

**RELIGION AND DEVELOPMENT: THE CONTRIBUTION  
MADE BY THE UNITED CHURCH OF ZAMBIA TO SOCIAL  
AND ECONOMIC DEVELOPMENT IN LUSAKA DISTRICT**

**BY**

Nelly, M. Fellows

**A Dissertation submitted to the University of Zambia in partial  
fulfilment of the requirements for the award of the Degree of  
Master of Education in Education and Development**

**University of Zambia**

**Lusaka**

**2016**

## **DECLARATION**

I, Nelly Muzala Fellows, do declare that this dissertation represents my own work and that it has neither in any part nor in whole been previously submitted for any degree, diploma or other qualification at this or any other University.

Signature.....

Date.....

## **CERTIFICATE OF APPROVAL**

This dissertation by Nelly Fellows is approved as a partial fulfilment of the requirements for the award of the degree of Master of Education in Education and Development of the University of Zambia.

### **Examiners Signatures**

Signed: ..... Date: .....

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## **DEDICATION**

This Dissertation is dedicated to my parents, Mr Lloyd Fellows and Mrs Iris Shimukowa Fellows, for encouraging me and supporting me throughout my education. The dissertation is also dedicated to My Uncle Mr Shalaulwa Shimukowa, and Aunty Rita Shimukowa for being helpful in my academic life. I would also like to dedicate this dissertation to my brothers Watson and David not forgetting my sister Miriam for believing in me, and the encouragement and support they gave me.

## **ACKNOWLEDGEMENTS**

A study of this magnitude could not easily be accomplished by an individual's effort alone. It required some intellectual depth, professional assistance and guidance from many quarters. Therefore, I would like to express my gratitude to my Supervisor, Dr J. L. Ilubala- Ziwa, for the Supervision given to me. She did not give up in guiding me till the end of this report. I would also like to thank Dr .G. Masaiti, Dr. L. Mweemba, Dr. P.C. Manchishi, the late Professor. F. Chigunta, Dr. D Banda, Mr Musango and Dr. B. Matafwali for the guidance they offered in the programme of Education and Development.

I am also grateful to Professor. A. Cheyeka, Fr.J. Mudalista, Dr. F. Hambulo, Mr. G. Kamanga, Miss M. J. Njobvu, and for the encouragement and support when I was writing my thesis. I am also grateful to my friends: Kennedy Mwila ,Sr. Chistine Himoonga, Mabel Sitali, Mwaba Kaunda, Cecelia Kulyambanino, Jackline Lungu, Idah Ngandu, Manuel Siampule, Magoma Mulikita and not forgetting my course mates in the Education and Development class for the assistance and encouragement throughout my course of study. Sincere thanks go to my sister, Mirriam Fellows-Zuunduna and her husband Mulumba Zuuduna for supporting me in so many ways during my course of study. I also would like to thank the Synod officials, Reverends and the social workers employed by the UCZ for the warm reception they accorded me. Finally, I am indebted to who all those who, in one way or another, made it possible for me to accomplish this task.

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## ACRONYMS

BG	Boys' Brigade
CCZ	Christian Council of Zambia
CHAZ	Churches Health Association of Zambia
EFZ	Evangelical Fellowship of Zambia
GB	Girls' Brigade
GDP	Gross Domestic Product
GNI	Gross National Income
JCTR	Justice Centre for Theological Reflection
MCF	Men's Christian Fellowship
RCZ	Reformed Church in Zambia
SDA	Seventh Day Adventist
SHG's	Self- Help Groups.
UCZ	United Church of Zambia.
WCF	Women's Christian Fellowship
ZEC	Zambia Episcopal Conference

## **ABSTRACT**

The purpose of this study was to investigate the contribution made by the United Church of Zambia (UCZ) to Social and Economic Development in Lusaka District. The study was motivated by the fact that the UCZ had made enormous developmental contributions to other parts of Zambia but little was known or documented on what it had done in Lusaka District. In order to understand this, the study employed a qualitative inquiry as regards the collection of data and used a descriptive survey design. It employed purposeful sampling (typical) which was used to come up with the desired sample size of 25 participants.

The desired data were collected by the use of in-depth interview guide, observation checklist and focus group discussion guide. The data was analysed thematically. The findings were categorised in line with the objectives which were : to ascertain the participation of the UCZ in the economic development of Lusaka District, to establish the involvement of the UCZ in the provision of health services in Lusaka District and to investigate the involvement of the UCZ in education provision in Lusaka District. The study established that the UCZ contributed to the economic and social development by offering employment, engaging in community development, advocating for women's economic rights and providing education facilities from pre-school to secondary schools among others.

Further, the church provided healthcare services even though they did not run any hospitals and clinics. Additionally, the UCZ in Lusaka District was involved in sensitisation programmes addressing the problem of non-communicable diseases such as hypertension, diabetes and cancer. The health concerns of the youth were also addressed. The study concluded that the church was a valuable partner in the social and economic development of the citizenry. It promoted the holistic development of the citizens and this had a ripple effect on the Social and economic development of a country. The study recommended that the UCZ should partner with the government in the provision of education and healthcare in Lusaka District as it had done in other Districts. Future research could be carried out to establish how other faith based organisations contributed to national development.

# **CHAPTER ONE: INTRODUCTION**

## **1.0 Overview**

This chapter presents the background, a brief history of the UCZ, statement of the problem, the purpose of the study, research objectives and questions, significance of the study, the conceptual and theoretical frameworks. The last section presents delimitation and operational definitions

## **1.1 BACKGROUND**

The contribution of religion or the church in public affairs, such as economic activities, education and health care delivery has a long history both globally and locally (Smock, 2006). Certain aspects of religion can compliment as well as stimulate development. They can also obstruct or undermine it. Alkire (2006) argues that religious people and institutions may be agents of advocacy, funding innovation, empowerment and service delivery. He further states that equally, religious people and institutions can incite violence, model hierarchy, oppose empowerment, deflect advocacy, absorb funding and hinder service delivery.

Nath (2007) argues that early writings on economics considered religion as an exogenous factor and did not assume any link between it and the economic growth or development of the country. It was viewed more as a subject of sociology and was not viewed under the realm of economics. He further states that contemporary discussions on development, have been reluctant to embrace the contribution religion has made to development. The exclusion of religion from the developmental discourse emanates from the fact that some religious groupings are intolerant to other people's beliefs and are violent using religion to justify their actions. Such actions are retrogressive and can occasionally hinder development (Harrison, 2006).

Further, the discordance and intolerance among religious groups can result in violent conflicts and can impulsively cause the decline of nations. The divisiveness and intolerance among various religious groups resulted in violent conflicts which hampered and destroyed projects and could precipitate the decline of nations (Ogbonnaya, 2012). Additionally, religious conflict, in some areas, is caused by deep

division in the state and as such major political issues are vigorously contested along religious divisions (Smyth and Robson, 2001).

The recent emergence of the new terror group *Boko Haram* in Northern Nigeria has negatively affected the political, economic, social and environmental landscape of the region and in an extension the Nigerian economy. According to Ajaegbu (2012: 4)

The continuous killing and destruction of lives and properties in northern Nigeria in the name of Islam has a negative effect on the economy of northern states and Nigeria at large. Economic activities have almost been grounded by a series of 'terrorist' attacks in Borno and Yobe states, living people stranded and jobless. Many businessmen, companies both local and foreign have left some of these 'worst hit' states depriving government of millions of tax revenue that would have been collected if economic activities were booming. The government is left with the diversion of money meant for the development of the country and the improvement of living standard of people to the heavy spending on security.

The above assertion clearly shows the negative influence of religion on national development. Government responsibility of offering social services such as education and healthcare facilities can be restrained.

## **1.2 The Concept of Development**

In order to have a clear picture of how development can be linked to religion, it is important to have an understanding of the term development. Development is an idea and multi-faceted phenomenon. Although its history goes back to the olden times, development exceptionally preoccupied states after the Second World War in the late 1940s. Since then, there have been efforts for social, political and economic progress all over the world facilitated by the quick technological revolution (Nsanganira, 2011). Different authors have advanced more or less the same arguments pertaining to this rather wide concept, development. Some of the commonly used definitions of the term are by Tayebwa and Todaro. Tayebwa (cited in Lubaale, 2015) states that development is a broad term which should not be limited to mean economic development, economic welfare or material wellbeing. This definition entails that, development generally includes improvements in economic, social and political aspects of the whole society like security, culture, social activities and political institutions.

Todaro (1981:56) argued that development is not purely an economic phenomenon but rather a multi-dimensional process involving the reorganisation and re-orientation of the entire economy and society. Todaro, outlines three objectives of development and these are:

- raising people's living levels, which include levels of food, medical services and education through relevant growth processes.
- Creating conditions conducive to the growth of people's self-esteem through the establishment of social, political and economic systems and institutions which promote human dignity and respect.
- Increasing peoples' freedoms to choose by enlarging the range of their choice of variables for example, varieties of goods and services.

He continues to argue that development is a physical reality and a state of mind in which society has, through some combinations of social, economic and political process secured the way of obtaining better life. Both definitions by Tayebwa and Todaro are largely applied to the developmental discourse. However, this study adopted Todaro's definition for it covers a wider picture of the developmental aspects. It does not only state improvements in the economic and social system but also goes further to mention the reorganisation and reorientation of the entire system to better the lives of the people.

### **1.2.1 Social and Economic Development**

Social development has to do with society or its organisation. It therefore refers to the progressive improvements in the living conditions and quality of life enjoyed by society and shared by its members. It is more concerned with the investments in human beings. It is a unit of investment in education, health and social welfare (Feldman and Francis, 2003). Economic development is about positioning the economy on a higher growth trajectory. It is a product of long-term investments in the generation of new ideas, knowledge transfer, infrastructure and it depends on functioning social and economic institutions and on the co-operation between the public and private sector enterprise. Economic development could be considered the strengthening of autonomy and substantive freedoms, which allow individuals to fully participate in economic life (Sen, 1999).

In view of the above it is clear that economic and social development is intertwined. This means that economic development goes hand in hand with social development. In this study the variables that comprised social development were health and education. When citizens are healthy and educated they would be highly productive and hence economic development materialises.

Economic development is measured by the use of the country's Gross Domestic product. This is done quantitatively at macro level. The measure of social development is by a Human Development Index (HDI) at a macro level which is quantitative in nature (UNDP, 2015). However, this study, being qualitative in nature and focusing on micro issues of the UCZ at district level, used variables to measure social and economic development. The variable of economic participation was used to measure economic development while social development was measured by health and education variables which indicate social development.

Different countries have different interpretations of development. This is because development is a multi-dimensional process involving changes in social, political and economic domains of society. These changes are undertaken, basically, to initiate a better state of life of the people. According to Nelson (1991: 45), "Specific countries have specific causes to their development". He further asserts that some points that explain the causes of development are: increased savings and investment and acquisition of appropriate technology, Structural transformation of the economy and production, human capital formation and human resource development and avoidance of unsustainable practices that would reverse the development process such as corruption. So a growing foreign trade that pays close attention to an economic system that allows for an efficient government allocation of resources, is vital (Nelson, 1991).

### **1.3 The Concept of Religion**

Religion can be functional; it has a dark and destructive side as well. For example, in Islam there are some parts of the Sharia Law that are patently destructive. The Quran contains at least 109 verses that call Muslims to war with nonbelievers for the sake of Islamic rule. Some are quite graphic, with commands to chop off heads and fingers and kill infidels wherever they may be hiding. Muslims who do not join the fight are called 'hypocrites' and warned that Allah will send them to Hell if they do not

slaughter (Kairouz, 2014). Additionally, the Quran (2:191-193) states that, "And kill them wherever you find them, and turn them out from where they have turned you out. And Al-Fitnah [disbelief or unrest] is worse than killing." This verse protects a Muslim who kills in the name of defending Islam and the killing is justified.

Further, with regard to Christianity, Buursma (1985) asserted that some Parts of the Bible were used during the era of apartheid in South Africa to justify the cause. Although the word apartheid was coined in 1949, the pattern of segregation has a far longer history in South Africa accompanied by zealous theological formulas to justify it (Buursma, 1985). In Christianity some classic issues surround family planning methods such as contraception, abortion, HIV and AIDS prevention and implicit messages related to sexual immorality and women empowerment (Alkire, 2002). The issue of not using contraceptive is retrogressive in that there will be a population explosion; hence, scramble for resources.

