaches.
2. Partner and merge with organizations that share a similar mission.
3. Engage in strategic planning exercise.
4. Adapt existing policies. (p. 19)

Reports about what churches were doing to cope financially during the first months of the COVID-19 pandemic are sparse; little is known about their strategy to appeal for giving from members during this time (Lake Institute of Faith and Giving, 2020a, 2020b). The focus was more on financial management and seeking external assistance to compensate for the drop in church income. Another study (Manion & Strandberg, 2020) among the Roman Catholic parishes has produced mixed results. The adaptation by the church to online mass tends to lower the loss in income (Manion & Strandberg, 2020) during the COVID-19 pandemic. However, the same study revealed

that recipients' characteristics, such as providing online giving, parish types, parish size, and geographical location did not have a significant impact on giving.

These words of Smith and others (2008) summarize the pertinence of the church's characteristics to explain congregational giving. As stated by Smith et al. (2008)

> From our perspective, more comprehensive responses will be needed that adequately account for the texture of congregational cultures, organizational processes, accountability and transparency, stronger leadership, and, ultimately, a coming to terms with the power of the American mass consumer economy and culture as they impinge on practical Christian faithfulness. (p. 147)

From the perspective of Smith et al. (2008), a better understanding and solutions to address the trend in congregational giving cannot overlook the church's characteristics, culture, and leadership.

Theoretical Explanations

Apart from considering the donors' and recipients' profiles to explain congregational giving, researchers (Andreoni, 1989, 1990; Becker, 1974, 1976; Buskens, 2015; Iannaccone (1994,1997; Rodin, 2000; Rodriguez, 1994) have extensively theorized about charitable giving, of which congregational giving is a subset, from economic or sociological perspectives. This section explores three leading philanthropy models and a theological motive that have been used to explain congregational giving: public-good philanthropy, rational choice theory, impure altruism, and the stewardship motive.

Public-Good Philanthropy Theory

The public-good philanthropy theory has been commonly used to explain giving to charitable organizations. In his essay, Becker (1974) enunciates his theory of social interactions and applies it to various life situations, including charitable behaviors. He

provides a model to explain why individuals are altruistic to people who are not biologically related to them but with whom they interact (Becker 1974, 1976). In his perspective, an individual would give his or her resources to contribute to the community's welfare through the concept of "social income" (Becker 1974, p. 32). Social income is the combination of one's income and the benefits one derives from the social environment. Resources given through charitable behaviors are stored in the social environment, benefiting everyone, including the donor. In this perspective, charity is "a form of self—insurance that is a substitute for market insurance and government" (p. 23). People give to build up the "public good" capital.

Becker's public-good philanthropy theory could eventually be used to explain why church members give. They give because they want to sustain the existence of the church and enhance the product or services it offers. Then, together with others, they can enjoy the services provided by the church. The concept is to grow the capacity of the church to be a blessing to all.

In contrast, Sugden (1982), using economic models and empirical evidence, questions Becker's public good theory of philanthropy. He focuses his analysis on the reasonableness of the three assumptions underlying the theory: "a public good from which donors derive utility" (Sugden, 1982, p. 341); "each individual's decisions concerning his philanthropic activities are determined solely by the objective of maximizing his utility" (Sugden, 1982, pp. 341-342); and "each individual, when deciding how much (if anything) to contribute to a charitable activity, takes everyone else's contributions as given" (Sugden, 1982, p. 342). In his perspective, the concept of charitable giving that is resolutely related to personal benefits and the donor's conviction

that others are giving equitably is not tenable in real life. He concludes, "I believe I have now shown that the public good theory of philanthropy is untenable as an explanation of the behavior of those people who contribute to large charities" (Sugden, 1982, p. 348). If Sugden's (1982) assertion about the limitation of public good theory to explain giving to charities stands, it could most likely apply to congregational giving. It reveals the limitation of Becker's public-good philanthropy theory to fully explain congregational giving.

Rational Choice Theory

The rational choice theory is closely related to Becker's public-good philanthropy theory. It aims at explaining members' giving. The origin of the rational choice theory is associated with the philosopher Adam Smith. The theory asserts that people's actions make sense to them and are always a result of weighing costs and benefits (Buskens, 2015). Rationality comprises three key elements: individuals' preferences, beliefs, and constraints.

An example of the application of the rational choice theory to congregational giving comes from Iannaccone (1994,1997). He uses it to explain the paradoxical adhesion and support that strict churches, high-cost entities, are receiving (Iannaccone, 1994, 1997). Iannaconne (1994), through modeling, explains how the "high-cost group maintains its strict norms of conduct precisely because they limit participation in competing activities and thereby raise levels of participation within the group" (p. 1197). In his estimation, an explanation exists for the improbable practice of supporting groups that heavily tax their members (Iannaccone, 1994). These strict churches present non-group activities as more costly and adhering to strictness brings a more considerable net

benefit. All those who are part of a strict church are led to participate and contribute

more. Free riding is penalized and prohibited, creating a more considerable common

good of which each person can enjoy a more significant share. Religious satisfaction and

afterlife rewards are commodities that people seek (Iannaconne, 1994, 1997). Olson and

Perl (2005) add to the explanation by referring to the in-group and out-group distinction

that prevails in the strict churches: "the certainty that the particular teachings of their own

faith are true and the certainty that the teachings of other faiths are not true" (p. 126).

People find it desirable to be part of and support what is perceived as truth.

However, Hoffmann and others (2010) point out the limitations of rational choice

theory to adequately explain charitable giving by referring to bounded rationality, identity

theory, and norms and prescriptions prevailing in religious groups. Their model assumes

that "decision-making approaches are constrained by internal and external social,

physical, psychological, and economic circumstances" (Hoffmann et al., 2010, p. 327).

Decisions and actions are not only influenced by logical reasoning. People do not give

only because it makes sense to them or when they perceive that the benefit outweighs the

cost.

Furthermore, Peifer (2010) also brought some nuances to the capability of rational

choice theory to explain congregational giving. He explored how economic and religious

motives interact in congregational giving (Pfeifer, 2010). The dataset used was collected

in 1993 from a sample of 125 randomly selected congregations. The tested rational

choice hypotheses yielded mixed results. Financial input from other sources and

perception of trust in clergy were factors significantly related to participation in giving. In

contrast, factors such as the size of the church, pledging, canvassing status, and church

strictness were not significant. These findings do not harmonize with Iannaconne's (1994, 1997) findings. On the contrary, he found strong support for both the sense of community and religious motives. Non-rational factors contribute to the explanation of congregational giving.

Finally, Radovanović (2019) also shows the limitations of the rational choice theory. He puts forward two objections: "human incapability of satisfying conditions of rationality" and "poor explanatory power of the theory" (p. 451). In his estimation, the execution of rational choice which involves "self-interest and enlightened self-interest," "prosocial preferences," and "reciprocity" are unachievable in real life (Radovanović, 2019, p. 445). Factors such as short-term interest and long-term goal, conflicting preferences, and complex motives interfere with the rational process.

Arguments exist for and against public-good philanthropy and rational choice theory. Consequently, these words of Herzog and Price (2016) adequately summarize the critique against these first two theories to explain congregational giving: "Reality is more complex than these ideals allow" (p. 5). The assumptions of these theories on giving are hardly tenable in real life.

Impure Altruism

Another leading theory to explain giving is impure altruism. This theory was brought forward by Andreoni (1989), and he developed it in opposition to pure altruism. In his view, "the 'pure altruism' model is extremely special, and its predictions are not easily generalized" (Andreoni, 1990, p. 465). In Andreoni's (1989) argumentation, he also challenged the idea that government contributions to public goodwill automatically cause a proportional withdrawal (crowding-out) of charitable giving to this cause, as

asserted by the public good philanthropy theory. His model to explain charitable giving rests on two assumptions: a demand for public good and a quest for private good that he called a "warm glow" (Andreoni, 1989, 1990).

Using economic modeling, Andreoni (1989, 1990) demonstrated that his model would more fully explain empirical observations. He considered that the threats of free riding and crowding out are limited because "warm glow makes private gifts imperfect substitutes for gifts from other sources" (Andreoni, 1989, p. 1457). In other words, individuals gain benefits both by contributing to the public good and by the very act of giving. Both factors contribute to explaining charitable giving. In contrast with Andreoni's (1989) position about pure altruism, Piliavin and Charng (1990) have surveyed the literature and have found evidence for true altruism.

Ottoni-Wilhelm and others (2017) extended the work of Andreoni (1989, 1990) about pure and impure altruism. They wanted to determine the degree to which crowding out was sensitive to the charity's output level by using an experimental design. Their results have provided empirical evidence that crowding out decreases with charity output, which stands in harmony with Andreoni (1989, 1990). People do not stop giving when other sources provide the needed resources. Furthermore, they discovered that "the degree of crowd-out is sensitive to the charity's output level" (Ottoni-Wilhelm et al., 2017, p. 3619).

One form of impure altruism in Christian churches relates to the concept of the "joy of giving" grounded on these words: "In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive'" (Acts 20:35, ESV). In His

teachings, Jesus keeps telling His people how they can be blessed; yet His words in Acts 20:35 tell His people how they can be more blessed. Through the act of giving, people can be more blessed as they experience joy every time they give. Indeed, the act of giving generates some positive effects on the giver independently of the beneficiaries and the returns.

The Stewardship Motive

Moving away from the economic or sociological aspect, in Christian circles, pastors and scholars often use the stewardship motive to explain members' participation in giving. According to Rodin (2000), stewardship is an expression of Christian ethics. A survey of literature has led me to identify five key elements of the stewardship motive: (a) It finds its Source in the Bible; (b) God is the Owner and Provider of all good things; (c) There is a reward for those who give; (d) It is the Christian responsibility to support the mission of the church; (e) Giving to God is mediated by giving to the church (Lézeau, 2013; Maxson, 2010; Reid, 1993; Rodriguez, 1994; White, 1940). Those members who embrace the elements of the stewardship motive are more likely to participate in congregational giving.

In the book *Stewardship Root*, Rodriguez (1994) discusses tithing and offerings as the two major expressions of religious giving. He attempts to establish the relevancy of these practices for contemporary times from the Old and New Testaments (Rodriguez, 1994). While biblical scholars (Ajah, 2013; Budiselić, 2015; Moretsi, 2009) agree on the biblical admonition for generosity, there is no consensus about religious giving and how it should happen. Tithing—giving 10% of income to the church—seems to be the most contested practice. Rodriguez (1994) elaborates on the foundation of stewardship by

referring to the nature of God, the nature of humans, the reality of sin, and the act of salvation. In his perspective, stewardship is grounded in the identity of the God of the Bible, who is the Creator-Owner and Provider of everything for humanity (Rodriguez, 1994). Human beings are His dependent and are supposed to acknowledge His ownership and act as His stewards. Sin is presented as a disruption of the established order, where humans fail to recognize the ownership of God and ignore their dependence on Him. Finally, salvation through Jesus is portrayed as the restoration of God's original design for humanity to act as His stewards.

Proponents of the stewardship motive use the storehouse principle to link the stewardship responsibility of church members to giving to the church. Reid (2019) develops a study guide to answer the question about the church as the recipient of giving. Reid (2019) establishes his argument in favor of religious giving by referring to several Bible passages related to giving (Num 18:21, 24; Deut 12:5-14; Josh 6:24; Ps 116:12-14, 19; Mal 3:10). After a succinct exploration of these passages, Reid (2019) makes the following application for Adventist believers: "In Old Testament times[,] that place was the temple storehouse, from which the priests and Levites were paid. Today[,] the equivalent would be the conference office, from which the pastors are paid" (p. 9). He identifies the recipients of religious giving in Ancient Israel and in contemporary times by referring to the common practical financial function of the temple and the local Conference in providing for the income of religious leaders (Reid, 2019).

The stewardship motive assumes that church members will give to the church once they understand and are convinced about the biblical stewardship imperative (Izungo & Mussa, 2021). The qualitative study of Snell Herzog and Vaidyanathan (2011)

about the motivations behind religious giving brings credence to this assumption. Their study identifies that individuals who sense that giving is a biblical norm and want to avoid guilt because of what they have learned tend to be among high-level givers (Snell Herzog & Vaidyanathan, 2011). However, this assumption is not always sustainable. In a lab-in-the-field experiment conducted in West Africa, Doces et al. (2022) have found that the religious belief about heaven/hell and the reward component of the stewardship motive have a positive influence on prosocial behavior; however, the effect declines as the requested amount rises.

The stewardship motive has also shown some significant limitations in explaining religious giving. All baptized members of the Adventist Church acknowledge God's ownership and the stewardship role He has conferred on them (GC-SDAs Secretariat, 2022). Nonetheless, the figures for the combined tithe and offerings per capita for 2019 for the three SDA divisions of Sub-Saharan Africa (ECD, $18.10; SID, $20.94; WAD, $38.50) point to a situation of massive non-participation in giving to the church (GC-SDAs ASTR, 2020). Several factors, such as the economic conditions of the members and the absence of a proper church audit, could explain these extremely low figures. However, they also reveal that stewardship knowledge and belief are insufficient to determine the overall participation in giving. The stewardship motive is more likely to justify congregational giving but falls short of fully explaining what makes church members give.

This section has revealed some deficiencies and gaps in the body of knowledge. The examination of the abovementioned four theories of giving has shown that each theory contributes to some extent in explaining congregational giving; however, the

explanation remains partial. For a more comprehensive understanding of congregational giving, each theory must be considered alongside others, and other theories are probably required. These four theories on giving—considered in this review of the literature—confirm the concept of "mixtures and alloys of motives, never pure ones" (Hoge et al., 1996, p. 129).

Furthermore, the abovementioned theories are all donor-centered. Though the public-good philanthropy theory originated from the social interaction theory (Becker, 1974, 1976), it is relatively silent about how the social environment—the recipient of giving—contributes to the understanding of charitable giving. Impure altruism, which introduces the concept of "warm glow" considers the personal experience of the donor to explain giving. The same is true for the rational choice theory, which concentrates on the personal decision-making process to theorize about charitable giving. However, when Iannaconne (1994, 1997) employs the rational choice theory to explain the high rate of giving in strict churches, he is hinting at the importance of the church characteristics in explaining giving. However, he refrains from including this element to expand the theory (Iannaccone, 1994, 1997). The stewardship motive is grounded in the personal conviction of church members. While studies (Lézeau, 2013; Maxson, 2010; Reid, 2013, 2019; Rodriguez, 1994) have focused extensively on the elements of the stewardship motive, not much is documented in the literature about the strategies used by pastors and other church leaders to disseminate the stewardship motive.

Other studies (Hoge & Yang, 1994; Lincoln et al., 2008; Mundey, King et al., 2019) have highlighted the deficiency of research as not focusing sufficiently on the church characteristics to explain giving. Hoge and Yang's (1994) words point to this

weakness: "The biggest weakness of the data we analyzed was the lack of measures on institutional factors, such as local church leadership, stewardship methods, or decision-making processes" (p. 148). Most information on congregational giving comes predominantly from the perspective of the donor's characteristics and less from the recipients' perspective.

Lincoln and others (2008), in their review of the literature, acknowledge the group-level explanation for religious giving and conclude their study by making a plea: "There are characteristics of religious groups that should be understood sui generis as social realities that impact religious giving without unnecessary reductions to individual characteristics" (p. 38). More recently, after doing a literature review on giving to religious organizations, Mundey, King, and others (2019) also observed a deficiency of research that focuses on the recipient: "detailed data on how congregations receive, manage, and spend their resources are either outdated, incomplete, or have limited generalizability, thus limiting knowledge about how these challenges are met" (Mundey, King, et al., 2019, p. 402). They further add that "research is thus skewed towards focusing on religious individuals rather than religious organizations" (Mundey, King, et al., 2019, p. 402).

Interestingly the same pattern is confirmed in one major study (McIver, 2016) on congregational giving among SDAs. McIver (2016) explains his approach to uncover tithing practices among SDAs: "In the process of developing the survey instrument used in this research, it was hypothesized that tithing behavior is the result of a complex interaction of motives, beliefs and attitudes, each of which in turn is influenced by demographic factors such as age and education" (p. 41). The recipients' perspective was

not considered; thus, the study's outcome became a description of the profile of the ideal giver.

Another major limitation of the abovementioned theories is their relevance for contemporary times. In this line of thought, Vlaev (2018) argues about the necessity of complementing the rational choice theory with consideration for the local context effect. This will increase the explaining power of the theory. Corbin and Strauss (2015) whose methodology aims at the development of grounded theories, posit that "theories are embedded 'in history'-historical epochs, eras, and moments are to be taken into account in the creation, judgment, revision, and reformulation of theories" (Strauss & Corbin, 1994, p. 280). Hence, the specific actual context speaks in disfavor of the relevancy of these past theories to fully explain giving during 2020-2021 of the COVID-19 pandemic. Furthermore, the literature review has already shown that congregational giving is sensitive to the prevailing global pandemic and these existing theories could not consider this reality to explain congregational giving.

The next section of the review focuses on studies related to pastoral leadership. It is a crucial element of the church's characteristics. The review considers how pastoral leadership contributes to explaining congregational giving.

Pastoral Leadership and Congregational Giving

After considering the donors' profiles and the church's characteristics at large, the survey of literature zoomed in on pastoral leadership as a component of the church's characteristics to explain congregational giving. Leadership is about setting a direction, aligning people, and inspiring and motivating others (Kotter, 1990). Following this definition, several studies (Aiken, 2018; Baruth et al., 2015; D. S. King, 2007; Royster,

2016) have documented how pastoral leadership influences the behavior of followers, that is, the congregants.

<center>Pastoral Leadership</center>

Pastoral leadership is multifaceted; it does not refer to a single action. Carroll (2006), in his report of a study involving 883 pastors across the U.S., explains the leadership dimension of the pastoral assignment. As stated by Carroll (2006),

> When pastors preach or teach, when they preside over the celebration of the Eucharist, when they respond to a family dealing with the death of a loved one, [and] even when they are engaged one-on-one with members in pastoral counseling or spiritual direction, they are involved in the work of leadership. (pp. 1558-1560).

This represents a broad perspective of pastoral leadership. The leadership function of pastors is not confined to their role of chairing the church board.

In the abovementioned study, Carroll (2006) has found that mainline Protestant clergy uses their time weekly to get involved in eight categories of leadership activities: sermon preparation and delivery, worship leadership, educational ministry, pastoral care, evangelism, administration, civic and community involvement, and denominational/ecumenical involvement (Carroll, 2006). Sermon preparation and delivery absorb the maximum amount of time (10.3 hours), whereas time allocated to evangelism is the lowest (5.3 hours).

Some studies (Cincala & William, 2020; Dudley & Cincala, 2013) have provided information about the pastoral leadership of SDA pastors. Both surveys (Cincala & William, 2020; Dudley & Cincala, 2013) were conducted by the Institute of Church Ministry of Andrews University, but at different times and with a different population. The first survey was a world survey involving 4,260 Adventist pastors from the 13

divisions of the SDA Church (Dudley & Cincala, 2013). Regarding pastoral activities, this study has revealed that Adventist pastors are generally satisfied with their pastoral assignments and are spending more time nurturing members rather than engaging in personal outreach (Dudley & Cincala, 2013). Nevertheless, 83% mention that they are involved in some form of community service (Dudley & Cincala, 2013). The other survey (Cincala & William, 2020) focuses on pastoral ministry in the NAD in 2019, with 749 participants. It reports that 74% of pastors give one to three Bible studies and personal outreach each week, and 50% visit four members or more during the week. These figures confirm the inward focus of pastoral ministry that was identified in the previous study. A high percentage (88%) of Adventist pastors are involved in some form of community involvement. Unfortunately, SDA pastors in these two comprehensive surveys (Cincala & William, 2020; Dudley & Cincala, 2013) were not questioned about their convictions on congregational giving when questioned about other church doctrines. They were not asked how they perceived or influenced their members' participation in congregational giving.

Carroll (2006) observes that pastoral leadership influences, among other things, congregations' effectiveness, resolution of conflicts, and defining the future orientation of congregations. The same study identifies several pastoral leadership styles that relate differently to the abovementioned situations (Carroll, 2006). For instance, the number of members giving 5% or more of their income to the church correlates positively to a leadership style where pastors make more decisions and members follow. In situations where lay leaders make most decisions, the correlation is negative.

Other aspects of the church are impacted by pastoral leadership. Wollschleger (2018) has explored the bearing of pastoral leadership on congregational vitality. He has found that the leadership style of pastors has an incidence on congregational vitality (Wollschleger, 2018). Based on Wollschleger's (2018) findings, pastors who have confidence in their authority have a more significant influence than pastors who are subduing the will of the church board. In his study, D. S. King (2007) shared how four pastoral leadership practices have a significant but different relationship to church growth. Three themes of pastoral leadership are related to church growth and member retention: personal involvement, discipleship, and inclusivity/transparency (Royster, 2016). Pastors consider themselves to be in a position to influence the wellness and health of their members by increasing awareness and acting as role models for their congregations (Baruth et al., 2015). In another study, pastors share their perspectives about how their actions have led members to more substantial involvement in worship, ministry, and mission (Dodson, 2018). Exploring how pastoral leadership influences congregational giving appears as a promising venture.

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Explaining Pastoral Influence Through
Leadership Theories

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To further understand the influence of pastoral leadership on members' behavior, three leadership theories were reviewed: pastoral servant leadership, pastoral transformational leadership, and pastoral adaptive leadership. These are not pastoral leadership theories per se, but pastoral leadership viewed from existing secular leadership theories (Grandy, 2013). How could these theories explain the impact of pastoral leadership on members' behavior, with particular attention to giving practices?

The choice of servant leadership was motivated by the leadership context of pastoral ministry, the Christian church. Jesus Christ, the Founder of Christianity, embraced the ideal of servant leadership and challenged His followers to act likewise (Mark 10:45). Servant leadership comes naturally when explaining pastoral leadership. Pastoral transformational leadership was considered because it could explain how pastors could transform church members into participants in congregational giving. Finally, the ongoing COVID-19 pandemic, disrupting normalcy for church practices, including congregational giving, points to adaptive leadership.

Servant Leadership

Servant leadership departs from the cliché "leaders influence, and followers follow." The theory originated from Robert K. Greenleaf (1904 -1990) in an essay entitled *The Servant as Leader* (Greenleaf, 1970). In his comprehensive historical overview of servant leadership development, Spears (2005) underlined the intention of Greenleaf (1970) to express the need for another leadership approach that prioritizes service to others. The term "servant leadership" is "purposefully oxymoronic" (C. Smith, 2005, p. 3). The notion of a leader who majors in service appears incompatible.

Servant leadership is both a trait and a way of leading (Coetzer et al., 2017; Liden, Wayne, et al., 2008; Northouse, 2019; Spears, 2005). It has been used as a model for prescribing and explaining behaviors of leaders in the church context. Resane (2020) did a textual analysis of the concepts of "shepherding" in Jer 23 and John 10 and the concept of "servant leadership" in Matt 20. He concluded that "these two leadership styles are not operating in tangents but as some form of symbiosis" (Resane, 2020, p. 7) to build pastoral integrity. The servant leadership model is used as a framework for the formation

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of theological students so they can learn adequate contextualization (Plessis & Nkambule, 2020). They are taught to love, serve, and lead. A case study highlighted how embracing servant leadership has improved organizational citizenship and effectiveness in three Catholic churches (Ebener & O'Connell, 2010).

Proposed models for the servant leadership theory provide information about its impact on followers' behavior. Liden, Wayne, and others (2008) concluded that servant leadership uniquely explains three outcomes among followers: community citizenship, in-role performance, and organizational commitment. Another proposed servant leadership model reformulates these outcomes: follower's performance and growth, organizational performance, and societal impact (Liden, Panaccio et al., 2014). These outcomes speak about the bearing of servant leadership on followers' behaviors, including prosocial behaviors. Sun et al. (2019) have shown how followers' reactions, including gratitude to servant leadership, are formed and how these reactions lead to prosocial behavior.

Concerning the adoption of servant leadership by pastors, Fylstra (2015) has established that past and current leadership experiences do not necessarily affect pastors' implementation of servant leadership. Servant leadership is not a default mode of leadership for pastors, and factors other than years of service build up church leaders into servant leaders. Despite the popularity of servant leadership within the church setting, this theory of leadership has not garnered unanimous acceptance in the Christian milieu. Niewold (2007), through theological examination, considered that the unquestioned acceptance of servant leadership has resulted in a "distorting effect on our understanding of who Jesus Christ is, what his work is, and what his continuing presence in the world is

to look like" (p. 120) and called it "theologically vacuous" (p. 133). The emphasis on serving the followers has led to disregard for setting the tone, which was also a component of Jesus's leadership. Notably, 97% of Adventist pastors agree that servant leadership is one of their skills (Cincala & William, 2020).

Adaptive Leadership

Adaptive leadership theory was the second theory considered. It aims at explaining and helping individuals and organizations cope effectively with environmental changes (Northouse, 2019). Adapting to change is critical to the development or, at least, to the survival of organizations. It has evolved from situational, transformational, contingencies, and complexity theories (Cojocar, 2009). This approach to leadership was popularized by the seminal book of Heifetz, *Leadership Without Easy Answers* in 1994. Heifetz (1994) looks at adaptive leadership from four different viewpoints: a systems perspective, a biological perspective, a service orientation perspective, and a psychotherapy perspective. The system's perspective focuses on how problems originate in interactive systems. The biological perspective explores how both internal and external factors affect people. The service orientation perspective concentrates on how leaders function as facilitators in problem-solving. Finally, the psychotherapy perspective is concerned with how people accomplish adaptive behaviors.

The adaptive leadership theory identifies three types of challenges that people and organizations have to confront: technical challenges, technical and adaptive challenges, and adaptive challenges (Northouse, 2019). The COVID-19 pandemic triggered this combination of challenges. Technical challenges are easily defined, and the solutions are straightforward. The leader can address these challenges through some decisions and

actions. Technical and adaptive challenges refer to clearly defined challenges, but the

solutions are complex, with no established protocol for resolution. Both leaders and

followers participate in addressing this category of challenges. Adaptive challenges take

work to identify and define. Here, the role of the leader is to stand by, guide, and

encourage the followers as they define the problem, plan, and implement solutions.

Heifetz and Laurie (2001) consider adaptive leadership most needed when beliefs and

values are challenged. Being quite prescriptive, applying adaptive theory is suitable for

leaders to cope with these rapid changes.

Though the leader plays a vital function, adaptive leadership is mainly a follower-

centered approach (Northouse, 2019). As mentioned earlier, the leader is not the problem

solver of the organization. However, it assists the organizations' stakeholders in

identifying, defining, and resolving challenges resulting from changes in their

environments. These words of Heifetz and Laurie (2001) capture this essential notion:

"Solutions to adaptive challenges reside not in the executive suite but in the collective

intelligence of employees at all levels" (p. 132). It represents a shift from the

overprotective role usually played by leaders. Adaptive leadership also considers

influential leaders as those who engage in the following behaviors: Get on the balcony to

provide a full picture of reality; identify adaptive challenges from other types of

challenges; regulate distress by creating a balance between creating the need for change

and overwhelming people about changes; maintain disciplined actions to prevent

avoidance from challenges; give the work back to the people for them to take ownership

of the solutions; protect the leadership voices from below by valuing people's opinions

(Heifetz & Laurie, 2001; Northouse, 2019). The idea that followers should take responsibility for addressing challenges is cardinal.

Several studies (Byrne & Nazum, 2020; Jackson & Williams, 2021; Johnston et al., 2022) have shown how the church leadership has reacted to the COVID-19 pandemic using an adaptive leadership approach. Through a case study, Jackson and Williams (2021) explored the behaviors of pastors and other church leaders from Baptists and Presbyterian churches during the first 8 weeks of the COVID-19 pandemic. The emerging themes could be classified into challenges, growth, and leadership strategies. They conclude that the leadership strategies portrayed were "a complex adaptive process and highly contextual" relying heavily on technology and connection (p. 167).

A study among chaplains testifies to the new prominent function of technology to provide pastoral care for COVID-19 patients and their families (Byrne & Nazum, 2020). Another qualitative study about pastoral leadership during the COVID-19 pandemic, involving United Methodist pastors, speaks about ministry during "unsettled" times (Johnston et al., 2022). The unsettled time is defined as "a moment in which cultural ideas and practices are in flux" (Johnston et al., 2022, p. 2). Pastors had to adapt their former ministry tools to three significant areas: the vision of ministry, worship, and pastoral care.

The versatile leadership theory is a form of adaptive leadership theory developed by Kaplan and Kaiser (2006). It was used to test the effectiveness of versatile theory during and outside a crisis (Kaiser, 2020). The study has revealed that team adaptability, productivity, and overall effectiveness were more significantly impacted by versatility leadership during a crisis (Kaiser, 2020). Nevertheless, due to the early stage of

development of the theory, it is hazardous to be conclusive regarding the effectiveness of adaptive leadership in improving the performance of the followers and organizations.

Adaptive leadership could provide plausible explanations on how pastors have influenced their members during the unprecedented changes that churches have experienced during the COVID-19 pandemic. However, the review did not identify how adaptive leadership was used to explain the influence of pastors on congregational giving during the COVID-19 pandemic.

Transformational Leadership

The final leadership theory reviewed was transformational leadership. It originated in the work of the political sociologist James MacGregor Burns entitled *Leadership* (1978). Changes and transformation of followers happen by motivating and empowering them through charismatic and affective elements of leadership instead of relying on the reward and penalty system (Bass, 1990; Northouse, 2019). Charismatic leaders have some distinctive characteristics: strong role models; appear competent; articulate ideological goals that have moral overtones; communicate high expectations for followers and exhibit confidence in followers' abilities to meet these expectations; and arouse task-relevant motives (Northouse, 2019). As an outcome of transformational leadership, followers become aware of the organization's mission, learn to seek the group's interest, and come to believe in their capacity to be part of something great (Bass, 1990; Northouse, 2019).

A study by Bass (1990) on transformational leadership has highlighted the processes behind followers' motivation. According to Bass (1990), three characteristics make a transformational leader: inspiration, intellectual stimulation, and individualized

consideration. Inspiration is the leader's capacity to communicate high expectations and purposes in simple ways. This first characteristic is often split into idealized influence and inspirational motivation (Northouse, 2019). Intellectual stimulation is the aptitude to lead followers in "new ways of looking at old problems" (Bass, 1990, p. 21) and to be rational in problem-solving. Finally, individualized consideration relates to the special attention given to the unique needs of each follower and provides coaching and advice.

Transformational leadership is a theory that has been thoroughly investigated and received extended empirical support. It positively correlates with followers' satisfaction, motivation, and performance (Bass, 1990; Northouse, 2019). Among its weaknesses, Northouse (2019) mentions that the theory tends to concentrate on the acquired attributes of the leader, functioning as a trait theory. This should be nuanced by Bass' (1990) assertion that transformational leadership can be learned. This leader-centered approach seems not to enjoy the favors of millennials with a more individualistic approach to performance. There is always a risk of abuse of power when the leader lacks ethical values.

Bass (1990) reports that positive outcomes of transformational leadership were even observed in some religious settings regarding church attendance. Givens (2008), through an extensive literature review, has established that transformational leadership impacts both organizational and personal outcomes but refrains from being conclusive when it comes to a church-work environment.

Gregory (2019) explores the meaning and characteristics of transformational pastoral leadership and how it affects church members. His approach comprises an exploration of the literature and the Bible (Gregory, 2019). Life's transformation is

viewed as a scriptural imperative (Rom 12:2; 2 Cor 3:18; Eph 4:22-24). He further

establishes how transformational leadership contributes to key areas of pastoral ministry:

teaching, caring, setting an example, praying, and establishing the vision (Gregory,

2019). The combined effect of transformation in these areas brings transformation in

advancing the Gospel.

Carter (2009) assessed how pastors' leadership styles, personalities, and

spirituality were associated with pastoral leaders' effectiveness. Raters in Carter's (2009)

study considered pastors who demonstrated transformational leadership as effective.

However, there was no significant relationship between spirituality, personality, and

effectiveness. Furthermore, the sample size (93 pastors and 124 raters) reduces the

generalization power of the study.

Overall, these leadership theories effectively complement each other to explain

how pastoral leadership could eventually influence members' behaviors, including

prosocial behaviors like congregational giving. However, it is to be noted that the

literature review has not identified any study that has explicitly explained congregational

giving during the COVID-19 pandemic using these leadership theories. The next section

shares some empirical studies (Herzog & Price, 2016; Smith et al, 2008) which show the

influence of pastoral leadership on congregational giving.

Pastors' Influence on Congregational Giving

This literature review ends with studies (Conway, 2002; Herzog & Price, 2016;

Smith et al., 2008) that explore the direct involvement of pastors in influencing

congregational giving. In a qualitative study involving 26 Christian church pastors, Smith

and others (2008) explored the attitudes and thoughts of pastors on their implications in

congregational giving. One significant finding is the "discomfort and frustration with the issue of financial giving" (p. 103), which was experienced by most pastors. Many find it difficult to talk about money, confirming the concept of the reluctant steward (Conway, 2002). Another confirmation comes from the study of Herzog and Price (2016). Their findings revealed that 18% of religious service attendees experienced no call to give from their church (Herzog & Price, 2016). Some identified sources of discomfort are members' unwillingness to hear about the topic of giving, challenges faced by pastors in the handling of personal finances, not living in harmony with the giving appeals made, perception of conflict of interest, lack of training on the subject, and financial and moral scandals involving the clergy (Smith et al., 2008).

Whenever pastors are involved in influencing giving, they usually cultivate two giving cultures among their parishioners: (a) pay the bills and (b) live the vision (Smith et al., 2008). The first approach focuses on the needs of the church. It is expected that those who benefit from the service of the church will participate in its expenses. Where this approach is adopted, the pastor tends to leave it to others to mobilize giving because it is perceived as a non-spiritual dimension of the church life.

The second approach focuses on giving as an element of stewardship, discipleship, and worship which was discussed more extensively in a previous section on the stewardship motive to give. It emphasizes participation in God's mission and personal spirituality. Pastors who embrace this approach tend to have a more prominent role in leading congregants to give. Herzog and Price (2016) have discovered that 52% of attendees of religious services experience a "vision" call to give, and 31% of attendees

experience a "need" call to give. A mixed approach, using both "pay the bills" and "live the vision" strategies, is also a common practice among pastors (Smith et al., 2008).

Some pastors feel ineffective about their capacity to affect congregants' participation in giving (Smith et al., 2008). As a result, they choose not to be involved in this aspect of ministry. Furthermore, Freeburg (2016) explored the relationship between bonding and religious giving. In his study, the bonding process comprises feeling close to the church clergy, making friends, and feeling close to the church congregation (Freeburg, 2016). The result shows that the relationship with the church clergy does not significantly correlate with giving. Another study exploring the influence of pastors' generosity on members' generosity did not yield a conclusive result (Brodin, 2017). These outcomes can eventually consolidate the feeling of powerlessness of pastors to change the reality about participation in giving.

In contrast to the abovementioned findings, a study on the influence of social affiliations on participation in congregational giving has established a different reality (Herzog & Price, 2016). In their conclusion, participation in giving is more than a matter of internalized orientation. They observe that the church culture, influenced by pastoral leadership, reinforces or reduces individuals' inclination to give. It can "grease the wheel of giving" (Herzog & Price, 2016, p. 296). The study also reveals that members who are exposed to a vision-oriented approach tend to have higher participation in giving, next to those who are exposed to a need-oriented approach. The lowest participation is among those who are not exposed to any appeal to give.

Maxson and Lézeau (2006), two retired world leaders of the SDA Church, have addressed the issue of how pastoral leadership influences congregational giving in their

training manual on managing church finances. It is not scholarly literature, but I considered it in this study because of Maxson and Lézeau's (2006) practical experiences and the potential influence of their writing on practices within the SDA Church. This source appears relevant as this study focused on SDA pastors. On the forefront, the authors consider that leading members to participate in congregational giving "is a comprehensive and an integral part of pastoral ministry" (Maxson & Lézeau, 2006, pp. 40-41) and their "role will make the difference in stewardship's success" (Maxson & Lézeau, 2006, pp. 40-41). They acknowledge that pastoral leadership functions alongside other factors influencing congregational giving (Maxson & Lézeau, 2006). In their understanding, the effectiveness of pastors in influencing giving is tributary to their capacity to act as models and to function as leaders, educators, and communicators. They would enumerate specific actions for each category (Maxson & Lézeau, 2006). For example, they would mention that as a communicator, pastors need to share information about the giving system, church finances, tithe sharing, the financial health of the church, and special funding projects (Maxson & Lézeau, 2006). Their contribution to the proposed research remains limited as their assertions are not empirically established (Maxson & Lézeau, 2006). However, it provides hints about potential lines of investigation when exploring the topic of pastoral leadership and congregational giving within the SDA Church.

Based on the literature review, I identified two studies (Eagle et al., 2022; Jackson, 2018) that have addressed the issue of pastoral leadership and congregational giving during a crisis. In his study, Jackson (2018) has found that pastors are not powerless to sustain church finances during economic crises. The context of his study

was the Great Recession, more precisely, the year 2008. The identified interventions of pastors are classified into four areas: search for additional outside assistance, proper analysis of the financial situation, management of finances, and strategy to generate more finances from church members. One approach highlighted was to lead more tithing members to join the church. In addition, the research indicates intentional communication regarding giving, comprising teachings about biblical stewardship principles, and sharing about financial achievements and needs.

Another study has explored pastors' responses to the impact of the COVID-19 pandemic on church finances. It was a qualitative study involving 50 pastors from North Carolina and Western North Carolina Conferences of the United Methodist Church (Eagle et al., 2022). Most of the implemented strategies aimed at maintaining "a relatively neutral financial position during the pandemic" (Eagle et al., 2022, p. 9). Some mentioned strategies are appealing for PPP Loan, stopping paying apportionments to the Conference, implementing diverse ways of collecting donations including an online giving system, providing details about the financial situation to church members, having a personal involvement in financial management, and accepting some personal financial sacrifices (Eagle et al., 2022).

Twenty-five percent of the pastors interviewed described themselves as being more intentional in making giving appeals. These researchers have observed that most of the employed strategies are survival modes but are not sustainable in the long term. The focus was on ensuring financial stability, not on sustaining or growing the giving participation. This explains the general apprehension about the future: "As they looked ahead, many of these pastors expressed concerns about the impact of the COVID-19

pandemic on giving in the medium and longer term" (Eagle et al., 2022, p. 17). The abovementioned two studies have not done an in-depth exploration of how pastoral leadership works to sustain or grow congregational giving during a crisis. However, they have dwelt mainly on means of financial viability during a crisis.

This section of the literature review—after defining pastoral leadership as a multifaceted undertaking—has uncovered some explanations for the influence of pastors on members through the exploration of leadership theories. In addition, the survey of empirical studies has highlighted that pastors have an impact on prosocial behaviors, more explicitly on members' participation in congregational giving.

However, despite the importance of pastoral actions on congregational giving, previous studies (Cincala et al., 2016; Mclver, 2016) have given little to no attention to the role of pastors in this effect. This conclusion also holds for the Adventist Church. The study of Cincala and others (2016) on the participation of Adventist members in mission giving within the NAD is a good example. While the researchers, in contrast to Mclver (2016), seek to explain congregational giving by referring to the characteristics and traits of the donors and characteristics and practices of the congregation, they barely explore the unique role pastors play. The only direct question to pastoral leadership in the survey relates to giving sermons preached. Furthermore, no consideration was given to the perspective of how pastors perceive the influence of their role and leadership on the trend in congregation giving in their churches. Thus, further studies on how local congregations—with a focus on actions by pastoral leadership—influence congregational giving appear as a fruitful venture.

Summary

This literature review has established that congregational giving remains an essential component of charitable giving. At the same time, congregational giving has been pursuing a downward trend in the participation rate for some years, with an accelerated decline during the COVID-19 pandemic. This situation generates a legitimate concern for church leaders and society. Therefore, reconsidering the explanations about the factors driving congregational giving appears essential to address the decline. Multiple explanations already exist about what is leading church members and attendees to practice congregational giving. These explanations can be categorized as donor-centric or recipient-centric. The former perspective has received extensive consideration in empirical studies and theories about giving, while the latter has received far less attention. The review has identified that pastoral leadership, a significant element of the characteristics of churches, impacts members' behaviors, including prosocial behaviors. However, there are very few studies done on the influence of pastoral leadership on congregational giving during a crisis such as the COVID-19 pandemic.

The SDA Church, a Christian subgroup, has been scarcely researched regarding congregational giving. For the past decade, two major studies (Cincala et al., 2016; Mclver, 2016) have explored the topic besides some studies of Doctor in Ministry students (Bichang'a, 2014; N'Gili-Muloko, 2010; Nino, 2015). As mentioned in the literature review, these two studies (Cincala et al., 2016; Mclver, 2016) barely touched on the influence of pastoral leadership on congregational giving. They did not include pastors among their participants and did not attempt to explain congregational giving from the perspective of pastoral leadership.

Based on these identified gaps in the literature, this study has explored the behavioral strategies that SDA pastors in Sub-Saharan Africa have put in place to positively influence congregational giving during the years 2020-2021 of the COVID-19 pandemic and construct a theoretical model to summarize the findings. This study serves as a continuation of other studies that seek to uncover how the church leadership contributes to congregational giving. The finality is to develop a substantial leadership theory that describes and explains pastors' actions, from their perspective, regarding congregational giving during a time of disruption.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter introduces the research design employed in the qualitative grounded theory study investigating how the behavioral strategies of SDA pastors in Sub-Saharan Africa influenced congregational giving during the years 2020-2021 of the COVID-19 pandemic. It begins with an overview of the study, presenting the research questions and research design. Subsequently, it provides an exposition of the grounded theory, the research method used in the study, along with the appropriate procedures for implementing this method. The chapter ends by discussing ethical concerns and detailing how they were addressed.

Research Questions

The purpose of this study was to construct a theoretical model describing how the practices of SDA pastors in Sub-Saharan Africa positively influenced congregational giving during the years 2020-2021 of the COVID-19 pandemic. The study was guided by two research questions:

1. What strategies did SDA pastors in Sub-Saharan Africa use to positively influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

2. What kind of theoretical model would eventually summarize the behavioral strategies of pastors in Sub-Saharan Africa to positively influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

Table 1 summarizes the research design that was followed in the study.

Grounded Theory

The grounded theory, as an approach to qualitative research, was first developed by Barney Glaser and Anselm Strauss in 1967 (Glaser & Strauss, 2017). This theory is recognized as "a general methodology for developing theory that is grounded in data systematically gathered and analyzed" (Strauss & Corbin, 1994, p. 273). The derived substantive theory brings description and understanding of a social phenomenon while considering the context and situation of the research field. Currently, there are three

Table 1

Summary of the Research Design

	Research design
Research questions	Questions 1 & 2
Method and procedures	Grounded theory (Corbin & Strauss, 2015)
Sampling	Purposive and theoretical sampling
Data collection	In-depth semi structured interviews
Analysis	Initial coding, axial coding, and selective coding
Expected outcomes	Deriving categories and developing a theoretical model

major approaches to grounded theory studies: classic grounded theory by Glasser and Strauss (1978), constructivist grounded theory by Charmaz (2006) and systematic procedures grounded theory by Corbin and Strauss (1998, 2015).

The abovementioned various approaches to the grounded theory share some common characteristics, including theoretical sensitivity, theoretical sampling, treatment of the literature, constant comparative methods, coding, the meaning of verification, identifying the core category, memoing and diagramming, and the measure of rigor (Mills et al., 2006, p. 27). All these strategies ensure that researchers remain vigilant to avoid the "preconceptualization" of their study (Glaser & Holton, 2004, p. 12). The difference in the approaches is rooted in the epistemological positioning of researchers (Charmaz, 2008; Mills et al., 2006).

The two epistemological positionings that underpin grounded theory studies are objectivism and interpretivism. The proposed study followed the interpretivist approach as developed by Corbin and Strauss (2015) in their systematic approach to grounded theory. One basic tenet is that the theory would not simply emerge from the data but would be constructed from the data informed or guided by the researcher's relative, reflexive interpretation and organization (Charmaz, 2008; Corbin & Strauss, 2015; Strauss & Corbin, 1994).

Some have questioned the interpretivist positioning of Corbin and Strauss (2015) because of their proposed methodological guidelines and procedures (Charmaz, 2008; Mills et al., 2006). However, these words from Corbin and Strauss (2015), in the latest edition of their common work, have confirmed their interpretivist stand to me: "Each person experiences and gives meaning to events in light of his or her own biography or

experiences, according to gender, time and place, and cultural, political, religious, and professional background" (p. 25). They further explain that their proposed methodological guidelines and procedures are meant to serve "as [a] tool to aid analysis and not directives" (Corbin & Strauss, 2015, p. 25).

In this study, the grounded theory has progressed along with these procedures: sampling, data collection, analysis, theoretical integration, and validation of theory (Corbin & Strauss, 2015). The actual process was not linear because several steps were executed "simultaneously and iteratively" (Creswell & Poth, 2018, p. 84). As an example, analysis was not done at the end of the data collection process.

The decision to use a qualitative grounded theory research design for this study was motivated by multiple factors. One primary motivation was the perception that the issue of how pastoral leadership influences congregational giving during a crisis has not been extensively explored. The specific choice of the grounded theory was driven by its nature as a theory development method. My overarching goal was to construct a substantive theory rather than to test existing theories. The focus was to explain the mechanism through which pastoral leadership influences congregational giving. Moreover, I wanted to derive relevant variables that can be tested at a later stage through quantitative research.

My professional background as a former local church pastor, church administrator, and currently a stewardship leader influenced my choice of the research subject. Throughout my career, I have developed personal convictions regarding the best practices in these domains. Henceforth, I realized the risk of intrusion of my biases and assumptions in the research process. To maintain self-awareness and control the intrusion

of my biases, I followed the recommendations of Corbin and Strauss (2015). Specifically, I kept a journal to record my thoughts and feelings at different stages of the study. Additionally, I systematically adhered to the method of the grounded theory research design to minimize the influence of my perspectives on the study.

Sampling

The participants for this study were pastors of the SDA churches in Sub-Saharan Africa. According to the historical record, the SDA Church was organized in 1863 in the U.S. as a religious denomination with a distinctive message and mission and underwent major reorganization in 1905 (Damsteegt, 1977; Knight, 2006). The SDA Church comprises four administrative levels: local church, Conference, Union, and GC. The GC has regional offices known as Divisions around the globe.

Official missionaries of the SDA Church have reached the continent of Africa during the second half of the 19th century (Ogouma, et al., 2017). In contemporary times, the SDA Church in Sub-Saharan Africa comprises three Divisions—ECD, SID, and WAD. These three Divisions are made up of a sum of 33 unions and 208 conferences/missions/fields as of December 31, 2019. According to the annual statistical report for the year 2020, there were 6,186 SDA pastors, ordained or licensed, ministering in these three Divisions in Sub-Saharan Africa (GC-SDAs ASTR, 2021). Most of the pastors were males (GC-SDAs ASTR, 2021) and they were ministering to 8,703,118 members. The core participants for this study were pastors who were ordained, licensed, or commissioned and served as the leaders of the local church during the years 2020-2021.

SDA pastors function within a representative system of governance. In contrast to congregationalist churches, each local church is managed independently and autonomously ~~of~~ by other churches. The SDA churches are part of an organizational structure and share a common set of organizational regulations (GC-SDAs Secretariat, 2the2; GC-SDAs, 2017). Furthermore, they have a common financial system supported primarily by congregants through the giving of tithe, offerings, and donations (Armer, 1993; GC-SDAs, 2017). Pastors are remunerated by their employing conferences, independently of the financial strength of the local church that they are leading. It must be noted that there exists variation about how pastors understand and fulfill their leadership responsibilities within the local church (Damsteegt, 2005).

As this study would be a grounded theory, the plan was to start with the purposive sampling strategy common to qualitative research; to search for participants who could help address Research Questions 1 and 2 (Creswell & Poth, 2018). SDA pastors who were "knowledgeable" about the study were "handpicked" to participate (Cohen et al., 2018, pp. 218-219). The core participants, 15 participants, came from nine SDA Unions in Sub-Saharan Africa. All participants were English-speaking but not necessarily leading English-speaking churches. The participants were active in local church leadership during the years 2020-2021 of the COVID-19 pandemic.

Following the recommendation from Creswell and Poth (2018), This study adopted the practice of homogeneous and heterogeneous purposive sampling. The latter is also known as the "maximal variation sampling" (Creswell & Clark Plano, 2018, p. 175). Glasser and Strauss (2017) refer to this practice as minimizing and maximizing differences in groups. The plan was to start with homogeneous sampling, by selecting

SDA pastors based on the following criteria: pastors whose churches experienced an increase in congregational giving during 2020-2021. By contacting the Conference and Union, I sought to obtain the contact information of pastors who met the specified criteria. The effort resulted in a list of pastors recognized as being effective in influencing congregational giving. During the research process, 15 participants were retained from the list of contacts.

After developing the categories of the theoretical model, I used heterogeneous sampling by reaching out to four more church leaders. These leaders were knowledgeable on the subject "to confirm or disconfirm the conditions, both contextual and intervening, under which the model holds" (Creswell & Poth, 2018, p. 157). These additional participants were church leaders serving at the Conference, Union, and Division levels.

The purposive sampling strategy was coupled with theoretical sampling. The latter aimed to identify the next research participant that would contribute adequately to the development of the theory (Glaser & Holton, 2004; Glasser& Strauss, 2017). This approach is particularly recommended when studying a new phenomenon (Corbin & Strauss, 2015). Consequently, for this study, I could not determine beforehand the final size of the sample.

The sampling process ended when the point of theoretical saturation was achieved, which was understood as the point that new data no longer contributed to the development of properties of the core theoretical categories (Corbin & Strauss, 2015; Glasser & Strauss, 2017). My engagement in theoretical saturation implied that the analyses of data were done concurrently and not at the end of the data collection process (Corbin & Strauss, 2015). After analyzing the 12th interview, subsequent interviews did

not bring any significant changes in the categories that were constructed. However, I interviewed three other core participants, followed by four other participants who are not local church pastors but are involved in church leadership. They were purposefully selected to ensure a diverse perspective. Throughout the theoretical sampling process, I followed the advice from experienced practitioners of the grounded theory by undertaking analysis of data through induction, retroduction, abduction, and memoing (Conlon et.al., 2020).

Data Collection

As the study used a qualitative method, I followed the general rules of data collection pertaining to qualitative research (Creswell & Poth, 2018). For my chosen qualitative approach, a grounded theory study, data played an important function. As for all types of grounded theory studies, the derived theory either comes from data or is constructed with categories of the collected data (Charmaz, 2008; Corbin & Strauss, 2015; Glasser & Strauss, 2017). Since the grounded theory for this study was done from an interpretivist standpoint, I treated data as "a product of the research process, not simply observed objects of it" (Charmaz, 2008, p. 402). From the time of inception of the grounded theory, Glasser & Strauss (2017) recommended flexibility in the methods used to collect data for a grounded theory study.

The means of collecting data could be diverse, employing several procedures such as interviews, observations, and consulting written documentary and audio-visual sources (Corbin & Strauss, 2015; Creswell & Poth, 2018; Glaser & Holton, 2004; Rudestam & Newton, 2015). However, interviews and observations are recognized as the most common approach to data collection among researchers doing grounded theory studies

(Corbin & Strauss, 2015). In this study, all data were collected through in-depth interviews; the first two interviews were structured while the remaining were semi-structured interviews.

Using the principle of "fitness of purpose," the preferred data collection strategy for this study was one-on-one web-based in-depth interviews of pastors using the Zoom video conferencing platform (Cohen et al., 2018, p. 506). First, the interview format offered a space where meanings were constructed between the interviewee and interviewer, which aligned well with interpretivist research (Cohen et al., 2018). Second, these interviews have the capacity "to elicit rich, thick descriptions" (Bloomberg & Volpe, 2019, p. 193)essential in theory building, which could not be achieved through surveys. Third, as the plan was to build a theory of congregational giving from the perspective of pastors, interviews represent an adequate approach to give voice to them. Fourth, the grounded theory study did not require the same level of access to participants as personal narratives, ethnographies, and case studies, thereby not engaging in observations or in-person interviews did not appear as a significant omission.

Furthermore, these web-based interviews offered the benefits of being cost and time-effective (Creswell & Poth, 2018). It increased the possibility for me to have access to participants all over Sub-Saharan Africa while living on a different continent. However, the chosen method required that the potential participants had the basic technical skills and necessary access and equipment for a web-based interview. While all interviews were done through Zoom video conferencing, one was in written format because of internet connection issues.

Nevertheless, despite the advantages enumerated above, I remained cognizant of some intrinsic limitations of interviews, particularly regarding the participants' profile, my inexperience as a researcher, and the potential influence of the researcher on the answers provided by the participants (Bloomberg & Volpe 2019; Corbin & Strauss, 2015). Following the recommendation of Corbin and Strauss (2015), I implemented three measures to control the "intrusion of perspectives, biases, and assumptions" (p. 47). That is, I kept a journal to track the progress of the study, took notes of personal reactions, and rigorously engaged in constant comparisons of the various sources of data before settling for any meaning. Furthermore, besides interviews, in the planning phase, I did not rule out the option of using other data sources such as consulting the minutes of board meetings and treasurers' reports which can provide complementary information for the construction of the theory. However, this route was not pursued during the study.

The first two interviews followed an unstructured format, involving a single general question: How did your pastoral practices influence congregational giving during the years 2020-2021 of the COVID-19 pandemic? The aim was to generate the broadest amount of information on the subject under consideration (Corbin & Strauss, 2015). This approach aimed to avoid questioning around some preset categories, thereby strengthening the process of constructing a theory through the analysis of data (Rudestam & Newton, 2015). In subsequent interviews, the format was shifted to semi-structured interviews with some questions predetermined before the interviews. The predetermined questions were informed by insights from previous interviews and the progress made in the development of substantive theory. The list below outlines the predetermined questions. They were prepared before the third interview.

1. Can you share about your experience as a church pastor?

2. How would you describe your pastoral practices before the COVID-19 pandemic?

3. How would you describe your pastoral practices during the years 2020-2021 of the COVID-19 pandemic?

4. How do you perceive your responsibility regarding congregational giving?

5. How do your pastoral practices influence congregational giving in general?

6. How did your pastoral practices influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

7. How would you describe and assess the congregational giving of your members during the years 2020-2021 of the COVID-19 pandemic?

8. Besides pastoral leadership, what other elements do you consider as having an incidence on congregational giving in general?

9. Besides pastoral leadership, what other elements do you consider as having an incidence on congregational giving during the years 2020-2021 of the COVID-19 pandemic?

As this study used a grounded theory method, the data collection process was not contiguous but iterative. After each interview, I analyzed the collected data before proceeding to the next interview. As the study progressed from one interview to the other, the set of questions was also evolving. The rationale for this practice was explained earlier in the section on sampling.

Analysis

The analysis of data started right after the interview of the first participant in the study. The analytical procedure followed the guidelines recommended by Corbin and Strauss (2015). Their recommended analytical process is often defined as "prescriptive, detailed and predetermined" (Cohen et al., p. 715) compared to other forms of the grounded theory. However, its clarity proved useful for me who was a novice researcher. Following the analytical process did not imply rigidity of the procedure as Corbin and Strauss (2015) make room for flexibility in the application of their guidelines.

Constant comparison served as a key analytical strategy throughout the analytical process (Birks & Millis, 2015; Cohen et al., 2018; Corbin & Strauss, 2015; Glasser & Strauss, 2017). I started by comparing the different pieces of data within and between transcribed interviews. I then applied constant comparison to concepts and categories, and even compared the emerging theory to existing theories found in the literature. Both inductive and abductive reasoning were employed during constant comparisons. Corbin and Strauss (2015) present the benefits of constant comparisons "to reduce data to concepts, to develop concepts in terms of their properties and dimensions, and to differentiate one concept from another" (p. 94) and ultimately to "integrate them together through a common thread" (p. 94). The key objective was to ensure a "good fit" (Cohen et al., 2018, p. 719) of meanings at all stages.

The analysis of the collected data moved through three stages: open coding, axial coding, and selective coding (Corbin & Strauss, 2015). These coding exercises happened both consecutively and iteratively until I settled for a grounded theory that best explains how pastoral leadership influences congregational giving during the years 2020-2021 of

the COVID-19 pandemic. The InVivo computer software was used as a primary tool to facilitate the analytical procedure.

Open Coding

This analytical stage consisted of the initial exploration of each transcribed interview to ascribe meaning and generate low-level concepts to the relevant portions of the data (Charmaz, 2006; Cohen et al., 2018; Corbin & Strauss, 2015). I documented this reflexive exercise by using short memos. For the first two transcribed interviews, I did line-to-line coding or microanalysis coding to generate the maximum number of concepts for the study (Charmaz, 2008; Corbin & Strauss, 2015; Saldaña, 2016). I tried as much as possible to formulate the codes as gerund and in vivo. This would mean formulating codes, as much as possible, using expressions with "ing" verbs, and employing verbatim quotes from the participants. The double objective of concept elaboration was to ensure that the codes were reflecting what was happening and to remain as close as possible to the perspectives of the participants (Charmaz, 2006; Saldaña, 2016). Here is an illustration of open coding, after reading the following extract from the transcript of Participant 2: "So they get to ask, do you do it yourself, then I'll say, Yes, I do it." I coded this section as "testifying about own practice."

Similar data were regrouped under common concepts, thereby reducing the volume of data that must be handled as the analysis advanced. These concepts known as "basic units of analysis" represented the building blocks of the theory (Corbin & Strauss, 1990, p. 7). Each concept was provisional in nature and with the possibility of evolving through constant comparison while processing new data. An instance of regrouping data under a common concept occurred when I applied an already created code "testifying

about practice" to code the following extract from Participant 4, "If for example, it is not difficult for you to stand in front of them, to tell them how God is faithful to you. Because you've seen the results."

Another essential heuristic for the open coding process was the creation of memos to capture the data source, the meaning, and the evolution of each concept. They were used to document other aspects of the analytical process such as summarizing section findings, expressing personal reflections on analytical results, and elaborating on the link between concepts (Corbin & Strauss, 2015, p. 117).

Axial Coding

Once I created the first set of concepts, I started regrouping the concepts to form categories which are concepts at a higher abstraction level (Birks & Millis, 2015; Corbin & Strauss, 2015). The concepts constituting a given category contributed to the properties and dimensions of each category. As an example, the concept "testifying about practice" was grouped with "exemplifying giving," "exemplifying spending," and "using others as examples," to form a higher-level concept of "educating by example." This, in turn, was merged with the other higher-level concepts to form the category "topping up instructions."

Once categories were formed, I started coding around each category for the context and process. This was achieved by exploring already collected data or through the next interviews. Corbin and Strauss (2015) explain the utility of the procedure of coding for context: "It locates and explains action–interaction within a background of conditions and anticipated consequences. In doing so, it links concepts and enhances a theory's ability to explain" (p. 153). I believe that this practice allows the analytical procedure to

move from simple description to generating a theory. For instance, after creating the category "topping up instructions," I looked for the answer on how the onset of the COVID-19 pandemic and its evolution were affecting the actions undertaken by the participants.

The aim was to constantly search for the conditions behind the initiatives and actions of pastors during the years 2020-2021 of the COVID-19 pandemic and to uncover the outcomes or expected outcomes on congregational giving. As a help to identify conditions, questions pertaining to the "why, when, and how come" of the phenomenon were asked to the participants and during the exploration of transcripts. Although Charmaz (2008) asserts that axial coding is not a necessity to develop subcategories, I felt more secure by using the more formal suggested procedures. Hence, I tried to follow the elements of the conditional/consequential matrix to thoroughly engage in this segment of the analysis.

The coding for the process focused on "adaptive changes in action and interaction taken in response to changes in conditions" (Corbin & Strauss, 2015, p. 28). The aim was to look for the changes and adjustments that pastors undertook in their pastoral practices to sustain congregational giving as they perceived the change brought to their pastoral conditions by the COVID-19 pandemic and its evolution. Regularly, I explored the changes in pastoral leadership between the pre-pandemic and pandemic periods. Furthermore, there was an attempt to understand how the pastoral practices adapted themselves while the pandemic and associated restrictions were evolving during the years 2020-2021 of the pandemic. The coding process included delving further into the raw data and written memos. Sometimes, it involved posing specific questions during

subsequent interviews or conducting follow-up interviews with those who were already interviewed.

The codes developed in the open coding and axial coding stages informed the decision about the next step in data collection through the process of theoretical sampling (Glaser & Strauss, 2017). Glaser and Holton (2004) describe the procedure as follows: "The analyst jointly collects, codes and analyses the data and decides what data to collect next and where to find them, in order to develop the theory as it emerges" (p. 14). I constantly sought more sources by interviewing new participants who could enrich the concepts formed during these stages. The coding of new data for a given concept came to an end when I considered that the point of theoretical saturation had been reached. This decision was marked by my subjectivity but was still guided by these instructions: "A researcher knows when sufficient sampling has occurred when the major categories demonstrate specificity, are dense in terms of properties, show dimensional variation, and are well integrated" (Corbin & Strauss, 2015, p. 141).

Another key task during the axial coding stage was the development of a logic diagram to represent the emerging categories and how they relate to each other. Creswell and Poth (2018) describe the elements that constitute the diagram. As stated by Creswell and Poth (2018),

> Their diagram shows a theoretical model that contains the axial coding categories of causal conditions, the central phenomenon, the context, intervening conditions, strategies, and consequences. It is presented with directional arrows indicating the flow of causality from left to right, from causal conditions to consequences. Arrows also show that the context and intervening conditions directly impact the strategies. (p. 243)

The diagram remained evolutive throughout my research process; it was not pre-designed before this study and was modifiable as this study progressed.

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Selective Coding

The final stage of analysis is known as selective coding or the theoretical integration phase. During this phase, I aimed to identify one core category that "encapsulates the process apparent in the categories and sub-categories constructed" (Birks & Mills, 2015, p. 97). The strategy used to identify the core category mainly involved reviewing the memos and the theoretical diagrams.

The chosen core category was the one that relates to the other categories and shows how the categories relate to each other (Corbin & Strauss, 2015). The core category was chosen for its highest explanatory power concerning how pastoral practices influenced congregational giving during the years 2020-2021 of the COVID-19 pandemic and for its capacity to bring together the other categories as subsidiaries. In this study, I was first inclined to choose "cultivating personal connections" as the core category because it was highly supported by the participants. However, as large portions of the collected data could not relate directly to "cultivating personal connections," I searched for a more comprehensive core category. I expected the core category to have these other essential characteristics: frequent presence throughout the data, logical and consistent with the data, and good level of abstraction (Corbin & Strauss, 2015). I finally chose "mobilizing resources." The selected name for the core category communicated the meaning of the theory and facilitated the integration of the other categories.

Before completing the analytical process, I once again checked for internal consistency and logic, enriched categories that were not sufficiently developed, examined cases that did not fit the model, and eventually trimmed the emerging theory. Four more interviews were done at this stage. The diagram that was started in the axial stage had

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now reached its final form. It served as a reference for me to write a summary memo of the analytical process. This represented the final step in the theory-building procedure.

Validation of Findings

The validation of findings for this study consisted of checking if my interpretations were based on the available data (Corbin & Strauss, 2015) and appraising for "accuracy" of findings (Creswell & Poth, 2018). These validation strategies occurred throughout the process of the study and upon its completion. Foremost, I followed the methodological procedures as enunciated in the previous sections of this chapter. Additionally, I applied four strategies, chosen among those recommended by Creswell and Poth (2018) to validate a qualitative study.

The triangulation of multiple data sources was used to validate sources. I ensured that the construction of a concept had to be substantiated by corroborating data from different sources instead of depending on one source. As an example, no concept was developed based on the input of a single research participant.

Consideration of negative case analysis or disconfirming evidence was another validating strategy for this study. One way of realizing negative case analysis was to use the heterogeneous sampling strategy at some stage of the research process. As mentioned previously, through the purposive sampling strategy, the study started by interviewing pastors whose churches have sustained congregational giving in times of the COVID-19 pandemic. Then, the data collection included participants who had a more diverse experience, those whose churches were financially affected during the COVID-19 pandemic, and those serving at different levels of the church organization.

Another validation strategy consisted of seeking feedback from participants to check for the credibility of findings and interpretations. During the interviews, I regularly rephrased what participants were saying to confirm understanding. After completion of the analysis, a written summary of findings was sent to all participants and seven responded by providing feedback (Appendix F). Additionally, I held a focus group with seven non-participants who were stewardship leaders in one Union, five Conferences, and one Division to share the model diagram and receive additional feedback.

The final validating strategy for the study consisted of sending the study to be audited by two external sources. The two auditors have examined the process and the outcome of the study and assessed its accuracy. The aim was for the auditors to ascertain if they could find a clear relationship between the findings, interpretations, conclusions, and the data collected. The members of the dissertation committee also assisted in this regard.

In seeking to establish the reliability of the study, I assessed the consistency of the process "to yield data that are ontologically similar" (Leung, 2015, p. 326) and not for "exact replicability" (Leung, 2015, p. 326) when employing the same methodology and analytical procedures. I share the opinion of Corbin & Strauss (2015) that the same set of data can yield alternative explanations that are acceptable. In the study, I used two procedures recommended by Creswell and Poth (2018) to ensure reliability.

The initial procedure was to ensure quality recordings which were achieved by utilizing the Zoom video conferencing platform and employing a professional transcribing application for all interviews. This procedure led to the exclusion of one participant from the study due to the poor quality of the recording of his interview. The

second procedure involved using a form of "intercoder agreement" (Creswell & Poth, 2018, p. 264) strategy. I shared extracts of the transcribed materials that I had coded with two peers, and they were asked to code the same extracts. Overall, they created codes that were similar but not identical to my selection of codes. It is important to note that, within the context of this study, the "intercoder agreement" strategy was applied on a limited scale.