In African traditional societies, religion is believed to be a source of conflict. Magesa (1997) is of the view that there is only sinister reality that distorts most seriously the universal balance. He further states that witchcraft is the incarnation of evil. It is an ever present reality in all human relationships in African religious circles and is the root cause of most differences. It is incumbent on every person to protect himself or herself against it or counteract it when need be. This therefore means that the destruction that witchcraft is likely to cause in a community can be a source of conflict.

The above stated examples of Religion show that it is very ambiguous, meaning it is uncertain or inexact in meaning. It can be progressive or retrogressive depending on how it is applied. Connelly (1996) argues that there is widespread disagreement regarding what "religion" actually means. Indeed, some go so far as to question whether there is anything at all distinctive about the term religion. In other cases the definitions are so vague and inclusive that they do not sufficiently delimit religion from other areas of human thought such as psychology, law, economics, physics and many more. Hence, formulating a definition of "religion" that can command wide consent has proven to be an extremely difficult task. Connelly( 1996 ) further states that over the centuries, influential thinkers have offered their own definitions, with greater or lesser degrees of assurance, but virtually all of these definitions have been

found wanting by the majority of scholars. In some cases the definitions are too narrow, defining religion in terms of the speaker's religious beliefs or those of his or her culture and tending to exclude the religious beliefs of other cultures.

Further, among the prolific scholars who defined religion are Tylor (1871), who defined religion as a belief in spiritual things while Emile Durkheim (1857-1917) asserted that it is a unified system of beliefs and practices relative to sacred things. Immanuel Kant (1724-1804) defined religion as the recognition of all our duties as divine commands. Paul Tillich (1886) in addition, defined religion as the state of being grasped by ultimate concern which contains the answer to all the questions of life (Harrison, 2006).

Furthermore, there are several problems in trying to make a definition of religion that is not very unclear and general but that still is sufficient to not leave out any of the beliefs and practices that seem religious to most intelligent people. By their nature, religious beliefs tend to motivate other aspects of human behaviour beyond those which would strictly be considered to be of religious concern. Apart from that, there are institutional structures which promote what most of the so-called major world religions have taken on, in their periods of rapid growth, many other beliefs and practices that have little relation to the core religion (Connelly, 1996). So we can offer the definition by Immanuel Kant (1724-1804) because it takes the above factors into account for it does not only look at the belief in the Supreme Being but includes the recognition of all duties as divine commands. Therefore, one can argue that such a definition is more practical and would lead to the development of a person in all aspects of life.

Renkema (2009:2) argues that, "it is evident that many conflicts occur along religious and ethnic lines. Religion does indeed play a negative role in some conflicts and might have a bad name in relation to gender equality and human rights. This, therefore, means that, understanding the part played by religion in such situations is a precondition for managing the conflicts and advancing human rights. Further, religion is a significant source of human values; it can inspire the pursuit of worthy goals from reconciliation to poverty reduction to health, care and education (UNSECO, 2007).

#### **1.4 The role of the church in Zambia**

While religion is seen as a destructive force in some areas, this study aims to show how religion has contributed to the economic and social development in Lusaka District. Snelson (1974) argues that missionary work in Zambia laid a foundation stone for education, health and other social amenities. Thus, there is no doubt that what the missionary did highly contributed to the economic welfare of African countries at large.

In Zambia, many churches have gone beyond just mere teachings to show examples of how to create wealth by creating jobs through investing in different sectors of the Zambian economy. These are sectors such as education, health, transportation, trade and agriculture. The Catholic Church in Zambia has been involved in education and healthcare since independence (Udelhoven, 2010). Additionally, the Catholic diocese of Ndola is involved in a number of projects covering the whole of Copperbelt province. These are mainly service provision, income generation and skills training (Chilambwe, 2001).

Further, the Church in Zambia added its voice in the contemporary national debate of having a people driven constitution that was likely to stand the taste of time. Through its mother bodies, it spoke against the piecemeal release of the constitution (Lungu, 2015). This, therefore, means that with positive influence of religion people would be taught to believe in their capabilities to create wealth. Jobs are created directly and indirectly by religious institutions. Taxes from their investments are paid to the government and all these are done to boost the economy of the country and to improve the living standards of the people.

In this study, Religion meant a particular affiliation to the UCZ and the focus was to investigate the contribution of religion to economic and social development in the context of the church. Thus, greater emphasis was placed on Christianity with some highlights of other religions for arguments sake. The study mainly focused on investigating the contribution made by the United Church of Zambia to social and economic development in Lusaka District. Unlike other Districts, there has been very little appraisal of the United Church of Zambia in Lusaka.

## **1.5 Brief History of the United Church of Zambia**

Kabonde (2014: 28) stated that on 16th January 1965, the UCZ was formed out of four mainline mission organisations. The four different Christian traditions and the dates of their original establishment in Zambia were as follows: the Paris Evangelical Missionary Society (1884); the London Missionary Society in Northern Zambia (1885); the Primitive Methodists who were later joined by the Wesleyan Methodists (1886); the Church of Scotland (i.e., a Presbyterian denomination) in North-Eastern Zambia (1885).

The formation of the UCZ was as a result of the Zambian spirit of integration. In addition, the political liberation of Zambia from its previous colonialists contributed to the Christian union of the four church missions, thereby echoing the slogan “of being as Zambians” coined by its first Republican president, Dr. Kenneth Kaunda (Bolink ,1984 cited in Kabonde, 2014) .The idea was in the view to uniting the seventy-three Zambian dialects or tribes to belong to the UCZ achieving ecclesiastical union ( Kabonde, 2014)

The 2014 UCZ constitution states in article 2 that the UCZ affirms that that Unity is to be the will of the Lord Jesus Christ, that all who believe in him are to live together in unity and that the church acknowledges herself by committing to furthering the union of all Christian Churches in Zambia which confess the true faith and follow the traditions of the government, worship and discipline of the church. The UCZ therefore was investigated by this study on the social and economic contributions it had made in Lusaka district. The investigation was in line with its efforts in the country’s development.

Further, the UCZ aims to preach the gospel and to nurture Christians through Christian Education. This takes place through several groups such as Men Christian Fellowship, Women Christian Fellowship, Youth Fellowship, Sunday schools and many more groups. In addition to preaching activities, the church is involved in education and health care provision across the country. Consistories like Mwandu, situated in the Western province, oversee the work of orphans and vulnerable children, offering them social and nutritional support (Floyd, 2014).

In most parts of the country, the church is involved in agricultural projects such as; the keeping of poultry, pigs, dairy cows and vegetables. In the area of education, the

UCZ has a number of educational institutions dotted across the country including pre, primary and secondary schools, colleges and a University. The Church is also involved in a holistic mission that aims at supporting, equipping, enabling, empowering and healing the national community for community building and development (ibid)

In view of the above, the core business of the church in the social and economic development in Zambia has been holistic since time immemorial. Churches across the country have made social and economic contributions and the UCZ is no exception.

### **1.6 Statement of the Problem**

This study focused on investigating the contribution made by the United Church of Zambia (UCZ) to Social and economic development in Lusaka District. Studies conducted by Nath (2007) and Harrison (2006) suggest that early writings on economics considered religion as an exogenous factor or did not assume any link between it and the development of the country. Despite Religion being considered as an exogenous factor in the development discourse, it appears little is known or documented on the contribution made by the United Church of Zambia to the social and economic development of Lusaka District.

While many empirical studies have been done to establish the role played by the church in development, it appears no specific study has been done to investigate the contribution made by the UCZ to the social and economic development in Lusaka district. The implication of not undertaking this study is that this may result in lack of inclusive social development as the church is proved to be the bridging platform for all categories of people in society.

### **1.7 Purpose of the study**

The purpose of the study was to investigate the contribution made by the UCZ to the social and economic development in Lusaka District.

## **1.8 Objectives of the study**

The objectives of the study were as follows:

### **1.8.1 General Objective**

To investigate the contribution made by the UCZ to social and economic development.

### **1.8.2 Specific Objectives**

- i. To ascertain the participation of the United Church of Zambia in the economic development of Lusaka district.
- ii. To establish the involvement of the UCZ in the provision of health services in Lusaka District.
- iii. To investigate the involvement of the UCZ in Education provision in Lusaka district.

### **1.8.3 Research Questions**

The research questions set out were as bellow:

### **1.8.4 General Research Question**

What contribution has the UCZ made to the social and economic development of Lusaka District?

### **1.8.5 Specific Research Questions**

- i. In what way does the UCZ participate in the economic development of Lusaka District?
- ii. How is the UCZ involved in the provision of health services in Lusaka District?
- iii. How is the UCZ involved in the provision of Education in Lusaka District?

## **1.9 Significance of the study**

This study may be beneficial as the findings might be used to bridge the gap between religion and development. In general, it may add to the literature of the studies that

have been already undertaken to promote religion and development. In addition, the study might add to the existing level of awareness on the contribution made by the UCZ to economic and social development in Zambia. Apart from that, the study is likely to help the UCZ evaluate itself as regards the social and economic contribution it made to Lusaka District.

### **1.10 Delimitation**

The study was carried out in some of the UCZ congregations of Lusaka district. The Study captured congregations from high and low density areas. It was undertaken in Lusaka because that is where the UCZ had its headquarters and as such it was ideal for data collection. Therefore, Synod office (head quarters) were also visited. The findings of the study might not be generalised to other districts as the operational needs and challenges are determined by the local environment.

### **1.11 Limitations**

Limitations are those conditions which are beyond the control of the researcher and may also place restrictions on the conclusions of the study (Best and Kahan, cited in Chilobe (2013)). The study was restricted to selected congregations of Lusaka District due to constrained resources and this factor might limit the generalisations of the findings. There was also inadequate literature on Religion and Development for it is a relatively new subject in developmental discourse.

### **1.12 Theoretical Framework**

This study is grounded in Max Weber's theory of religion which consists of the protestant ethic and spirit of Capitalism (1864-1920). Max Weber studied the attitudes of Protestants and Catholics in Western Europe towards work and this life in the 19<sup>th</sup> Century. He discovered that Protestants, particularly Calvinists, developed rational world view of hard work and thrift that propelled their economic activities. The protestant ethic spread in America to non- Calvinist and this made the economy of Western Europe thrive and this was the beginning of capitalism. Weber argued that although Capitalism had a momentum of its own, its impetus had a religious source.

Religion being a broad and collective establishment is profoundly embedded in human beings. It is not just a strict establishment but also exerts a tremendous

influence upon other institutions. Max Weber's theory was concerned with how religion influenced political, administrative, economic and moral behaviour. Max Weber argues that religion could be used as a tool to foster development. It is because of religion that an important economic philosophy called capitalism came into being.

Contrary to Weber's view of religion was Karl Marx's theory of religion which suggested that man was alienated by his belief in a God, who himself was a wrath master. He asserted that it was a God who rewarded the saint and punished the sinner. Karl Marx further regarded religion as a problem of oppression and alienation of the workers in which the church (Protestants and Roman Catholic alike) had played a major role since the medieval Era continuing to the present to polarise classes. It also ensured that the owners and their landlords retained their capacity to oppress the working man and woman (Diggings, 1996)

Weber further suggests that religion which is based on the cultural needs of man has now added a dimension to human life and human development. He states that the protestant institutions and its ethics have played an important role in the development of their economy. The theory by Weber conveys how far a particular faction of religion can influence the economic behaviour of its followers. The main concern of this theory was to ascertain the extent to which religious conception of the world of existence had influenced various economic behaviours of various societies. For example, the Calvinist sect of protestant Christian religion has the strongest influences on the development of capitalism.

The above stated is in line with the economic ideology in Zambia today which encourages citizens to participate in the private sector, unlike the 'command economy' in which the prices of goods and services were determined by the government. This was not healthy because production reduced in the economy that was set up after independence. Privatisation is more liberal and it encourages competition. In addition, in privatisation, the market forces determine the prices of goods and services. This in essence will eventually bring about a more advanced and liberal society.

The theory also captures several significant socio-economic influences of religion. It shows how religious doctrines have an influence on the economy and the positions of

the groups in the economic system. According to Weber, the protestant ethic is about frugality, thrift, self-discipline and hard work.

The above theory is significant to the current study in that religious beliefs give meaning to life. It also provides certain guidelines of behaviour, certain code of conduct which individuals are expected to follow. Additionally, in order for society to survive, certain physical needs that are essential to life have to be met such as: food, clothing and shelter. The role of the Church is to provide socio-economic goods and services thereby complimenting government efforts.

### 1.13 Conceptual Framework

Miles and Huberman (1994: 18) defined a conceptual framework as a visual or written product, one that “explains, either graphically or in narrative form, the main things to be studied. Thus, the key factors, concepts, or variables and the presumed relationships among them.” The conceptual framework used in this study is summarized in Figure 1.