Ethical Concerns

Since this study involved human subjects, I had to follow the procedure before selecting the participants for this study. I had to secure the approval of Andrews University Institutional Review Board (IRB). Thus, I submitted an application form (IRB 22-156) to IRB for their review and approval before doing the sampling strategy in selecting the participants for this study (see Appendix A2). As shown in Appendix A1, the application (IRB 22-156) was approved.

For the purposive qualitative sampling of the core participants, I received the necessary authorization from the seven Unions, and 14 Conferences within the SDA Church in Sub-Saharan Africa to engage with pastors in their territories for this study. They provided contacts of potential participants. I interpreted these received contacts neither as an obligation nor as a consent of participation from the pastors. Upon reaching out to each potential participant, I provided adequate information about the study through a protocol for the interview document. Participants were then requested to complete an informed consent form before being interviewed (see Appendixes A2 and B). Participants were assured that involvement in the study was entirely voluntary and that no one would suffer any harm for participating or declining to participate in the study. Additionally, I

assured the participants that there would be no infringement of their privacy and confidentiality.

I remained sensitive to the issue of power and authority that might arise during interactions with potential participants (Creswell & Guetterman, 2019), considering my work responsibility at the world headquarters of the SDA Church. To mitigate this risk, I refrained from using my professional email address for correspondence with the participants and consistently introduced myself as a PhD candidate without utilizing my professional title.

During the data collection stage, I respectfully accepted the decision of those who were given written consent. If they chose to cancel a scheduled interview or withdraw from the study after starting the interview, I respected that as their right. For instance, one pastor agreed to participate but decided to pull out on the day of the scheduled interview. It was my understanding that the consent for interviews did not grant access to other forms or sources of data that may be needed during the study. As an example, I was prepared to request documents such as church board minutes or church financial statements without assuming that the request would be positively entertained. However, the need did not arise during the study.

Furthermore, throughout the data collection process, various measures were taken to ensure the anonymity and confidentiality of the participants (Cohen et al., 2018). Whenever a participant chose to disclose information "off the record," this information was not recorded in the study. After each interview, I created a copy on my computer and a backup copy on an iCloud account, both protected by passwords. The interviews were transcribed using the professional Otter application, following which the video recordings

were deleted. While the transcription process and deletion of the interview videos might result in some loss in content, I tried to capture non-transcribed data through notes in my research journal (Cohen et al., 2018). Each participant's identifier was translated into a code (Participants 1, 2, 3, and so on) and the list linking codes to the real identity was kept in a separate document. At the end of each interview, I created personal reflective notes, which were useful for analysis. Identifiers were coded and I ensured that none of the identifiers would be used in any report or publication. The identities of participants were kept confidential to the extent of the law.

I made a concerted effort to maintain the utmost honesty in the exploration of the collected data. The analysis remained open to the multiple perspectives uncovered, even information that did not align perfectly with the eventual core category constructed was still considered during the process. I ensured that conclusions were linked to the collected data. The analytical process was thoroughly documented using written memos and diagrams. The objective was for other researchers to reach the same conclusions if they chose to borrow the same analytical pathway. Furthermore, much precaution was taken to avoid the identification of single participation while illustrating concepts or categories. This was to be achieved by constructing "composite stories" (Creswell & Poth, p. 55) that were borrowed from several participants' experiences.

Summary

To address the goal of constructing a substantive theory and the research questions outlined in Chapter 1, this study followed a qualitative grounded theory research design. Adopting the interpretivist approach of Corbin and Strauss (2015), the study unfolded iteratively, encompassing sampling, data collection, and analysis phases.

Open coding, axial coding, and selective coding were utilized as coding techniques.

Throughout the research process, I remained vigilant regarding the intrusion of personal

biases and assumptions. Rigorous validation procedures were consistently applied to

ensure the accuracy of findings. In the context of a study involving human subjects,

special attention was dedicated to ethical considerations. The subsequent chapter delves

into the presentation and analysis of the findings.

CHAPTER FOUR

FINDINGS AND ANALYSIS

Introduction

This chapter presents the findings from the data collected for this study, following

the research design and procedures described in the previous chapter. It provides an

answer to the two research questions that guided the study:

1. What strategies did SDA pastors in Sub-Saharan Africa use to positively

influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

2. What kind of theoretical model would eventually summarize the behavioral

strategies of pastors in Sub-Saharan Africa to positively influence congregational giving

during the years 2020-2021 of the COVID-19 pandemic?

The initial section of this chapter provides an overview of the findings, presenting

the selected participants for the study, introducing the strategies used by pastors in Sub-

Saharan Africa to influence giving during a time of disruption and presenting the

substantive theory. The second section of the chapter elaborates on the substantive

grounded theory developed in this study by analyzing the content of each subcategory

and how they interact within the core category or theoretical model.

Overview of the Findings

Participants of the Study

The 18 participants in the study came from six countries in Sub-Saharan Africa. They were recruited and selected using the inclusion criteria through purposive and theoretical sampling. The core participants (15 local church pastors) were chosen from the list of names provided by the conferences or unions of the SDA Church in Sub-Saharan Africa. The core participants' recruitment and inclusion included pastors identified as effective in mobilizing members to give to the church, and they were pastoring local churches during 2020-2021. Hence, I assumed that these individuals were in a favorable position to assist me in answering the research questions of the study. The number of participants was not decided in advance but was determined by the point of theoretical saturation.

After the first interview, I added each new participant for their capacity to contribute to the development of the substantive theory based on the analysis of previous interviews. I tried to bring variations in the selection of the participants, not doing representative sampling, but including participants with differences in the following aspects: (a) locality of ministry, (b) years of service, (c) church sizes and locations, (d) members' economic profiles, (e) duration of lockdown, and (f) duration of church building closures during the years 2020-2021. I intended to listen to the perspectives of individuals who had different experiences. Unfortunately, it was not possible to include female pastors in the study. The research population, local church pastors in Sub-Saharan Africa, comprises a small number of female pastors; however, the conferences and unions did not recommend any female pastors for the study.

After interviewing the core participants, I conducted more interviews with three additional participants who are working in church leadership responsibilities at a different level from the local church. Their positions gave them a more overall perspective than the local church pastors, and their contributions were valuable in assessing the substantive theory that I constructed from the data. I provided a brief description of their field/church assignment during the COVID-19 pandemic. Table D1 in Appendix D provides a summary of the same.

Participant 1 ministered in an urban pastoral district consisting of two churches and approximately 600 members. He has experienced extensive lockdowns resulting in church closure in 2020. The following year, his churches gradually reopened for worship.

Participant 2 was a part-time pastor for six churches at the start of the pandemic in 2020. Then, he ministered as a full-time pastor in 2021. However, the churches in his district were closed for 5 weeks for in-person worship during the COVID-19 pandemic in 2021.

Participant 3 was assigned to a new pastoral district before the COVID-19 pandemic. Among the participants of this study, he was the only one serving in a one-church district. He had around 1,200 members, whom he described as an elite class. There were severe restrictions for 6 months, and the churches in his district were closed for in-person worship during the same period.

Participant 4 was pastoring 21 churches in the rural setting, and he had around 2,000 members. There were severe restrictions for 6 months, and the churches in his district were closed for in-person worship during the COVID-19 pandemic.

Participant 5 was serving five churches in an urban district and two churches in the rural region in 2020-2021. He had around 1,400, and most of them were not formally employed. During the COVID-19 pandemic in 2021, there was a lockdown in his region for 3 months, and church buildings were closed for in-person worship for 6 months.

Participant 6 led seven churches in a semi-urban community, with one church in the city and the others in rural areas. He had around 1,400 members who were self-employed and civil servants. During the COVID-19 pandemic, there was a complete lockdown for 2 years in his place. The churches were closed for in-person worship for the same period.

Participant 7 joined a new district early in 2020, before the onset of the COVID-19 pandemic. This district consisted of 19 churches with 1,420 members. The churches in his district were closed for 2.

Participant 8 was serving in a new pastoral district (partly urban), consisting of 14 churches and approximately 3,600 members. He describes the members as government workers, self-employed, and farmers for those in the rural part. The churches in his district were closed for in-person worship for 1 year during the COVID-19 pandemic.

Participant 9 was pastoring four churches in an urban context. He had approximately 2,000 members. Church buildings were closed entirely for in-person worship in 2020 and 2021 in his pastoral district.

Participant 10 was leading two churches in an urban district in 2020-2021. He started leading this district 2 years before the onset of the COVID-19 pandemic. These churches had around 300 members and were closed for in-person worship for 6 months due to the COVID-19 pandemic.

Participant 11 started pastoring three churches with a membership of 1,400 in the metropolitan area at the beginning of 2021. He described the membership as "the elite and the most educated." However, the churches in his district were closed for 2 years and 4 months during the COVID-19 pandemic.

Participant 12 served in a district of 20 churches in the popular section of the city in 2020. He had around 900 members. In 2021, he served a new district within the same city, and he had two churches, with 1,400 and 300 members. The churches in his districts were closed for in-person worship for 8 months during 2020-2021.

Participant 13 was pastoring a rural district of six churches. He had 720 members. The churches in his districts were closed for in-person worship for 10 months during 2020-2021.

Participant 14 was pastoring a district consisting of eight churches and two companies. He had 6,000 members. There was a complete lockdown in his country for 3 months. Also, the churches in his pastoral districts were closed for in-person worship for 13 months during 2020-2021.

Participant 15 was first considered in this study. However, during the interview with him, the recording was not of good quality. Thus, he was excluded from the analysis.

Participant 16 served in a remote village district with 300 members from six churches and seven groups in 2020. In 2021, he transferred to another district with churches in the rural and urban localities and had close to 900 members, distributed amongst 10 churches and 11 groups. The churches in his pastoral district were closed for in-person worship for around four months.

Participant 17 is currently serving as an administrator in his local Conference. Previously, he has served as a local church pastor. He was contacted as one of the participants to assist in the validation of the substantive theory.

Participant 18 is currently serving as a Union departmental director. He previously served as a local church pastor. He was contacted as one of the participants to assist in the validation of the substantive theory.

Participant 19 is currently serving as a Division departmental director. He served as a church pastor. He was contacted as one of the participants to assist in the validation of the substantive theory.

Introduction of Subcategories

The iterative analysis of the collected material, first through open coding, has generated a list of 860 initial codes, which were organized into 29 higher concepts. Later, through axial coding, overlapping with open coding, using memo writings, these concepts were consolidated into a set of 13 categories (see Table E1 in Appendix E) and later into seven major categories: (a) identifying the disruptions to giving, (b) holding convictions about congregational giving, (c) following the figures, (d) topping up instructions, (e) cultivating personal connections, (f) subdividing and integrating responsibilities, (g) providing alternatives, and (h) giving practices. The first three categories (a, b, c) belong to the preliminary phase. The next four categories (d, e, f, g) constitute the intervention phase and inform about the pastoral strategies. The last category communicates the results pastors were getting. The middle four categories were directly associated with how pastors' behavioral strategies influenced congregational giving during the years 2020-2021 of the COVID-19 pandemic, thereby addressing the first

research question. During the selective coding process, these categories became

subcategories of the core category, which was constructed from collected data. These

categories are briefly introduced in the following sections.

Identifying the Disruptions to Giving

"Identifying the disruptions to giving" is one of the major categories consolidated

from the concepts. This category presents the assessments of local church pastors

regarding the disruptions brought about by the COVID-19 pandemic to the

congregational giving practices of members. Three themes emerged from the collected

data: (a) "experiencing losses," (b) "experiencing disruption in motivational conditions,"

and (c) "experiencing disruption in the mode of giving." This category contributes to

creating the background to understand the other categories as it influences congregational

giving practices and the pastoral responses to sustain congregational giving.

**Holding Convictions About
Congregational Giving**

"Holding convictions about congregational giving" is another major category.

This category pertains to the convictions held by local pastors about congregational

giving. These convictions served as the lenses through which they analyzed and

responded to the disruptions experienced during 2020-2021 of the COVID-19 pandemic.

These convictions about congregational giving are grouped into four themes: (a) the

pastor's role in influencing giving, (b) usefulness for the recipient, (c) adequate

expression of spirituality, and (d) beneficial to the giver.

Following the Figures

The category, "following the figures," reports on the analysis and feedback activities undertaken by pastors to assess the reality of giving at the onset of the COVID-19 pandemic and recurrently during the years 2020-2021. It details how pastors were tracking the giving practices of their members and attempting to sustain giving through various forms of feedback. The focus was on members' participation and providing individualized and collective feedback. Although this category is classified in the preliminary phases, the feedback component suits well for the intervention phase of the theoretical model.

Topping Up Instructions

As a result of "following the figures," "topping up instructions" elaborates on how pastors were updating and refreshing members' knowledge to influence congregational giving during 2020-2021. "Topping up instructions" is one of the four pastoral practices adopted to mitigate the impact of identified disruptive conditions. It highlights the connection between instructions provided and convictions held by pastors about congregational giving. The significant findings are the three-legged instruction strategy consisting of education about generating resources, managing resources, and giving. It also presents the alternative platforms used to maintain the flow of instructions in 2020-2021 and the value of setting examples.

Cultivating Personal Connections

Next to "topping up instructions," "cultivating personal connections" introduces another pastoral practice, which is considered essential in influencing giving during

disruption. It refers to the establishment, growth, and maintenance of the relationships between pastors and their congregants. The category highlights one critical approach (visitation) used by pastors to cultivate personal connections with members. The exposition of the category covers the ministering activities accomplished through visitations, discusses the bearing of contextual factors on the practice, and elaborates on the challenges experienced during 2020-2021 and the adaptive measures undertaken. It ends with a discussion on the effects of "cultivating personal connections" on congregational giving.

Subdividing and Integrating Responsibilities

"Subdividing and integrating responsibilities" elaborates on how pastors enlisted other volunteer leaders to influence members to participate in congregational giving. It explains the delegation approach employed by pastors, that is, "subdividing and integrating responsibilities." As such, this category is supportive of the implementation of "topping up instructions" and "cultivating personal connections." Contextual factors that impacted the practice of delegation are considered, and what was done to enhance delegation is discussed. It also presents and explains the results obtained in subdividing and integrating responsibilities.

Providing Alternatives

"Providing alternatives" reports on how pastors embraced adaptive means during the COVID-19 pandemic in 2020-2021 to achieve the following: topping up instructions and cultivating personal connections. It includes the diversified means provided through which members can participate in congregational giving and the new platforms used for

communication. These new means were not meant to replace but to complement the
conventional ones.

Giving Practices

"Giving practices" discusses the heterogeneous responses of church members in
their practice of congregational giving. These responses are associated with pastoral
leadership while facing the disruptions of the COVID-19 pandemic. They also hint at
other influencing factors.

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Substantive Theory

</div>

Analyzing the collected data and the developed categories, through selective
coding, I decided on a core category, "mobilizing resources," around which everything
else appears to revolve. I also formulated a substantive grounded theory, "Mobilizing
Resources During Disruption" (MRDD). It provides an answer to the second research
question of the study. The following lines capture the essence of the substantive grounded
theory: In their efforts to influence congregational giving, pastors, driven by their
personal convictions, would benefit from recurrently identifying the presence of
disruptive conditions and monitoring how their members are participating in giving. After
these preliminary actions, engaging in four pastoral practices has the potential of
positively influencing congregational giving during such a season: (a) topping up
instructions, (b) cultivating personal connections, (c) subdividing and integrating
responsibilities, and (d) providing alternatives. The first two are principal behavioral
strategies and the last two are supportive in nature. As a result, pastors could expect an
increase in congregational giving, an improvement in the motivation to give, or delayed

responses from members. A decrease in giving remains a possibility, as other factors

besides pastoral practices may have an incidence on members' giving. The diagram for

the theoretical model offers a visual representation of the substantive theory (see

Figure 2).

Description of the Theoretical Model

After an extensive analysis of written memos through the process of selective

coding, I settled for the core category, "mobilizing resources." Then, I formulated the

substantive theory of MRDD. The following sections elaborate on each subcategory of

the core category, emphasizing their dimensionality, contextual conditions, and

strategies. I discuss how these subcategories integrate into the substantive theory of

MRDD. In summary, this section provides a comprehensive explanation of the theoretical

model diagram.

Identifying the Disruptions to Giving

In Sub-Saharan Africa, the context of this study, the COVID-19 pandemic has

disrupted life and changed the way the church functions. While serving in a rural locality,

Participant 7, a literature evangelist who became a pastor, described the extended effect

of COVID-19 on his pastoral practices: "COVID-19 had so many effects in the way the

pastor works, in fact, in the way I did my work." The pandemic forced pastors into new

ways of doing ministry. Elaborating further on the extended effects of the COVID-19

pandemic, he mentioned the impact on "the way members responded to 'giving' and even

disclosed the dramatic outcome: 'It was a blow to my district. In the beginning, the

giving pattern was low'" (Participant 7).

Figure 2

Mobilizing Resources During Disruption Model
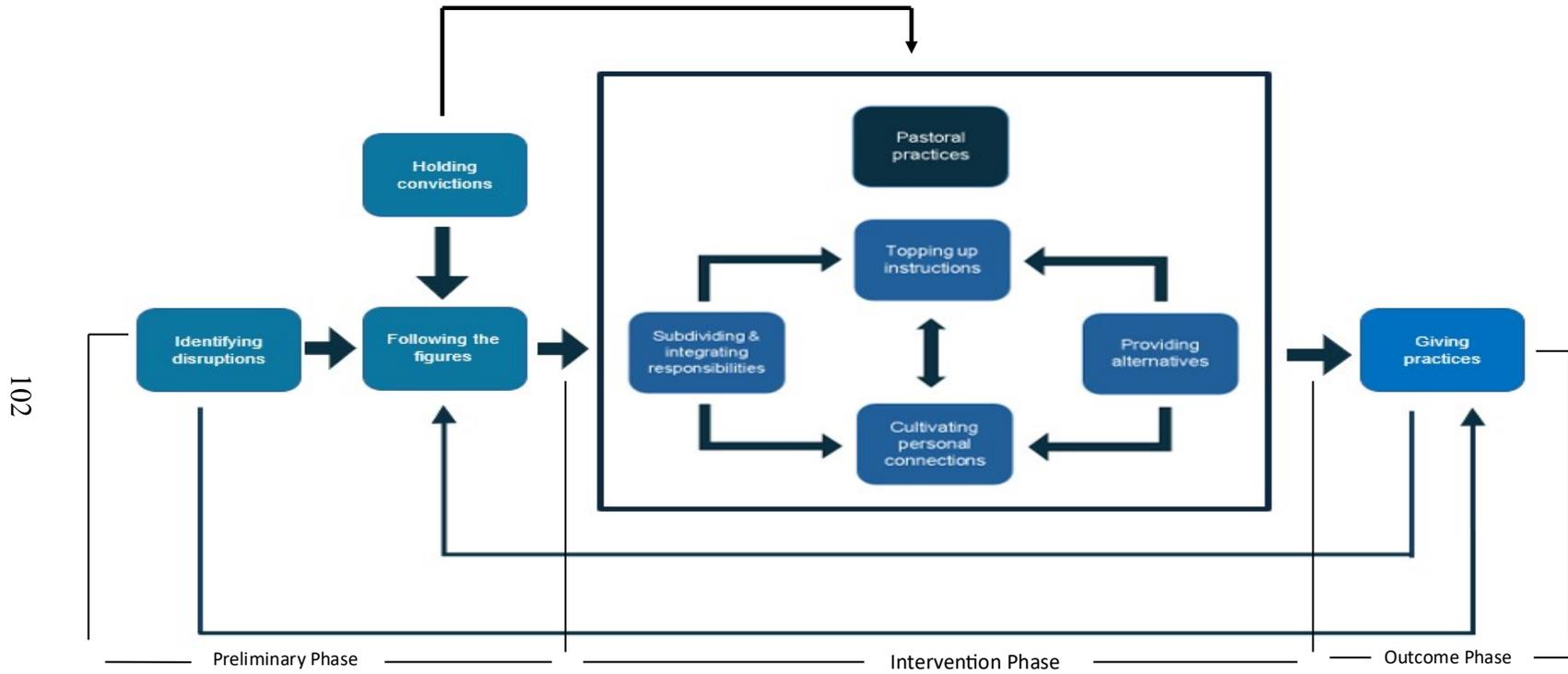
Participants in the study identified the presence of disruptors to giving. Participant 8 asserted, "The given pattern was affected during that COVID-19 period." Participant 4 aligned with the same perspective: "So it was a threat and a big one. If it continued, the church would have crumbled." This last statement leads to the understanding that pastors were not only experiencing the crisis and its effect but also worried about the potential threat COVID-19 represented for the church's future. Participant 17 warned that the time of disruption should not be viewed as a homogeneous reality. The initial phases were particularly challenging but over time, people and leaders had learned to cope with the new reality and mitigate its effect. The following subsections describe and analyze the disruptions to giving from the perspective of pastors in Sub-Saharan Africa.

Experiencing Losses

The participants mentioned two significant losses during the interviews: losing donors and members' losing incomes. The number of members who were giving decreased, with participants highlighting the tragic reality of losing church members due to COVID-19-related deaths (Participants 3, 11, & 16). Participant 3 mentioned that "members were dying." This situation was potentially reducing the donor base of churches. Fewer members result in potentially fewer contributors. Participant 4 underscored the association between members' casualties and giving: "Three influential givers passed away in a month. It was a big stretch to the church."

However, the impact of the COVID-19-related fatalities should be tempered. As mentioned by Participant 16, "We did not record so many deaths; I think we recorded around three deaths." Official statistics show that the number of deaths related to the COVID-19 pandemic was relatively low in Sub-Saharan Africa, though some new data

indicates that the reality was more dramatic (Gill et al., 2022). In addition, I could not find any report of high casualties among Adventist members in Sub-Saharan Africa. Hence, the disruption of losing donors had a low incidence on members' overall giving. This reality led Participant 16 to infer that the drop in giving "was informed by the universal economic hardships" rather than by a direct effect of the health issue, including mortalities, caused by the COVID-19 pandemic itself.

Besides the apparent health threat, the significant impact of COVID-19 was on the financial condition of members. Participant 3 described the prevailing situation: "Some of our members were affected because they did not receive their salaries, and the other members in different companies were laid off because businesses were affected." Working without being paid and unemployment became the new reality. He provided an example by sharing that the 62 teachers who worked for a church school lost their jobs because parents had stopped paying the school fees for their children. In another locality, Participant 8 used the expression "slowing down" to describe the situation in the economic sector. These conditions hindered members from giving what they usually gave.

The effect of the prevailing economic downturn was particularly severe on members' giving due to their working conditions. Participant 5 explained that in his pastoral district, "most of them are not formally employed." The salaries of workers were not secured. Employers were allowed to pay a partial salary to their workers. Furthermore, self-employed members were generating a much lower income than what they had from their previous businesses. As a result, "they are now demotivated to give"

(Participant 5). The absence or the reduction in income led members to withdraw or to lower their giving to the church.

However, the abovementioned situation, which was prevalent across Sub-Saharan Africa, must be nuanced with what happened in some localities. Participant 8 described the reality in his pastoral district: "Because, as I said, part of our district is the family farming area. So the rural area, we were not affected so much compared to the people in the city." It appears that the nature of the income-generating activities would determine the extent to which members were affected financially and, consequently, their giving. Participant 19 added nuances to the reality of losing financial resources across his territory. He considered that while some were losing income, others were involved in emerging business ventures (Participant 19). Hence, it would be judicious to consider additional contributing factors besides loss in revenue for the drop in congregational giving.

Disruptions of Motivating Conditions

Participants observed that the COVID-19 pandemic disrupted the capacity of pastors to influence members to participate in congregational giving. In this study, two situations were identified: restricted access to members and opposing voices to giving. They are discussed in the following subsections.

Restricted Access to Members

Motivation usually happens through interactions. However, the COVID-19 pandemic was characterized by lockdowns and social distancing; thus, access to members was restricted. Participant 3 expressed his despair in reaching out to members: "COVID-

19 has also hit us. And I tell you, it was such an experience that we have never gone through as a church and even in my pastoral ministry, to find the means of reaching out to members." The regular channels to connect with members were affected in an unprecedented way.

Participants provided various explanations for the restricted access to members. Participant 2 spoke about reduced mobility: "I also had to quarantine myself, and instead of going to each and every church, I made sure that I am at one church, so if I get any virus, I don't get to pass it to other churches." There was a fear of becoming an agent of transmission. Participant 12 explained his choice not "to keep on going because I realized I'm human, and I may go and leave the ministry." The motive here appears to be self-preservation; the fear of transmitting the disease or becoming a victim. As a result, "home visitations were struck down" (Participant 13) during this pandemic. Later, when discussing the subcategory of "cultivating personal connections," some exceptions and remedial approaches will be highlighted. The abovementioned examples of restrictions portray situations where pastors voluntarily restricted their access to members. Imposed restrictions by central or local governments were also common realities during this pandemic.

Church closures were another situation contributing to restricted access to members. All participants in the study testified about closing the church building for some time for members to participate in in-person worship. Not everyone was affected equally regarding the duration of the church's closure. Some churches were closed for 5 weeks, whereas some kept the church closed for the entire period of 2020-2021, and others would fall in between. Participant 16 explained how erratic the situation was:

"And so it was a mixture of opening the churches and closing of churches." Church

closures were often imposed. As stated by Participant 5, "We have had the government

saying the churches are now being closed. So we were also forced to close our churches."

The beginning of church closures resulted from abiding with the law of the land, but the

duration of church closures was often an internal church-leadership decision.

The analysis of the interviews has revealed that as the pandemic was evolving,

restrictions were alleviated so members could congregate in various places. Fewer people

were allowed to meet in the church for worship. Participant 1 shared how he took

advantage of that situation to start having worship services at his local church and

motivated his members. However, it was not a practical solution for others with larger

congregations. Participant 9 was one of them:

> They will say sometimes 50 people can gather at church, and I have a church,
> which has 942 members, then how can you say 50 people out of 900 attend
> worship? Then we decided to close all my four churches. We could not make that
> number because you are toiling. You don't know who must come or who must
> not come.

It transpires that church closures were not limited to the period of strict lockdown

imposed by the authorities. For practical and sanitary reasons, it was often extended for a

longer period. This situation hindered members from receiving adequate motivation from

pastors to participate in giving. Participant 11 pointed to the function of the weekly

"offertory sermon." In his experience, the absence of this weekly reminder would create

forgetfulness and affect the rate of faithfulness in giving (Participant 11). The weekly

worship service was previously a time when members were reminded about giving.

Additionally, Participant 5 shared about the reflection of some members: "Since

we're no longer going to church, since we are no longer worshiping, there is no need for

us to continue giving." From this statement, it appears that giving was associated with worship at the church building for some members. The interruption of collective worship or the delocalization of worship would justify a financial withdrawal from supporting the church.

Facing Opposing Voices to Giving

Another situation identified as worsening "disruptions of motivating conditions" was an intensification of opposing voices to giving during the pandemic. The participants highlighted two sources of opposition to giving. Participant 2 reported the presence in his pastoral district of individuals discouraging people from giving during the COVID-19 pandemic. These detractors to giving were arguing: "I won't be giving because these people are already doing better, and why should we give more to them" (Participant 2). This argument indicates that, in their perspective, giving to the church was equated to giving to the pastors or directly benefiting pastors.

Participant 5 reported how some questioned the pertinence of giving to support the church during the pandemic: "This is not a time where we shall use money as a church. We're only using prayer waiting for Christ." They were questioning the material needs of the church. Participant 19 explained that the void created by pastors being distant from members favored the proliferation of these opposing voices. The last three participants from the conference, union, and division confirmed the presence of opposing voices to giving and connected their influence on the limited interactions of members with pastors and local churches in 2020-2021.

Another disruptive influence came from the new exposure of church members to adverse messages from social media platforms. Participant 5 described how he perceived this new threat to giving during the COVID-19 pandemic:

> The members were now utilizing mostly social media. You cannot control social media. Members were now prone to listen, to hear and to see the views of some other people and some of the views, those views that led them astray.

Social media platforms were generally welcomed as a positive adaptive means to address the adverse effects of the COVID-19 pandemic. However, these media platforms have significantly affected members' giving. Commenting about this emerging challenge to giving, Participant 14 spoke about "another fight."

Disruptions in the Mode of Giving

In places where members still had an income and could give their tithe and offerings to the church, participants observed that disruptions in the mode of giving became another obstacle. Before the COVID-19 pandemic, most members in the Sub-Saharan region used to give in cash when they attended the worship service. During the pandemic, the practice of giving was affected by the absence of in-person worship in church buildings.

In response, pastors worked to provide alternatives to address the situation. Participant 9 commented on the alternative modes of giving which were encouraged during this pandemic: "We were doing something new which members were not used to." Some alternative methods of giving were already available before the disruption brought about by the COVID-19 pandemic, but only some members were using them. The subcategory "providing alternatives" expands on the alternative modes of giving proposed to members. Nonetheless, church closures made it harder for members to give

as they used to; church leaders and members had to wrestle with logistical challenges to engage in new modes of giving. Participant 17 highlighted another obstacle to an alternative mode of giving in his country: lack of trust in the banking system.

Another disruption to the established mode of giving was driven by ideological factors. Participant 2 observed the resistance among certain members to the concept of home worship during the closure of church buildings. The opposition to alternative places or forms of worship would deprive the church of its giving context, the worship service. In addition, even in places where members accepted to worship in houses, the practice of giving in such a context was not a given. As stated by Participant 4, "So we are taught to congregate in our houses, but it was difficult for the people to collect tithe and offerings in their 'houses.'" The blockage was theological and/or cultural.

The participants in this study exhibited a clear awareness of disruptions to congregational giving in their context and they understood the nature of the disruptors. From their perspective, members' giving was disrupted in three areas in 2020-2021: (a) the power to give, (b) the motivation to give, and (c) the mode of giving. This understanding informed their reactions. The comprehension of reality forms the basis for effective pastoral leadership initiatives during a time of disruption. The next section delves into another preliminary aspect of the theoretical model that determines pastors' responses to disruptions.

Holding Convictions About Congregational Giving

The evaluation of disruptions affecting congregational giving and the responses provided are heavily influenced by the personal convictions held by pastors regarding congregational giving. The interviewed core participants—15 pastors selected for their

recognized positive influence on congregational giving—shared their personal

convictions about giving. It is interesting to note that none of them attributed the source

of their convictions about giving to the COVID-19 pandemic. Instead, their convictions

had already shaped their pastoral practices before the disruptions caused by the COVID-

19 pandemic. These convictions about giving are categorized into four themes: (a) the

pastors' role in influencing congregational giving, (b) usefulness for the recipient,

(c) adequate expression of spirituality, and (d) benefits to the giver.

Pastors' Role in Influencing Giving

The analysis of the interviews reveals that pastors who positively influence giving

share a common conviction about the crucial role pastors play in mobilizing members to

give to the church (Participants 2, 9, 11, & 16). Participant 11 identified the pastor as "the

key" to lead members in faithfulness and how members support the church financially.

The same conviction was conveyed by Participant 9 as he stated, "The pastor plays a

major role, a major role to members' giving." From an administrative perspective,

Participant 2 declared that influencing members to give is "part of my job [and a]

personal responsibility." For them, mobilizing financial resources was considered not an

incidental task but an integral part of the pastor's job description.

Furthermore, the concept of the phrase, "part of my job" (Participant 2), suggests

that pastoral responsibilities extend beyond preaching, teaching the Scriptures, and

presiding over worship; it includes consideration for the financial dimension of the

church. In his comment, Participant 14 emphasized that there is no dichotomy between

these two dimensions of pastoral ministry: "The nature of the ministry of the pastor and

of stewardship are spiritual. Therefore, pastors have a part to play in stewardship." The

act of mobilizing resources is not perceived as a mere fundraising exercise but as fulfilling a spiritual obligation. On the same note, Participant 18 acknowledged the importance of the conviction regarding pastors' responsibility. However, he observed that not many pastors have such convictions (Participant 18).

The authority conferred to pastors by members could explain why pastors see their role as necessary. Participant 16 elaborated on this dynamic in his context by stating that "members look up to the pastor," and go to the extent of considering the pastor as "the voice of God in that church." As a result of the authoritative status attributed to pastors, Participant 16 noted, "If the pastor gives a certain direction by example, and by teaching, then the members will follow that direction." He further explained that members' dependency on the pastors intensified during the COVID-19 pandemic because members felt adrift and were seeking God's direction (Participant 16). Pastors' instructions were received with "a lot of regard" (Participant 16) during this season.

Usefulness for the Recipient

For the participants, the usefulness of giving represents another conviction that influences pastors' actions. The participants viewed the church as the recipient of congregational giving. When participants mentioned the usefulness for the recipient, they usually referred to how members' financial contributions were providing the means for the church to fulfill its mission and ensure its maintenance. In the words of Participant 16, "God's work really depends on what the members give." While not denying the resourcefulness of God, they see humans as God's designated instruments to support His work.

In the same perspective, Participant 7 expressed his view about the importance of members giving to the SDA Church in particular:

> The SDA Church, to be precise, does not have anywhere else where it gets money or financial support except from its own church members. Therefore, it is imperative for the church to receive from its members. It is the instruction of the Lord, that the church should receive for the sake of mission.

This perspective highlights that the free contributions of members represent the legitimate source of financial resources for the Adventist Church. This claim was presented as originating from God. The participants believe that members' contributions are necessary for the maintenance, expansion, and eschatological expectations of the church.

Maintaining the Church

Participants associated the usefulness of giving with the smooth running of the church. Participant 7 highlighted this necessity as he stated, "It is important for the church to receive financial support from members due to the day-to-day business running that the church does, also for the sake of mission." Participant 16 spoke about "paying the caretakers who are around the churches." The church as an institution has expenses that need to be covered for its proper maintenance, and in some way, the members are paying their dues through congregational giving.

Following the same thought, Participant 1 spoke about "pooled funds" and investment in the "divine economy" when describing members' financial giving to the church. He expanded on his understanding of the divine economy by stating,

> Employees and members have this wonderful opportunity to take part in the special economy that excludes much of what is objectionable in the broader world economy and highlights certain things that we cherish like family values, health, wellness, [and] godly education. (Participant 1)

In this expressed perspective, financial giving to the church is comparable to paying taxes to the government. As governments can undertake significant infrastructural development and help the needy through the taxes of the citizens and residents, Participant 1 saw the potential of the church to achieve much through the funds coming together.

There is a conviction that congregational giving is profitable to the recipient (the church organization). This creates a situation where pastors, who are church employees, may have some vested interest in influencing members to support the church financially. This perception of pastors' self-interest may generate counter-motivation among the members. Hence, some members may resist the initiatives of pastors to influence them to participate in congregational giving.

Expanding the Church

Besides supporting the inward structures of the church, the conviction about the relationship between giving and the church's outward mission was highlighted. Participant 9 shared his stand on this issue: "Where there's no giving, the mission does not go faster the way we expect and does not go far. Giving speed up the Gospel. It gives the Gospel some feet to go and travel very far." The expansion of the church's mission was closely associated with financial giving. As the church's mission includes the "very far," additional resources will always be needed.

Participant 16 provided an example of the connection between giving and the church's mission: "For instance, in the districts where I have served, and mostly in the district that I was during 2020, we could only organize public meetings and evangelistic programs through what we got from the members." Returning to Participant 9, he shared the notion of giving as a substitute for direct involvement in the mission as he stated,

"But giving also helps members to participate in the mission where they cannot go. My money has gone for me while I'm doing my other work." This opinion may create a situation where fewer church members are engaged in doing the mission and would still feel comfortable. However, it remains a strong argument to encourage giving. Participant 10 indicated his preference for the motive to "be part of God's mission" by mobilizing members to support the church financially.

Participant 12 spoke about congregational giving as "the life of the organization." He added that giving "will make it have also a viable spiritual life mission" (Participant 12). Besides confirming the pastors' conviction about the usefulness of giving for the recipient, these words confirm the connection between maintaining the church and expanding the church as a result of giving.

Fulfilling an Eschatological Expectation

Closely associated with the conviction that giving brings the church far, there is another conviction, mainly *fulfilling an eschatological expectation* that has emerged among the participants (Participants 14 & 16). This could be derived from an understanding of the church's mission provided by Participant 14: "The mission of the church is to call people to prepare for the second coming of Jesus Christ." Here, the mission is associated with realizing a future event, 'the second coming of Jesus.'" This understanding was confirmed by Participant 16:

> There is a relationship between the Second Coming and the mission. The Bible says [that] it will take place after the Gospel has been taken to all the parts of the world, and we highly depend on what members give so that we may take the Gospel to everyone to all mottos in the world.

Whenever pastors mobilize resources for the mission, they are contributing to fulfilling an eschatological expectation at the core of the Adventist message. It represents a significant drive during a time marked by uncertainties.

Expressing Spirituality

Pastors who influence giving believe that congregational giving represents an adequate and essential expression of one's spirituality. Participant 16 referred to giving as "an outward expression" of spirituality. The two expressions of spirituality that participants associated with members' giving were worshiping God and showing allegiance and obedience to God.

Worshiping God

Giving is considered a superior form of worship. The ownership of God over everything is foundational to this conviction: "When we give, we are also saying that everything belongs to God" (Participant 8). Participant 2 expressed his view on giving as a form of worship: "And so people must understand these basics, that it's their privilege to worship God with their belongings." In this perspective, worship would only be complete with giving. This same thought is shared by Participant 5, "There is no way you can separate worship from giving. Yes, giving is an integral part of worship." Regarding giving as a form of worship, Participant 2 expressed it as love to God: "Giving is something that you do because you love the Lord." Participant 8 expanded the idea of worship to assert giving in all seasons:

> People's faithfulness is supposed to be constant, the relationship, even when your income goes low, you can still give regularly and systematically, meaning to remain effective in a crisis and the peace, God is still the same. So, His people should also remain the same.

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Pastors who embraced the conviction of the necessity of worshiping God in all seasons would take initiatives for members to continue giving even when normal circumstances were disrupted.

Showing Allegiance and Obedience

Another conviction associated with spirituality is how congregational giving shows allegiance and obedience to God. Participant 1 expressed his conviction about the adequate means of acknowledging the primacy of God: "So it's a demonstration of your allegiance that God comes first if you can manage and give." Participant 8 emphasized the concept of God as first when one participates in congregational giving: "God's interest is first, and then mine is secondary." Participant 2 expanded further on the idea of God's primacy over humans by referring to the act of giving as aligning oneself to our identity as managers of God: "Stewardship is something that we are or something that we do because of who we are."

Furthermore, Participant 1 mentioned the following: "trust funds are sacred," "God's funds," and "God's money." I could infer from these statements the idea of congregational giving as a demonstration of being honest with someone else's property. He also mentioned giving as "a duty" and "the way to go" conveying the idea of an obligation. Participant 7 explicitly presented giving as following God's instructions: "It is important for the members to have this habit of giving because it is biblical." As the source of authority for the Adventists, the Bible is used to establish the normativity of the practice. From the perspective of Participant 10, giving financially to the church is equivalent to obeying the two commandments: "Thou shalt not steal" (Exod 20:15) and "Thou shalt not covet" (Exod 20:17). He expands by emphasizing the idea of being

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faithful (Participant 10). As stated by Participant 10, "My biggest thing is not about giving money. It's not, that is not the point. The point is being faithful to God, how am I faithful to God?"

For those participants (Participants 1 & 10), congregational giving is a normative practice for believers. It represents a central expression of how believers live with God. Hence, in their perspective, giving should transcend all life circumstances. Elaborating further on the connection between giving and spirituality, Participant 17 emphasized that the commitment of pastors to encourage members to give would be influenced significantly by the connection they perceived between religious giving and members' salvation.

Beneficial to the Giver

Giving benefits the giver. This conviction underlies the actions of many pastors to react to any perceived disruptions in congregational giving. Participants (Participants 2, 8, 10, 16, & 17) mentioned the impact of giving on the members' spirituality and on other aspects of their lives. Participant 8 elaborated on how giving contributes to someone having godly attributes. As stated by Participant 8, "When members give, they resemble God, who is a Giver. We were created in His image and the image of God is love. He gave, so when members are giving, they want to resemble God." In the same perspective of immaterial benefits, Participant 8 asserted, "So when we are giving, meaning we are giving room for spiritual growth." He explained his view by stating how "the selfishness is cut" (Participant 8) through giving. In the words of Participant 16, "You get uplifted." In like manner, Participant 2 stated, "Money is such a powerful force. If one can take that money and return it to the Lord, then someone has demonstrated that the Lord is more

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powerful over their heart than money has power over their heart." Giving empowers church members to overcome the power of money over their lives.

Besides the spiritual benefits, congregational giving is viewed as a source of other benefits. Participant 8 talked about other immaterial benefits: "It's a privilege, I counted as a joy and a blessing that I can give." Likewise, in his perspective, the amount given is not pertinent as he stated, "Even if what I give as tithe and offerings are quite insignificant, but I count it is a joy and a blessing to take part in that keeping" (Participant 8). The happiness of members and a sense of accomplishment are tied to giving. A more down-to-earth benefit to givers is the possibility of receiving free services. As a result of giving to the church, Participant 10 mentioned, "There is food in my storehouse." He gave the example of his member who received 10 hours of counseling in 1 day without paying anything. Giving brings returns to the giver. A pastor interested in the wellness of his congregants will influence them towards congregational giving for them to tap into these perceived benefits, especially during a crisis.

The convictions on the importance of giving for the existence and fulfillment of the church's mission, giving as an expression of spirituality, and the multiple benefits for givers would inevitably lead pastors to react to any perceived threat or decline in giving. Furthermore, the conviction about their personal obligation would drive them to be engaged in strategies to sustain or grow congregational giving. Participant 17 noted that none of the participants had discussed how the quality of the relationship between the pastor and the employing organization, the SDA Church, would affect their efforts to encourage members to give. The following section presents how participants were

"following the figures" in response to the perceived "emerging disruptions about giving" while being influenced by their "convictions about giving."

Following the Figures

The study has revealed that "following the figures" has assisted local church pastors in their quest to influence congregational giving during the years 2020-2021. Concretely, this subcategory refers to pastors analyzing how members gave to the church and providing feedback in various forms to improve giving practices. The category "following the figures" originates from the words of Participant 2, "I follow these figures a lot [and] make sense of the figures." The participants have revealed that they were "following the figures" at the onset of the COVID-19 pandemic and then continuously, monthly, quarterly, or annually. There was a preference for monthly analysis, as expressed by Participant 3: "But I thought, if we can do it monthly, it will help us. So that we'll not regret it if I thought there is a time when things are not working well." Pastors appear to prefer the shorter interval between analyses based on the promptness of adopting corrective measures.

This section of the core category discusses how and under which conditions participants were undertaking analysis of congregational giving, which information was obtained through analysis, the various forms of feedback provided, and how the process contributed to congregational giving.

Factors Influencing "Following the Figures"

The leadership contexts were both facilitators and hindrances for analysis of giving figures. Treasurers were identified as critical facilitators for proper analysis

(Participants 2, 6, 9, & 10). According to Participant 2, "Figures will come from the treasurer, at the end of the month, just the figures." Participant 6 would rely on data compiled by treasurers about members' giving. Participant 9 spoke about "working closely with the treasurers" during the same period. The raw data would come from treasurers "when it's time for reporting, and when you are compiling the reports." The finance committee and church leaders were also mentioned as facilitating the analysis process. Participant 12 explained how the CMS treasury programs have been helpful "in terms of knowing what is happening" and his being "more updated now than before."

Regarding constraints, time represents a challenge to analysis. As stated by Participant 2, "But sometimes time is compromised, because the reports will come when the reports are due at the conference office." In addition, the practice of analysis was not automatic for pastors, and it required some practice. Participant 3 acknowledged the need for practice to ensure quality in analysis. For Participant 3, "I've tried for so much, for many months, so that it became a way of doing."

Analyzing Participation

Analysis focused on participants rather than the amount of money given. Participant 2 described how he would apply himself "to make sense of the figures." Participant 2 explained that the scope of the exercise was to know "how much tithe they've received, and how many were involved." It was about analyzing the amount received and the participation. The concern was the monetary value and who contributed. However, several other participants have highlighted that their analysis concentrated on participation rather than the monetary value of the giving, "how many have returned tithe in this church and so many in that church" (Participant 7). Participant 16 mentioned that

he was interested in people: "I have to do an analysis of the giving behavior of my members, so that I may know who has a challenge." The focus was clearly on who was and who was not participating.

Besides the analysis to establish a trend in the participation rate for a given church, the intention to know who participated transpired from the interviews. Participant 9 spoke about "checking for a giver" through the analysis of figures. Participant 10 mentioned receiving reports "four times a year to see who is tithing and who is not tithing." According to Participant 2, the analysis of participation would assess "how many people are getting on board" but also "who are becoming regular, and who are joining to tithe returners." Pastors achieved their goals by comparing the previous and current trends in giving and comparing the giving list with the membership list. An analysis of giving would allow pastors to know their members better.

Participant 4 elaborated on the pertinence for pastors to analyze participation and not only on the amount given. As stated by Participant 4, "Many times, we pastors are happy to see figures growing up, but how many members are really giving? So, you need to analyze the members." He shared a scenario where a retiree who has received a lump sum would give a considerable sum of money as tithe, and the conference office would congratulate the local church for the increase in tithe, while this situation was not indicative of a growth in participation of the church members (Participant 4). An analysis of members' participation would help the pastor avoid false conclusions about giving in his pastoral district.

Furthermore, focusing on participation during analysis has helped to monitor how the lay church leaders were on board regarding giving. Participant 5 surveyed the

participation of his church board members to establish a baseline. The regular analysis of figures helped him track his progress (Participant 5). Participant 9 also mentioned the monitoring of the leadership of the church:

> I will work closely with my treasurers and the finance committee. They are the ones who helped me check on the leadership of the church. You will keep checking; you will keep in check as much as I keep checking even now.

Considering the findings shared in the subcategory "subdividing and integrating responsibilities," I understand better why it was pertinent for the participants to track the participation of church leaders in congregational giving.

The analysis of giving figures and participation did not start with the COVID-19 pandemic. Based on the collected data, pastors became more intentional in analyzing the figures during this pandemic. Participant 7 explained how he activated the analysis process and provided feedback, focusing on members' participation, in his district during the COVID-19 pandemic. Participant 7 shared, "They (the members) now realize that even prior to COVID, we did not do this. We had records, and we knew who returned and who did not return tithe and offerings." Participant 2 explained that during the COVID-19 pandemic, his church updated the participation checklist as "never before." It appears that the apparent drop in giving at the onset of the pandemic and the threat that members would withdraw from giving during the ongoing crisis have led pastors to be more intentional about analyzing the figures.

Providing Feedback

Analysis was not the finality of "following the figures." Feedback—collective and individual—would follow the analysis. The purpose of assessing performance was to communicate the results in various ways and to multiple groups for a change in giving

practices. Participant 2 disclosed about his subsequent initiative: "I make sure that each month, I give it back to the churches." He wanted the church to take ownership of their giving performance. Reporting about collective feedback, Participant 2 spoke about sharing his analysis "in terms of graphs" with the members of the churches in his district. Participant 5 explained how he shared his analysis during the monthly church board meetings.

The "district council" and the "elders' meetings" were among other settings used to share information about congregational giving (Participant 12). Participant 17 recognized the pertinence of providing feedback but expressed reservations about the feasibility of providing collective feedback at the peak of the COVID-19 pandemic. Concerning individualized feedback, participants mentioned how they discuss the results of their findings with members individually. For the participants, the purpose of sharing the analysis was to bring others to "assess" how the church, individuals, and leaders were "performing" and "growing" in giving. Analysis and sharing of the results of the analysis created a climate where both leaders and members became fully conscious of the reality of giving in a church.

Influencing Giving Through Feedback

The exercise of "following the figures" consisting of "giving back" collectively and individually resulted in conditions that were conducive to members' giving during 2020-2021.

Comparing and Learning

At the church leadership level, the exercise of giving feedback provided opportunities where "we learned from others" (Participant 3). Giving feedback created a situation of cross-pollination where church leaders could learn about the procedures for sustaining and growing the giving. The same participant asserted that "those changed the face of the stewardship in that district" (Participant 3) as there was an increase in giving in his churches. Out of the exercise of giving feedback that took place during the district council, Participant 12 led his church leaders in "making some plans for the next quarter." Pastors were now emulating the best practices across the district territories. This exercise of giving feedback created a situation equivalent to peer learning.

Correcting Misconception

Giving feedback gave church leaders and members a clearer picture of the reality of congregational giving for their church. Participant 2 explained how feedback helped "to answer your own question so that they will get the right perspective." This comment assumes that members would not always have the correct perception about giving and the financial condition prevailing in their local church. Giving feedback has contributed to correcting these misperceptions and collectively confronting the reality of giving. Participant 2 commented on the benefit of clarity about reality, "It is an additional motivation for them to grow." It may serve as a wake-up call to encourage members and leaders to adopt a different perspective on the financial strength of their church.

Motivating Through Shaming

Comparing one church to another or discussing with members about their participation could generate motivation through the process of shaming and competition. Participant 12 witnessed the effect of feedback on church communities: "And that gave them maybe shame and also motivation and they would work hard to do something better for God." I could sense that he was working on shame as a motivator and trying to initiate a form of competition among the churches. Participant 6 confirmed the mechanism through which giving feedback has motivated members to give:

> Some churches have financially powerful members but in giving they are down, and some churches will have members who have challenges in terms of employment but in giving they are up. When there is analysis and feedback shared, it would actually trigger those that are powerful in terms of finances, to say we cannot be behind those who have financial challenges. Shame is a great motivator, especially for people who are known to be powerful financially. Because of this, they fall short of giving and they're exposed.

The objective was to highlight situations where communities or individuals were giving below their real potential, thereby generating shame. Participant 16 shared his perception of how members felt and responded to this practice: "And so, there was more participation because there was no room for any member to pretend or to hide or to say that I will not be noticed." Where there was analysis and open feedback, the churches and individuals composing them were motivated to look better by doing better. Shame and competition, which resulted from the analysis and open feedback, created discomfort. This situation eventually led to a change in practice.

Expressing Gratitude and Appreciation

At a personal level, feedback provided opportunities for pastors to express gratitude, appreciation, and encouragement to church members. As a follow-up to his

analysis of figures, Participant 4 explained how he wrote letters of thanks to members who gave to the church. Participant 7, serving in a rural district, specified that he sent similar thank messages to his members during the COVID-19 pandemic. He shared an extract, "I'm convinced that the Lord has blessed you. Thank you so very much for responding even during hard times. May the good Lord continue to bless you." After analyzing members' participation, the pastor of a big city church (Participant 3) would enlist all the elders of his church to intentionally thank the members for supporting the church financially by calling them during the COVID-19 pandemic. Participant 16 was sending a "thank you" SMS. Participant 12 shared how he perceived his members were affirmed when they "know that the pastor is aware of what we're doing for God, and for this church."

Participant 6 highlighted an element in expressing gratitude by referring to the practice of valuing members for whatever contribution they have made. He visited members and thanked them by mentioning the amount that they had contributed, even though it was small. Participant 7 also saw the pertinence of affirming members for whichever amount they gave:

> Not all members live the same way. Some, of course, are formally employed. Others work in the informal sector. Appreciating how they were giving [and] accepting the little support that they gave to the church had a strong bearing: Big rivers are filled by small tributaries.

Concretely, Participant 7 chose not to differentiate members based on the amount given. Through these actions, pastors were reinforcing the motivation of members to do more: "When they see a pastor's note, they say, even a pastor has recognized my small giving, let me do more." These pastors were interested in raising an army of small givers and not

focusing exclusively on mega-donors. Ultimately, this practice encouraged members to give even when the amount they could give was small.

Showing Concern and Expressing Encouragement

Through the exercise of giving feedback, pastors could address the issue of those who were not or who had stopped giving to the church. Participant 7 shared an extract of his message to those who were not giving during the COVID-19 pandemic:

> My dear fellow member, I'm convinced you are still alive. I did not see your name among those who give to the church. Do you have anything to share with the pastor so that we can pray together? Are you sick? What has happened to your business? We are interested in knowing how you are surviving. Since we cannot visit you physically, please share with us so that we can pray with you.

The pastor is using an inquiring and caring approach. The tone of the message shows concern about the members' struggles and how they were faring during this difficult time. The intention, as mentioned by Participant 9, "is not to make them feel guilty." Participant 12 acknowledged using "diplomacy" to address the absence of giving. In his perspective, the member's social status and the relationship between the pastor and the church member would determine how directly the pastor would present the issue (Participant 12).

Participant 10 used two questions during the exercise of giving feedback and described his concern about the well-being of the members:

> 'What has happened?' and 'Is there a problem?' The idea was not to blame but to inquire about 'the challenges behind the absence of giving.' There might be a reason. There might be a problem in the church. There might be a personal problem. There might be some deaths that they are going through and see how we can help them overcome them.

Participant 17 emphasized that inquiring about members' non-participation represented a meaningful way of showing concern for individuals facing life challenges. Besides

showing concern about what the members were going through, participants used feedback to challenge members to restore giving. Participant 7 explained that telling members that he had not seen their names would compel them to start giving, knowing that the pastor would send a similar note the following month. Participant 10 reported about the effectiveness of this approach: "Usually they want to do it right." According to Participant 11, once an individual has decided to restore or start giving, the future analysis would happen "monthly and you check for his name. You'll see the name is there. Then you congratulate the church member."

Sharing Where the Money is Going

The exercise of giving feedback provided givers with assurance about the proper use of their contributions. Participant 11 explained, "It's very important for church members to know where the money is going." The same participant expounded that this expectation was mostly present among urban churches, which consisted mostly of members with higher academic education, not necessarily in rural churches (Participant 11). Interestingly, none of the other participants mentioned the benefit of giving feedback in building confidence in how funds were handled. Nonetheless, three of the four individuals who helped validate the substantive theory asserted that this form of feedback is crucial to congregational giving as members are inclined "to think that funds are misused" (Participant 18).

In reaction to the perceived threat to congregational giving, which resulted from disruptions associated with the outbreak of the COVID-19 pandemic, the participants were engaged in accrued analysis and feedback. They continued to follow the figures to assess effectiveness and engage in remedial procedures as an ongoing process. Church

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treasurers and others assisted them in the task of "following the figures" regarding the amount received and the participation of members, focusing on the latter, especially on lay church leaders. The analysis did not only generate performance reports but also served the purpose of leading local churches and members to improve their giving. The growth in giving resulted from (a) interchurch learning, (b) motivating by generating shame, (c) expressing gratitude, (d) valuing any contributions from givers, (e) providing encouragement, and (f) appealing to those lacking in giving.

Participant 18 helped validate the study. He was disappointed that the concept of money as an indicator of spirituality did not emerge more forcefully under the subcategory "following the figures." Regarding the analysis and process of giving feedback, Participant 11 asserted, "Yes, it works. It really works." Out of experience, Participant 12 embraced the same perspective: "In fact, if we took long without [giving] feedback, the graph goes down. If we are consistent in giving them feedback, the graph would either be maintained or go up." In the words of Participant 16, "Analysis primarily is for shaping my content going forward." He implied that "following the figures" informed future pastoral actions (Participant 16). The following section, "topping up instructions," reports on one of these forward pastoral actions.

<div align="center">Topping Up Instructions</div>

"Topping up instructions" represents one of the critical responses provided by pastors after "following the figures" and realizing the threat to members' giving caused by the COVID-19 pandemic. It relates to updating and refreshing the knowledge of church members to influence congregational giving in 2020-2021. As mentioned earlier,

some close similarities exist between "topping up instructions" and "holding convictions about congregational giving."

The rationale for naming this subcategory "topping up instructions" came from the participants of this study. Participant 2 presented the education he provided before the COVID-19 pandemic as foundational knowledge; what he taught during the COVID-19 pandemic was just a "top-up." The instructions provided were not "brand new messages" (Participant 16) but, most of the time, reminders for the church members. When asked if there was a particular instruction on giving, which he gave during the COVID-19 pandemic, Participant 2 answered, "The message was the same message; it was the same." He was not referring to some contextual applications but to the essence of the message about giving (Participant 2). From the perspective of Participant 2, what was different was not the content of instructions but the limitation to "direct access" to share instructions.

Participant 16 strongly highlighted the contribution of education prior to the COVID-19 pandemic to explain congregational giving during the pandemic:

> The information that they had, what I had taught them before COVID-19 is mostly what took them through COVID-19 times. They very much depended on what I had given them before COVID-19 in seminars. So, they may, they may make decisions about what to do during COVID. And so, when it was peaceful when we were able to meet physically when we were able to impart knowledge and information to them directly before COVID-19 was very influential on how they conducted themselves during the COVID-19 pandemic.

"Topping up instructions" acknowledges the critical value of instruction provided before the disruption and the enduring effect of prior education. Instructions provided during the disruption would represent a continuity or "topping up" of what pastors taught previously. Participant 17 concurred with the notion that the instruction given prior to the

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COVID-19 pandemic was critical to giving. He further posited that instruction given

before the pandemic had a more significant impact on giving compared to what was

provided during the 2020-2021 pandemic (Participant 17).

The subcategory elaborates on the contextual needs for "topping up instructions,"

the particularities of instruction provided, and the modes of instruction used by pastors

during 2020-2021.

Prompters for Topping Up Instructions

The church's demographic in the context of the participants created a need for

continuous education about congregational giving. These pastoral districts comprised

high percentages of young people, newly baptized and first-generation Adventist

members. Participant 9 explained that the drive for his educational initiatives was

"remembering that there are a lot of new members who do not yet deeply understand the

issue of tithe and offerings." Participant 11 spoke of "the church growing daily."

Newcomers needed instructions to understand the giving practices. In addition, he

mentioned a "misconception" about giving among "those who have been in the church

for a long time" (Participant 11), which needed to be corrected. The typical entry process

of members into the church through "2 weeks public campaigns" (Participant 12) was

pointed out as contributing to this situation. The demographic profile of members

dictated the need for "topping up instructions."

Previous pastoral experiences about the effectiveness of repeating instructions led

participants to engage in "topping up instructions." In this regard, Participant 16

commented on the known effect of the absence of instructions: "Some of them may

sleep." In contrast, Participant 6 shared the positive effect that he had witnessed when he educated members:

> So, I observed that a properly taught member, theologically convinced, would begin giving offerings. That is observed when a member says, 'Now that I understand biblically why I should give,' and they will begin to make it in less time.

This statement reflects the conviction acquired by participants that when pastors provide proper instructions, they see the expected behavior concerning members' financial giving. It also hints that the biblical instruction was the type of instruction that could lead members to give.

Participants shared their observations on the limited effectiveness of "strategic persuasion," a commonly used strategy to influence congregational giving. According to Participant 6, in "strategic persuasion," "theology becomes the secondary and strategies come first." Imparting knowledge to convince is not the priority in "strategic persuasion." Though commonly employed, "strategic persuasion" was perceived as having limited effectiveness because "they (members) have no basis" to give. In contrast, they valued education because of its capacity to provide a rationale for congregational giving. In terms of academic preparation, the participants had completed at least an undergraduate degree in theology. This represented an asset for using instructions to influence members' giving. Furthermore, according to Participant 12, offshoot movements discouraging members from giving tithe and offerings had intensified the need for instructions for congregational giving during the COVID-19 pandemic.

The members' demographic profiles, the experience and qualification of pastors, and the presence of adverse messages pointed to the pertinence of "topping up instructions" as an adequate pastoral strategy to influence congregational giving.

Instructions on Managing, Generating, and Giving

The content of "topping up instructions" which originated from the participants' interviews can be categorized into three themes: (a) teach to manage, (b) teach to generate, and (b) teach to give. Teach to manage is subdivided into two subthemes: teaching biblical stewardship and teaching about money. When presented with this finding, Participant 18 illustrated the interconnection among these three instructional elements using the metaphor of a three-legged pot.

Teaching Biblical Stewardship

When asked what pastors taught to influence members to give financially, several participants would mention "stewardship." The word "stewardship," which means taking care of and managing something, was often used in a very restricted sense, referring to the portion of income that members gave to the church. Participant 9 referred to his teaching as "biblical stewardship" and the example he gave to substantiate his statement was the first occurrence of tithe given by Abram to Melchizedek, a text found in the Bible (Gen 14).

However, other participants did not embrace the above-limited scope of biblical stewardship. Participant 16 mentioned, "To manage what belongs to Him," referring to God as the Owner and Provider of everything. Participant 6 shared his broader understanding by referring to the "spiritual part of stewardship." In his perspective, stewardship is much more than making financial contributions to the church (Participant 16). Participant 8 also rejected the narrow perspective of biblical stewardship which revolves around "money, tithe, and offerings." His stewardship education was grounded on the Genesis account: "There is an owner, who is God, and there is the manager, who is

the human being, and then the third part is accountability" (Participant 8). His biblical

stewardship understanding and teaching of stewardship implies a way of responding to

who God is and what he provides (Participant 8). While grounding himself on this

foundation, Participant 8 would teach about life management in the areas of health, body,

talents, influence, and all resources, and he stressed that "the tithe and offerings is one of

those things." In this perspective, the principle of biblical stewardship governs all

dimensions of life, including giving financial resources.

Concerning the source of instructions, the participants pointed to "as put in the

Bible" in contrast to "human mechanism" (Participant 12). Participant 9, nicknamed

Pastor Stewardship, explained that he drew his content to teach about stewardship from

the Bible and the Spirit of Prophecy (a common expression used in the Adventist milieu

that refers to the writings of E.G. White who is considered an inspired prophetess).

However, the participants acknowledged that they did not necessarily extract the

teachings directly from the Bible only and other teaching materials "were coming from

the conference, from the union" (Participant 5). They did not always create the content

from scratch. As mentioned by Participant 1, "I always forward those to the stewardship

leaders, and to the whole congregation that really helps." These administrative church

entities apparently facilitated the teaching of biblical stewardship by local church pastors.

Teaching About Money

When teaching about managing, the participants would explicitly address the

issue of money. Participant 6 explained how he spoke openly about money: "Teach

money using the term money." He aimed to help people to correct their perspective about

money: "What is money?" and "Who is God?" and "What is money in relation to God?"

(Participant 6). Participant 3 reported that when members asked him to pray for God's blessings, he would reply with a question: "Do you have the capacity to manage when he gives?" He realized the need for proper money management (Participant 3). It would be equivalent to financial literacy, teaching about managing personal finances. When talking about money, the goal was not only to influence members to give but to manage the totality of their resources; hence, members would be in a better condition to give.

Using the church as a platform for educating on finances was considered pertinent since members considered the church as the place to learn "what God says" (Participants 16 & 17) in all life matters. Participant 16 spelled out the connection between money management and giving by mentioning that the absence of giving "is related to bad behaviors of managing whatever they have." Education regarding money management is aimed at removing personal hindrances to giving. Furthermore, Participant 6 defended his approach of being explicit when talking about money. For Participant 6, proceeding differently would generate mistrust because members would soon "discover you are already hiding by some theater to ambush their funds." There was no embarrassment to clearly speak about the importance of contributing money to the church. Acting differently would raise suspicion.

Teaching About Generating Resources

One key element highlighted in the interviews was educating members about generating resources and "ways and means of improving the livelihoods of church members" (Participant 11). Several participants perceived entrepreneurial education as a decisive factor in influencing congregational giving (Participants 6, 7, 11, 12, & 16). Participant 7 expressed this conviction:

> Apart from relations, I also think, and from the little experience that I have, the other factors that are conducive for members to give is for the church to equip the members on skills, projects, [and] ways on how members can make life easier for themselves.

Following the abovementioned reasoning, generating an income or an increase in income through proper education would create favorable conditions for members to give.

Two major approaches to entrepreneurial educational initiatives have emerged from the interviews: inside instructions and outsourcing instructions. Participant 6 provided an example of the inside approach by sharing his personal involvement in teaching the men in his districts to become professional carpenters. In contrast, other participants have outsourced the training of members in entrepreneurship. Participant 7 described the experience in his rural district: "We will even plan days where we invite extension workers, those are agriculture extension workers to come and train our members only how to till their fields, how to plant and preserve their crops and livestock." Participant 11 shared that the church can look for individuals "who are specialized in different disciplines" to provide training. Participant 16 remembered "bringing a professional agricultural officer," in a district where farming was the prevailing economic activity. In some cases, the church acted as a facilitator by reaching out to other organizations to finance members who were willing to establish their own businesses or to find a market for their products (Participant 16). The church played a facilitating role, with most of the expertise and resources originating from external sources.

Education provided or initiated by pastors to generate resources had preceded the COVID-19 pandemic. Pastors who ensured such instructions for their members before March 2020 had reaped the enduring benefits during the pandemic. Several participants

have testified about using "education in generating resources" in response to the effect of the COVID-19 pandemic on members' income. Participant 5 shared about the 2-week entrepreneurship workshops organized in his pastoral district for women and men separately during the COVID-19 pandemic. He provided the following rationale for this initiative:

> Yes, COVID-19 might have come and affected many jobs. But when it comes to farming, it is not affected. Those ones who have chickens are not affected. Those ones we have these kinds of businesses, it is not affected. (Participant 5)

Complementary to technical empowerment, he would also teach about "giving to the Lord" (Participant 5). In simple terms, the message was: as God blesses you to produce riches, remember to give back to Him.

Participant 7 elaborated further on the relationship between the church providing entrepreneurial education and members' financial giving to the church. As stated by Participant 7,

> When a member realizes that you are not only interested in the money that they give to the church but in their welfare, then they also return. When they will benefit from what you have taught them, they reciprocate by giving back to the one that is the church or through the pastor, because he has helped them to attain this kind of life.

The highlighted principle is one of reciprocity. As the church helped to improve the economic condition of members, it became more natural for the members to give back to the church.