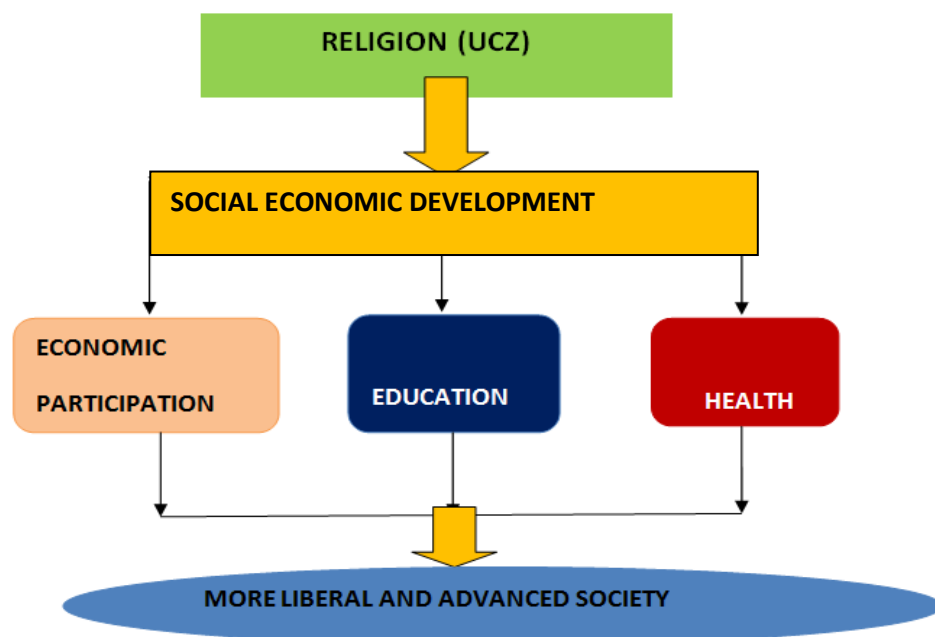


Figure 1: **Conceptual Framework**

The assumption made from the conceptual framework is that there is a link between Religion and Development. Therefore, the concepts used are unified in a way that reflects a holistic understanding of the subject matter. To be exact, if there is synergy between Religion and Development then we are sure of having a more liberal and economically advanced society. This is because most Zambians seem to be religious

especially with the declaration of Zambia as a Christian nation. The Church in Zambia cannot be excluded in the developmental agenda. Figure 1 above demonstrates the likely relationship between the United Church of Zambia's involvement in the social and economic development of Lusaka District. The background to Religion and Development is that religion since inception contributed to the social and economic well-being of nations.

This study investigated the contribution made by the church (UCZ) to social and Economic development using Religion (UCZ) as the independent variable, while Education, Health and Economic Participation were used as dependent variables. Fig 1 shows that if religion is considered as a tool to enhancing quality education and health care delivery, we are likely to have a healthy and educated citizenry. Also, religion does not only liberate people spiritually but goes further to help them participate in the economic development of a nation. The likely outcome is that the Zambian society will be more liberal and advanced. In short the country will record positive economic growth. The minimal contribution the church makes adds to the Gross domestic Product (GDP) of the country.

GDP measures the monetary value of final goods and services that is, those that are bought by the final user in a given period of time (say a quarter or a year). It counts for the output generated within the borders of the country. GDP is composed of goods and services produced for sale in the market and also include some non-market production, such as an education service provided by the government (Callen, 2012). So if a Scottish owned faith based organisation is running schools, hospitals and other projects, it contributes to the economic development of Zambia. The output of this organisation would be included in the Zambian GDP. Callen (2012) adds that not all productive activity is included in GDP for example unpaid work (such as that performed in the home or by volunteers) and black- market activities are not included because they are difficult to measure and value accurately.

It follows therefore that social and economic activities of the UCZ would not contribute to the GDP if the products could not be valued. Health and Education are critical in that if one is healthy he is likely to be more productive. In addition, the participation of the church in economic development is vital in that people who

engage in religious activities possess productive principles they live by. These are principles such as honesty, trust, belief in community service among others.

#### **1.14 Definitions of terms**

*Economic Development:* the advancement of way in which money, industry and trade are organised.

*Social Development* : relating to society and how it is organised relating with the investment in human beings and investment in education, health and social welfare.

*Liberal System:* one which allows people or organisation a lot of political and economic freedom.

*Corporate:* means relating to business corporations or particular business corporation.

*Corporation Tax:* Tax that companies have to pay on the profits that they make.

*Congregation:* a group of people gathered for worship, prayer in a church or chapel.

*Church:* a group of people within a Christian religion that have their own beliefs, Clergy and forms of worship.

#### **1.15 Conclusion**

This chapter presented a brief history of the UCZ, Statement of the problem, the purpose of the study, research objectives and questions, significance of the study, delimitation and operational definitions. The last section presented the theoretical and conceptual framework. The next Chapter discusses the surveyed literature.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 Overview**

The chapter above introduced the current study on Religion and Development. This chapter reviews the literature by other scholars. It begins with a brief history on the United Church of Zambia. Next, the chapter presents studies on the relationship between religion and development considering the contribution the church has made in terms of economic and social development. It further reviewed literature on the role of the church in social and economic development, focusing on human dignity, which could be one of the cardinal agenda of the Church both in Zambia and abroad. The review on human dignity aims at enhancing the study at hand and identifying the gaps that need to be filled.

Kombo and Tromp (2006) argue that the review of literature is critical in any research work as it enables the researcher to study different theories related to the identified topic and gain clarity of the research topic.

### **2.1 The Role of Religion in Development**

Ogbannaya's (2012) study of Religion and sustainable development which focused on Nigeria in particular, asserted that when religion was involved through faith-based organisations in alleviating hunger by various forms of charity, contemporary development discourse found itself in a dilemma as to what form their relationship with religion ought to be in promoting development, especially at the grassroots level. Religion, in this study considered the three dominant religions in Africa: Christianity, Traditional Religion and Islam and showed how these religions promoted an integral part in development and went beyond mere economic globalisation. Ogbonnaya's (2012) study defended the notion that religion played a very important role in the sustainable development of Africa despite the conflicts arising from religious intolerance.

Using Nigeria as a case study, Ogbonnaya's study, drew from Africa's religious worldview and urged religious groups in Africa to inculcate in their adherents the importance of hard work and industrialization in the quest for the sustainable development of Africa. Ogbonnaya (2012) also asserted that, African Catholicism could lead the way in this by implementing the social teachings of the Church. This

entailed that a church's social teaching is an important tool in fostering development and promoting sustainable virtues.

A study conducted by Gibbs and Ajulu (1999) analysed the experiences and the role of the mainline churches in advocacy in support of human rights, democracy and poverty alleviation in Africa. It set out to identify the contribution that churches could make to areas such as advocacy, and the opportunities that existed for mutual support from other organisations involved in campaigning for human rights and democratic development. In terms of advocacy, the study analysed at the relationship that existed between churches related NGOs in Europe and the mainline churches in Africa. The analysis was based on an examination of three issues that were considered to be critical to the effective involvement of churches in advocacy. These issues were: the external linkages and relationships of the church to other groups in society, the organisational implications of engaging in advocacy and the ideological and theological positioning of the Church.

Further, Gibbs and Ajulu's (1999) study also allowed a broad historical overview of the position of the African mainline churches in civil society. It also outlined a discussion of the concepts of advocacy and civil society, a discussion which was based on secondary literature. This study was significant to the current study because it showed how the church was involved in political and economic issues. However Gibbs and Ajulu's study is different from the current study because it looked at the mainline churches while the current study investigated the contribution made by one particular church.

Mwimanenwa (2012) conducted a study of the Catholic Church and promotion of literacy. This study was undertaken to investigate the Catholic Church's promotion of literacy in post- colonial Zambia in Kalabo District. The main findings of the study were that the Catholic Church in Kalabo District (at St. Michaels's Parish) initiated literacy promotion programmes in order to promote general literacy skills, overcome ignorance, make men and women aware of their own situations and take steps to change things.

A number of literacy promotion programmes such as a Literacy Centre, Catholic Youth League, Catholic Women's Organisation, and Catholic holy Childhood Programmes had been initiated. Additionally, a Home Based Care, an organisation

initiated by the youth was introduced in the parish. The study showed that the Church came up with the literacy promotion programmes because of its policy of working among the marginalised in society and uplifting their standards of living. Literacy was seen as a means of equipping people with vital skills needed for participation in the social, civic and economic activities of society. The Catholic Church at Nalionwa Parish was building on the good foundation laid by the early Christian missionaries who worked in Kalabo district ( Mwimanenwa ,2012)

Other findings also showed that some of the literacy programmes faced challenges such as: lack of support and acknowledgement from stakeholders, especially the district education authorities, lack of resources, facilities and equipment to enhance quality and/or expand enrolment. Based on the above findings, the study made some recommendations and the prominent ones were that there was need for recognition and support of efforts made by the Catholic Church in the area of literacy. In addition, The Ministry of General Education and the Ministry of Local Government were to support the Church and encourage the local people to utilise the facilities offered by the Church to develop themselves through literacy.

The findings above demonstrate how the church upheld the good value of education. Literacy is one aspect that contributes to national development in that a people who know how to read and write make positive contribution to development, as

Buchman (2003:10) wrote:

The economic returns of education have been extensively studied, especially in terms of increased individual income and economic growth. Education has consistently shown to be a major determinant of individual income, alongside professional experience. While a number of years of schooling remain the most frequently used variable, recent studies tend to use assessment cognitive skills, typically literacy and numeracy test scores. These studies show that literacy has positive impact on earnings, beyond the quantity of schooling.

Several studies have taken on the difficult task of trying to disentangle the impact of literacy on economic growth from that of education. For example, Coulombe ,et al (2012) used data from the Adult Literacy Survey (ALS) to investigate the relationship between Literacy skill and economic growth. The Study concluded that the differences in average skills among Organisation of Economic Co-operation and Development (OECD) countries in Europe. He argued that 55% of the differences in

economic growth over 1960-94 (Coulombe et al.). These findings implied that investments in raising the average level of skills could yield economic returns. Furthermore, Coulombe and others, in their study, indicated that direct measures of human capital based on literacy scores performed better than years-of-schooling indicators in explaining growth in output per capita per worker.

With regard to Zambia, Mwale's (2013) study on the public role of religion in Zambia largely concentrated on the history of Christianity in the third republic when political expressions of religious beliefs became more apparent. The Study showed that Christianity was firmly embedded in the Zambian society at independence and its mission-educated leaders fully understood the importance of the consent and blessings of the churches. In reference to Ter Haar (1992), the study explored the role of the Roman Catholic Church in Zambia's political independence (1890 to 1964). Mwale's study found the public role religion played as significant in that there was an impression that Christian missionaries in Africa supported colonial rule. Therefore, students of mission history seemed to have taken it for granted that missionaries were agents of colonialism.

Further, using a qualitative document review approach, Mwale's study thematically analysed the relevant data and showed that the Catholic Church had been championing human rights and democracy. According to the Study, Africa was not exempted from this 'charge'. Mwale's study also referred to a study by Haynes (1996) which pointed out that 'mainstream Christian bodies were initially opposed to the independence and finally won round to the idea of African independence. Mwale's (2013) study and Haynes (1996) were a plain indication on how religion and development were connected. These were relevant to the current study because they supported the inclusion of religion in public life.

Mwale's Study further indicated that the Roman Catholic Church was involved in the political affairs of Zambia amid its apolitical claims. This therefore means that the Church contributed to Zambia's political development both directly and indirectly through the provision of education, health and pastoral services and the publication of pastoral letters. This is not to say that it never erred. Mwale's (2013) study was also useful because it verified how the church in Zambia set a platform for the citizens to stand on their own unlike relying on the colonial masters. It indicated in

part that the church in Zambia was an initiator of developmental issues such as provision of education, health and pastoral services. When a country is politically developed, the development of the economy follows.

In his study, Simposya (2012) analysed the education system in Zambia since 1964 when it gained its independence from Britain. Up to that point, after 75 years of colonial administration, provision of education in the country was mainly in the hands of missionaries. He declared that if it had not been for the missionaries, primary and secondary education could have delayed, coming to Zambia later than was the case. So Zambia owed a great deal from the early missionaries for its educational system. The missionaries laid the foundation on which Zambia continued to build. Discussing educational development in Zambia without mentioning the missionaries was an incomplete adventure (Simposya, 2012).