Participant 11 borrowed an analogy from farming to express an equivalent thought: "When a cow is fed, it will release milk without a struggle." It is not the simple fact of having an income or more income that would lead members to give to the church but the conviction that the church leadership was interested in their

welfare. When the church is instrumental in equipping its' members to produce

wealth, the invitation to give back to the church seems to have a better resonance.

While confirming the findings for this section of the study, Participant 17 perceived

"teaching about generating wealth" as creating an opportunity to start a conversation

about money with church members, making a daunting topic more approachable.

Teaching About Giving

        Besides the instruction on managing and generating financial resources,

participants were educating members about giving to the church. The instruction on

congregational giving revolved around several themes: giving systematically, giving

sacrificially, giving freewill offerings, giving in response, giving as spirituality, giving as

partnership, and giving brings rewards. They are discussed in the following subsections.

        Giving systematically. Pastors emphasized bringing members to become

systematic givers, "to continually give to God as he continues to bless us" (Participant

16). Participant 1 shared about his priority in educating members: "One thing I do seek to

inculcate is being as systematic as possible." He defended his practice by referring to the

order that exists in other spheres of life: "This is good for us physically, it's good for us

mentally, spiritually, in the same way. System in the economy is good for us and it helps

us" (Participant 1). His approach represents a shift from promotional and event giving to

systematic giving (Participant 1). The idea is to make giving a "consistent practice"

(Participant 6), whatever the situations and circumstances are.

        Participant 2 saw in this consistent practice an advantage for members not to miss

on giving at "the time that you have money." Giving that depends on appeals and

promotions only happens when one has resources, especially during the full or partial

lockdown of the COVID-19 pandemic. The result was that "you will fail in your

stewardship," which means that members are not giving as they could (Participant 2). For

this reason, Participant 2 inculcated giving as "a sense of duty." The basic idea of

systematic giving is to give as one receives an income, in proportion to the income, and

not to depend on feelings and emotions. Henceforth, systematic giving implies that if

someone is still earning an income during a crisis and the resulting disruptions, it remains

in order to continue giving to the church. Following this perspective, ideally, there would

be no need for appeals and promotions for one to give or continue giving.

Giving sacrificially. One common justification for not giving to the church was

that members considered themselves "too poor to give to the Lord and to think that

faithfulness is only for those who have money" (Participant 12). In a context of scarcity

of resources, such as 2020-2021, highlighting "giving sacrificially" became pertinent.

Participant 5 explained how he was referring to the biblical experience of the

Macedonian church (2 Cor 8:1-5) to pursue this objective:

> Whether there is COVID or no COVID, whether we are in church or not in
> church, we should continue giving. The example that I was giving them, was the
> Macedonian church, I was buttressing them, that we must be like the Macedonian
> church members.

It was another example of drawing from the Bible to encourage giving, and the

message was relevant to the contemporary experience. Participant 6 explained how he

made "sure I teach deeply about the element of sacrifice, using all sources and comparing

it to some level with some who might be facing challenges or difficulties." He

specifically challenged members to go the "extra mile" (Participant 6) in giving. This

element of instruction had prepared and prompted members to give during an economic

meltdown. Pastors who taught "giving sacrificially" expected that though there was a

reduction in income, as it had happened during the COVID-19 pandemic, members would remain motivated to give and cut on other expenses to give to the church. As some members had no income to give during this time, Participant 16 explained how sacrificial giving from others would "balance the equation," thereby compensating those who could not give.

Giving freewill offerings. In their instructions about giving, the participants aimed to correct the misconception about freewill offerings. Participant 6 challenged members about why their freewill giving is always "smaller figures [and the] figure is not rising." In his perspective, this is not freewill because "freewill giving must also show some growth" (Participant 6). He would draw their attention to the freewill offering of Jesus for giving His life (Participant 6). As explained by Participant 16, he would describe freewill offering as "freely giving without coercion" and not as permission to stop giving. As an illustration of freewill offerings, he used the example of families bringing offerings of gratitude because they considered that God protected them from the COVID-19 pandemic (Participant 6).

Giving in response. Participants shared how they promoted the idea of giving in response to God, for what God has accomplished. Participant 2 declared: "I encourage my members to give not because they are in need but because we've been given." In this perspective, giving is an acknowledgment that God is the Provider, and the members have already received. Giving would be a means of expressing gratitude to God. Participant 6 explained how he instructed members about "giving in response" to motivate members to give financially during the COVID-19 pandemic:

Our members could see some of their relatives dying and also all those horrible things that some people were going through. I told them, 'The fact that you are alive is only by God's grace. And this is the reason for you to thank God.'

Participant 6 reported the responses he was receiving from members when appealing to members' gratitude: "God, you've kept me alive, even though I've gone through this COVID-19." Staying alive during a deadly pandemic and enjoying some material means in a collapsing economy were strong reasons to respond in gratitude by giving. Instead of being a threat to giving, the COVID-19 pandemic was turned into an additional reason to give.

There was a variation in the concept of "giving in response" by instructing what God will assuredly do in the future for the givers. In this regard, Participant 1, living in a country that was particularly hit by the COVID-19 pandemic, explained how he framed his message during this period to convey a "forward-looking perspective." He constantly instilled hope, reminding the church members of a future after the pandemic (Participant 1). In his estimation, by redirecting people's attention and consolidating people's belief in what God would accomplish in the future, this approach helped him encourage his members to give financially to the church (Participant 1).

Giving as spirituality. Giving as an expression of spirituality was a significant theme of the instructions provided by participants. They would help members to understand that giving financially expresses how one relates to God. One fundamental element of this approach was the redefinition of the actual recipient of giving. Participant 9 asserted,

> When we give tithe and offerings, we are not giving to the church. We are returning to God, as it is His command. And members must understand that their tithe and offering do not belong to the pastor. They are not giving to the pastor; they are giving to God, the Owner of everything.

They identified God as the ultimate Recipient of giving and the church as being the channel appointed by and chosen by God to give to the pastors what belongs to Him. This teaching helped build a mindset that the non-visibility of the pastor during the COVID-19 pandemic and the fact that the church buildings were closed could not justify a withdrawal from giving. Giving was primarily to God.

Another concept associated with spirituality is faithfulness to God. Participants highlighted it during the COVID-19 pandemic. Giving during this season was presented as a test of faithfulness. Participant 8 shared how he package his instructions:

> He wants to separate us from God. He wants us to be bitter Christians, by asking 'Why has God allowed this?' This is not the time for people to start asking questions. We challenge them to remember that we must shift our thinking now, instead of being bitter but to be better.

Reinforcing the idea of faithfulness to God, Participant 9 made a parallel between God and members. For him, "Members should remain faithful as much as God remains faithful under all circumstances" (Participant 9).

Giving as partnership. Another emphasis in the education on giving was the privilege of partnering in God's mission. Participant 3 described how he would present this concept to church members. As stated by Participant 3,

> Let us remind people how important they are in supporting God's work, that God depends upon them. If they do not do what they're doing, God is disappointed. So, they are more important in the eyes of God than anything else.

Such a speech would lead people who believe in God to experience a strong sense of self-worth when they give. Participant 9 highlighted "the results of giving" when teaching members. This practice would eventually generate satisfaction and pride for being part of a successful enterprise. While ministering to the youth, Participant 9 challenged them about partnering in mission:

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> They must not only come to church to sing special items, and to enjoy the programs, but they must also see the importance of supporting their own church, and the mission, and not only to support it, but they must also get involved in the mission of the church.

The partnership consists of doing mission and giving towards mission. These two mission components were not mutually exclusive for pastors who were influencing members to participate in congregational giving.

Giving brings rewards. I was expecting the participants to share abundantly how they were educating and motivating members to give by making the connections between giving and being rewarded. However, this concept did not emerge forcefully from the interviews, though the participants expressed their personal convictions about the benefits of giving to the giver. I came across some far allusions to the concept of "giving brings rewards" in the interviews. Participant 9 expressed the idea of what we are losing or not getting when we withdraw from giving. As shared by Participant 9,"Then I teach my members that if they don't give, it is not God who spiritually dies. It is them who decline spiritually." He was explaining how the absence of giving affects the person's spirituality (Participant 9). It is interesting to note that the loss he referred to was spiritual (Participant 9). Elsewhere, speaking about what one would miss, he declared, "We rob God nothing. We rob ourselves for our blessings and the generation to come after us for the blessings" (Participant 9). The meaning of "our blessings" is not explicit in this statement.

The observed precaution of not overtly associating giving and reward may result from the fear of not creating unreasonable expectations for church members. When Participant 16 was pressed about his personal practice in this matter, he disclosed his cautiousness:

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God will always reward those who are faithful. I will also be careful because I do not want to show that we bribe God so that He may reward us. But it is a principle of the kingdom of heaven, that when we obey God, they are our blessing. There are rewards that are associated with our obedience.

This answer expresses the assurance of God's reward, which is coupled with a reticence to engage in a bargaining relationship with God.

Addressing Specific COVID-19 Issues

Most of the abovementioned instructions relate to continuity in the instructions provided or how the same message was adapted to a new context. The participants in this study reported the peculiar instructions they provided during the COVID-19 pandemic. The participants underscored two areas: responding to adverse influences and redefining the concepts of church and worship. These areas are discussed in the following subsections.

Responding to Adverse Messages

The period of the COVID-19 pandemic was marked by a proliferation of messages which were adversely affecting congregational giving. The increased access to social media was pointed out as one of the sources of these threats to congregational giving. As stated by Participant 6, "Now members are prone to listen, to hear and to see the views of other people and some of the views, those views that lead them astray." These messages either opposed the SDA Church's teachings or directly attacked the practice of congregational giving. This situation created the need for pastors to provide timely education.

Participant 16 mentioned the circulation of ideas such as the "New Testament does not support the concept of tithe," and believers should resist the obligation for social

distancing and churches being closed because the COVID-19 pandemic was an invention of 666. Providing adequate education became essential. Participant 2 described his strategy: "And I would be quick to explain to the members what it is all about." For example, he would explain the church's stand on isolation by referring to Bible passages on how God instructed the Israelites to practice isolation to avoid spreading contagious diseases (Participant 2). Participant 6, who also had to face similar situations, was busy teaching biblical prophecies on social media to clarify issues for the members. It was pertinent to provide the "correct education" (Participant 16).

Redefining the Concepts of Church and Worship

Redefining the concepts of church and worship was essential during the COVID-19 pandemic. Many members held a prevailing conviction that "worship is confined to the church edifice and when the building is closed there is no worship, hence there is no giving" (Participant 2). These members did not recognize the worship conducted in members' houses as valid worship services and were reluctant to bring their tithe and offerings to these settings. Participant 18 underscored that in his country—comprising three unions—, there was a profound questioning of the church's relevance in 2020-2021: "Do we still need the church?" Consequently, redefining the church was crucial to sustaining congregational giving.

In this context, Participant 2 commented, "It is therefore important to explain that it is acceptable to delocalize collective worship in the house of people," or expressed differently "to legitimize worship in the home." Participant 8 had faced a similar situation, and he too would help members in their understanding of the church. As stated by Participant 8, "It is the buildings that had been closed, but not the church, meaning we

have to remind the people during those days, our platform, that the church is people."

Once house worship and e-worship platforms were accepted as adequate locations of

worship, it made sense for members to bring their financial contributions, which they

considered as an expression of worship.

Allowing Members to Define Content

The members' profiles and interests have contributed to defining the content of

the instructions provided. Participant 12 shared an example of how a church comprising

members from the "masses" would need more entrepreneurial seminars than members in

an affluent church. In addition, members would inform the content of instructions

through questions related to their interests and realities. Participant 2 spoke about the

benefit of creating the space for people to ask questions and educating them by providing

answers: "The questions would come up, that will give me a chance of getting to know

what is in the minds of the people. And I would be quick to explain to the members what

it is all about." Participant 16 talked about probing the members and mentioned using

suggestion boxes to collect input from the congregation. This approach contributed to the

relevance and pertinence of what pastors taught.

The influence of members on the content of the instructions was not limited to

defining the topics of instructions; they also directly created the content. Participant 14

spoke about "creating a platform for discussion and for debating." In this scenario,

members not only set the agenda for instructions but also participated in creating

knowledge. Pastors who entertained this approach to education hold the assumption that

they do not have the exclusivity of knowledge on the topic of giving and recognize the

value of horizontal learning.

Upward influence from the Conference, as the employing organization and denomination, was also informing the content of instructions. According to Participant 16, "The Conference may have a certain direction that they wish that the church could follow."

Educating Through Examples

"Topping up instructions" also happened through examples from pastors and other leaders. Borrowing from the words of the apostle Paul, Participant 9 asserted: "I see myself as a pastor, as a central figure in leading by example, like Paul, I'll say, 'Follow me as I follow Christ.'" Participant 12 introduced the idea that members "do check for your name," that is, they wanted to know how the pastor was practicing giving. Educating by example was happening in various forms: witnessing, exemplifying, and using others as examples.

Witnessing About Personal Practices

Pastors shared about their own giving practices to members in the form of testimonies. Participant 2 adopted an explicit approach of being an example by presenting himself as a doer of his teachings:

> When we are in stewardship meetings, we are encouraging people to grow to 10% for tithe plus 10% for offerings, or even plus, so they get to ask, do you do it yourself? Then I'll say, 'Yes, I do it. And I wish I could grow it some more.'

His words would contribute to a perception of congruency (Participant 2). Participant 4 reported how he shared his giving practice by telling members "how God is faithful" and he has "seen the result." His statement led church members to see how his teaching about giving was feasible and rewarding (Participant 4).

Participant 1 described how he subtly witnessed his practices by speaking favorably about the giving system established by his church organization. As stated by Participant 1, "My responsibility, first of all, when the church agrees on a system, for instance, when the church says that we'll adopt the biblical tithing plan as a pastor I would follow." His statement about his adoption of the giving plan indirectly invited others to do the same.

Exemplifying Giving and Spending

In the words of Participant 14, it was about "living up to our beliefs" and how others were "seeing Christ in me." Actions speak louder than words. Participant 9 asserted that "the pastor must also give, and members also look at the pastor. If they see a pastor giving nothing, then they think that giving is not important." As a concrete application of this principle, he explained that he would still bring an offering besides giving his tithe and offerings in one church, whenever he attended a church service (Participant 9). The practice can be assessed more as modeling giving rather than actual giving.

The administrative practice of not deducting tithe at source was affirmed by Participant 12 because it gives pastors the possibility of showing that they are also giving to the church. However, he acknowledged that his Conference had to retract from this practice because some pastors were not returning their tithe anywhere (Participant 12). To attenuate the absence of not giving physically to the local church, Participant 11 asked the Conference, his employer, to deduct his tithe from his salary and send it to the church where he was a member. Participant 7 shared his concrete participation in giving by

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fundraising not just as a promoter but as a donor: "They must know that the pastor is not only encouraging and telling us what to do, but he is also doing it together with us."

Pastors exemplified giving by finding ways for members to see or become aware of their practice. In his quest to establish himself as a giver, Participant 7 went as far as to show his giving receipts to elders of his churches during elders' councils. He justified his practice by referring to his ministry context; he was pastoring multiple church districts (Participant 7). In his estimation, unless he showed his receipts, the other churches would not know about his giving practice (Participant 7). Participant 4 described a practice in his pastoral district where names of those giving to the church were announced publicly, and his aim was to show his members that "the pastor's name is topping the list being read."

A concept that can be included in the theme of "educating by examples" is to demonstrate frugality at one's expense. Participant 7 explained how he kept his spending pattern in check to "live a life that is almost at a certain level closer to your members." He was careful in his expenses "so that they (members) don't feel that when we remit funds, we are enriching our pastor, and the conference is misusing our funds" (Participant 7). These feelings from members could be exacerbated during a time of general economic challenges. The aim was to avoid suspicions and maintain trust.

Exemplifying giving became even more pertinent when the times were hard to give, like during 2020-2021. Participant 1 explained how he would cross "whatever hurdles there are" for the members "to know that the pastor" has maintained his giving practice even during the COVID-19 lockdown. In his case, he would adapt his mode of giving by sending his tithe and offerings through the bank, which he had not done

previously (Participant 1). However, the same participant relativized the pertinence of explicitly exemplifying giving by pastors because, in his perspective, members would infer by the fact that the conference employed the pastor that he was in regular standard in giving (Participant 1). In his argument, he assumed that church members knew that the conference was upholding the principle that all pastors needed to give tithe to maintain employment (Participant 1).

Using Others as Examples

As a means of reinforcing the influence on church members, participants reported that they enforced and motivated other church leaders to be models in giving. They established the principle of "educating by example" as an obligation for lay leaders (Participants 5, 9,10, & 12). Participant 5 explained how, in his pastoral district, "If you are a board member, if you are an elder, if you are a department leader, you have to be faithful in order to encourage the people that you're leading also to be faithful." He would check if it were happening by consulting the tithe checklist (Participant 5). Participant 9 disclosed how he enforced the practice of ensuring that other church leaders exemplified giving: "First of all, I check the names of the board members because my belief is you can't sit at the board and not be faithful. We lead by example."

According to Participant 12, treasurers must give an "okay" at the time of electing officers. Participant 10 asserted that whenever church leaders did not give the right example, "they were causing a curse to be on the church, they were sitting in leadership positions, not being faithful, and God couldn't bless." In this view, when leaders failed to be exemplary in giving, it created a situation where the church was penalized, including financially. In the section covering the subcategory "subdividing and integrating

responsibilities," the chapter expands further on lay leaders' role in influencing members to give.

Credibility emerged as a main pursuit when pastors were educating by example. Participant 2 asserted this conviction: "So what they see in you, carries more weight than what you may tell them at times, if they may get to be confident about it, if they may get to know how you're practicing it." These pastors were not only teacher-preachers but also individuals who demonstrated their teachings. Participant 14 affirmed that "educating by example" predisposed members to receive further instructions because they "have trust in their leader." It creates an openness to all forms of instruction.

Popularizing New Educational Platforms

Before the pandemic, collective church-based worship services had served as the regular platform to vehiculate education pertaining to congregational giving. In the section on "identifying disruptions to giving," I reported that the church-based worship service was one of the elements of church life that was disrupted during 2020-2021. In this context, the interviewed church leaders were concerned about maintaining worship and their teaching platform. Their concern was how to maintain members' "spiritual uplift." Participant 12 reported an isolated case of two or three churches that chose not to seek an alternative way to worship and resisted the legal restriction to close their regular place of worship. Another situation worth mentioning is the broadcasting of worship services through radio stations, a practice before the COVID-19 pandemic (Participant 14). From the perspective of Participant 18, radios, community radios, had a more prominent use than the one reported by the core participants of the study. Alongside the practices of opening the church buildings and broadcasting through radios to facilitate

"topping up instructions," participants recounted how pastors popularized two platforms: organizing localized worship and providing e-worship.

Organizing Localized Worship

Pastors organized members into small worship groups in their neighborhood in response to church closure for worship. Participant 5 described how "2-5 houses that are in the vicinity, they come to one house, and then they meet there." Participant 12 spoke about "smaller family units." Two characteristics of these new worship settings were the limited number of attendees and the proximity to where members lived, thereby counteracting some restrictions of the COVID-19 pandemic. Participant 16 described how these small groups were assisting in teaching about giving: "So I created small groups of worship which did not exceed five members. There I continued with my education through teaching and preaching." It is worth mentioning that "small groups" was not a new phenomenon. They were already used for weekly prayer meetings. What was new was using these settings for the Saturday worship. As a result, there was a multitude of worship-teaching platforms blanketing the pastoral districts.

However, participants pointed to some of the challenges of establishing these new places of worship teaching in the neighborhoods. One of the challenges arose when houses that were big enough to accommodate such localized worship did not consist only of family members who were churchgoers. Those who were not attending the church opposed having a worship service in their houses. As a result of not having a place to worship, some members "stayed for 3, 4 or 5 months without going to church, without attending anything" (Participant 5).

Localized family worship was a substitute for church worship but could not serve everyone. In this regard, Participant 12 explained how the members of his affluent church resisted the idea of localized worship because of stricter adherence to the COVID-19 restriction protocols. Participant 14 testified that localized worship was not achievable during the strict lockdown imposed by the government. During this time, his district resolved to pass flyers with messages of encouragement. Localized worship thrived during a less strict lockdown when people were authorized to gather in small groups.

Organizing e-Worship

Another alternative to in-person church worship teaching was e-worship. Participant 8 described how "the virtual platforms, and also the social media, Facebook, overcome some of the practical difficulties of the lockdowns." The two most popular platforms used were Zoom and WhatsApp. In the pastoral district of Participant 14, these platforms were beneficial for worship-teaching purposes during the strict lockdown. He used these platforms for prayer meetings, to provide encouragement, to deliver sermons, and even to teach stewardship (Participant 14). Participant 5 shared how there was limited use of social media platforms for the ministry before the COVID-19 lockdown. Then, he expressed his astonishment about the extended and unexpected use of these e-platforms during the COVID-19 pandemic: "Just imagine a camp meeting; never in our life did we have a camp meeting online. But during that era, now, we now need to do the camp meeting online, something that we never did" (Participant 14). Camp meetings are the annual high-point event during which members from different congregations come together en masse and enjoy special worship services and seminars.

One essential condition that allowed the setting up of e-worship was a change of mindset from the pastors. Participant 8 confessed: "Before COVID-19, I was reluctant to be on Facebook. But I saw that I had to shift my thinking." Disruptive circumstances have triggered the readiness of leaders to undergo changes.

One confessed motivation behind the creation of alternative forms of worship was to maintain members' motivation to give. Participant 2 explained how he understood the connection between participation in worship and financial giving to the church:

> And by the end of the day, they're going to be devoted Christians, and they're going to perform better even in stewardship. So, it's in terms of increasing their devotion and dedication to the Lord. If you can have as many people as you can to worship, then you can count on everyone.

These platforms were contributing to creating members' disposition to give.

Nevertheless, the enthusiasm for using social media to mediate "topping up instructions" during disruption must be tampered for several reasons. Some contextual conditions were causing some constraints. Participant 4 acknowledged how "we learned during COVID to use the technology to enhance the ministry." Growing some new competencies was a prerequisite for effectiveness.

Participant 5 explained another limitation by mentioning that some were excluded from the beginning because "not everyone had accessed the social platforms." Participant 11 expressed a similar concern: "It will be difficult for you to find them online." Participant 7 referred to challenges that came up after some time: "As time went on our networks and our connections were bad. So, we will go for days without electricity. My gadgets are not charged. Their gadgets are not charged." The basic requirements were not always present. Among the corrective measures, members were encouraged to exert solidarity by sharing data with those who could not afford it. Some had transformed the

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connectivity challenge into an argument encouraging members to support the church financially (Participant 6). Participant 14 identified three adverse attitudes toward the use of technology as a church educational platform: "don't have," "don't like," and "not familiar." It is not easy to assess the extent to which these challenges were spread within the population of this study.

Overall, the e-worship-teaching platforms have offered a space where members were instructed and motivated to give. Participant 10 provided an example where he engaged the members of one of his pastoral districts in worship teaching more regularly outside of the weekly worship and thanked the technology for this. He attributed the tripling of tithe in his church to e-worship-teaching platforms because members were giving more offerings, and even non-baptized were giving to the church (Participant 10). It is clear to him that the establishment of the e-worship-teaching platform "contributed to the wanting to be faithful to God in all aspects and in the COVID time" (Participant 10). Establishing localized worship services and *e-worship* as substitutes for in-person church-based service did not happen without glitches and setbacks. However, they appear to have contributed to providing platforms for "topping up instructions" in 2020-2021.

Educating members through the "topping up of instructions" has contributed to enlisting members to give to the church during 2020-2021. There were no revolutionary changes in the instruction provided. They were mostly reiterations and adaptations. The content of instructions pertinent to influence giving were managing, generating, and giving. Besides verbal instructions, exemplifying giving proved effective. With some inherent limitations, two platforms were extensively used to propagate instructions: localized worship groups and e-worship platforms.

Participant 12 summarized the rationale for adopting "topping up of instructions." As stated by Participant 12, "When they are taught, educated on a daily basis, one or two come to a realization that oh, now, I understand. I understand from this month, I will return faithfully." Participant 18 involved in validating the study, endorsed our findings while highlighting the importance of contextualizing instructions in terms of geography, culture, and age for increased effectiveness. Participant 17 highlighted a significant omission in the collected data, that is, the absence of teaching members how to cultivate a personal devotional life. According to him, this aspect is crucial as it creates the internal mindset necessary for members to engage in giving (Participant 17). The following section of the core category concentrates on another principal pastoral practice portrayed as influencing giving during 2020-2021, "cultivating personal connections."

Cultivating Personal Connections

Cultivating personal connections was constructed as a major subcategory of "mobilizing resources" during the analysis of interviews. It was another significant response to "following the figures," and a means of implanting "topping up instructions." This subcategory was often expressed under the cover of visiting members. The idea was clearly expressed by Participant 16 when he shared his understanding of visitation: "I mean, moving from the pulpits to where the member is and meeting the member in a very personal way."

Visitation represents a particular type of connection that highlights three components: place, time, and intimacy. Concerning the place, Participant 16 clarified, "Where the member lives where the member works," in contrast to connecting at the regular meeting place of worship. Participant 8 emphasized content and time and stated,

"So yeah, the composition is quite brief, just to show these people that you think about them away from the Sabbath when we normally come together." The content is quite fluid as the focus remains on cultivating personal connections. He contrasted visitation with the practice of meeting on the Sabbath, Saturday, the day when members of the Adventist Church usually congregate for different collective and public services (Participant 8). While there were regular mentions of visitations, it was a means to an end, to cultivate personal connections with members.

The practice of visitation was closely associated with congregational giving. In response to the question, "What do you have to say about these pastoral practices that lead people to give?" Participant 8 boldly replied: "The key word I can mention is visitation." Others aligned with this opinion. Participant 11 declared: "But one of the strategies I have discovered that cannot be passed by any other strategy is visitation." Participant 12 spoke about "principle number one" and "very viable everywhere." Participant 16 was quite explicit about the function of visitation regarding congregational giving. For Participant 16, "My biggest strategy is devolving stewardship from the pulpit to this person or member so that they may understand it on a very personal level." He placed visitation, the connection-building activity, ahead of "topping up instructions" regarding effectiveness in influencing members to participate in congregational giving (Participant 16). However, these affirmations represent a striking paradox: How could visitation be presented as a key strategy to influence giving during a time marked by severe restrictions in social interactions?

The following sections report on what was achieved through visitations, how contextual conditions influenced the practice of visitations and the adaptive measures to

cultivate connections when regular in-person visitations were disrupted. Finally, there is a discussion about the impact of visitation on congregational giving.

Ministering Through Visitations

Visitation was used as a pastoral ministry approach to influence congregational giving. It offered the possibility for pastors to engage in taking a pulse, becoming approachable, and encouraging members. The following sections explain these three elements.

Taking a Pulse

Visitation was a means to connect with and to know church members. Participant 9 described visitation as an exercise for "checking how you're doing." There is no set agenda in this approach but to come closer and get to know about the member's life journey. Participant 8 explained that he would do visitation just for visiting: "You do not talk anything about stewardship. You just come to visit these people." The focus was exclusively on the members' needs, as expressed in this conversation excerpt: "We have come to pray for you. Do you have any prayer request?" (Participant 8). Participant 5 shared a more systematic approach to learning about members' reality; he would use a card covering several aspects of the Christian life and guide the members to explore and share these various elements. He reported his experience by saying, "It (I Promise Card) really worked wonders for us" (Participant 5). Either formally or informally, visitation aimed to connect and know the members without distinction: "the needy families, as well as to visit those that have means to support the Gospel" (Participant 12) and "whether

they are faithful or not" (Participant 5). The way of doing the members' visitation was not based on social status and financial contributions to the church.

The "taking a pulse" approach appears to create a safe space where the one being visited would eventually open up. Participant 2 talked about his experience:

> So, you will get to hear of their challenges, where our kids are in school, back home, the only breadwinner. Stuff like that will come up when you get to ask them. That's only when you get to know the context of their problem.

The disclosure of one's personal life brings understanding and creates connections. According to Participant 8, one of the stories pastors or others who engaged in visitation got to hear frequently was about the members "struggling in this area," referring to financial giving to the church. It appears that visitation prompts such disclosure from the members. These initial disclosures would eventually inform the course of the visit.

Becoming Approachable

Visitation was used to cultivate relationships between pastors and church members. Participant 9 described the process: "Yes, then from there, I will pray with the members. And I will make them my friends." A visitation marks the beginning of a friendly relationship. Participant 6 used the expression "becoming approachable by all classes" to describe the result of his engagement in visitation. In his perspective, visitation has removed the barriers between pastors and their congregants (Participant 6). When the pastor arrives in a pastoral district or a local church, he is usually an alien, an outsider, and visitation is the means to transition into an insider's position.

Encouraging Members

In response to members' disclosures, the ones visiting would often provide encouragement. Participant 5 described the work accomplished by his visiting teams: "They will visit the members, pray with them, and continue to encourage them in the Lord." Through these interactions, Participant 2 used the expression "got a new shot" to describe the effect of visitation on members. It conveys the idea of boosting the members' morale and providing them with the energy to continue their life's journey. Participant 16 described how he was committed to encouraging his members: "I could not stay back at home, while my members were down in their homes. I really felt that I needed to go and see them." Visiting church members to encourage them was quite relevant during a time marked by uncertainties and challenges such as the one experienced during 2020-2021.

One aspect of encouragement was related to giving financially to the church: "I knew that most of them probably wouldn't be motivated to give because of the situation that has been availing them. So, I would motivate them to stay in the Lord" (Participant 5). The established personal connection offered the space to encourage members on issues related to giving. Hence, "cultivating personal connections" contributed to "topping up instructions."

Contextual Conditions Influencing Visitations

During 2020-2021, the participants experienced unfavorable conditions which affected the practice of visitation as a means of cultivating personal connections. However, over and above, cultivating personal connection through visitations was the preferred strategy to influence members in congregational giving. Participants disclosed

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some contextual factors to explain that situation. Foremost, visitation was well-perceived by church members: "All members want to be visited by the pastor" (Participant 11). However, Participant 16 brought some nuances to this assertion. He explained the difference he had observed in the attitudes of rural and urban members towards visitation (Participant 16). While neither of the two groups would be hostile to visitation, sharing the aspiration for connection, the urban members would demonstrate some hesitancy toward being visited in their houses but would be more willing for a visit to happen elsewhere. In addition, urban members would be appreciative of advanced planning of visits. In contrast, rural members would be happy to be visited any time, even during the COVID-19 pandemic.

Another contextual factor favoring visitation was the cultural heritage of the church members of the participants. In this regard, Participant 7 helped connect visitation and giving from a cultural perspective:

> I'm so convinced, no person, especially in our African context, will give his money, in particular, won't even give his heart to a stranger. So, relations are maintained, and the collections are excellent. Even if you tell them to do what they think it's impossible, because it's coming from their friend, they will do it.

The cultural makeup of members predisposed them to be more influenced by relationships than through cognitive persuasions. Hence, relationships would take precedence over knowledge to affect individuals' behaviors.

Participant 4 expressed the same perspective regarding financial giving to the church and the relationship. As stated by Participant 14,

> If your members know their pastor is their friend, they give free food. But if you distance yourself from the members, they say, 'He is not our friend. We'll give when a pastor for us will come.' So, if you are their pastor, they will be faithful.

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Pastors interested in influencing congregational giving cultivated personal relationships with members in this cultural setting.

Participant 7 delved into the cultural element by mentioning that in his context the pastor was "the face of the church," or the church existed "in the form of the pastor." The relationship with the pastor would, therefore, mean a relationship with the church. Consequently, having a relationship with the pastor equated to having a relationship with the church, based on the pastor's perceived as a figure of authority. Participant 18 expanded on this analogy by asserting that for people in his cultural context "relationship with the spiritual leaders would mean [that] I have a relationship with God." Participant 17 shared how he perceived visitation as a means of conveying to members this message: God cares. Participant 7 added that the pastor-member connection "has a strong bearing on how members would love to support the church financially." Furthermore, cultural context shaped the approach used to address members individually about giving. Participant 12 explained how the closer relationships resulting from visitations allowed him to use a more "direct approach" when addressing members who were failing to give to the church. Closeness granted pastors the privilege to influence members positively.

The spiritual condition of members stood out as a complementary contextual explanation for the adoption of visitation. Participant 7 explained that some members were not "spiritually grounded" and needed to see "the face of a pastor" to support the church financially. He substantiated his argument by referring to the drop in tithe, which he usually observed in the early months of his ministry in a new district when members had not yet connected with him (Participant 7).

The implementation of visitation in 2020-2021 was not described as a smooth journey. Participants identified some general challenges and other challenges directly related to the COVID-19 pandemic. The words of Participant 7, who arrived in his pastoral district a short time before the onset of the COVID-19 pandemic, illustrate the double nature of the challenge: "You cannot visit each and every member of 19 churches in a span of 3 months." His constraints were the membership size in his pastoral district and the restrictions associated with the COVID-19 pandemic (Participant 7). In the subcategory "subdividing and integrating responsibilities," I will discuss how pastors used delegation to address the issue of churches with large memberships. The following section focuses on the adaptive measures adopted to undertake visitation during 2020-2021.