Added to Simposya's study is Lungu's (2014) study which explored the perspectives of the Council of Churches of Zambia (CCZ), the Evangelical Fellowship of Zambia (EFZ) and the Zambia Episcopal Conference (ZEC), on the work of the Jesuit Centre for Theological Reflection (JCTR) in Zambia. A descriptive survey approach was used in conducting this study. The study mainly used qualitative methods of data collection. Thematic analysis was used to analyse the data. Data was collected through semi-structured interview guide and focus group discussion guide to a sample of 18 members who were purposively sampled from the Council of Churches in Zambia, Evangelical Fellowship of Zambia and the Zambia Episcopal Conference so that they could give their views on the activities of the JCTR in Zambia with specific reference to Lusaka District.

The study revealed that ZEC was of the view that the JCTR was very effective as its policies were concerned with the people's welfare. The JCTR tried to improve the status of human beings including the spiritual and physical aspects. It influenced policy changes and public information and monitored the Basic Needs Basket (BNB). It also worked with other organisations like Civil Society for Poverty Reduction (CSPR) and the International Monetary Fund (IMF). Lungu (2014) asserted that the JCTR was effective because it looked into the plight of the poor through the BNB which was published on a monthly basis. According to Lungu, the CCZ's view was that the work of the JCTR could not be ignored as it was a well-

known organisation. It carried out a number of activities that promoted and monitored issues of policy formulation, peace and justice and indeed activities to safeguarded human dignity.

As regards relevance, Lungu (2014) indicated that the CCZ were of the view that the JCTR was relevant as it aimed at promoting an acculturated faith. It also promoted gender equality and empowerment of the local communities in the work of justice, peace and the integrity of human beings. It provided checks and balances in the socio-political and economic life of Zambians. It also took care of a number of social issues such as poverty reduction programmes, and, therefore acted as a voice of the voiceless. The study revealed that EFZ was also of the view that the JCTR was relevant as it took care of issues that concerned the poor through the release of the BNB, which helped the government to see how it was fairing in its fight against poverty.

Lungu (2014) further indicated that the ZEC was also of the view that the JCTR was relevant as its activities were community based. It sensitised the people on a number of issues which included policy making processes, gender based violence, importance of taking part in elections and dissemination of information to the society through publications on the many different topics. In terms of cooperation between the JCTR and Christian church mother bodies the study showed that the CCZ was of the view that the JCTR should organise meetings with the other Christian church mother bodies, where issues on economics, social aspects and politics should be discussed.

The study further showed that the ZEC was of the view that the cooperation would improve if meetings with the three Christian church mother bodies were increased to three or four times a year. This would give them more time to address issues concerning the social, political and economic situation in the country. Lungu's study indicated that there was need to probe further on how Christian organisations worked together in their quest for Christian faith and Justice in Zambia. The study recommended the need for Catholics at grassroots to be included in the distribution of the JCTR's publications. This study is beneficial to the current study because it shows the relevance of the church in promoting faith and justice. It also gives an

example of how churches should help the government achieve various developmental objectives.

Ellis and Ter Haar (2006) stated that human development was about creating an environment in which people could develop their full potential and lead productive, creative lives in accordance with their needs and interests. It thus refers to people's resources beyond any purely material and technocratic aspect. Most policymakers today accept that sustainable development can be achieved only if people build on their own resources. Ellis and Ter Haar further state that these assets should be considered to include not only intellectual and social resources, but also spiritual ones, if and when these are available. It is a fact that large numbers of people, particularly in developing countries, have a religious outlook on the world. The concept of religion and development therefore means understanding the religious standing of people to be engaged in development.

## **2.2 The Role of the Church in economic development**

Lewis (2008) argued that the presence of churches brings economic benefits to the local area. Church organisations provide jobs for the community and churches support a variety of local businesses. Lewis (2008) further argued that churches bring individuals from surrounding areas to the community where the church is located and these individuals provide economic support to local establishments. Thus churches aid in bringing revenue.

Zalanga (2010) discussed the role of religion in facilitating or hindering the process of modernisation and development in contemporary Sub-Saharan African societies. The primary concern in this study was to examine the relationship between religion, precisely Pentecostalism, and the process of modernisation aimed at creating modern industrial societies in Sub-Saharan Africa. The study fundamentally assumed that both Pentecostalism and the struggle for economic development and cultural change were existential realities and goals of Sub-Saharan African countries that could not be ignored. The study showed that it was hoped that Pentecostalism would contribute positively to the process of modernisation and development while still retaining its integrity as a faith and spiritual tradition among its adherents. A section of the study examined the positive impact of Pentecostalism on Africa's quest for economic development and cultural change. Next, the negative impact of Pentecostal

Christianity on Africa's development was explored. The study concluded with some critical reflections on the contradictory role of Pentecostal Christianity in Sub-Saharan Africa with regard to the process of economic development and cultural change.

Cline (2008) further examined how, when faced with an ongoing shortage of priests, bishops assigned permanent religious duties to several thousand laypersons, most of them women. Cline (2008) asserted that employment arrangements for this new type of permanent personnel tended to be unfavourable. It was limited-time assignments (limited to a few years). According to Cline's (2008) study, various factors account for this vulnerability: the dire financial straits of French dioceses; ecclesiastic authorities' determination to present the clergy as the church's only fully legitimate permanent personnel; the attitude of the laypersons themselves, who seemed satisfied with their situation. Efforts to institutionalise their employment situation ran into difficulties with respect to both the French labour code and the unexpected effects produced internally by promotion of a culture of temporary commitment.

The theoretical contribution that Cline's (2008) study desired to make was part of a long research tradition that was outlined by Max Weber in his seminal book: *The Protestant Ethic and the Spirit of Capitalism*. Specifically, Cline's study focused on how social groups in civil society in their theology and practice of religion broadly affected the process of economic development, something similar to what the current study investigated.

### **2.3 Church Involvement in Health**

A study by Boggavarapu (2014) indicated that churches and faith institutions could frequently influence healthy behaviours among older African Americans. Boggavarapu also indicated that faith-based discrimination was not associated with vaccination of participants who had experienced such discrimination. Belief in vaccine-induced influenza illness was a negative predictor of influenza vaccination. The study concluded that members of this older cohort of African Americans were a centre piece of spiritual and social life among African American congregants.

Whyatt (2005) explored the relationship between spirituality and the health of college students in a University setting. Undergraduate students enrolled in Personal

Health and Wellness classes at the University of Tennessee were selected to participate in the study. Two hundred and twenty one students were administered two instruments: The College Student Appraisal of Risks Survey (CARS) and the Spirituality Scale (SS). The CARS instrument was used to obtain descriptive statistics and specific health risk factors related to the health of college students. The SS instrument was used to obtain the student's self-reported level of spirituality. Based upon a thorough literature review, the study indicated that, there had been limited research into the relationship of the health of college students and their level of spirituality. This study did two things. Firstly, it reported the development of a valid and reliable instrument to measure spirituality. Secondly, the study investigated the relationship between the self-reported level of spirituality and the health status of college students. Whyatt's (2005) study significantly indicated that the research was an important step toward understanding the role that spirituality played in the various dimensions of health among young adults. He concluded that spirituality helped the young adults stay healthy. This study is similar to the current study because it shows how the church could play a role in addressing the health concerns of the youths.

Further, a study conducted by Van Olphen et.al (2003) examined religious involvement, social support and African and health among African American women on the east side of Detroit. The study explored the direct effects of different forms of religious involvement on health and the mediating effects of social support received in the church as a potential mechanism that accounted for observed relationships between catholic attendance and health. It involved a random sample household survey of 679 African American women living in Detroit.

Van Olphen's study indicated that respondents who prayed less often reported a greater number of depressive symptoms and that faith was an important source of strength in one's daily life. It was also positively associated with chronic conditions such as asthma or arthritis. Tests of mediating effect of social support received from the church members showed that there was positive relationship between attendance and specific indicators of good health. This study's findings were imperative because they showed that one of the ways religious involvement benefited health was through expanding an individual's social connections.

Another study, by Nagel (2007) investigated the relationship between spirituality, religion and health on college students. Nagel's study indicated that the United States was a country in which religion and spirituality played a significant role in lives of the people. The relationship between religion, spirituality and health had long been investigated. However, the study revealed that most of these studies had focused only on patient populations and the elderly. Nagel's (2007) study examined whether the same pattern of relations reported earlier was seen in the same sample of healthy, college students using measures of both spirituality and religion. Health beliefs and behaviours were also examined.

The results revealed that individuals who had higher spirituality scores were more active and held different health beliefs than those who scored in the low spirituality group. Some contradictions from previous research were reported in this sample. The study suggested that religion might have had different patterns of relations in overall health behaviours of younger healthier populations. This study is significant to the current study for it shows how religion can be a potential tool for improving people's health.

Campbell and Gibbs (2009) reviewed a wide body of literature and explored the role of African church groups in facilitating or hindering the support of people living with AIDS. They also explored what was challenging or contributing to HIV and AIDS-related stigma. Their study considered church groups as social spaces in which HIV and AIDS-related stigma were likely to be challenged. They systematically reviewed this literature, identifying five themes that highlighted the complex and contradictory role of the church as a potential agent of health-enhancing social change.

Campbell and Gibbs established that in many ways the church perpetuated HIV and AIDS-related stigma through; moralistic attitudes and its reinforcement of conservative gender ideologies. However, the study also noted that some churches had managed to move towards action that made more positive contribution to HIV and AIDS management. This was done through: promoting various forms of social control for HIV prevention, contributing to the care and support of those affected with AIDS and providing social spaces for challenging stigmatising ideas and practices. The study's conclusion was that church groups, including church leadership, could play a key role in facilitating or hindering the creation of

supportive social spaces to challenge stigma. Much work remained to be done in developing deeper understandings of the multi-layered factors that enabled some churches, but not others, to respond effectively to HIV and AIDS. Campbell and Gibbs study was useful in that even the present day Zambia, the HIV and AIDS scourge still continues to be a national and religious concern. From this study we learn that it is not all people or organisations that promote stigma.

#### **2.4 Church Involvement in the Provision of Education**

Churu and Mwaura (2012) explored historical perspective on education for holistic development in Catholic Church and schools in Kenya, from the Colonial period to the foundations of an education dispensation for Independent Kenya. This was the first of a two part paper which attempted to give a critical analysis of the success of the mission of the Catholic Church to educate the citizens holistically in Kenya. The milieus discussed were the schools set up by Catholic missionaries, during the colonial period. The missionaries' primary goal was evangelization; the schools were increasingly recognised as a preferred forum and strategy for reaching it. According to Churu and Mwaura (2012), many benefits of the foundation of Christian communities in Kenya were reaped from these Catholic schools. Unfortunately, however, in Catholic education during the colonial period there was the failure to intercede a consensus of values between its missionary protagonists and the African families and communities. Additionally, as partner, educators of the recipients of Catholic education, African families and communities also had their own aims for the education of their children. Very often, there was little regard for the latter.

Churu and Mwaura's study indicated that the missionaries were recognised by the Africans as being distinct from the colonisers. Yet their attempt to play into the advantages of collusion with the colonial government at the service of their evangelising goals led many Africans to a sense of betrayal for their cause. This was also seen as an uneven approach to Christian commitment. While recognising that the said fragmentation had other roots, the authors criticised the shortness of the vision in which the Catholic schools had played into this liability. The damages they caused were experienced in many other facets of the African community.

The education sector in Kenya has gone through significant development processes. The foundation that nurtured its growth was laid down by the early Christian

Missionaries who combined the introduction of Christianity among the Africans with education. Churu and Mwaura,s (2012) study argued that this early Christianity-educational connection formed the important milestone for further participation of the church in the development of education in Kenya. Since then, it has continued to contribute significantly in this direction.

Further, in line with the development that the education system in Kenya had undergone, Barasa and Misati (2012) analysed the extent of the Church's contribution in the development of education in Kenya and assessed its impact to the general expansion of education in the country. Using secondary data, they examined selected aspects of the contributions the church has made in building a solid foundation upon which the education sector in Kenya stood. They also assessed the central role the church played by linking the development of long term physical infrastructure to the expansion and development of education. They further examined the use of holistic education as a tool for the achievement of integrated development and strengthening of religious education that supported the growth of positive values and faith as sources of spirituality. Finally, they examined the role of the Church in the implementation of the Education Policy in partnership with the Ministry of Education in accordance with the Education Act of 1968.

Barasa and Misati's study indicated that the church had significantly contributed to the development of education in Kenya and continued to play an important role in the provision and expansion of education through meaningful participation in partnership with key stakeholders such as the Ministry of education, parents and the school management committees. The researcher found Barasa and Misiti's study constructive in that it helped in the formulation of interview guide used in the current study. It also helped in the assessment of the church's role in the education sector as a partner of government the role played by parents and other stake holders in education provision.

A study carried out by Mabeya et.al (2009) investigated the role of the sponsor in secondary school management and its impact on academic performance in Uasin Gishu District, Kenya. The study showed that there was a significant influence in the provision of a conducive learning environment on academic performance.

The expectations of the sponsor on teachers and students had a significant influence on school operations.

Mabeya's study further indicated that, there was a significant relationship between a school sponsor and academic performance in schools. Lastly, it was revealed that administration challenges had a significant relationship with the roles played by sponsors in schools. The most prevalent challenges that head teachers experienced while dealing with sponsors in school management were favours sought, the nomination of ineffective chairpersons and the use of school facilities for non-academic activities by sponsors. It was concluded that church sponsors meddled in school management and the study recommended that the Ministry of Education needed to review the sponsorship policy. This study was critical and enabled the researcher relate the issue of sponsorship to the current study. The study used this premise to investigate the contribution made by the UCZ in this area. It helped the researcher to establish whether the UCZ in their provision of education sponsored pupils that faced financial difficulties.

Kombo and Gogo (2012) conducted a study on the role of the church in the provision of early childhood education in Nairobi province in Kenya. Kombo and Gogo's study showed that Christian churches played a pivotal role in the provision of primary, secondary and higher education in Kenya. However, the participation of the church in early childhood education appeared minimal. The study was, therefore, interested in establishing the role of Christian churches in the provision of early childhood education in Nairobi Province, that is, as an alternative source to supplement the efforts of parents and local communities. The results of the study indicated that the average school size increased from 31 in 2004 to 72 in 2007.

Kombo and Gogo's study was of the view that general low enrolment was due to poverty levels among parents and communities in the province especially among slum dwellers. The preschools received funds from fees paid by the parents, contributions from churches in terms of provision of food, uniforms and free tuition to the needy children and other donors. The curriculum taught was Christian-based to enable the pupils to harmonise the Christian faith with the three R's: writing, reading and arithmetic. English and Kiswahili were the major media of communication and few schools used vernacular to a very small extent.

Further, the study exposed that the main challenge in the provision of early childhood education was inadequate finance. This had resulted in the lack of necessities in the schools and was manifested in low payment for teachers, lack of adequate textbooks, permanent classrooms, transport, recreational facilities, clean sanitation and sports activities. This study was imperative to the current study in that examining the role played by the churches in rural areas in the provision of early childhood education helped in the establishment of appropriate and alternative methods of raising finances. These were potent areas for further research in different countries in Africa thus, the need for the current study.

Chilobe (2013) explored the role of religious activities in fostering literacy and used the Seventh Day Adventist (SDA) Church in Mongu district as the case study. The study's finding indicated that the books the SDA Church provided to the public did foster literacy and the books about health were the most popular among the members of the public. The literature was generally aiding people in different life situations to enjoy the benefit of reading to learn. The findings of Chilobe's (2013) study demonstrated the positive contribution that the church made in trying to reach out to the masses so as to enhance education. The study focused on the role of religious activities in fostering literacy unlike the current study which assessed the provision of education by the church. However the researcher still found Chilobe's study useful because of the method of education provision the SDA Church used in providing education. This study was different from the current study in that the current study was conducted in Lusaka District and focused on the provision of education as a whole unlike Chilobe's (2013) study which focused on Literacy to enhance education.

## **2. 5 Gap in the Literature and relevance of this research**

The role played by religion in development has for a long time been underestimated. Most literature on Religion and Development has focused on the role religion plays in sustainable development, Provision of Early Childhood Education, health behaviours and economic development. With the increasing contribution that religion is expected to make in directing the development of the entire world and Zambia in particular, the current study attempted to establish whether the UCZ in Lusaka District contributed to the social and economic development of the District.

## **2.6 Conclusion**

This chapter reviewed Literature on Religion and development. It discussed the surveyed literature. It began with definitions of terms related to the topic under study, namely: Religion and Development. The chapter presented an overview of the relationship between Religion and Development considering the contribution the church has made in terms of economic and social development. Both global and studies on Zambia were reviewed. The gap was accordingly identified and the relevance on the current study pinpoints to how it helps to meet this gap. The literature that was reviewed was relevant to the current study in that it was about studies conducted on other areas related to the current study and not specifically investigating the contribution made by the UCZ to social and economic development thus leaving gaps.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.0 Overview**

This chapter presents the research methodology which was used in this study. The chapter is composed of the description of the study area, sampling techniques and sample size. Other components are data collection methods and techniques, data analysis and ethical considerations.

### **3.1 Research Philosophy**

Research philosophy has to do with how the researcher sees, understands and interprets reality. In this study, the researcher used a post positivism (interpretivism) philosophy. Denscombe (2010) asserted that qualitative research tends to be associated with interpretivism. It uses words or visual images as the unit of analysis. It tends to place emphasis on the role of the researcher in the construction of data. He further states that there is typically little use of standardised research instruments in qualitative research. Rather, it is recognised that the researcher is the crucial ‘measurement device’ and that the researcher’s background, values and identity and beliefs might have a significant bearing to the nature of the data collected and the analysis of that data.

The researcher used qualitative data analyses because, to a greater extent, the study generally exhibited a preference of seeing things ‘in context’ and stressed the multiple inter- relationship between a wide range of factors in operation at any one time in the setting. This is because the study focused on the human activities that the church as an organisation put forth. Additionally, the activities of the church members had to be appraised.

### **3.2 Qualitative Approach**

A qualitative approach was employed in order to satisfactorily answer the research questions asked in this study. The qualitative approach was chosen because it enabled the researcher to recognise many aspects related to the UCZ organisational performance. The qualitative approach was also suitable for this study because the ultimate purpose was to arrive at an understanding of how the UCZ contributed to the development in Lusaka District. This was in terms of Social and Economic Development.

Further, the approach enabled the interviewees to state the social and economic development activities the church was involved in the district. This was in line with McMillan and Schumacher's (1997) description of qualitative research as an inquiry in which data is collected in face-to-face situations by interacting with selected persons in their settings. Smith (1987) also noted that qualitative research was based on the notion of context sensitivity. It is different from other forms of research because the social environment in which people find themselves has a great bearing on what they think and how they act. As such, it was hoped that the interviewees in the current study would share their beliefs, feelings and views on the activities run by the UCZ.

### **3.3 Research Design**

Bless and Achola (1988) define a research design as a plan of any scientific research from the first to the last step. In this wide sense, it is a programme to guide the researcher to collect, analyse and interpret the participants views about the topic under investigation. (Gay, 1996), argues that a research design involves deciding what the research purpose and questions will be what information most appropriately will answer specific questions and which strategies are most effective for getting the answers. He further states that the design of a study is basically the overall approach used to investigate the problem of interest. It includes the method of data collection and related specific strategies.

Kombo and Tromp (2006) assert that a research design can be thought of as the structure of research. It is the 'glue' that holds all the elements in a research project together. A design is used to structure the research, to show how all of the major parts of the research project work together to try to address the central research questions. According to Babbie and Mouton (2004), a research design is a plan or blueprint of how the researcher intends to conduct the study.

There are a number of qualitative research designs and methodologies such as case study, ethnography, descriptive phenomenological study and grounded theory study. In order to collect data that were suitable for this study, the descriptive survey design of qualitative research was used. This is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. Orodho (2003) observed that the method could be used when collecting information about

peoples' attitudes, opinions, habits or any of the variety of education or social issues. Orodho and Kombo (2002) further stated that a qualitative design was directed towards discovering or uncovering new insights, meaning and understanding. It is an in-depth analysis of the problem in order to understand the "what" and "why" of human behaviour' (Brink and Wood, 1998). The current study used this method because the researcher was interested in the explanations that the interviewees gave concerning the contribution made by the Church to the social and economic development of Lusaka District. To achieve this, the researcher collected adequate data on the contribution made by UCZ to social and economic development of the District. The data gathering techniques that were used in this qualitative study were individual semi-structured interviews, Observation checklist, and document analysis.

### **3.4 Population**

According to McMillan and Schumacher (2001), a population is a group of elements or causes whether individuals, objects or events that conform to specific criteria and to which the research intends to generalise the results of the research. Bless and Achola (1988) equally argued that a population is the entire set of objects and events or group of people, which are the objects of research and about which the research requires to determine some characteristics.

Kombo and Tromp (2006) stated that a population was a group of individuals, objects or items from which samples were taken for measurement (for example, members of the UCZ). A population refers to an entire group of persons or elements that have at least one thing in common, for instance, students at the University of Zambia or any other. A population also refers to the larger group from which the sample is taken. It was important for the researcher to find out as much as possible about the study population. This included some of the overall demography such as age, gender and class of the population. It is not surprising that Parahoo (1997) also described a study population as the total number of units from which data could potentially be collected. The units may be individuals, organisations, events or artefacts. Thus in this study, the population consisted of all UCZ clergy, administrative officers of the church and UCZ members in Lusaka District.

### **3.5 Sample Size**

White (2005) described a sample size as a group of subjects or situations selected from a larger population. Webster (1985) asserted that a sample is a finite part of a statistical population whose properties were studied to gain information about the whole. When dealing with people, sample size can be defined as a set of respondents (people) selected from a larger population for the purpose of a survey. The nature of the problem concerning the UCZ members made it necessary for the researcher to focus on those who were in key positions of the church at national, provincial, district and congregational level. These were the people considered to have had the information on the activities run by the UCZ. The members of staff at the UCZ congregations had details of the programmes run by the church and therefore, their opinions were more likely to reflect the reality of the situation at that time.

The sample for this study consisted of 25 respondents who were purposively selected. Typical purposeful sampling was used. The sample included four participants (4) from the Synod offices (National Head Quarters) of the UCZ, four (4) Reverends from the selected Congregations, and two (2) diaconal workers in charge of Self-Help Groups (SHGs) at Consistory level fifteen (15) participants of the focus group discussions.

### **3.6 Sampling Procedure**

In this study, Typical Purposive Sampling procedure was employed. The method of purposeful sampling was preferred among others because it only targeted people who would provide the much needed information for this study. Additionally, in purposeful sampling, certain individuals have rich background knowledge. Kombo and Tromp (2006) stated that the power of purposive sampling lay in selecting information related to the central issues under the study.

In view of the above, the Synod officials, Reverends, Social workers employed by the church and Congregation members in charge of various activities were believed to have rich knowledge and wider understanding about the activities carried out by the UCZ. They also were in a position to meaningfully discuss issues concerning the contribution of the church to social and economic development in Lusaka District. In addition, the study drew data from other sources such as the UCZ bulletins, articles in magazines and newspapers. This was in line with Leedy and Ormrod's (2005)

observation that the qualitative researcher did not only draw their data from a variety of people but also from objects, textual materials and audiovisual and electronic records. The study did not involve all UCZ congregations in Lusaka District but only sampled four (4).

### **3.7 Data Collection Procedure and Instruments**

According to Kombo and Tromp (2006), data collection refers to the gathering of information to serve or prove some facts. The data gathering techniques that were used in this study were individual semi-structured interviews, observation and document analysis. Data was collected from both primary and secondary sources of data. The instruments used were interview guide, observation checklist and document analysis checklist.

### **3.8 Credibility and Trustworthiness**

According to Shenton, (2004) In addressing credibility, investigators attempt to demonstrate that a true picture of the phenomenon under scrutiny is being presented. To allow transferability, they provide sufficient detail of the context of the fieldwork for a reader to be able to decide whether the prevailing environment is similar to another situation with which he or she is familiar and whether the findings can justifiably be applied to the other setting. The meeting of the dependability criterion is difficult in qualitative work to determine, although researchers should at least strive to enable a future investigator to repeat the study (Shenton, 2004). Finally, to achieve Trustworthiness, researchers must take steps to demonstrate that findings emerge from the data and not their own predispositions.

Devault (2016) supported the opinion of Shenton (2004) when he asserted that the concepts of validity and reliability were relatively foreign to the field of qualitative research. He further stated that instead of focusing on validity, qualitative researchers substitute data credibility and trustworthiness. The definitions of credibility cited above can also apply especially to this study. The current study was mainly descriptive, the researcher employed semi-structured interview guides and observation checklist to establish the credibility of the research

Further, credibility was also achieved was achieved by the prolonged engagements with the respondents and participants. Apart from that, the researcher also used

triangulation and member checks. These were primary and commonly used to address credibility. Triangulation was accomplished by asking the same research question of different participants to review the data collected by the interviewer and the researcher's interpretation of the interview data. Trust is an important aspect of the member check process.