Undertaking Adaptations to Visitations

The COVID-19 restrictions were about interaction limitations and visitation was about cultivating personal connections. The two appear to be mutually exclusive. However, participants reported using adaptive means to visit their members. The two alternatives of visitation that have emerged from the interviews relate to the place and mode of visitation.

Before the COVID-19 pandemic, alternatives to home visitations were more common than I thought before realizing the interviews. Participant 8 explained his habit of connecting with members "away from the Sabbath services" by calling them. As stated by Participant 8, "It's almost wherever I've gone, I created a database with the names of the church members and their numbers. And I randomly call them. I normally call them during the day." Pastors established personal connections through calling. Two

components of these visits were to inquire "How are you doing?" and to pray with the members. Interestingly, this adaptation of visitation was not only happening during a time of restrictions of physical interactions, but it was used for its general practicality.

The lockdown and social distancing period intensified the need for alternative means of cultivating personal connections besides in-person visitations. Only three participants (Participants 2, 9, & 16) spoke about continuing their regular in-person visiting activities during the COVID-19 pandemic. Even so, Participant 16 shared some adaptations to his practice of in-person visitations. Firstly, he reported about some additional protective measures he was taking:

> I used to visit them with my mask on, yes. [I] followed strictly the regulations that we have been given for washing our hands and having sanitizers. And whenever I visited them, we would keep a distance. We would not do it in the houses, but probably most probably outside the houses under the mango tree. (Participant 16)

Secondly, he mentioned that members of the two churches he led in the urban settings would not agree to in-person visits during this period (Participant 16). There was an unwillingness on the side of those receiving visits.

In contrast to the three aforementioned participants (Participants 2, 9, & 16), the other participants mentioned a reduction to a complete stop of regular visitation during this period. In this context, Participant 5 spoke about visitation "here and there" and "now and then" to describe his inconsistency in visitation. Participant 7 referred to his selective approach to visitation: "We would only visit those who were critically sick because of the laws of the land." Another constraint was a situation where members who were usually involved in visitation were prohibited by law, and only pastors, on presentation of their professional IDs, were authorized to do visitation.

Responding to the new reality, Participant 4 explained the adaptations that he undertook: "During COVID, it (visitation) was not possible. That's why we used the phone calls." He elaborated on his extensive use of phone-mediated visits during the lockdown period and how he sought the support of the Conference in this initiative:

> I'll call each and every member using my phone. I even begged the conference to increase the airtime, so that I could be in contact with my members. So, I was contacting them frequently. So, it never changed the giving power.

This alternative mode of visiting through calling offered an equivalent space for pastors to connect and interact with members and apparently with positive outcomes.

While relationships were now mediated through telephone calls and social media platforms, interestingly, several participants confessed that they experienced a paradox about their relationship with members during the COVID-19 lockdown and social distancing period. Participant 7 stated, "So, because of COVID-19, now, the pastor was more visible than before COVID." What he meant is that while pastors were seen less physically, there was an intensification in the visibility of pastors to members through other forms of interactions. As a result, there was no decline in relationships. Participant 8 supported this view by asserting, "I was more active in reaching the church members during this crisis than before." He attributed this reality to the possibility that was now available to him to talk to members "outside my confines" (Participant 8), referring to the Sabbath day and to his local congregation. He would even describe COVID-19 as a "great opportunity" for the pastoral ministry (Participant 8).

Social distancing did not mean a breakdown in the interaction between the pastors and the members but had inaugurated new means of interactions "anywhere," and "anytime" "to keep a presence on the ground" and "to maintain those ties and that

relationship." Participant 7 described the possibility of ministering to members every day "as taking the place of physical visitation." There was an improvement not only in the frequency of the interactions but also in the quality of the interactions as Participant 1 spoke about "personalized individual pastoring of the congregations and of the members." Participants saw the adaptive measures as yielding results far beyond compensating for the absence of physical interactions.

The same obstacles mentioned in the "topping up instructions" section on using technology to mediate instructions would be relevant when trying to mediate connections through technology. A comment from Participant 7 about how physical visitation before the COVID-19 lockdown had predisposed members to respond positively to the adapted forms of visitations would need further exploration. The following section elaborates on the outcome of in-person and adapted visitations.

Benefiting From Visitations

The participants discussed the benefits they obtained when they cultivated personal connections. It may be through visitations or adapted forms. Two key advantages were the possibility to personalize education and to engage in sensitive conversations about giving.

Personalizing Education

Visitation provided opportunities to instruct members "face to face" (Participant 11). This element connected the visitation to "topping up instructions." Visits offered a personal means of providing education. Several participants commented on how visitation was used to provide new understanding and correct prevailing

misunderstandings. Participant 2 asserted, "I realized that some members, when we talk in a group, don't understand. They understand when there is a one-on-one visit. Then, they see the seriousness of what I was talking about in detail." Visitation provided the space for hard-to-understand messages to be communicated effectively.

The educational opportunity provided by visitation was often used to educate members about financial giving indirectly and directly. Participant 9 shared his experience: "We visit members, reminding them to be faithful stewards. We don't talk about money. We remind members about our stewardship, and pray with them, and request them and show them the importance of being faithful, faithful stewards." Here, stewardship is used in the broader sense of one's responsibility to manage someone else's resources. The conversation revolves around the general concept of faithfulness, without going into specifics such as the obligation to give.

However, besides the general talk about faithfulness, several participants mentioned explicitly educating members about congregational giving during personal connection. Participant 9 explained how he was incorporating instructions about giving during his visits:

> You talk about the importance of giving and the importance of returning tithe. Then, members will. You talk about the vision of the church where the church is going, the local church and the vision of where their conference is going. And ask members to support the mission, the vision of the church, and the vision of the conference.

The instructions about giving consisted of sharing the biblical imperative to give, clarifying the usefulness of giving for the church organizations, and appealing for a decision from the one being visited.

Engaging in Sensitive Conversations

The privacy setting of visitation offers adequate space for directly addressing the issue of personal participation in congregational giving. Participant 2 explained how visitation allowed him to speak with members struggling with personal and sensitive issues such as managing personal finances and participating in congregational giving without "exposing them." Participant 10 shared his counseling sessions with those who were struggling financially. During these sessions, he would ask "Are you faithful to God?" referring explicitly to the practice of tithe and offerings. After receiving an answer, he would remind the person about faithfulness as a condition for answering prayers.

Pastors have incorporated cultivating personal connections in their strategy to influence people who were failing in their giving. Participant 3 made this an ongoing practice of his pastoral ministry: "Therefore, I decided each week to be visiting in the homes of these members who had stopped giving." Participant 5 explained how the visitation teams were also enlisted for this visitation: "So we had trained visitation teams who would visit those members who were lagging behind, to motivate them and to sensitize them of the importance of giving." This practice would involve disclosing members' financial practices to individuals besides the church treasurer and the pastor.

As a way of proceeding, some pastors, such as Participant 9 reported adopting a direct approach: "And the pastor says, 'I don't see you're supporting the mission. I'm here to encourage you.'" Others would use a less direct approach: "I'll begin by asking them, how do you see yourself as a steward, Are you faithful or not?" (Participant 2). Questions were used to confirm if the concern was legitimate. Participant 4 reported that

the questioning approach was effective in alerting and educating: "I asked him (a farmer) if he has ever tithed his cows. He said, 'No. How can I do it?' I told him about the procedures from the Bible."

In addition, visitations helped clear out issues that were causing people who had the means but were not giving. Participant 3 shared his experience:

When we visited them, they told us what had made them stop giving and all those things. You know, people always complain about issues of conflict, and confidentiality is not there. So, I encourage them not to worry about those things. I think that this strategy also managed to bring those that are disturbed back on board.

I could sense in the words of Participant 3 that the space of visitation was adequate to address frustration and mend relational issues which were hindrances to giving.

Participant 11 expressed his conviction about the effectiveness of addressing the issue of members' personal giving during visitation: "You address the issue of faithfulness, face to face with your member. There is a miracle there, and there is no substitute for that. That is the greatest strategy." However, he gave a word of caution about the timing to engage in sensitive conversation about giving:

It's important not to address the issue of money or decision about stewardship on the first visit. Create a relationship or friendship. After that, you may address the issue of faithfulness. Don't make it appear as if you are only there to fill in the church pocket. You must be caring for one's spiritual life then you later address the issue of faithfulness. But if you [talk about giving] right away, these are days when the members will retaliate and say, oh, okay, that's what you've come for. (Participant 11)

These words reveal a clear sequence; build a solid connection first then address the principle of giving to members.

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Sustaining Giving

Giving by members was sustained as a result of engaging in visitation or its adapted forms. During the interview, Participant 11 made a hypothetical statement:

> I believe with my heart, if I can, if a church with 300 members, if I make it a point to know all of them, all of them, pray for them, visit them physically, visit them online, chances are more than 90% can be faithful in their tithe and offerings. That one, I believe with my [own] eyes.

This statement reveals the conviction of pastors about the effectiveness of visitations and their adapted forms to congregational giving.

When reflecting on the effect of "calling members" as an adapted form of visitation, Participant 3 mentioned that members were "back on board." After employing the "calling members" visitation strategy during the COVID-19 pandemic, Participant 4 commented: "So it never changed the giving power." Participant 4 shared a testimony in support of this approach. A farmer who was not tithing his animals had received several visitation calls from the pastor, and the pastor reported the change: "And the other day, he called me, 'Pastor come, I'm ready, let's count the cows.' And we counted 16 good cows as his tithe" (Participant 4). Participant 9 gave another illustration of the effectiveness of "calling members." He described a scenario where he called church members who were not supporting the church financially to pray for them (Participant 9). He revealed his undisclosed motive by mentioning that the member "will understand [that] this prayer is not innocent" (Participant 4). As a result of these calls, several members gave their tithe and offerings to the church.

These adapted visitations to cultivate personal connections were explicitly mentioned as positively affecting congregational giving. Participant 4 shared how he could "keep a fire burning because I was in touch with my members throughout the

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COVID-19." He was also convinced of the effect on giving: "If you are in touch with your members, they continue to be faithful. So, reminding them is one way of being faithful to their God. That's why I was calling them" (Participant 4). In his view, this prevented a decline in giving: "The giving power would have gone down tremendously" (Participant 4). The fear of the financial consequences for the church was a driving force for the adaptations that pastors initiated. The participants wanted to maintain an unbroken connection to keep members motivated and to have an open channel to remind the members about giving.

Commenting on the results obtained by "cultivating personal connections," Participant 14 drew a parallel with Jesus, who was "mingling with them to minister their needs." It was Jesus's way of doing ministry, establishing connections to create adequate conditions to influence followers in a preferred direction. Participant 2 talked about how visitation was "boosting their confidence that we are part of the church," and "they will also feel counted." In addition, Participant 8 explained how when the pastors were visible and caring, this situation "awakened them to their responsibility."

Visitation through delegated church leaders was presented as a strategy that yielded positive outcomes for giving. Participant 9 provided an example for his pastoral district: "We mainstreamed stewardship through all the departments of the church, but this strategy of building faithful members to visit the unfaithful helped us a lot because we doubled the people who are faithful in just 6 months." It confirms the previous findings that visitation, even through delegated individuals, produced higher results when compared to other pastoral practices.

Pastors who positively influenced giving were "cultivating personal connections" through visitations by engaging in taking a pulse exercise, becoming approachable, and encouraging members. Contextual factors were generally favorable to the practice of visitations. Disruption of physical interactions during the COVID-19 pandemic prevented the undertaking of in-person visitations. During this disruption, connections were mediated through telephones and social media platforms; however, these types of connections were dependent on leaders' and members' accessibility and acceptance of technology. As a result of in-person or adapted forms of visitations, pastors and those they delegated this responsibility to were able to personalize members' education, engage in sensitive conversation about giving, and ultimately sustain the giving practices of members. The next subcategory, "subdividing and integrating responsibilities," presents how pastors were enlisting support to implement the two key strategies: "topping up instructions" and "cultivating personal connections."

Subdividing and Integrating Responsibilities

The subcategory "subdividing and integrating responsibilities" discusses how pastors involved lay church members (not employed by the church organization) to assist them in influencing congregational giving. It relates to a form of delegation. As such, this subcategory is closely connected with "topping up instructions" and "cultivating personal connections." It represents one of the means the participants used to facilitate the implementation of these strategies.

In the practice of pastoral leadership, pastors have used delegation to fulfill various church ministries. Participant 1 described his practice of delegating: "When you can give each other programs and distribute them, and they go out to various churches or

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even divide the churches into zones, and you send people into such zones." In this description, the delegation consisted of breaking an assignment into smaller pieces and distributing it to several individuals, subdividing and sharing responsibilities. Creating stewardship committees "at a local church and a district level" illustrates well this intention of subdividing responsibilities (Participant 7).

If subdividing refers to splitting into pieces, integrating refers to the opposite, to consolidating responsibilities. Participant 8 described a form of integration:

> Whatever sermon, whatever Bible study I give, every Sabbath must have an element of stewardship integrated into it. Whatever we talk about, whether it's a youth program, a women's program, [or] a men's program, it must have that element of stewardship and the emphasis there is spiritual growth.

As the pastor accomplished various components of his pastoral duty, he deliberately integrated the task of sustaining congregational giving into it. Participant 9 mentioned a similar practice in his pastoral district: "One Sabbath I dedicated to stewardship. I will preach on stewardship and give workshops." By adopting this approach, pastors would take advantage of the structures, resources, logistics, time, and audiences that were readily available to spread education about giving. As a result, pastors brought instructions about giving to all segments of the church with a limited engagement of additional resources.

Integrating may present the pastor as the do-it-all person for sustaining congregational giving. However, there was a variation in the integration strategy, which involved inviting other church departments and lay ministry leaders with an audience to factor in educational and promotional programs about congregational giving. Participant 2 illustrated this variation: "I have approached various departments, like the youth ministries, for them to share stewardship education when

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they are meeting." The responsibility of sustaining congregational giving was not vehiculated by the pastor alone or a single church ministry but disseminated through various ministries. Additional church programs, initiatives, and leaders, besides the pastoral voice, became the channels to spread the message about giving. Nonetheless, as there were fewer church programs during 2020-2021, there were fewer opportunities to use this latter form of integration.

In the following section, I discuss the tasks accomplished through subdividing and integrating responsibilities. Likewise, I mention those enlisted by pastors. Additionally, I review how contextual factors contributed to the effectiveness of this approach and how participants improved the effectiveness of "subdividing and integrating responsibilities" during 2020-2021.

Ministering Through Subdividing and Integrating Responsibilities

Various activities were made possible through "subdividing and integrating responsibilities" to influence congregational giving. Participants highlighted how they delegated responsibilities to fulfill the tasks of "topping up instructions" and "cultivating personal connections" through visitation, their critical pastoral practices to influence congregational giving during 2020-2021.

Teaching Through Others

In the section on "popularizing new educational platforms" in the subcategory "topping up instructions," I have mentioned how pastors established "localized worship-teaching" throughout their district territories and "e-worship-teaching platforms" to ensure the continuity in the flow of instructions to members. The teaching activities at the

"localized worship-teaching" sites required additional personnel and pastors needed

individuals with knowledge in utilizing new communication tools to start operating the e-

worship-teaching platforms. Hence, delegating responsibilities became essential to

vehicle instructions. Participant 16 shared an example of the need for delegation in his

district during the COVID-19 pandemic in 2020-2021. As stated by Participant 16,

> There was a need for delegation more specifically during that time than other
> times. They (members) were allowed to move, and a member could go to a
> neighbor who is also a member, three of them or four to five of them could meet
> for a church program, going to meet for prayers or for a certain program. And so,
> in that very small group, I could delegate a certain person there to be the leader.
> And so, I ended up having more leaders than before we had COVID-19.

In this example, the delegation attended the teaching function and the more general need

for leadership.

The sharing of testimonies was a commonly used approach by pastors'

representatives. Participant 3 explained how he created the space for members to share

their testimonies with others: "Ah, one of the major things that I've seen is when

members share their testimonies and how God has indeed come in." Participant 3 would

encourage those who "have been consistent in returning tithe and offering that they

should be the ones now encouraging their friends, giving testimonies through social

media." Participant 3 explained how members' testimonies inspired each other during the

COVID-19 pandemic: "Testimonies have really helped during that time because

members were able to share and hear what the Lord was doing in the lives of others."

Testimonies mobilized people because, as they testified, "we would like to experience the

same; no one wants to be left behind" (Participant 3).

Connecting Through Others

Participant 9 described the delegation of visitation to lay leaders: "They also do the visitation of the members of the church. When I have deacons and deaconesses and the elders and the Finance Committee, this will be a delegation of responsibility." As an example, Participant 3 explained how, during the COVID-19 pandemic, he enrolled church elders with the responsibility of calling all the members of his mega-church to thank them for belonging and supporting the church during the crisis. Lay leaders were involved in both visitation and its adapted form.

Participant 5 explained how the church size would lead the pastor to establish a "visiting team" and share the responsibility of visiting with them. Participant 11 described his organization: "I do visitation. My elders do visitation. We have two additional teams that do visitation. We have deacons who should do visitation. So, I'm not the only one doing the visitation." The involvement of lay leaders did not mean that pastors did not visit. While helping others see the need to engage in visitation, Participant 12 stated, "I took the lead to do home visitations." Furthermore, Participant 11 explained that besides visiting each church member, he prioritized visiting those he would like to enroll in visitation and provided appropriate training to them. At some point, he mentioned being assisted by the conference and union stewardship directors in visiting the members in his district (Participant 11).

The lay leaders doing visitations were encouraged to introduce themselves as church representatives (Participant 14). As stated by Participant 14, "Church leadership was saying, 'You know, the church is big. Maybe the pastor has not yet arrived at your house, but they think about you. We have a message from the church. We work

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together.'" This practice reveals that it was important for members to see lay members' visitations as complementary or as an extension of pastors' visits.

In addition to direct involvement, Participant 16 described how lay leaders were playing the role of gatekeepers for pastors to engage in visitations:

> Yes, I could not access the members directly. It is the elders who know where the members live, okay, it is the elders who could come up with a structured program on where or where we should start and where we should end.

Besides doing visitations, lay members acted as facilitators for pastors to establish the initial connection with church members.

Choosing Co-Leaders

Pastors delegated the responsibility of influencing members to participate in congregational giving to two groups of people. The previous statement from Participant 9 mentioned deacons, deaconesses, elders, and finance committee members as the selected co-workers. Participant 11 spoke about the church stewardship director and the district stewardship coordinator. They chose these individuals because of their positions in the church's organizational structure. They engaged in visitation as part of their job descriptions. While exercising their assignments, they were encouraged to promote and educate members in giving to the church.

However, it transpired from the interviews that pastors were enlisting other church members to teach and encourage others to give based on their situations and experiences. Participant 4 described how when someone would start to return their tithe and offerings, "we incorporate them into the stewardship committee and send them to influence other people." He spoke about "increasing the circle of faithfulness using a faithful member to visit or to call the unfaithful ones" (Participant 4). Participant 8

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enrolled members who were knowledgeable on the subject: "Whoever is trained, he's trained to train another person." As a result, each member would become an ambassador of financial giving to the church. Participant 17 underscored that effective "subdividing and integrating responsibilities" did not imply that pastors were withdrawing completely.

**Contextual Elements Favoring Subdividing
and Integrating Responsibilities**

Several conditions led participants to adopt "subdividing and integrating responsibilities" as a pastoral initiative to influence congregational giving during 2020-2021. The practice originated from a positive perception of delegation and the perceived benefits: (a) dissipating perception of self-interest motives, (b) supplementing to pastors' limitations, (c) offering personalized ministry, (d) identifying with peers, and (e) facing COVID-19 restrictions. The following subsections elaborate on each element.

Perceiving Delegation Positively

Participant 14 explained how the church's organizational structure and mode of governance promote the practice of delegation:

> I'm working in a church, which has structured a good way to reach people. First of all, I am not alone. I work with the church board, church elders, church leaders, [and] departmental directors, and we also have small group leaders.

The church structure was designed for pastors to work in partnership. An assertion from Participant 8 confirmed how pastors embraced this mindset: "This work is not only for the pastor, but what the pastor does, the other members can also do it." These pastors do not claim exclusivity in ministering to members. This attitude would be a prerequisite for delegation to happen.

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Those lay members chosen to influence others in giving demonstrated a positive attitude towards delegation. Participant 16 described them as "very happy, happy for service." According to Participant 14, this positive attitude towards delegation from pastors and chosen church members may be rooted in the theological concept of the "calling of every church member." Participant 14 illustrated the concept by quoting the biblical example of Jethro, who recommended delegation to his son-in-law Moses, the leader in ancient Israel.

Dissipating Perception of Self-Interest Motive

Participants considered that delegation could help dissipate the apprehension of self-interest motive, which usually surrounds activities aiming at influencing members to give. There exists a perception among members that pastors would engage in such activities out of self-interest for their salaries. Whenever church members are involved in promoting giving, it corrects the existing perception. Participant 2 revealed how the shift of mindset took place: "They'll say these people do not have any vested interest in tithe as they do not receive a salary from tithe." Participant 14 mentioned that "members are happier to listen to their colleagues teaching them than to see a pastor teaching them" and the reason provided is "If the pastor is teaching about giving, he is protecting his salary, he is protecting his benefits." When individuals other than pastors were motivating others to give, it contributed to dissipating the negative perception of self-interest.

Supplementing to Pastors' Limitations

Another explanation for the favorability of "subdividing and integrating responsibilities" could be the limitations experienced by pastors in their working context.

All the interviewees, except one, served in multiple church districts with over 1,000 members. Another helping hand was usually most welcome. In this regard, Participant 14 shared his responsibility of leading 10 churches with 6,000 members in a locality with a "high concentration of members." He sighed with despair: "It's possible to call one person or two, but it's not easy to call 6,000 church members." Delegation could supplement such a situation: "It also multiplies your talents or your time, because you cannot be all over the place at the same time" (Participant 2). Participant 6 acknowledged the contribution of the volunteers: "They relieve me of extra load in the district or in the given Church." The additional participants (Participants 17, 18, & 19) in this study testified to the correctness of this contextual element favoring "subdividing and integrating responsibilities" practices which could potentially influence giving.

Offering Personalized Ministry

Closely associated with supplementing pastoral actions, the delegation made it possible for participants to provide a more personalized ministry. Participant 4 described this personalization of ministry: "To each member of the stewardship committee was allocated a member or two. So, they were communicating for a month, praying with them and for them." Delegation created a vast network of relationships that otherwise would not be possible.

The "cultivating personal connections" section mentioned the pertinence of personalizing ministry to build deeper relationships with church members. These quality relationships took time and might not be fully achievable because of practical constraints. In contrast, lay leaders had the advantage of already having a relationship with local members, as "they live together, and are there" (Participant 14).

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Identifying With Peers

Participants explained their choice of subdividing and integrating responsibilities because of the influential power of identifying with those who are alike; individuals who are friends, share the same demographic profiles and experience the same challenges. Participant 5 described how the identification with peers influenced giving during the COVID-19 pandemic:

> A member who is a teacher is being motivated by another member who is also a teacher or by another member who was grossly affected by COVID-19. The earnings of teachers were now less because of COVID-19, but he or she continued to give, and this would motivate you, who are at the same level, who are affected by the same things. I think that also helped a great deal.

Facing the COVID-19 Restrictions

During the pandemic, lay members in many areas were legally forbidden to circulate across pastoral districts. This situation represented an adverse condition for the full implementation of delegation during the COVID-19 pandemic. Participant 17 confirmed this reality. However, the analysis of collected data revealed how delegation became a rescue strategy in a context marked by limited mobility. Delegates served in their respective neighborhoods and did not need assistance from outside. Participant 9 nuanced the impact of mobility restrictions: "Even if they were not at 100%. During COVID-19, the best was done. I was satisfied with the best that they were doing." The following section presents how participants endeavored to maximize the results obtained through delegation.

Addressing Challenges Encountered in Delegation

Participants shared the challenges encountered during the implementation of delegation, such as "members being negligent of their duties [or] not capable of teaching or influencing other members" (Participant 2). Commitment and competency emerged as challenges to the delegation. In response, the participants explained what they did to improve the effectiveness of delegation.

Creating Accountability

Pastors were confronted with the reality that "you give a certain duty to probably an elder, but they fail to do what you agree to" (Participant 16). To address the issue of commitment, setting goals and receiving feedback were the means of increasing delegation efficiency (Participants 3, 4, 8, & 14). Participant 3 described his practice: "We had to give each other the goals within a week, and we were normally meeting on Mondays, and the first item in our elders board was nurturing activities." He set goals and sought regular feedback. Participant 8 embraced the same practice of setting goals, "one elder to visit 10 people in a quarter" and expected them to "ring the report at the end of the quarter." Participant 4 shared that after assigning the responsibility to elders to call members during the COVID-19 lockdown, "Feedback was given to me. I was just overseeing." Participant 3 said he could initiate corrective measures based on the feedback he received. Delegation was not detached from accountability.

Empowering Volunteers

Pastors equipped those chosen for the tasks assigned to improve competency. Training was a significant element. Participant 6 described how he trained his volunteers:

"I work with my stewardship leaders in the local churches, train them, give them material." Participant 4 explained how; besides elders, he would include the members of the stewardship team and all the other members in the training. Participant 9 described one of his priorities:

> I'll bring all the leadership of the church into one place and teach them stewardship. I'll tell you why. My belief is when leaders are convinced the church just follows. When I win the leadership of the church, in returning faithful tithe and offerings, I've won the whole church.

Participant 6 encouraged the volunteers to self-train through studies and research on various topics. He shared how he gave them access to his personal library.

The equipping of the volunteers went beyond providing training. Participant 1 was "showing them." It was about modeling. Furthermore, Participant 6 would "make sure my elders were given power; I empowered them." He ensured the volunteers had the authority to fulfill their assigned responsibilities (Participant 6). Participant 3 elaborated on the empowerment of volunteers: "We sat down together with my elders." He was delegating not only the execution to the elders but also including them in the decision process (Participant 3). In the same thrust, Participant 6 shared the advising function given to volunteers: "When we advise each other, they will even advise me as the pastor, how best I will do ministry to them." This indicated the respect the pastors demonstrated for the contributions of lay members, not only for the execution but also for the elaboration of plans.

**Outcome of Subdividing and Integrating
Responsibilities**

From the perspective of the participants, the delegation helped top up instructions and cultivate personal connections by mitigating the adverse effects of the COVID-19

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pandemic and overcoming the limitations of pastors. In addition, the participants

witnessed how the delegation consolidated the representatives' own giving practices.

Participant 6 shared his view about this phenomenon: "When the member teaches from

his own notes, the member can no longer go without giving." There was an

internalization of one's own instructions. Participant 6 further added: "Once members are

teaching about stewardship, it becomes easy for me to expect them to give. So that's a

trigger for me to say give because you've taught us." He challenged those teaching to be

consistent with themselves by practicing congregational giving. Participant 8 spoke about

the benefit of delegation for the one engaged: "Teach what you learn; otherwise, the

teachings will not stick in you." The retention of instruction received was associated with

instructions shared. As the group of church members who accepted the responsibility of

influencing others in giving grew, the pastors increased the number of people

participating in congregational giving.

Pastors who were recognized as positively influencing congregational giving

during 2020-2021 were engaging in "subdividing and integrating responsibilities" as an

essential practice. They split responsibilities in bits and pieces and integrated instructions

about giving in various church ministries and programs. There was a clear desire to

involve the maximum. Subdividing and integrating responsibilities thrived because of the

positive perception of delegation among pastors and members, its contribution to

dissipating the perception of self-interest, supplementing pastors' limitations, capitalizing

on the effect of identifying with peers, and addressing the COVID-19-related issues. As a

result, "topping up instructions" and "cultivating personal connections" were facilitated

during the COVID-19 pandemic in 2020-2021, thereby positively affecting

congregational giving at large. In addition, those involved as representatives consolidated their own giving practices.

<center>Providing Alternatives</center>

As mentioned earlier, "providing alternatives" is related to "topping up instructions" and "cultivating personal connections." This section concentrates on "providing alternatives" regarding modes of giving, as the COVID-19 lockdown has disrupted the regular method of giving, which consisted of bringing one's contributions when coming to church during the worship service. This subcategory presents how pastors worked with and through their churches to establish new giving methods during the COVID-19 lockdown and beyond.

Based on the earlier discussion, the COVID-19 lockdown had disrupted the regular method of giving, which consisted of bringing one's contributions when coming to church during the worship service. In earlier sections, I discussed the relationship of "providing alternatives" to "topping up instructions" and "cultivating personal connections." This subcategory presents how pastors worked with and through their churches to establish new giving methods during the COVID-19 lockdown period and beyond.

Introducing Multiple Alternatives

While adaptation to giving was intensified and diversified during the COVID-19 pandemic, some adaptations took place before the pandemic which proved helpful in navigating the pandemic. One of these was the Church Financial Management System, which was launched before the COVID-19 pandemic in some territories of Sub-Saharan

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Africa. In the assessment of Participant 14, "It allows them to confront the crisis more effectively." It represents another example of pre-disruption preparation.

New and alternative methods of giving were introduced or "very much emphasized," as a means "to transfer tithe and offerings to the church account" (Participant 1). Participant 3 mentioned the newness of the initiative: "We were introduced to what we had never been introduced to, online banking." Participant 7 also elaborated on the novelty of these procedures: "We were used to cash. We used to receive cash from members in our country. We used the cash more than the bank transfers."

Among other alternatives, Participant 8 described how his members were encouraged to give financially to the church at an ATM counter, bring the receipt, or give through mobile money. Participant 6 reported about the swiping machines installed in all seven churches of his urban pastoral district for members to come once a month to give. Church treasurers were on site, prayed, and encouraged the members who came to give. Participant 12 reported about giving through mobile phone numbers. More than one alternative, multiple means of giving were offered to members, and the expected benefit was to create conditions for members to give from their homes, with no need to come to church (Participant 8). It was necessary to establish these new initiatives as quickly as possible because the participants did not want to "demotivate" people in their giving habit.

Participant 18 confirmed the pertinence of "multiple alternatives" in giving by referring to his own union territory. He reported that out of the seven conferences in his union, one did not experience any significant drop in giving when compared with the

others in 2020-2021. This conference was known for offering different means of giving to its members.

However, considering the newness of the alternatives, effective implementation necessitated accompanying measures such as adequate information, motivation, instructions, and technical support. In this regard, pastors encouraged and reminded members to adopt the new modes of giving. Participant 3 explained using the following social media platforms: "On our Zoom platform, and Facebook and YouTube, yes, we recorded messages encouraging members about returning tithe and offerings." As an additional means of facilitating implementation, Participant 7 mentioned how local church treasurers without smartphones were provided with one. He also commented on the accompanying security measures, such as registering the SIM card for these phones in the name of the churches. The readiness of the church to accommodate the new modes was crucial. Participant 3 explained how he had to reassure the members that "the money will go straight into our system." Participant 7 shared that clearly describing the movement of funds for members can help them trust in the safety of the new system.

Besides all the facilitating measures, participants testified about the limitations of these new methods of giving. Some of the shortcomings were the same as when pastors tried to mediate "topping up instructions" and "cultivating personal connections" through technology. In addition, the development and rolling out of giving platforms were often beyond the scope of local church pastors and involved conferences or unions for the establishment of a national system (Participant 16).

Maintaining Traditional Means

According to Participant 8, there was some resistance to the new modes of giving: "Some people were not on those platforms [and] some people wanted to physically take the money to the church." In the words of Participant 16, "It has not really gotten into people's minds. It is not operating very well." Hence, there was a provision to maintain, with slight variations, the traditional mode of giving.

Participant 8 reported that in his district, a collection service was established at the church. One person was on-site to collect the members' contributions in cash or for members to use the swipe machine at church. Participant 2, who subdivided his pastoral district into multiple zones where people could gather for worship, would deploy "deacons to just collect the offering and bring it to church." Participant 14 shared that in his district, they collected and gave receipts at the localized worship centers. Members gave as they were used to, in cash, at the place where they were meeting to worship, but not necessarily at the church building.

There were also cases where people were not able to take advantage of the new giving methods. Among these, Participant 10 mentioned some elderly people, and Participant 12 mentioned the masses without internet facilities. As a solution, the latter would offer them the option to "send a deacon or someone to come and collect your tithe from you" (Participant 12). No one with a good intention to give was left out without an accessible means to participate in congregational giving.

Outcomes of Pastoral Practices

After sharing their pastoral practices, mentioned in the previous sections, participants reported on the results they obtained in congregational giving during 2020-2021. Their perspectives are regrouped into three main themes: giving the maximum, obtaining different results, and obtaining differed results.

Giving the Maximum

Considering the prevailing conditions in 2020-2021, there was a strong feeling among the participants that members did their best in response to what the pastors undertook to influence giving. Participant 1 shared the increase in the total amount given by members, but when asked if he thinks the result could be better, he stated: "I think our members gave the maximum during COVID-19." The answer revealed that the context had a bearing on how members give, and the actions of pastors were not devoid of effect on members.