### **3.9 Data analysis**

According to Kombo and Tromp (2006), data analysis refers to examining what has been collected in a survey or experiment and making deductions and inferences. It involves uncovering underlying structures, extracting important variables, detecting any anomalies and testing any underlying assumptions. It also involves scrutinising the acquired information and making inferences.

Further, Rudestam and Newton (1992) argue that qualitative research implies that data are in the form of words as opposed to numbers. According to White (2008), data analysis is the climax of the research and it involves selecting, categorising, comparing, synthesizing and interpreting information collected to provide explanations of the single phenomenon of interest. In the current study, data analysis started as soon as the data was collected.

The researcher grouped the data into themes. Thematic analysis was used to analyse the data. Major themes were drawn from the interviews with respondents and FGDs with participants. Description of each theme was done, analysed and interpreted critically and objectively. In addition, document analysis was also employed in which the study examined selected print materials that captured different economic and social activities that the UCZ was involved in. Further, the emerging themes in the study were: Economic advancement, education provision, healthcare provision, women empowerment and youth empowerment.

### **3.10 Ethical Considerations**

Since the Study was mostly conducted in a church setting, permission from the authorities was sought. The purpose of the study was also made known to the participants ahead of time. The participants were informed in advance of their right to participate and to withdraw from the study at any time. Most importantly, participants were assured of high levels of confidentiality. The participants also were

informed of intent of the information gathered which was purely for academic purposes. Finally, no names of the participants were revealed or used. Instead the researcher used codes to identify the respondents and participants. The researcher got permission to get photo graphs from the participants. Pictures that were taken of human faces were blurred so as to conceal identity.

### **3.11 Conclusion**

This chapter presented the research methodology which was used in this study. The chapter is composed of the research philosophy, research design, approach, population description sampling techniques and sample size. The data collection methods and techniques, research philosophy and data analysis tools and ethical considerations are also discussed. The next chapter will present the research findings. The findings will be presented according to the research questions of the study.

## **CHAPTER FOUR: PRESENTATION OF FINDINGS**

### **4.0 Overview**

This chapter presents the research findings. The findings are presented according to the research questions. First the study attempted to answer a general research question which states: what contribution has the UCZ made to the social and economic development of Lusaka District? The question was broken down into the sub research questions below (i) In what way does the UCZ participate in the economic development of Lusaka District? (ii) How is UCZ involved in the provision of health services in Lusaka District? (iii) How is the UCZ involved in the provision of education in Lusaka District?

### **4.1 UCZ participation in the economic development of Lusaka District**

Responses gathered from the participants involved in the study generally showed that the UCZ contributed to the social and economic development of Lusaka District by participating in various economic activities. These were activities such as offering of employment, infrastructure development and fundraising ventures. The study further revealed that the UCZ was also involved in the social development of its members and society at large. The church was involved in Education provision and also health care as well as economic development.

Economic development entails the sustainable use of the scarce or available resources to improve the lives of the people. In trying to answer the above stated research question, the researcher conducted interviews, FGDs, carried out observations and analysed documents. Synod officials gave various responses regarding the economic participation from the national perspective. Reverends, diaconal workers and fundraising committee members were also interviewed to consolidate the information from the UCZ Headquarters. These supplied information regarding the economic participation of the church at District level.

#### **4.1.1 Responses by the Administrative Secretary at the Synod office**

The study established that the UCZ was not only concerned with the spiritual welfare of the congregants but had a holistic approach to addressing their needs. They were not doing anything different from other churches in Zambia. The administrative secretary at the Synod indicted that the UCZ was not doing anything different from

other churches. He was of the view that all were reconciled in the way they participated in the fulfilment of their mission of meeting the physical, emotional and intellectual needs of the people.

Additionally, responses by the administrative secretary at the Synod indicated that the church across the country was involved in economic development and social justice. It worked with the community members to achieve this developmental agenda. In their quest, they worked to empower men and women who were in need. The findings also indicated that the church started up activities for self-help in Matero, Chilenje and Chelstone townships. The administrative Secretary further responded that the church was also involved in conservation farming and projects were there to assist the farmers acquire skills and farming implements. Projects were established in Mumbwa District and in Luapula province. The administrative secretary indicated that at secretariat and congregational level, Health and Education committees had mobilised volunteers who were given allowances to enable them carry out different projects.

The administrative Secretary also indicated that the main workers in the UCZ consisted of reverends, support groups, congregation lay persons, book keepers and voluntary workers. There were also officials who worked in various departments such as accountants, secretaries, social workers and auxiliary staff. The study discovered that the church was not exempted from paying tax. It paid NAPSA contributions for the workers, Workmans Compensation Fund and ground rates. Workers employed by the church paid Personal Levy in their individual capacity.

According to the views by the administrative secretary, the UCZ had no representation in the Economic Association of Zambia but it was co-opted from the District Consistory Resident Development. Synod leaders sat on various boards of the government. The General Secretary, for example, sat on the Parole Board of prisons. The Synod Bishop was also a member of the Churches Associations of Zambia (CHAZ) and reverends were members of the Resident Development Committee. The Administrative Secretary also indicated that the duties performed by the different members of the UCZ had to do with the 'voice of reason' as regards the role of the church in governance.

Apart from the views stated above, the administrative Secretary responded that the church was also involved in fundraising activities which included corporate walks, luncheons, corporate dinners, running of Guest Houses and schools. Recreation facilities for example halls were hired for weddings. Additionally, the response by one of the participants interviewed indicated that the UCZ was also involved in the dissemination of information through the Radio station that it ran (see figure2). The Radio Station was called United Voice and it was stationed at the Presbytery office in Lusaka District. Apart from information dissemination, the radio station also offered employment to the local people, especially the youths.

Rev B said the following:

This radio station that the UCZ is running is not only helping in the spreading of the Gospel. It is also offering employment to the youths across the country. Not only that, some business firms also come to put up adverts so that the products sell.



Figure 2 : Showing a Radio Station at Lusaka Presbytery

The findings from the Synod Administration showed that the UCZ was involved in the advocacy for women's economic rights. It had a programme of community sensitisation on governance issues and the participation in national elections. When it came to vulnerable members of the church, the responses by the Synod Administrative Secretary indicated that both male and female members of the church were assisted financially. He stated the following:

In the communities we organise women to form support groups. So our role is to give them survival skills and empower them by giving them start-up capital for them to be involved in income generating activities. Our role is mainly to facilitate. You can get more information on this from the Department of Social Justice; it is headed by a woman.

The researcher decided to interview the Head of Department in the Department of Social Justice and Community Development. The study established that the one in charge of the department was a Deaconess, a diaconal worker employed by the UCZ Church to supervise the programmes to do with Social and Economic empowerment. She indicated that was in charge of all departments in this area at national level.

#### **4.1.2 Responses by the diaconal worker**

From the views by the diaconal worker the study showed that the Department of Community Development and Social Justice had a number of projects running in Lusaka and other townships. It also found out that one of the principles of the UCZ was to prioritise the needs of the community.

The views of the diaconal worker were that the church was to be in the community working with the grassroots to make sure that there was transformative change. According to the diaconal worker, the church was tried to move away from projects like giving the groups poultry and piggery rearing because the projects did not bear much fruit. She said that when people were doing projects in a group they seemed to work together at the onset of the project but later they had disagreements.

Other views by the diaconal worker indicated that the church had a vision to motivate the congregations by helping them discover their own challenges. Upon identifying the challenges, they would have made their own situational analysis by using the available resources. The diaconal worker explained:

So in this project, we envision awakening the congregations, by helping them to identify their own challenges and also to look around to see the resources that are found in the community for example, do they have a social welfare? Do they have roads, water and good sanitation? After identifying their own challenges, they should make their own situation analysis of the community in which they live.

The diaconal worker further indicated that the UCZ empowered individual people and communities. Congregations went out into the communities to help the needy realise their potential and become self-reliant. The church did not want the community to depend on charity works such as being given free mealie-meal. The social worker went on to say that the church had acquired land in Makeni where it intended to construct a child care centre which would be dealing with teenage pregnancies and teenage mothers. When asked to elaborate further, she said that:

This programme basically will handle both the mother and the child. The mother will be given opportunities of skills, rehabilitation and access to formal education. The church intends to reduce child marriages. Regarding the children of teen mothers, we want to deal with the issue of malnutrition and early childhood education. So there will be a kindergarten, it is going to be a day centre and not boarding.

The participant also stated that the children would be referred to community schools or government schools when they reached grade one. The community would also be sensitised and more awareness would be raised from the catchment areas like Chibolya and Kanyama.

With regard to support provided in agriculture, the diaconal worker indicated that there was a project which dealt with conservation farming and it catered for Lusaka, Mumbwa and partly Kafue. The project started with 16 lead farmers who in turn trained 16 more. The 16 trained farmers became facilitators of the other farmers and in the end they had trained a total number of 432 farmers. The social worker indicated that the idea behind this project was to help the farmers to practice conservation farming. This was because, at times, the country experienced more or less rains and so farmers were taught to handle each disaster as it came. Furthermore, the farmers were taught how to use organic fertilizer. They did not use modern fertilizers, and the farmers were also taught how to use crop rotation to manage the soil properly. The diaconal worker had this to say:

I am not an agricultural person but, basically, I advise the farmers to use their own resources, such as chicken manure, so that they can have better yields. In this project, more women were considered, gender issues were more pronounced and people with disabilities were given first priority.

According to the diaconal worker, the results of the project helped the farmers who were not able to feed their families be able to do so for the whole year. Some of the farmers were able to send their children to school. Additionally, some of the women produced 500 to 600 bags of maize that they sold to the Food Reserve Agency (FRA). The social worker added that the farmers were also able to buy their own animals, like cattle so that they could diversify their produce. They could have a balanced diet and this meant that the church contributed to the livelihood of their members. The social worker further talked about the concept of Self-Help groups which was yet another contribution of the church in improving the livelihood of its members.

### **4.1.3 Self Help Groups**

Regarding Self-Help groups (SHGs) responses by the social worker at the synod office indicated that the UCZ assisted women become self-reliant and run their businesses. According to the social worker, the concept had three pillars which were: economic empowerment, social empowerment and political empowerment. Under Economic empowerment, the following were considered:

- Make a woman be able to save and do business;
- Make a woman manage her budget;
- Show a woman how to start small businesses and grow them;
- Enable a woman rent a house without difficulties;
- Make a woman take care of her capital and not it spending anyhow.

The diaconal worker strengthened the point by stating the following:

There are a lot of success stories. Some women have built houses and are able to send their children to school. A lot of women have become disciplined economically and they do not spend their money anyhow. That is basically the concept of economic empowerment.

The researcher asked the diaconal worker to give further information on what the church meant by social and political empowerment. The responses are given below:

### **4.1.4 Social Empowerment**

The responses on social empowerment indicated that the Church was interested in helping the women understand that they were working in an environment which was culturally oriented. She added that it was not everything about their culture which was bad. Socially, they emphasised the need for having good relationships, strengthened by the way they worked in the community.

### **4.1.5 Political Empowerment**

With regard to political empowerment, responses under this pillar indicated that it was all about ownership for example, access and ownership of land and infrastructure. The social worker stated the following:

We are trying to make the women understand that women have the right and also the power to go back to school. They have the power to own property, the power to earn money, the power to question and also the power to decide what they feel is best for them.

The views by the social worker were exemplified in the table below:

**Table 1: Brief Statistics of SHGs**

Month	December, 2015	March, 2016
<b>Number of groups</b>	26	30
<b>Number of Functional groups</b>	30	26
<b>Number of members in each group</b>	15	15
<b>Number of Children supported</b>	–	520

*Source: Field Research (2016)*

The above table shows the number of SHGs at one of the consistories in Lusaka District. The brief statistics were given by the diaconal worker when she explained what the UCZ church did to empower women. She also included the number of children they were supporting. The table indicates that when the groups were introduced, the church worked with the women. Eventually, they began supporting children.

#### **4.1.6 UCZ participation in economic development at congregational level**

The interview with the administrative secretary from church 1 showed that UCZ congregations in Lusaka district were involved in a number of economic activities that helped supplement the running of the congregations, apart from the usual Sunday offering. Congregations in Lusaka District were involved in fundraising activities such as golf tournaments, executive dinners where the church executive members interacted with the corporate world. At times they had ordinary dinner for members of the community. The administrative secretary from congregation 1 explained, “we are involved in fundraising activities because we cannot rely on the Sunday offering. There are many areas that we need to attend to.” The Administrative secretary went on to say that congregations were given the mandate by the Synod office to get involved in various fundraising ventures. All the activities were regulated. For example, congregations were not allowed to run bars or sell alcohol in their guest houses.