Furthermore, the participants testified to an improvement in the attitude of members toward congregational giving as expressed by Participant 16: "During COVID, people gave small, but it came from their very hearts." He added, "The motive was clear, and better during COVID than before" (Participant 16). Ultimately, in this view, there was a gain, which was not necessarily monetary but in the disposition of givers.

Obtaining Different Results

When analyzing comments about results obtained after undertaking measures to influence giving, two significant differences have emerged: experiencing an increase in giving and experiencing a decrease in giving.

Experiencing an Increase in Giving

As an outcome of their initiatives, several participants shared members' growing interest in giving, which superseded what was happening before the COVID-19 pandemic. Participant 3 shared what took place in his district during the closure of church buildings for worship: "We just started now seeing members who were calling us on their own, telling us that for sure, they wanted to contribute though, but they're not coming to church. What should they do?" This indicates a clear motivation to give. Participant 6 described a similar situation in his district: "The pattern remains upward. If it's not upward, they maintain where they left, so that they are consistent." Participant 7 spoke about the clearcut growth in his district: "Our tithe during COVID-19 went up." Participant 9 expressed his surprise at what was happening in some churches: "In some of my churches, I saw the increase of giving and returning tithe. Oh, really, without us gathering in the local church. Members were returning." When comparing congregational giving to what they had experienced previously, Participant 3 commented, "It was something that we had never experienced." Most of the testimonies obtained during these interviews communicated an increase in giving. However, exceptions were reported.

Experiencing a Decrease in Giving

Some participants (Participants 11, 12, 14, & 16)—though introduced by their denominational leaders as effective in influencing members to give—shared that members gave less in their territories despite their best efforts. Participant 11 expressed his despair after trying everything to sustain congregational giving during the COVID-19 pandemic:

I was holding stewardship seminars online. Sermons on stewardship every morning, maybe for a week. Almost every day this is what I was doing. But still, the thing was going down. . . . Despite all that effort, you will see that the rate of faithfulness was going down.

This outcome indicated that other underlying factors besides pastoral practices influenced how members gave during the COVID-19 pandemic. In this regard, Participant 2 mentioned that while he was initiating similar pastoral practices in all his churches, the churches in his pastoral district were not performing equally regarding congregational giving.

However, while Participant 11 acknowledged the drop in giving, he nuanced the effect of this drop. As stated by Participant 11, "Though we went down, we are still able to operate above average. Less income but highly sufficient to fulfill what was possible in this context." What the church received was enough to maintain its operations.

Participant 16 also acknowledged the drop he observed in his district. As stated by Participant 16, "We were giving more before COVID-19." He attributed the decline to the harsh economic conditions (Participant 16). However, he observed that his district was faring better than other districts (Participant 16). He explained the relatively positive results by referring to the actions of God for blessing their initiatives to influence members' giving (Participant 16).

Experiencing Other Differences

The participants highlighted other differences when they discussed the obtained results. One difference relates to the types of contributions members made to the church. When they compared tithe to offerings, tithe was always more consequential than offerings and less affected in percentage during 2020-2021. Participant 4 described this

prevailing situation: "In all the churches that I have pastored, there is a challenge. We have members who are faithful in tithe but are not faithful in offerings." The difference between tithe and offerings was a recurring situation that endured in 2020-2021. Participant 7 acknowledged the same reality in his pastoral district. For Participant 7, "Even though the tithe may seem not to be enough, the members are more faithful in returning tithe than offerings."

These participants spoke about what they undertook to address the disparity between tithe and offerings. Participant 2 explained his initiative: "For what I'm doing in this new district, I'm trying to level the ground, that if you are faithful to [giving] tithe, you must also be faithful to [giving] offerings." Participant 7 explained how he spoke more about offerings, which, he confessed, differed from the habitual pastoral practice. Furthermore, he started "encouraging members to give an offering that is equal to tithe" (Participant 7). This approach was quite radical. Apparently, these initiatives were not enough to correct the difference between tithe and offerings.

Another difference highlighted by participants was how some churches in the same locality, that shared the same profile, outperformed other churches. Participant 4 compared the performance of his pastoral district with another district in the same neighborhood, and he observed that his district outperformed the other district. He explained the difference:

> I was telling you that I was calling each member, reminding them to be faithful. And we were holding online meetings. We had Zoom meetings with the members who had smartphones, who were conducting the Zoom meetings with them, encouraging them, praying for them and for them. So even the session, we had done on phones. (Participant 4)

He attributed the result to his pastoral practices, which differed from the pastor leading the other district (Participant 4). In brief, pastoral practices involving "cultivating personal connections," continuing education for members, and using accessible new technology made a difference.

Obtaining Delayed Results

Participants shared obtaining differing results as outcomes to their initiatives of influencing congregational giving. For example, Participant 2 explained that the enlisting of members happened "in small batches." While all were influenced similarly and at a similar time, the expected responses were coming gradually and at different times.

Another reported manifestation of differing results was the results obtained once churches had moved out of the acute phase of the disruption period. Participant 9 shared the long-term effect of pastoral practices: "I believe that when you keep on talking about it, the people see the importance of it." The unceasing promotion and education during the disruption brought results even after the pandemic. Participant 2 attempted an explanation:

> Usually, when something happens, you find that the offerings will dwindle a little bit. But if you maintain the momentum, or you are getting back to them, encouraging them, maybe by the end of the day, after recovering from that crisis, you can get some more people.

There was a downward effect on giving at the onset of the COVID-19 pandemic. The crisis created a natural response in people: "During the crisis, people would like to save as much as they can" (Participant 2). This inclination was detrimental to congregational giving. However, the persistent efforts of pastors brought results once the pandemic was over.

Besides the long-term effect of pastoral interventions, Participant 2 explained what could have caused the change in giving practices of members: "They will say, 'It's the Lord that helped us to survive the crisis that we went through.'" It was an acknowledgment of God's protection. Participant 6 embraced the same explanation for deferred giving: "Some are just saying I must give because God gave me that security." Participant 17 provided a practical explanation of the rebound in giving observed after the acute period of the pandemic: "They faithfully kept and put aside the money and right when the church opened, they were able to come and remit that money." The motivation received through pastoral practices and escaping from the crisis generated a strong feeling of thankfulness among the members, which was conducive to giving.

After engaging in pastoral initiatives to influence congregational giving during 2020-2021, the outcome obtained was not homogeneous. As pastors considered the contextual reality, they acknowledged that members responded by giving their maximum. The results obtained reflected differences in "how" members gave and "when" they gave. Other factors, such as the intensity of the economic crisis and members' convictions, helped influence members' giving.

Summary

The years 2020-2021 witnessed disruptive conditions (the COVID-19 pandemic) affecting congregational giving among the SDA Church members in Sub-Saharan Africa. The analysis of the responses from 18 participants of this study, using a grounded theory research design, has culminated in the construction of the MRDD model. This theoretical model describes the pastoral behavioral practices that positively influence giving during such times.

The initial phase of the MRDD model emphasizes the importance of identifying the nature of the disruptions, highlighting pastoral beliefs conducive to giving, and the crucial practice of monitoring how members are giving to the church. It then introduces four pastoral practices likely to impact congregational giving during a time of disruption: (a) topping up instructions, (b) cultivating personal connections, (c) subdividing and integrating responsibilities, and (d) providing alternatives. Expected outcomes may vary from an increase to a decrease in giving, with middle alternatives like members giving their maximum, improved motivation to give or a delayed response to pastoral leadership initiatives. These varied results suggest factors beyond pastoral leadership influencing congregational giving during disruption. These findings will be discussed in the upcoming final chapter after considering the existing literature and leadership theories.

CHAPTER FIVE

DISCUSSION OF FINDINGS

Introduction

This qualitative grounded theory study aimed to develop a theoretical model summarizing how the behavioral strategies of SDA pastors in Sub-Saharan Africa positively influenced congregational giving during the years 2020-2021 of the COVID-19 pandemic. This final chapter compares the major findings with the existing literature on how pastors influence congregational giving during a time marked by disruptions. The comparison aims at identifying both similarities and differences with the sources mentioned in the initial literature review and with new sources, given the grounded theory approach used in this study. It then discusses how the findings corroborate with some established leadership theories. The chapter ends with recommendations for pastoral leadership, suggests areas for future research, and provides a summary of the findings.

This study was guided by these two research questions:

1. What strategies did SDA pastors in Sub-Saharan Africa use to positively influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

2. What kind of theoretical model would eventually summarize the behavioral strategies of pastors in Sub-Saharan Africa to positively influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

As expected from this study, a theory was developed, and it explains how local church pastors influence church members to participate in congregational giving during a disruption. The developed theory articulates around five elements:

a.   Identifying the disruptions to giving

b.   Holding convictions about congregational giving

c.   Following the figures

d.   Engaging in pastoral practices

    i.   Topping up instructions,

    ii.   Cultivating personal connections,

    iii.   Subdividing and integrating responsibilities, and

    iv.   Providing alternatives

e.   Giving practices

The following sections discuss the findings in the context of the existing studies and leadership theories.

Interpretation of Findings

Identifying a Triple Disruption

This study highlighted that the years 2020-2021 were marked by a triple disruption which significantly affected the giving practices of church members. This finding aligns with the existing studies (Marx & Carter, 2014; Morreale, 2011; Osili et al., 2021) that documented the consequential and long-lasting effect of crises on the

church's giving. The three identified disruptions are (a) the capacity of members to give, (b) the alteration in the mode of giving, and (c) the reduced capacity of pastors to influence members to give.

Concerning members' financial capacity, other studies (Bwire et al., 2022; Josephson et al., 2020; Mesch, 2020; Osili et al., 2021; U.S. Bureau of Labor Statistics, 2021) demonstrated how the COVID-19 health crisis had rapidly evolved into a financial crisis or a "dual crisis," thereby creating a decline in the potential of members to give both in the US and Sub-Saharan Africa. The finding of this study reveals that the individuals' perception of their future economic well-being is influenced by crises, and it is consistent with the previous findings of the Lake Institute of Faith and Giving (2020a). Consequently, a decline in both actual financial conditions and perceived financial stability has a disruptive effect on congregational giving. However, this conclusion lacks unanimous support; with some scholars agreeing (Herzog & Valdyanathan, 2011), others do not share the same perspective (Smith et al., 2008).

Aligning with the latter position, several studies (Allen, 2018; Bekkers & Wiepking 2007; Smith et al., 2008) question the relationship between members' financial conditions and their participation in religious giving, suggesting that those with higher incomes tend to give a lower percentage than those with a relatively lower income. Additionally, two studies (Meer et al., 2017; Osili et al., 2021) indicated that only approximately one-third of the decline in giving during an economic crisis can be attributed to changes in income and wealth. This study helps to reconcile the two perspectives; financial conditions affect or do not affect congregational giving. It

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introduces the element that disruption of members' financial capacity alone does not fully explain the trend in giving; other factors are also involved.

Consequently, the study identified two additional disruptions. First, the impracticality of the traditional mode of giving due to church closures for in-person worship during 2020-2021. This finding aligns with previous studies (Hoge & Yang 1994; Hoge et al., 1996; Mclver, 2016; Osili et al., 2019b; Smith et al., 2008), which highlighted church attendance as the single strongest predictor of religious giving. Moreover, before the COVID-19 pandemic, alternative means of giving besides bringing cash or check during an in-person worship service were limited practices in the US and elsewhere (Faith Communities Today, 2021). Furthermore, the reality of church closure during the years 2020-2021, which affected the predominant means of giving, corroborated with different sources (G. Smith, 2021; Manion & Strandberg, 2020; Pew Research Center, 2022). While the closure of the church practically disrupted giving, it appears that it also affected some motivational factors that influenced members to give to the church.

As another disruption, this study highlights the reduced capacity of pastors to influence members to give in the years 2020-2021. This situation represents another consequence of the extensive church closure that occurred during this time. However, this study reveals another cause for the reduced influence of pastors: the proliferation of opposing voices against giving during this season. These voices contradicted and opposed what pastors were teaching about giving, thereby reducing the pastoral influence on members. Previous studies (Lake Institute of Faith and Giving, 2020a, 2020b) observed the practice of redirecting donations during the COVID-19 pandemic without connecting

it to the emergence of opposing voices to congregational giving during this season. This finding may represent one of the unique findings of this study.

The leaders' awareness of the triple disruptions, substantiated by prior studies, was a preliminary condition for effective interventions.

Following the Figures

Among the identified strategies adopted by pastors to influence congregational giving, "following the figures" emerges as a key preliminary and recurring practice that informs initiatives. This strategy emphasizes the pertinence of monitoring, analyzing, and assessing the giving pattern, with a focus on members' participation rather than just on the amount given. It highlights the necessity for pastors as leaders to monitor and understand the reality of their congregational giving for them to respond adequately.

Previous studies (Hoge & Yang, 1994; Hoge et al., 1996; Iannaconne, 1997; Smith et al., 2008) have uncovered that focusing on either members' participation or the given monetary amount can lead to different interpretations of the giving trend; growth in the given amount does not necessarily indicate growth in participation. In the Adventist context, the study of McIver (2016) highlighted this interesting dynamic: while the amount contributed as tithe increased, the number of tithers decreased over the same period. Hence, it is essential to consider both elements for a comprehensive understanding of giving.

The practice of pastors monitoring members' participation in giving has received extensive coverage in the professional literature on church finances (Trujillo, 2021). However, the discussion about its actual impact lacks a definitive conclusion. The

findings of this study contribute to the conversation, supporting the idea that pastors should have access to information about congregational giving practices.

The abovementioned finding aligns with the study of Scheitle and Finker (2008) who demonstrated how monitoring of members' giving, along with selection and sanction maximized giving to the church. Allen (2018), in her study to uncover factors leading to generosity, highlighted that when individuals know someone is monitoring their giving, there is an inclination to grow in participation. Additionally, the practice of "following the figures" helped pastors in the study to identify free riders in their congregations, a phenomenon commonly reported in the literature (Hoge & Feng, 1994; Innaconne, 1994; Olson & Perl, 2005; Smith et al., 2008; Stonebraker, 2003). Interestingly, the participants in this study did not raise concerns about members' privacy, suggesting that privacy might not be an issue in their leadership context.

In this study, monitoring the giving practices of members was closely associated with providing collective and individual feedback. Previous studies about giving to charity and religious organizations revealed that feedback motivates giving. Smith and others (2008) identified "external social cues" (p. 132) as one of the elements influencing members to give to the church. In this study, the purpose of feedback included informing about the church's financial conditions, appealing to people's pride and shame, providing affirmation, showing concern for members, appealing for giving and being transparent about the use of funds. The literature extensively recognizes these elements as motivators for congregational giving (Cincala et al., 2016; King et al., 2022; Mundey, Davidson, et al., 2011; Mundey, King, et al., 2019; Parsell & Clarke, 2022; Peifer, 2010; Smith et al., 2008; Xu et al., 2023).

The last-mentioned purpose of feedback "being transparent about the use of funds" is known as a generator of trust and has received considerable attention (Cincala et al., 2016; Degasperi & Mainardes, 2016; Hoge et al., 1996; Mundey, Davidson, et al., 2011; Mundey, King, et al., 2019; Peifer, 2010; Smith et al., 2008). Globally, the surveyed literature agreed on the importance of trust to motivate members to give but there is no consensus about its degree of significance. The qualitative approach adopted in this study prevented me from assessing the weight of trust in members' contributions in 2020-2021.

Topping Up Instructions

As a result of monitoring members' participation during the time of disruption, pastors initiated or implemented four pastoral practices to positively influence their congregants to give to the church: (a) topping up instructions, (b) cultivating personal connections, (c) subdividing and integrating responsibilities, and (d) providing alternatives. The first two are primary actions while the other two are supportive procedures.

Several previous studies (Hoge & Yang 1994; Hoge et al., 1996; Kings et al., 2019; Mclver, 2016; Smith et al. 2008) mentioned the pertinence of education to influence members to contribute financially to the church. For instance, three of the five recommendations made by Smith and others (2008) for churches to improve the giving trend relate to educating members about giving. Additionally, Smith and others (2008) identified two situations—"unperceived need" and "normative ignorance"—where members lack adequate education about the necessities requiring them to give and the importance of giving as factors reducing generosity. However, after advocating for

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educating members, Smith et al. (2008) acknowledged its limitations: "It would not by itself bring financial giving up to levels that their own Christian traditions would consider faithful" (p. 118). This statement acknowledges the value of other pastoral practices unveiled by this study.

The concept of "topping up instructions" refers to the need to repeat the already provided education during disruption. Notably, McIver's study (2016) on tithing identified "forgetting" as a primary reason why members do not tithe. Forgetfulness can be heightened during a period of disruption. By overcoming their natural tendency of not talking about finances to members (Conway, 2002; Herzog & Price, 2016; Smith et al., 2008), pastors attend to one of the major obstacles to congregational giving by providing reminders.

Concerning the content of the "topping up instructions," the study highlights the value of intentionally teaching church members about planning and giving systematically, emphasizing the importance "to continually give to God as he continues to bless us" (Participant 16) and to transform religious giving into a "consistent practice" (Participant 6). This habit-driven principle of giving lessens the impact of circumstances on the practice of givers.

The abovementioned finding corroborates with prior studies (Hoge & Yang, 1994; Hoge et al., 1996; Mundey, King, et al., 2019; Smith et al., 2008) emphasizing the pertinence of routinized giving over occasional, impulsive, or situation-driven giving. Hoge and Yang (1994) asserted that when elements such as planning, pledging, and giving as a percentage are present, members tend to give a higher amount and a higher percentage of their incomes. When members internalize systematic giving, even when

experiencing a decline in income or the perception of negative financial conditions—

scenarios commonly experienced during 2020-2021—they are less likely to withdraw

from giving if they have a source of income.

In this study, pastors initiate or facilitate educating members about generating

resources. Despite the common belief linking improved financial condition with

increased participation in giving, earlier discussions did not conclusively establish a

relationship between the two. However, this study uncovers another noteworthy

connection between assisting members in generating more resources and improvement in

religious giving: "When a member realizes that you are not only interested in the money

that they give to the church, but in their welfare, then they also return" (Participant 7).

The highlighted principle here is one of reciprocity. As the church helps to improve

members' economic conditions, they are more inclined to give back to the church.

Essentially, giving becomes the response of members to a caring church; one which

attends to the felt need of its members.

Concretely, giving becomes an expression of gratitude and thankfulness towards

the benefactor, in this case, the church. Several studies (Allen, 2018; Walker et al., 2016)

explored the close relationship between gratitude and giving, giving back to the

benefactor. A recent study (Objantoro et al., 2022) identified gratitude as the first factor

influencing religious giving during the COVID-19 pandemic. Furthermore, the

relationship between the church—as the provider of social welfare—and congregational

giving aligns with the concept behind the public-good philanthropy theory. In this theory,

people contribute to individuals and organizations, and this is perceived as a source of

"social income" (Becker 1974, 1976).

The section of the study on "topping up instructions" uncovers crucial insights about the role of spirituality in influencing members to give to the church. Spirituality serves as the foundation of giving, with pastors investing efforts to persuade members that the practice of religious giving is a direct application of the Bible, the normative source of belief for Adventist Christians. The teaching of biblical concepts harmonizes with the stewardship motive emphasized in Adventist literature (Lézeau, 2013; Maxson, 2010; Reid, 1993; Rodriguez, 1994; White, 1940).

The approach of establishing giving from the Bible underscores the conservative theological orientation of these pastors. Notably, several studies (Hoge & Yang, 1994; Hoge et al., 1996; Lincoln et al., 2008; Peifer, 2010; Smith et al., 2008) identified Christian conservatism as a key determinant of religious giving. Convincing members that these teachings originate from a source accepted as authoritative stands as a proven strategy. Moreover, studies highlighted those motivators such as "love for Christ, winning people to Christ, and hearing the stories of about [*sic*] individuals coming to Christ" (Cincala et al., 2016, p. 19) and "live the vision" instead of "paying the bills" (Herzog & Price, 2016; Smith et al., 2008) are superior motivators to giving.

Another component of pastoral instructions relates to the usefulness of contributions to the recipient of giving, the church. The conveyed message emphasizes that donations help in maintaining, expanding, and leading the church into its eschatological apogee. Prior studies (Cincala et al., 2016; Herzog & Price, 2016; Hoge et al., 1996; Mundey, King, et al., 2019; Smith et al., 2008) have shown that addressing the ignorance of members about the concrete needs of the church (Smith et al., 2008) and fostering a sense of contributing to a larger mission significantly impact religious giving.

When members perceive that their contributions make them part of something bigger, it enhances their sense of meaning and purpose. This component of instruction complements the teaching of giving grounded in the Bible and as an expression of spirituality. This study does not endorse an either-or approach; neither instructional emphasis stands as superior to the other in influencing giving. They are complementary.

In examining the instructional content, this study reveals a reluctance among pastors to emphasize rewards for those who engage in religious giving. When they talked about rewards to their congregants, the focus was on immaterial rather than on material rewards. They provided the rationale that this approach prevents members from entering a bargaining relationship with God. Considering the attachment of these leaders to the normativity of the biblical teachings, their hesitancy to incorporate the reward motive is surprising as this concept appears in multiple passages of the Bible (Prov 3:9-10; Mal 3:10; Luke 6: 35-36).

Furthermore, several studies (Hoge et al., 1996; Peifer, 2010; Saleam & Moustafa, 2016) have established that the prospect of temporal and immaterial rewards serves as a significant motivator for certain believers to engage in giving. This reluctancy seems to ignore the proposition of the rational choice theory (Buskens, 2015; Innaconne, 1994, 1997). Likewise, a message about rewards might be appealing during a time characterized by various uncertainties. Further inquiry is necessary to fully understand the approach of SDA pastors in incorporating the reward motive into their educational package while facing disruptions.

The study introduces the concept of teaching through the example set by pastors as leaders of congregations and by other volunteer church leaders. Previous literature has

presented modeling as a positive means of influencing others to engage in prosocial behaviors, including giving. Examples of this come from studies done in family settings (Allen, 2018; Ottoni-Wilhelm et al., 2014), corporate environments (Grant, 2013), general contexts (Gächter & Renner, 2018), and religious settings (Maxson & Lézeau, 2006). Interestingly, these studies emphasize the superiority of private or peer modeling over leaders' modeling (Allen, 2018; Grant, 2013; Gächter & Renner, 2018; Ottoni-Wilhelm et al., 2014). This aspect will receive further consideration in the section on "subdividing and integrating responsibilities."

<div align="center">Cultivating Personal Connections</div>

The study uncovers the importance for pastors to cultivate personal connections with congregants, preferably through visitations or their adapted forms, as a means of influencing behaviors, including giving. It highlights relational leadership. Pastors' practice of members' visitations aligns with the Protestant and Adventist traditional understanding of pastoral visitation as a component of pastoral ministries (Moldenhauer, 2023; Stott, 1961). Nwaomah and Dube (2018) supported the relevance of visitation as a leadership approach in African culture. However, there are differing perspectives. Hove (2023) highlights the expectation of members in Southern Africa for pastors to focus primarily on teaching.

Interestingly, the MRDD model proposed in this study draws a connection between "cultivating personal connections" and "topping up instruction." These pastoral practices are not mutually exclusive. Several studies (Aragão, 2014; Moldenhauer, 2023) sustain this association by presenting visitations as a platform for teaching, and personal connections informing pastors about future subjects to address in teaching.

Besides the educational opportunities of engaging in visitations, previous

literature (Aragão, 2014; Johansen & Nielsen, 2015), both professional and academic,

elaborates on other benefits of visitations. Aragão (2014), a pastor in Brazil, mentioned

the benefits of visitation, including encouragement, greater commitment to Christ, and

the development of authentic relationships. A study conducted among Evangelical

Lutherans in Denmark confirms that pastoral authority is influenced by the relationship

between pastors and their members (Johansen & Nielsen, 2015). Their influence remains

irrespective of the members attributing the authority of the pastor to a pre-established

authority or based on the pastor's personal qualities. These findings corroborate with the

functions of visitations identified in this study which include assisting pastors to

understand the challenges members are going through, to become approachable, and to

dispose of a platform to encourage and influence.

The impact of social networks—the interaction between the clergy and church

members—on giving practices is well documented in the literature (Choi & DiNitto,

2012; Herzog & Yang, 2018; Sim, 1999). The size of the church, particularly if it is too

large, can eventually impede the relationships between pastors and members, potentially

resulting in a decline in members' giving (Hoge et al., 1996; Stonebraker, 2003). The

approach of cultivating relationships aligns with one of the interventions used by

churches to sustain giving during the Great Recession (Morreale, 2011).

A study in the US, using the case study methodology, about pastoring during the

COVID-19 pandemic identified "connection" as a dominant theme (Jackson & Williams,

2021). In the Adventist context, Cincala and others (2016) observed that the personal

contact of potential donors with missionaries—the beneficiaries of giving—influences

the practice of mission giving. Since SDA pastors indirectly benefit from a substantial

proportion of congregational giving, the existence of a familiar relationship between them

and church members may create an equivalent effect.

The impact of pastoral leaders who cultivate connections through visitations on

religious giving can eventually be attributed to the trust developed during these

interactions. Earlier in this chapter, I discussed the influence of trust on giving. Recently,

Hancock and others (2023) conducted an extensive meta-analysis of experimental

findings on the issue of human trust. They concluded that "the experimental factors that

were found to exert the most significant impact on trustworthiness were trustee reputation

and shared closeness between trustor and trustee" (Hancock et al., 2023, p. 19). Seymour

and colleagues (2014) explored the generation of trust within congregations, concluding

that trust is less of the product of religious beliefs or practices but primarily of the

relationship between church leaders and congregants, the relationship among

congregants, and the mutual assistance within a congregation. This could explain the

superlatives used by the participants in this study to describe the positive outcome of

congregational giving when pastors cultivate interpersonal relationships with members.

The study suggests that "cultivating personal connections" through visitations

impacts giving positively by allowing pastors to personalize thank you messages and

make private giving appeals, supplementing public addresses on the same subjects. A

study to investigate the effect of thank-you calls to donors of charity yielded a non-

conclusive result (Samek & Longfield, 2019). However, a study conducted by Vaz

(2022) reached an opposite conclusion. She explored through quantitative research the

effect of thank-you text and calls to retain annual alumni donors to colleges and

universities. Kao and Lin (2022) studied the impact of private or public recognition of donors to charitable organizations, and they concluded that the altruistic and egoistic dispositions of donors determine the effectiveness of either approach. Surprisingly, we could not find other empirical studies that have tested or explored the effect of personalized thank-you messages and appeals to giving in the church context. These conflicting results about the effect of personalized thank-you messages or appeals, prevent the validation of the findings in this area through the existing literature.

<div align="center">Subdividing and Integrating Responsibilities</div>

This study highlights two facilitating strategies used by pastors to implement "topping up instructions" and "cultivating personal connections" during 2020-2021: (a) subdividing and integrating responsibilities and (b) providing alternatives. This section focuses on the first mentioned.

"Subdividing and integrating responsibilities" refers to delegation strategies employed by pastors to enlist lay leaders and church members to influence others to participate in religious giving. These lay members, church volunteers, were involved in teaching and connecting with others alongside pastors, but not replacing them. Subdividing meant breaking a task into smaller pieces and distributing it to several individuals. Integrating implied using all church programs and ministries as platforms to influence giving. The effectiveness of this approach is attributed to several factors, including the positive perception of both church pastors and members about lay involvement, the heavy workload of pastors, the capacity for lay leadership to dissipate the perception of self-interest, the value of peer influence, and the possibility of addressing challenges related to COVID-19. Furthermore, the study emphasizes that lay

leaders and members who engage in influencing others to give are themselves consolidated in their giving practices.

The positive perception about involving lay members as volunteers may originate from the theological stance of the SDA Church on the subject. Numerous sources confirm that the involvement of lay leaders or members in ministry practices is grounded in the Bible and the Protestant tradition, a dual foundation of the SDA Church (Exod 18; Jas 1:17; 1 Pet 2:4-5; Pickard, 2009). In an article entitled *Priesthood of Believers*, Edwards (1988) explored the traditional understanding of priesthood of believers among Adventists. It represents a cardinal belief of the SDA Church. In his understanding, embracing this concept involves encouraging all members to engage in service to others while maintaining a distinction between the office of the pastor and the ministry of lay members (Edwards, 1988).

In 2011, Sokupa, an Adventist theologian, defended a dissertation linking the understanding of the priesthood of believers with the development of ecclesiology in the SDA Church. However, a more recent publication of Trim (2018) delved into the same topic, with the emphasis shifting to the particularity of the pastoral office and confining the "priesthood of believers" to soteriology, excluding ecclesiological implications. Pastors in Sub-Saharan Africa appear to be well-impregnated in the traditional understanding of the priesthood of all believers.

The study presents the adoption of "subdividing and integrating responsibilities" by pastors as a solution to cope with the practical need of multiple churches in a pastoral district with large membership, especially during disruption. The statistical reports of GC-SDAs ASTR (2021) for 2020 confirm that the population involved in the study has

the largest ratios of pastors to members (1:1,752) and pastors to church-groups (1:11.5) in the SDA Church worldwide. Thus, in the context of this study, pastoring effectively would be impossible without any lay volunteers.

Apparently, the COVID-19 pandemic exacerbated the need for lay members to participate in ministry. Pillay (2020) discussed how churches needed to be flexible to cope with the COVID-19 disruptions and highlighted how church leadership re-embraced the concept of the priesthood of all believers during this season. Another study conducted in the Southern African context, using in-depth individual interviews, highlighted the need for pastors to embrace "multi-staff ministry" involving lay leaders to cope with the disruption of the COVID-19 pandemic (Ngema et al., 2021). In a study on the impact of change management of church leadership during the COVID-19 pandemic, Philip (2022) recommended a larger empowerment and involvement of the younger generations in leadership positions to effectively cope with future crises of the same nature. The practice of delegation by SDA pastors for increased effectiveness aligns well with the prior empirical findings.

The relationship between members' involvement in ministry through "participatory leadership" and the positive impact on religious giving has been established (Hoge et al., 1996; Smith et al., 2008). While advocating for lay involvement, Smith et al. (2008) suggested a differentiation of roles; they see pastors as communicating the broad perspective of giving, whereas lay leaders handle the specifics such as "needs and opportunities, possible ministries to fund, pledge cards to complete, budget reports to offer, and so on" (Smith et al., 2008, p. 254). This represents a variation from this study, where sharing the broad perspective of giving is not restricted to pastors.

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The difference can be attributed to the unique context of the study, where pastors were leading multiple churches with a large membership, requiring lay leaders to assume similar responsibilities as pastors.

Peer influence is another result of lay volunteers, and it was associated with charitable giving (Castillo et al., 2015; Herzog & Yang, 2018; Smith et al., 2008). Smith and others (2008) discussed the contagious effect when members share their giving story to a church congregation, a phenomenon observed in this study when members were encouraged to share their giving experiences with others. Castillo and colleagues (2015), in a field experiment, observed that asking a friend to donate in front of a friend is one of the most effective means of fundraising. Another study exploring the relationship between social networks and charitable giving found that social trust and social network factors increase the likelihood of individuals becoming givers (Herzog & Yang, 2018). Furthermore, this same study established that someone is more likely to give when the alter ego gives and solicits contributions, and there is a reciprocal effect on the alter ego. This last element aligns with Denning's (2021) research on the effect of church members volunteering, concluding that the relationship between religious convictions and volunteering is not unidirectional. This last finding could explain why lay leaders or church members who invest in influencing others in religious giving eventually strengthen their own giving practices.

<center>Providing Alternatives</center>

In this study, amidst the disruption, pastors adapted their practices to maintain influence over congregational giving. Among other changes, they introduced alternatives to conventional means of teaching, connecting, and giving. Previously these activities

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were conducted in person, but they became impractical because of the COVID-19-related restrictions. Pastors bridged the gap by intensifying the use of media and digital technology to mediate these practices. They strived to provide various new alternatives while preserving former practices with some adaptations. Their motivations to maintain traditional practices stemmed from church members' reactions towards the new alternatives like "don't have, don't know, and don't like."

The existing literature reports an increased use of media platforms and digital technology during the disruption of 2020-2021. In Poland, the SDA Church increased the media production during the pandemic when compared with 2018-2019 due to restrictions related to the COVID-19 pandemic and discrimination suffered by religious minorities during the same period (Kołodziejska, 2022). Bryson and colleagues (2022) discussed the rapid creation of new sacred spaces blurring the lines between the sacred and secular spaces. While facing the same global challenge of social distancing, the SDA Church in Sub-Saharan Africa responded similarly as the church worldwide attempted to maintain teaching, connecting, and facilitating congregational giving.