The UCZ at congregational level contributed to the economic development of Lusaka District. The findings on economic participation indicated that all the sampled congregations were involved in fundraising activities. One of the respondents had the following views:

At our congregation, we have a number of fundraising activities. We raise money during the holy communion which we hold once a month. Members at times give money as offering during a thanksgiving service. In addition, during Christmas time members give special offering. The money raised through such activities is used to buy Motor Bikes for reverends in the rural areas, to assist widows and child headed homes.

From the findings, all of the respondents indicated that the Church offers employment to the reverends and administrative officials. 1 out of the 4 sampled UCZ congregations in Lusaka was involved in the hospitality industry. 3 out of the 4 sampled congregations were developing their infrastructure. Also 1 out of the 4 sampled congregations was involved in farming activities.

The researcher also interviewed a member of the fundraising committee who indicated that the church, through the fundraising committee, arranged a dinner for financial institutions such as, banks, insurance companies and other financing companies. As the institutions interacted with each other, they shared ideas related to their businesses. At the same time, the church raised funds for its use. Added to the views by the committee member were the views of the administrative secretary who stated that most congregation members were involved in business and were quite influential people in the society. The administrative secretary also stated that Congregation 1 constructed a shelter for fellowship activities with the prisoners. The administrative secretary had the following views:

We do these fundraising ventures for specific areas. Last year Lusaka central prison informed us that the prisoners spent most of their day in open air, in a very small space. So as a congregation we held a fundraising prayer breakfast. We invited the Deputy Minister of Home Affairs to grace the occasion and all the money which was raised went towards the construction of the shelter at Lusaka Central Prison.

The administrative secretary further stated that Small Medium Enterprises (SME) members affiliated to economic bodies as a group or individually. Furthermore, the church raised funds from members employed on permanent basis. He also stated that the Synod office allocated special funds to the congregations to help women run

small businesses. Women were also involved in tailoring projects. Some congregations provided sewing to women who were involved in tailoring. Reverend 2 indicated that some congregations ran guest houses see (figure 4).



**Figure 3: Showing guest houses at one of the UCZ congregations in Lusaka**

Reverend 2 further stated that the congregation was also building a restaurant which would cater for the church members and members of the public who lodged in the guesthouses, as shown in figure 5. He went on to state that the restaurant was to offer catering services to clients who held functions like weddings and clients who hired the church hall.



**Figure 4 Showing an upcoming restaurant at one of the congregations in Lusaka**

#### **4.1.7 Responses by Diaconal Workers**

The study established that the UCZ in Lusaka District had a number of Self Help groups in some of the congregations. The diaconal worker at the synod office made reference to a number of self-help groups. Among the Self- help groups there were two: one at Chilenje's St Mark's congregation and the other at St Margaret's congregation in Kaunda Square area. The researcher first interviewed the diaconal worker in charge of St Mark's congregation and later conducted FDGs with the

members of self-help groups. There were two FGDs which had fifteen members in total. Eight (8) were from Chilenje SHG and seven (7) from Kaunda Square SHG. The diaconal worker interviewed stated that self-help groups in congregations were coordinated by diaconal workers. These workers were in charge of consistories. Under each consistory there were a number of churches under it. According to the responses by the diaconal worker, Lusaka District had seven (7) consistories. She further stated that SHG membership was not only restricted to the UCZ members but also to members of the public.

When asked why they did not restrict the membership to the UCZ members, the diaconal worker said:

We do not restrict membership to UCZ members alone because we realised that we need to empower the women of the community in order to reduce poverty. When more women are empowered, the nation also develops. So group membership is interdenominational and women from communities like Mutendere market, and Kabulonga have joined. The cardinal point is to empower women, irrespective of their religious affiliation.

Responses by the diaconal worker further indicated that the diaconal workers had undergone training in transformational change where they were taught how to assist women in the UCZ congregations and members of the local community. The focus of these groups was to introduce the culture of saving and also to help women become self-reliant. The study established that women were empowered socially, economically and politically. This is exemplified in the following sentiments by the diaconal worker:

According to our research, we discovered that women are the most vulnerable and so we started this project with the women. We organise women after sensitising them so that they know what they are doing because we cannot make them join something they do not understand. There are usually between 15-20 members in a group. They meet once a week and each member is supposed to deposit some money in the self-help group 'bank' that particular day.

The participant also stated that the groups had uplifted the lives of the congregation members as well as those of the women in their community. When they met, apart from saving and giving loans to the members, they shared the problems that women in the congregations and community passed through, such as loss of property, Gender Based Violence (GBV) and many other social and economic problems. They

also identified women or children in the community that needed help. These were assisted through the social welfare fund that they contributed each time they met. The diaconal worker at St Mark's congregation centre argued that:

These women you see in the groups carry with them a lot of burdens. So when they come here we encourage them to share their problems. They share their secrets, issues related to GBV and many others I cannot disclose. Sometimes they also bring names of the women in the community who lost their property and cannot take their children to school. We brainstorm on how we can assist them. You find that some women in the community were getting money through other means, for example prostitution. We transform such people. They are encouraged to look at decent ways of earning money. Others have even joined the self-help groups and there are a lot of success stories.

Apart from having an interview with the diaconal worker, the researcher held a focus group discussion with a group of women at St Mark's congregation in Chilenje. The group that the diaconal worker referred the researcher to preferred to use Bemba and Nyanja. The researcher interpreted the questions into Bemba and Nyanja because she was conversant with the two local languages. When asked the benefits of SHGs, the participants that took part in FGD 1 gave the following views:

*In the recent past, when my husband gave me money, I wasted it on useless things. Belonging to this group has taught me how to save and use the money in a meaningful way.*

*The money that we share assists us in so many ways. We buy pockets of cement and save some. We have managed to start-up businesses.*

*As for me, from the time I joined the Self Help Group, I have managed to take my children to school, buy them uniforms and books. I am a widow and I have three children with my late husband. I have educated them and one of them is even completing secondary education.*

*When I joined SHG, I did not know how to count money properly but now my mind is very sharp. In our group we learn different things because we do not have permanent leaders we are all leader. The leadership roles rotate for example if I am a chair person this week, the following week someone else will assume that role.*

The diaconal worker further stated that the money was not saved in the bank but it was kept by one of the women until there was enough money to be lent out at an interest of 10%. The diaconal 2 worker added that the accumulated interest was called group fund. It was used to develop the communities in which the women lived. For example, they could use part of the group fund as contribution towards communal water pumps. She also emphasised that the SHGs did not have permanent

leaders. Every week roles rotated. If one was chairperson or secretary or treasurer that particular week, the following week different people occupied those positions

The picture below shows pictures of FGD 1.



**Figure 5: FGD 1**

When asked if they needed any funding from the government this group generally disagreed that they did not and one of the participants stated the following:

*We do not need any funding from the government because that will destroy the concept of Self Help. We are self reliant and we are encouraged to start individual businesses. Group businesses are difficult to run because sometimes they bring conflict. However, if the government or other well wishers want to support our project because they probably want to appreciate our effort they are welcome.*

Additionally, diaconal worker 2 who was interviewed by the researcher after the FGD at Chilenje, indicated the following:

The concept of self-help means that members of the group are assisted to be financially independent. The self-help groups across UCZ congregations change peoples' lives. One can tell from the testimonies by the women that their lives have changed. In these groups, I am in charge of Chelstone and Lusaka Central congregations. These women are taught how to save their resources; they have started businesses and for those who were already running businesses, their businesses are booming.

Diaconal worker 2 further indicated that the SHG also helped the women to develop leadership skills because responsibilities were rotated among the members of the group whenever they held meetings. Every member was expected to contribute

money towards their savings. A standard amount was set. They met once a week and each time they met, they made savings. A few weeks later, the money was lent out.

#### **4.1.8 Responses from FGD 2**

When asked the benefits of the SHGs, the members that took part in the FGD 2 (see figure 6) generally indicated that their lives had improved tremendously and they had no regrets that they had joined the group. Different participants gave their views as follows:

*When I was introduced to this group, I thought it was not good but now I do not even want to withdraw from the group. Being a member of this group has helped me boost my business and pay for my children's school fees.*

Another participant expressed happiness at the low interest rates that the group offered. She said:

*You know, borrowing money from these micro lending institutions is 'killing' us. They have high interest rates and, sometimes if you fail to pay they can come and collect your household items in return. But for SHGs the interest is only 10% and we are only allowed to use the money for two things; business and payment of school fees. I am very happy because of the low interest rates that the group is offering.*

*I am very happy because I help my husband in buying things and paying for school fees. If I went to Bank ABC, they would demand a payslip or collateral, things I do not have.*

*This group empowers us to have a sharp mind in business. It has also helped other women from the community. It is also interdenominational; we have women from RCZ, Catholic Church, SDA and Pentecostal.*

The group was asked if they had something else to say. The general opinion was that they needed the government and other well-wishers to assist them with funds. The money would act as revolving fund. One of the participants concluded as follows:

*The government should help us with revolving fund for example, if they give us K2000, it will help us a lot. We would really appreciate it if the government came in to help. As our lives have improved, we buy things in bulk; we use 'delite' cooking oil not oil from containers. Our lives have improved a great*

*deal such that we do not even want to withdraw our membership from this group.*



**Figure 6: FGD 2**

#### **4.1.9 Infrastructure development**

The study established that the UCZ contributed to the economic development of Lusaka District by developing infrastructure. Responses by Reverends Two and Three indicated that the UCZ congregations in Lusaka District added to the infrastructure development of Lusaka District. Reverend Two stated that they were carrying out a number of building projects as shown in Figure 7. He further stated that the projects helped the congregations in so many ways; for example, some buildings were used as schools, halls, restaurants, guest houses, offices and youth centres. He added: “All these add value to all the activities that improve the lives of our members and society at large.”



**Figure 7: Showing Infrastructure development**

The Researcher observed that the church was doing a lot of construction works. The church was constructing restaurants, classroom blocks, church buildings and other construction works at the new synod office.

#### **4.2 UCZ involvement in the provision of healthcare facilities at national level**

The current study established that the UCZ was involved in the provision of health care across the country and in Lusaka District. In establishing the involvement of the UCZ in the provision of healthcare, the researcher collected data from the Synod office and the congregations. The Synod being the head office of the UCZ was likely to have information about the Church's involvement in healthcare provision in Lusaka District. It is for this reason that the researcher interviewed the Administrative Secretary at the Synod office on this matter.

The Administrative Secretary did not only give the researcher information about Health provision in Lusaka District but also gave her brief information from other Districts. The information was included in this study although the study was about Lusaka District. The researcher thought that such information was vital because it showed how the church was co-coordinating with other districts in terms of healthcare provision. The Administrative secretary also provided information about Lusaka District which was consolidated with the data collected from the congregations.

With regard to the UCZ involvement in the provision of health care, the views by the Administrative Secretary at the Synod Office indicated that the Church in Lusaka District was only involved in Preventive healthcare. It ran hospitals and health centres in some districts except in Lusaka District.

The Administrative Secretary also stated that the UCZ ran mission hospitals and health centres. It had two hospitals in Mwandia and Mwanabombwe (Mbereshi) Districts. It also had health centres in all the provinces except for the copperbelt and Northern Provinces of Zambia. The Administrative Secretary indicated that missionaries opened hospitals and health centres in the rural districts, while Lusaka was catered for by the Government. However, plans were being made to have a clinic constructed at the new Synod Complex in Lusaka, Woodlands Township. Table 2 below shows hospitals and health centres in different districts of Zambia.

**Table 2: Hospitals and Health Centres outside Lusaka District**

<b>HOSPITAL</b>	<b>RURAL HEALTH CENTRE</b>	<b>LOCATION</b>
<b>Mwandi Hospital</b>	Mwandi RHC	Western Province
<b>Mbereshi Hospital</b>	RHC	Luapula Province
	Kafue RHC	Lusaka Province
	Chipempi RHC	Central Province
	Njase RHC	Southern Province
	Jacaimo RHC	North- Western Province
	Sefula RHC	Western Province

*Source: Field Research (2016)*

The Secretary concluded that the Church had HIV and AIDS Centres across Lusaka District. These mostly dealt with preventive health. The congregations involved in HIV and AIDS Clinics included; Chilenje's, St.Marks congregation, Kabwata's St. Pauls congregation, Trinity congregation in Roadspark and St. Andrews congregation in Woodlands. These had physical buildings where the clinics were conducted. Congregations also collaborated with institutions to do random health checks of the members. Volunteers visited the congregations and referred patients to bigger hospitals. The secretary also stated that the church addressed health problems among the youth such as drug abuse and pre-marital sex. The youths were also encouraged to join Boys and Girls Brigade because this was where they could learn about different roles such as leadership, and how to live a morally upright life.