Online giving has become one of the flagship initiatives of the adoption of digital technology by churches. Previous studies (Andreoni & Serra-Garcia, 2016; Faith Communities Today, 2021; McIver, 2016) reveal the existence and awareness about the benefits of online giving practices before the pandemic, although not widely promoted and adopted by a limited number of church members. However, at the onset and throughout the COVID-19 pandemic there was a global uptake in e-giving practices (Eagle et al., 2021). D. P. King (2021) explained how church building closures accelerated the adoption of online giving. In this study, pastors led their church members

to embrace online giving, but it was an aspect of the digitalization of pastoral ministry marked by substantial difficulties, highlighting the existence of a significant "digital divide" (Campbell, 2023).

Campbell (2023) used the expression "digital divide" to describe the challenge faced by churches when leading their congregations to embrace media and digital technology during the COVID-19 pandemic. Remarkably, his findings in the American Midwest about the "digital divide" closely mirrored the three obstacles identified in this study expressed as "don't have, don't know, and don't like." Pastors and churches in the Sub-Saharan region encountered the issue of "tech readiness." That is, the infrastructure in many localities and churches was simply not available for the digital transition. This situation was prompted by the socioeconomic context of both churches and members. Additionally, a research study conducted in Zimbabwe highlighted the accessibility challenge for members, a situation heightened by the socioeconomic context (Tagwirei, 2022). Conversely, a study conducted in the Adventist Church in Poland, Europe, situated the same challenge solely among the church members but not in the rank of the church leadership (Kotodziejska, 2022).

The three leadership-based barriers, mentioned by Campbell (2023) to the digitalization of church ministries were also a reality in Sub-Saharan Africa churches: "(a) lacking technology skills, (b) leadership traits or characteristics needed to make technology decisions, and (c) digital media access and resistance" (p. 48). The concern about leadership expertise and readiness is shared by Makhutla (2021), a researcher who focused on using social media for preaching during the COVID-19 pandemic. Finally, the "digital reluctancy" was another prevailing hindrance, but it appears that the cause

differed from the generational factor identified by Campbell (2023). Instead, it was rooted in a spiritual conviction about the necessity of in-person worship. This perspective corroborated the idea brought forward by Tagwirei (2022) who emphasized that pastoral ministry, rooted in the concept of incarnation, requires a physical presence. In his opinion, the shift to online and virtual platforms was primarily to cope with prevailing constraints rather than a deliberate choice. This could account for the resistance and unwillingness to observe change.

The response of the Adventist pastors in Sub-Saharan Africa to challenges of digital inaccessibility and resistance is noteworthy. They opted to maintain former practices with limited adaptations. For instance, as a substitute for congregating at church for worship, meetings were delocalized to small groups in houses. To replace the collection of members' donations at church during a worship service, members could give cash during small group meetings with the church treasurer moving around for collection or bringing donations individually to church at a set time with the treasurer and designee to receive the cash. These minor adaptations, maintaining the essence of prior practices, proved effective whenever the huge digital shift was not practical or acceptable. The pastoral leaders adapted to changes in ways that suited their leadership contexts, acknowledging the diversity of people and circumstances.

Digital platforms have proven effective for hosting worship services and church programs; however, they do have limitations in providing social support to individuals (Mosavel et al., 2022). It appears that participants in the study compensated for this limitation by supplementing collective online gatherings with personal interactions

through social media and small group meetings. Hence, they reinforced the connections with members.

Giving Practices

The findings of this study indicate that the application of the MRDD model does not yield uniform results. Several possibilities have emerged: (a) members displaying a more positive attitude toward giving, (b) experiencing a mix of positive and negative results, and (c) obtaining delayed results. The presence of alternative outcomes, including the possibility of negative results, confirms an assumption of situational leadership which asserts that the effectiveness of leadership to influence depends on the follower fit (Blanchard, 2008; Zigarmi & Roberts, 2017). This study did not delve into the characteristics of church members. Nonetheless, most participants reported a positive reaction of church members to pastoral leadership, manifested either through an improved attitude toward giving or giving at a higher level now or later. These findings align with the existing literature.

The findings of several studies (Baruth et al.,2015; Carroll, 2006; Dodson, 2018; D. S. King, 2007; Royster, 2016) reveal the impact of pastoral leadership on various behaviors of church members. While some studies (Brodin, 2017; Freeburg, 2016) emphasize the limited influence of pastors on giving behaviors, a substantial body of literature (Eagle et al., 2022; Herzog & Price, 2016; Jackson, 2018; Maxson & Lézeau, 2006) attests to the effectiveness of pastoral leadership to influence congregational giving. This study reinforces the latter position, even during disruptive circumstances.

Connections to Leadership Theories

Servant Leadership

The MRDD model portrays the supportive relationship that pastoral leaders strive to cultivate with their congregants. This dynamic becomes evident when examining elements of the "topping up instruction" category which concentrates on assisting members in managing and generating resources. In this aspect, the developed MRDD model corroborates with servant leadership theory which highlights the willingness of leaders to attend to their followers' needs (Coetzer et al., 2017; Liden, Wayne, et al., 2008; Spears, 2005). Several expressions borrowed from Liden, Wayne, et al. (2008) about the undertaking of servant leaders could easily apply to pastors who effectively influence members to give during disruption. Such actions include (a) creating value for the community, (b) empowering, (c) helping subordinates grow and succeed, (d) putting subordinates first, (e) behaving ethically, (f) relationships, and (g) servanthood (Liden, Wayne, et al., 2008, p. 162).

Examining the motives behind these pastors' actions reveals no apparent self-interest to engage in the process or to benefit from its outcomes, thereby aligning with the principles of the servant leadership theory. Nonetheless, it is difficult to determine conclusively whether the well-being of members, a core principle of the servant leadership theory, takes precedence over pleasing God or moving the mission forward, or if these motives are considered equally important in the developed MRDD model.

Adaptive Leadership Theory

The constructed model (MRDD) incorporates several elements that align with adaptive leadership theory. They share a common purpose of helping individuals and organizations cope effectively with changes happening in the environment (Northouse, 2019). An opening element of the MRDD model "identifying the disruptions to giving" corresponds with the need to assess the nature of the challenges in adaptive leadership theory disruption (Northouse, 2019). Using the nomenclature of the adaptive leadership theory "experiencing losses" might be categorized as technical challenges, "experiencing disruptions in the mode of giving" could be classified as technical and adaptive, and "experiencing disruptions of motivating conditions" could be categorized as adaptive challenges. The MRDD model, which focuses on the function of the leader to act as a facilitator in the problem-solving process, seems to embrace the service orientation perspective as described by Heifetz (1994).

The category "following the figures" suggests a recurring practice of facing the reality of giving and providing individual and collective feedback. This category aligns with a key behavior of adaptive leadership which consists of maintaining actions to prevent avoidance of challenges (Heifetz & Laurie, 2001). Additionally, the involvement of lay members in the category "subdividing and integrating responsibilities" reinforces the observed connection with adaptive theory which posits that "solutions to adaptive challenges reside not in the executive suite but in the collective intelligence of employees at all levels" (Heifetz & Laurie, 2001, p. 132), underscoring the need to involve everyone in the implementation (Heifetz & Laurie, 2001; Northouse, 2019). Finally, the adoption of adaptive measures while preserving as much as possible the customary approaches to

worship, means of giving, and visiting highlights another characteristic of adaptive leadership (Heifetz & Laurie, 2001; Northouse, 2019).

Transformational Leadership Theory

The developed MRDD model is built on the foundational assumption that reality is not fixed in time, even in the face of severe disruptions, reflecting a mindset inherent in the transformational leadership theory (Givens, 2008; Northouse, 2019). Leaders, according to this theory, possess the capacity to act as catalysts for change within their respective contexts. It is an underlying assumption of the MRDD model.

The approach advocated by the MRDD model diverges from the transactional method of leading people to give to the church, which focuses primarily on punishment and reward (Bass, 1990; Northouse, 2019). Careful consideration of the instructions provided about giving reveals that the intention is to raise awareness about the church's mission. In like manner, it is also aimed to lead members to believe that through their contributions, they can be part of something significant.

The MRDD model's recommended practices align with the three processes identified by Bass (1990) to motivate followers: inspiration, intellectual stimulation, and individualized interventions. To illustrate, the grounding of instructions in biblical teachings inspires members by conveying high expectations and purposes in simple ways understandable to church attendees. Intellectual stimulation is exemplified when pastors collaborate with lay leaders to address disruptions in ways consistent with their belief system. Finally, the individualized consideration is evident in the special attention given to members through personal feedback on their giving, assistance in the management and

generation of personal resources, and making personal visitations as a fundamental approach of pastoral ministry.

The prominent role assigned to the pastor-leader in the MRDD model raises concerns about potential deviation toward dictatorial and tyrannical leadership, an unfortunate consequence associated with transformational leadership (Northouse, 2019). It becomes crucial for leaders and followers to be vigilant, discerned, and able to identify any shift in the leader's motive from serving the collective good to prioritizing self-interest. Notably, the MRDD model remains silent on addressing these potential risks.

Leader-Member Exchange Leadership Theory

The initial literature review for this study did not incorporate the leader-member exchange theory. However, the research findings and the derived theoretical model (MRDD) reveal substantial elements of leader-member exchange leadership theory. The category "cultivating personal connections" reflects the three-domain approach, encompassing a leader-follower-relationship (Graen & Uhl-Bien, 1995). The MRDD model advocates for a movement towards higher-quality exchanges between pastors and church members, thereby aiming to make these connections sustainable even during periods of disruption.

The MRDD model reflects the three stages of the process of building dyadic relationships: (a) the stranger phase, (b) the acquaintance phase, and (c) the mature partnership phase (Graen & Uhl-Bien, 1995). When pastors are assigned to a new pastoral district, they transition from an out-group to an in-group status, and visitation represents a valuable strategy to facilitate this process. This implies that time is an essential factor for an optimum pastor-member relationship. The disruptions that occur

during a crisis threaten the movement to a mature partnership phase or risk creating regression into the acquaintance phase. In this context, the deliberate actions taken by pastor-leaders and other lay leaders should aim at preventing regression and maintaining the trajectory of relationship building.

The comparison of findings from this study with existing studies and leadership theories led to the confirmation of the postulates of the theoretical model (MRDD). Pastoral leaders' influence over members' congregational giving persists and can even grow during disruptions when:

a. They hold convictions about the importance of influencing a course of action.

b. They demonstrate awareness of developments within their internal and external environments.

c. They engage in collaborative and adaptive interventions that address members' knowledge and relational needs.

Recommendations

Using a grounded theory research design, this study initially aimed to develop a substantive theory, that is, a constructed theoretical model that is "specific to a group and place," (Corbin & Strauss, 2015, p. 63). It is context-specific to Sub-Saharan Africa. Hence, the primary scope of applicability pertains to pastoral ministry in this defined region. Nevertheless, given the considerable similarities that exist in the leadership conditions of SDA pastors globally, certain elements of the theoretical model can tentatively serve as a framework for pastoral ministry and training beyond Sub-Saharan Africa. The recommendations for this study focus on future research, pastoral practices, local church and conference administrations, and educational institutions.

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Future Research

I strongly recommend the testing of the theoretical model (MRDD) that was developed through grounded theory study. This approach will partially help overcome the generalization limitation of this study. The proposed process involves first constructing a measuring instrument based on the categories developed in this study. To accomplish this, the items for each subscale would be derived from the data gathered through the in-depth interviews. The construction of the instrument could eventually follow the nine steps outlined by DeVellis and Thorpe (2022).

In continuation, the constructed measuring instrument can be used to systematically collect quantitative data from a more extensive sample of SDA pastors in Sub-Saharan Africa. This step is crucial in testing the theoretical structure of the model developed during this study. This phase will comprise two components: (a) an exploratory factor analysis to identify the factor structure of the data collected by the instrument developed and (b) a confirmatory factor analysis procedure to confirm the factorial structure that the exploratory factor analysis has identified and to confirm or disconfirm a priori theory that was developed through the grounded theory study.

The recommended expansion of this study, culminating in a validated measuring instrument, holds the promise of furnishing a practical tool to assess the effectiveness of pastoral leadership in influencing congregational giving. Pastors and local church boards could make use of it in evaluating how their leadership initiatives are favorable to giving during a time of disruption. This instrument—once tested and refined—can be utilized to gauge if the conditions prevailing in the local church are conducive to congregational giving. The insights gained through the process can serve as a basis enabling the church

leadership to adopt corrective measures, develop new policies, and other strategic decisions associated with members' participation in giving.

Pastoral Leadership Practices

Based on the MRDD model developed in this study, pastors—in their capacity as local church leaders—assume a pivotal role in creating conditions conducive to the mobilization of financial resources during a time of disruption. Their influence would be enhanced through the implementation of six leadership procedures and additionally, by seeking assistance from the higher organizational structure for the seventh strategic initiative. I recommend that pastors

1. Regularly assess the nature of the disruptions affecting congregational giving in their local church community.

2. Nurture convictions in other local church leaders. These convictions would help them influence church members in congregational giving. These convictions should include but are not limited to the following:

    a. Pastoral leadership has the potential to influence congregational giving.

    b. Giving is beneficial to the maintenance and growth of the church.

    c. Giving brings benefits to the givers.

3. Monitor members' giving regularly, paying special attention to their individual participation with the intent of providing collective and personalized feedback and support. The collective feedback may require the creation of new communication platforms accessible to members, besides using church business meetings.

4. Prioritize cultivating a personal relationship with members and this can be achieved through visitations or other adapted means. A concrete initiative would be the

creation of a systematic visitation ministry which seems not to exist in most local churches.

5. Create opportunities for church members and attendees to learn and be consistently reminded about generating and managing resources and principles of giving. It consists of transforming each local church or pastoral district into an educational center for financial literacy and self-reliance.

6. Share the responsibility of cultivating personal relationships, educating members with other church leaders, and integrating education related to congregational giving into various church programs and initiatives.

7. Seek assistance from their local conferences and/or unions to provide alternative means of giving to their church members while preserving the traditional giving methods.

Based on the findings of this study, local churches are encouraged not to leave the responsibility of mobilizing resources for the fulfillment of their mission solely to stewardship ministries leaders. While these leaders can play a significant role in ensuring the educational aspect, the study reveals that influencing congregational giving is a multifaceted endeavor that necessitates the involvement of the top leadership of the church and other church ministries. Coordinated actions under the supervision of the church pastor or their designee would facilitate the implementation of the elements of the theoretical model.

Although the primary focus of this study was on local churches and pastors, their respective local conferences—as their employers—can contribute to the process. They can eventually influence members to participate in congregational giving by engaging in

reflections in two areas. The first area pertains to the rotation of pastors within the conference territory, the length of a pastoral term. The practice reveals that in some places pastors are transferred every 3 years or even at a shorter interval. One significant aspect of the theoretical model is the establishment and preservation of quality relationships between pastors and their church members for mobilizing resources. Unless adequate time is available, the relationship-building process will never attain a maturity stage to yield the desired influence of the congregants by pastors.

Another aspect that requires reflection pertains to the number of churches and church members under the supervision of a single pastor. If effective pastoral leadership, at least to influence congregational giving, should involve more than preaching and presiding over church boards, local conferences need to engage in a reflection on the adequate ratios of pastors to church congregations and pastors to church members within their territory. While a small size of the paid workforce may seem beneficial for the cost-effectiveness of the organizational structure, it may also pose a hindrance to additional incoming resources in the form of congregational giving.

Denominationally owned educational institutions are typically responsible for training pastors who are meant to integrate pastoral ministries. Considering the context of this study, Adventist educational institutions must reemphasize certain elements and introduce some expansions to the training curriculum for future pastors. Recently, there has been an emphasis on fundraising and capital campaigns to ensure the financial vitality of churches and address the general downward trend in giving participation. In contrast, this study underscores the leverage that pastors have regarding the practice of tithing, offerings, and donations. This finding invites a revitalization of classes that

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expose students to these traditional practices of congregational giving. However, it is essential to clarify that the understanding and later teaching of tithe, offerings, and donations by pastors will fall short of improving the trend in giving unless coupled with the learning and implementation of other pastoral leadership measures.

Conclusions

At the onset of this research journey, I anticipated that amid disruptive periods, such as the COVID-19 pandemic, pastoral leadership holds the potential to shape the giving practices of church members, ultimately resulting in an improved giving practice. Drawing insights from the experiences of various pastors in Sub-Saharan Africa on how they influenced giving during the years 2010-2021 of the COVID-19 pandemic, I have constructed the MRDD model. The developed model aligns with my initial expectation, showing a pattern of disruption, intervention, and resultant improvement through pastoral leadership.

Moreover, the study has uncovered valuable information about multifaceted pastoral leadership strategies and how they connect with each other to sustain congregational giving during disruption periods and most likely during regular circumstances. Besides being grounded in the experiences of pastors and endorsed by some experienced church leaders, the findings exhibit a strong connection with the existing literature on the subject and resonate with some well-established leadership theories.

I encourage pastoral leaders and church communities to engage with the MRDD model. They must bring the needed adaptations and refinements for implementation. Leaders can influence people for good even when they experience the worst.

APPENDIX A

CORRESPONDENCE

APPENDIX A1

LETTER OF APPROVAL

Andrews ◊ University
Office of Research & Creative Scholarship

February 2, 2023

Eric J. Aniel Barbe
Tel. 240-381-3212
Email: barbea@gc.adventist.org

RE: APPLICATION FOR APPROVAL OF RESEARCH INVOLVING HUMAN SUBJECTS
IRB Protocol #:22-156 **Application Type:** Original **Dept.:** Leadership
Review Category: Exempt **Action Taken**: Approved **Advisor:** Jay Brand
Title: Pastoral leadership of Seventh-day Adventist pastors in sub-Saharan Africa and
congregational giving during Covid-: An exploratory mixed-method study.

Your IRB application for approval of research involving human subjects entitled: *"Pastoral
leadership of Seventh-day Adventist pastors in sub-Saharan Africa and congregational
giving during Covid-: An exploratory mixed-method study"* IRB protocol # 22-156 has been
evaluated and determined Exempt from IRB review under regulation CFR 46.104 (2)(i): Research
that include interview procedures and in which information obtained is recorded by the
investigator in such a manner that the identity of the human subjects cannot readily be
ascertained, directly or through identifiers linked to the subject. You may now proceed with your
research.

Please note that any future changes made to the study design or informed consent form require
prior approval from the IRB before such changes can be implemented. Incase you need to make
changes please use the attached report form.

While there appears to be no more than minimum risks with your study, should an incidence occur
that results in a research-related adverse reaction and or physical injury, this must be reported
immediately in writing to the IRB. Any research-related physical injury must also be reported
immediately to the University Physician, Dr. Katherine, by calling (269) 473-2222.

We ask that you reference the protocol number in any future correspondence regarding this study
for easy retrieval of information.

Best wishes in your research.

Sincerely,

Mordekai Ongo, PhD.
Research Integrity and Compliance Officer

Institutional Review Board – 8488 E Campus Circle Dr Room 234 - Berrien Springs, MI 49104-0355
Tel: (269) 471-6361 E-mail: irb@andrews.edu

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APPENDIX A2

LETTER TO PROSPECTIVE PARTICIPANTS

March 23, 2023

Dear Pastor X,

A Study on Pastoral Practices and Congregational Giving

Greetings in the name of our Lord.

I want to request your help by taking part in the conduct of my study for my PhD Leadership program. This study investigates how the pastoral practices of Seventh-day Adventist pastors in Sub-Saharan Africa have facilitated congregational giving during the years 2020-2021 of the COVID-19 pandemic. The project aims to identify the best practices that can contribute to growth in the financial support members bring to the church. To learn about the perspective of frontline pastors on this critical issue, I am currently recruiting participants in Sub-Saharan Africa for one-to-one interviews of approximately one hour. I have authorization from Cape Conference. The attached document, "Interview Guide," talks more about the study and what is expected from the participants.

If you choose to participate in this study, I will ask you to fill out the "Statement of Consent" section at the bottom of the attached document entitled "Informed Consent Form" and return it as a scanned copy or photo. If you experience any technical

challenges in filling out and returning the Informed Consent form, you can inform me about your consent by replying to this email address: barbe@andrews.edu. To facilitate the process, I would appreciate you sharing your phone or WhatsApp number with me to arrange the most appropriate time for the interview. I am also available through WhatsApp at +1 240-381-3212 for questions or clarifications.

Thank you for considering my request. Your participation will surely enhance the quality of this study.

Yours sincerely,

Eric Aniel Barbe

APPENDIX B

INFORMED CONSENT FORM

APPENDIX B

Informed Consent Form for Participants

Research Title: Pastoral Leadership of Seventh-day Adventist Pastors in Sub-Saharan Africa and Congregational Giving During COVID-19: An Exploratory Mixed-Method Study.

Please read this consent document carefully before you decide to participate in this study.

Principal Investigator: Eric J. Aniel Barbe

Research Advisor: Dr. Jay Brand

Statements about the Research:

This study is in partial fulfillment of my requirements for a PhD in Leadership at Andrews University, Berrien Springs, Michigan.

Purpose of Study:

Pastors are known to influence the beliefs and behaviors of their church members. Recently, the COVID-19 pandemic had an incidence on how members support their churches financially. Some churches were severely hit while others maneuvered with impressive resilience. The purpose of the initial phase of the study is to generate a substantive theory about how pastoral practices facilitated congregational giving (tithe, offerings, and donations) in the Adventist Church during the years 2020-2021 of the COVID-19 pandemic.

Procedures:

After the investigator has received your consent, you will be invited to participate in a one-to-one interview on the Zoom video platform of approximately one hour. The actual time will be set through consultation. Depending on how the study progresses, participants may be called back for a follow-up interview of a shorter duration to validate the researcher's understanding and analysis of the information provided.

Risks and Benefits:

I do not anticipate any risks from participating in this research.

Voluntary Participation:

Participation in this study is entirely voluntary, refusal to participate will involve no penalty or loss of benefits to which you are otherwise entitled. You may discontinue participation at any time without penalty or loss of benefits to which you may otherwise be entitled.

Privacy/Confidentiality/Data Security

Several measures will be taken to protect the anonymity and confidentiality of participants in the in-depth interviews of Phase 1. Whenever a participant chooses to disclose information "off the record," the researcher will keep this piece of information out of the analysis. Once an interview is completed, the researcher will make a copy on his computer and a backup copy on an iCloud account, both protected by passwords. The interview will be transcribed using professional software. Once the transcription is completed, the researcher will delete the videos of the interviews. The destruction of all interview recordings will happen after the dissertation is completed. All participants' identifiers will be translated into a code, and the list of coded-real identities will be kept in a separate document. Identifiers will also be coded. None of the identifiers will be used

in any report or publication. The participants' identities will be kept confidential to the extent of the law.

Whom to Contact: If you have any questions about your rights as a subject/participant in this research, contact

The Dissertation Chair

Name: Dr. Jay Brand

Mobile: 269-906-0963

Email: brand@andrews.edu

or

The Researcher

Name: Aniel Barbe

Mobile: 240-381-3212

Email: barbe@andrews.edu

You can also contact the IRB Office at irb@andrews.edu or at (269) 471-6361.

Statement of Consent

I have read the above information and have received answers to any questions I asked. I consent to take part in the study.

Your Signature: _____

Your Name (printed): _____

Phone Number: _____

Date:

Signature of person obtaining consent: _____

Printed name of person obtaining consent: _____

Date:

APPENDIX C

GUIDE QUESTIONS FOR INTERVIEWS

APPENDIX C

Guide Questions for Interviews

Guide Question 1: Unstructured Interviews

General question used for the first two interviews:

How did your pastoral practices influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

Guide Question 2: Semi-Structured Interviews

Questions were used and adapted during the formation of the major categories:

1. Can you share your experience as a church pastor?

2. How would you describe your pastoral practices before the COVID-19 pandemic?

3. How would you describe your pastoral practices during the years 2020-2021 of the COVID-19 pandemic?

4. How do you perceive your responsibility regarding congregational giving?

5. How do your pastoral practices influence congregational giving in general?

6. How did your pastoral practices influence congregational giving during the years 2020-2021 of the COVID-19 pandemic?

7. How would you describe and assess the congregational giving of your members during the years 2020-2021 of the COVID-19 pandemic?

8. Besides pastoral leadership, what other elements do you consider as having an incidence on congregational giving in general?

9. Besides pastoral leadership, what other elements do you consider as having an incidence on congregational giving during the years 2020-2021 of the COVID-19 pandemic?

Question Guide 3: Semi-Structured Interviews

Questions were used and adapted after the formation of the major categories.

Research Question: What local church pastors in Sub-Saharan Africa should have done to positively influence giving during the years 2020-2021 of the COVID-19 pandemic?

Disruptions to Giving

1. In your perspective how did the pandemic disrupted the following:
    -   The capacity of members to give.
    -   The mode of giving of church members.
    -   The capacity of pastors to influence members to give.

2. Besides these three mentioned disruptions, did you observe any other factor which may have disrupted giving during this period?

Pastors' beliefs about Congregational Giving?

1. How would you respond to the idea that the local church pastor plays a decisive role to influence members giving?

2. What are the beliefs hold by pastors which would lead them to influence members to give during a time of disruption such as the COVID-19 season?

3. Is there anything which could prevent a pastor from influencing his members to give?

Educating Members

1. What would be your reflection about the value of providing education to influence members to give in your context?

2. In what way have prior instructions, before COVID, contributed to congregational giving during the COVID-19 pandemic?

3. In your perspective how pertinent would be the practice of educating members about managing and generating finances? In general, and during COVID-19.

4. What are the other subjects of instructions which pastors could provide to influence giving during a time of disruption?

5. What would be the best means for pastors to maintain the flow of education during the years 2020-2021?

Ministering Through Visitations?

1. How do you see the value of visitation to influence members to give?

2. How did the practice of visitation before COVID influence the way members were giving during COVID?

3. In what way did COVID affect the practice of visitation?

4. How do you assess the adaptive measures used to compensate for in-person visitation?

Delegating Responsibilities

1. Do you consider the practice of delegating responsibilities to other members effective in influencing members to give?

2. How were the giving practices of those who were influencing others to give?

3. How were you relying on church members to influence others to give during the COVID-19 pandemic?

4. How effective was delegation during the COVID-19 pandemic?

Adaptive Measures

1. During the COVID-19 pandemic, what were you doing as previously to influence giving?

2. What were you doing differently to motivate and ensure members were giving to the church during the COVID-19 pandemic?

3. How would you assess the adaptive measures which you put in place to motivate and ensure members were giving to the church during the COVID-19 pandemic?

Analysis and Feedback

1. Are you used to analyze the giving of members and to provide feedback?

2. If yes, Explain how this practice was influencing giving in your district?

3. Was there any challenge for you to provide feedback about giving to the churches during the COVID-19 pandemic?

4. If yes, how were you providing feedback to the church during the COVID-19 pandemic?

5. Do you have a story about addressing a member who was not giving during the COVID-19 pandemic?

Outcome

1. According to your perception, how your church members were giving during the COVID-19 pandemic? And after?

2. How would you relate these outcomes with your pastoral practices?

3. Is there something which could have helped you get better results?

APPENDIX D

PROFILE OF PARTICIPANTS

APPENDIX D

Profile of Participants

Table D1

Profile of Participants

ID	Years of service	Highest degree	Membership	Location of church	Church closure	Particularities
1	34	MA	2 churches – 600 members	Urban	1 year and 2nd year gradually reopened	Serving in two countries
2	24	MA	6 churches	Urban	5 weeks	Former Conference Stewardship Director
3	4		1 church - 1200 members	Urban/Elite	6 months	Former literature evangelist and publishing director
4	26		21 churches - 2,000 members	Rural	6 months	Former Conference Stewardship Director
5	13	MA	7 churches - 1400 members	Semi-urban	6 months	
6	18		7 churches - 1,000-1,400 members	Semi-urban	2 years	

Table D1 *(continued)*

Profile of Participants

ID	Years of service	Highest degree	Membership	Location of church	Church closure	Particularities
7	6		19 churches - 1,420 members		2 years	Former literature evangelist
8	7	BA	14 churches - 3,600 members	Semi-urban	1 year	Former literature evangelist and global mission pioneer
9	35		4 churches - 2,000 members	Urban	2 years	Former Conference Stewardship Director
10	26	BA	2 churches- 298 members	Urban	6 months	Currently serving as Conference Stewardship Director
11	19	BA	3 churches-1400	Urban	2 years and 4 months	In 2020, he was in school
12	9	BA	20 churches - 900 members (2020) 2 churches - 1,700 members (2021)	Urban	8 months	Served in two districts in 2020-2021
13	10	BA	6 churches - 720 members	rural	10 months	

(table continues)

Table D1 *(continued)*

Profile of Participants

ID	Years of service	Highest degree	Membership	Location of church	Church closure	Particularities
14	15	BA	8 churches and 2 companies – 6,000 members		13 months	Former Conference Stewardship Director
15						
16	7 years	BA	6 churches and 7 groups - 300 members (2020)	Rural (2020)		Served in two districts in 2020-2021
			10 churches and 11 groups - 900 members (2021)	Semi-rural (2021)		
17						Church Administrator Former Stewardship Director
18						Union Stewardship Director
19						Division Stewardship Director

APPENDIX E

CONSTRUCTION OF CATEGORIES

Construction of Categories

Table E1

The Transition From Higher Concepts Into Categories

Higher Concepts	Categories
1. Addressing challenges to delegation	Identifying Disruptions
2. Addressing COVID-19 questions	
3. Allowing members to define educational need	
4. Analyzing participation	Holding Convictions
5. Benefitting from visitations	
6. Benefitting givers	
7. Contextual conditions favoring visitations	Following the Figures
8. Contextual Elements favoring Subdividing and Integrating	
9. Disruptions of mode of giving	
10. Disruptions of motivating conditions	
11. Educating through examples	
12. Effect of feedback	Topping Up Instructions
13. Experiencing Losses	
14. Expressing Spirituality	
15. Financial education	
16. Giving the maximum	Cultivating Personal Connections
17. Impact of visitation on giving	
18. Introducing multiple Alternatives	
19. Maintaining traditional means	
20. Ministering through subdividing and integrating	Subdividing and Integrating
21. Ministering through visitations	
22. Obtaining delayed results	
23. Obtaining different results	Providing Alternatives
24. Outcomes of subdividing and integrating	
25. Pastors' convictions about role	
26. Popularizing new educational platforms	Giving Practices
27. Providing feedback	
28. Undertaking adaptations to visitations	
29. Usefulness for Recipient	

APPENDIX F

FEEDBACK FROM PARTICIPANTS

APPENDIX F

Feedback From Participants

Dear Pastor ……….,

I trust that you are doing fine and enjoying His sustaining grace.

During 2023, you accepted to participate in a research project aiming at exploring how the actions of pastors in Sub-Saharan Africa have positively influenced congregational giving during the year 2020-2021 of the COVID-19 pandemic. By God's grace, I am about to complete the study, and I would like to share with you the main findings. I am hoping that I can get your feedback. Attached herewith is a form to be used for this purpose.

I thank you in advance for your additional contribution to my dissertation project.

Warm Regards,

Eric Aniel Barbe

…………………………………………………………………………………………………

Results of Study on Pastoral Leadership and Congregational Giving
Feedback From Participants

After analyzing the interviews, I constructed a theory named "Mobilizing Resources During Disruption," (MRDD) about how pastors could influence giving during a time of disruption, such as the one experienced in 2020-2021. The theory states:

> In their efforts to influence congregational giving, pastors, driven by their personal convictions, would benefit from recurrently identifying the presence of disruptive conditions and monitoring how their members are participating in giving. After these preliminary actions, engaging in four pastoral practices have the potential of

positively influencing giving during such a season: (a) topping up instructions, (b) cultivating personal connections, (c) subdividing and integrating responsibilities, and (d) providing alternatives. The first two are principal behavioral processes and the last two are supportive in nature. As a result, pastors could expect an increase in members' giving, an improvement in the motivation to give, or delayed responses from members. A decrease in giving remains a possibility, as other factors besides pastoral practices may have an incidence on members' giving. The results obtained are reinforced through continuous analysis and feedback.

Write your overall feedback about the constructed theory based on your personal experience

You are also invited to provide brief feedback for each element of the theory, based on your personal experience.

Finding 1: Pastors who identify disruptions to congregational giving were more likely to influence their members to give.
Feedback

Finding 2: Pastors who hold the following beliefs influence giving positively:
 	
    a. Influencing members to give is part of their responsibility.
    b. Giving contributes to maintaining and accomplishing the church's mission.
    c. Giving brings benefits to the giver.

Feedback

Finding 3: Pastors who monitor members' participation in giving and provide feedback to the church and donors are more likely to positively influence members' giving.
Feedback
Finding 4: Pastors who engage in four pastoral practices have the potential of positively influencing giving: (a) educating members, (b) cultivating personal connections, with members (c) sharing responsibility of influencing giving with other volunteer lay leaders, and (d) using alternative ways of giving, educating, and connecting with members.
Feedback
Finding 5: When pastors engage in the abovementioned behaviors, the following responses from members are possible: (a) an increase in members' giving, (b) an improvement in the motivation to give, (c) delayed responses from members, and (e) a decrease in giving.
Feedback

I thank you for dedicating your precious time and providing valuable input that have made this study possible.

Warm Regards,

Eric Aniel Barbe

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