Further, in order to validate the information that the researcher got from the Synod office regarding healthcare provision she interviewed the Administrative secretary of church One (1), the Reverends from church Two (2) and church Three (3).

#### **4.2.1 Response from the Administrative Secretary from Congregation one**

The study showed that the UCZ at congregational level was involved in the provision of healthcare. It did not have any hospitals or clinics that were run by the congregations. The congregations only offered preventive health services. These services addressed diseases related to HIV and AIDS, Cancer, Diabetes and Hypertension.

The Administrative Secretary from congregation One indicated that it was difficult to narrow down the provision of health care services to congregational level because the UCZ was being managed from the top. The Secretary further stated that it was rare that you had a congregation that operated independently so that it had a health facility of its own. For example Mbereshi had a hospital and rural health centre but that did not mean Mbereshi congregation ran the health centre.

Additionally the study established that all the congregations in Lusaka District were not running any Hospitals or Clinics, 3 of the sampled congregations were developing facilities for preventive healthcare addressing HIV and AIDS, non-communicable diseases such as cancer and diabetes. All the respondents interviewed indicated that they had preventive programs in their church calendars.

#### **4.2.2 Responses from Reverend 1**

An Interview with Reverend 1 indicated that congregations had preventive health care programs in their church Calendars. He further indicated that members of the Men's Christian Fellowship (MCF) and Women's Christian Fellowship (WCF) made visits to local hospitals and hospices. Apart from that, the men and women of the church held meetings where they invited resource persons to address them on their health concerns

#### **4.2.3 Responses from Reverend 2**

In an interview with Reverend 2, the researcher established that congregations invited health professionals to visit the congregations so that they could have random check-ups of the members of the church. This helped to address the issue of non-communicable diseases such as hypertension, diabetes and cancer.

Reverend 2 said:

Sometimes we invite students from UNZA Ridgeway campus to conduct Open Air Clinics in our institutions. Very soon they will be visiting us again. They have written to us that they would like to do a fundraising car-wash with our congregation. They will also offer free medical services to our members.

Reverend went on to state that the medical professionals who visited their congregations referred complex medical cases to the hospital. He further stated that groups like Men's Christian Fellowship (MCF) and Women Christian Fellowship (WCF) co-operated with the congregation leadership in the facilitation of healthcare delivery to the members. From the responses by reverend 2, the researcher established that there was a VCT centre at one of the congregations in Lusaka District (see figure 8 below).



**Figure 8: Showing a VCT centre at one of the UCZ congregations in Lusaka**

The study discovered, from the responses by reverend 2 that the congregations addressed some of the health problems of the youths such as drug abuse, early marriages, teen pregnancies and pre-marital sex. He stated that one of the duties of the church leaders was to show concern to the young male and female youths who they involved in talks on how to take care of themselves. Resource persons were also invited to talk to both the boys and girls. Additionally, the responses by Reverend 2

indicated that if people were well informed about their health, they would know how to take care of themselves. “I think we could have a healthy nation,” he concluded.

### **4.3 UCZ Involvement in Education Provision**

Having established the UCZ involvement in health, the next aspect the study established was the involvement of the UCZ in Education. Although the study looked at the UCZ involvement in the provision of education in Lusaka District, the researcher decided to collect information on what the UCZ was doing in other districts as regards education provision. This was because such information was necessary to help the researcher assess the contribution the UCZ made in Lusaka District.

Responses from the Administrative secretary at Synod indicated that the UCZ was also involved in the provision of Education. It ran schools across the country. The schools were in two groups: Grant aided and Private. The Grant aided schools were run in partnership with the government.

The Administrative Secretary at the synod office indicated that the church provided infrastructure while the government provided members of staff and paid their salaries. He further stated that private schools were owned by congregations. In Lusaka, there was no Grant aided school run by the UCZ but there were only private schools run by the congregations. According to the views by the Administrative Secretary at the Synod, the congregations that were running schools were: St Andrews Congregation in Woodlands, Jordan Congregation in Zinga Lume and Trinity Church in Rhodes Park. The Table below shows the Grant aided schools run by the UCZ.

The study indicated that even though the United Church of Zambia did not run Grant aided schools in Lusaka district, it had a number of Grant aided schools across Zambia. Table 3 On the next page shows the names of Grant aided schools across the country.

**Table 3: UCZ Grant Aided Schools across the Country.**

S/N	SCHOOL AND LOCATION	S/N	SCHOOL AND LOCATION
1	Chipembi Girls - Chisamba.	8	Lubwa Basic School – Chinsali
2	Kafue Boys - Kafue.	9	Mbereshi – Kabwambwa
3	Njase Girls - Choma.	10	Kanchindu Secondary School –Sinazongwe
4	Mwenzu Girls Secondary - Kawambwa.	11	Senga Hill Secondary School –Senga
5	Masuku Secondary- Choma.	12	Senga Hill Basic –Senga
6	Sefula Secondary-Mongu.	13	Mwandi Secondary – Mwandi
7	Nambala Secondary Munbwa	14	Mwandi Basic –Mwandi

*Source: Document Review (2016)*

Further, Responses by the Administrative Secretary at the Synod Office indicated that the UCZ had a memorandum of understanding with the Zambian government (through the Ministry of Education) that schools should be run on the policies of the church. The church was responsible for the discipline of the members of staff as well as the pupils. Girls that fell pregnant were given leave and transferred to government schools. When asked why the girls who fell pregnant were not allowed to go back to the same school after delivery, the Administrative secretary said, “We do this to save the child from ridicule and to help the girl continue with her studies.”

The Administrative secretary further indicated that the school fees were lower than the fees in the government schools because the UCZ schools were not for business but were a social service. In terms of sponsorship, recipients were identified by the social services committees. The money meant for scholarships was paid by members of different congregations.

With regard to the provision of education at congregational level, the study established that the UCZ was involved in provision of education at this level. The findings indicated that the UCZ at congregational level ran pre schools, primary schools and a few secondary schools.

The findings on education provision from the sampled UCZ congregations of Lusaka district established that 3 of the congregations ran primary schools while 2 of the congregations ran secondary schools. In addition, 2 of the congregations ran skills training centre. Further, none of the congregations in Lusaka District ran a college or University, 2 of the congregations conducted Literacy classes and all of the sampled congregations in Lusaka District indicated that they educated youths and children through Boys and Girls Brigade.

The study discovered, from the responses by Reverend 3, that the schools run the congregations were privately owned by them. Congregations therefore were fully responsible for the operations of these schools. According to reverend 3, education provision in the congregations was mostly in the area of pre-school, primary and secondary schools and also in skills training. He explained:

This is in line with the idea of missionaries who constructed mission stations and provided Health and Education to the locals. They knew that provision of education was the back bone of missionary work. It was used to gain converts and train assistants who were sent out as missionaries to their own people. Most of the schools in Lusaka district that are run by the UCZ are not Grant aided. Hence individual congregations make frantic efforts to apply to the government, through the synod office, to change their status.

Reverend 3 also stated that the congregations running these schools wanted to partner with the government because the cost of running the secondary schools was high. Schools were completely funded by the congregations. In one of the congregations, the congregants sent their children to other schools. Only children of garden boys, church maids and other general workers of that congregation attended the schools ran by it. Therefore, some congregations running schools felt that running of schools was not viable and decided to phase out the idea. Some congregations concentrated on schools were the offered free education to the orphans and vulnerable children. Reverend 3 further stated that the congregations paid salaries for their teachers who taught in their private schools.

The Administrative secretary for congregation 1 stated that congregations had a similar way of helping pupils and students in need of school requirements. This was mostly done through the social welfare committees. These committees identified the needy pupils and students whose vulnerability was taken into account. It was a common practice among the congregations to sponsor all learners who were vulnerable. They sponsored even pupils and students who came from as far as the Copperbelt, Northern and Western Provinces of Zambia. The students usually made applications requesting for assistance. He added that one of the congregations had been sponsoring students studying at the National Institute of Public Administration (NIPA) and Evelyn Hone College.

Additionally, the Reverend from Congregation 3 mentioned that the members of his church volunteered to sponsor children from nursery school all the way through to University. These were not only children from the UCZ congregations but those from other churches and society at large. In another congregation, the researcher discovered, from the responses by the administrative secretary that the church did not run any pre-schools or primary schools but concentrated on skills training. (See Figure 9 below):



**Figure 9: Showing Skills based Education at one of the UCZ congregations in Lusaka**

According to the manager in charge of skills training in Congregation 3, the skills offered were in tailoring, designing and catering. He stated that the provision of skills

training had both social and economic benefits in that the skills improved the well-being of an individual and added to the economic value of job creation and to the GDP of Zambia.

#### **4.4 Summary.**

The study established that the UCZ was involved in number of economic activities, provision of education, self-help groups, conservation farming and running of guest houses. The study also found out that the provision of health care facilities was done in collaboration with medical professionals and health institutions. The MCF and WCF groups of the church leadership also played a pivotal role in addressing health and social problems of the youths. The church leadership, both at congregational and Synod level, were the main facilitators in terms of planning and implementation of programmes that involved healthcare delivery.

As regards the provision of education, the study established that the church had two groups of schools: Private and Grant aided. It was also involved in skills training such as tailoring, designing, food production and catering. The church ran a number of pre-schools, primary schools and two secondary schools. Some primary schools were to be upgraded into Secondary schools. It was also established that Women Economic Empowerment took centre stage under the UCZ developmental agenda. This was evident from the way women were assigned leadership roles and activities that were income generating in nature, such as the SHGs. In these groups they were helped to enhance the knowledge they had on economic and social rights. Furthermore, issues to do with gender based violence were addressed.

Finally, the study established that the youths had a special place in the UCZ congregation in Lusaka District. This was evident from the programmes aligned for them by the synod and the congregation at large. Under these programmes, the church notably handled matters of pre-marital sex, teenage pregnancies, early marriages and drug abuse. The findings showed that the contribution made by the UCZ was significant in the social and economic development of Lusaka District and the country at large. The next chapter presents the discussion of the findings.

## **CHAPTER FIVE: DISCUSSIONS OF FINDINGS**

### **5.0 Overview.**

This chapter discusses the findings alluded to in chapter four. The findings were based on the three research questions and the discussion was based on objectives which were generally to investigate the contribution made by the UCZ to the social and economic development of Lusaka District. The specific objectives were; (i) to ascertain the participation of the UCZ in the economic development of Lusaka District, (ii) to examine the involvement of the UCZ in the provision of health services in Lusaka District and (iii) To assess the involvement in education provision in Lusaka District.

### **5.1 The contribution made by the UCZ to the social and economic development of Lusaka District**

The contribution made by the UCZ to the social and economic development of Lusaka District was both remarkable and ordinary. The subjects Social and Economic development are quite wide and so the researcher only concentrated on the role played by the UCZ in a few social and economic activities. The study showed that there was a notable contribution made by the UCZ as regards the social and economic development of Lusaka District. Social development is about putting people at the centre of development. This means the commitment that the development processes should benefit all the people.

The World Bank Social Development Paper (1995) states that the development processes need to benefit people, not only the poor, but also recognition that people, and the way they interact in groups and society, and norms that facilitate such interaction shape the development Processes. The current study established that the UCZ in Lusaka District contributed to the social development of the district by providing healthcare and educational services. It also established that the UCZ was involved in the provision of education and healthcare services.

In the field of Economics any positive economic and social development action adds to the Growth National Income (GNI). It is no wonder Todaro and Smith (2011:44)

argue that, “the Gross national Income is the total domestic and foreign output claimed by residents of a country consisting of the Gross Domestic Product (GDP) plus factor incomes earned in the domestic economy.” Therefore, some of the findings of the study pointed towards the benefit contributed by the Church of addition to the GNI and as such, one can argue that they made a remarkable contribution to the economic development of Lusaka District.

Since economic development is about how wealth is created, distributed and consumed, the UCZ contributed to the development of Lusaka District and to the nation at large economically in a number of ways. At National level, the UCZ congregations across the country were involved in Income Generating activities. They ran private schools, guest houses and hired out facilities. Most of these activities were structured or planned at Synod level and tricked down to the congregations. The congregations were only coordinators of all these activities. However, each congregation had its own short comings in the executing of these programmes. Lusaka District was not an exception. These finding were similar to Max Weber’s protestant ethic which emphasised on hard work and making investments to grow the capital. In the same way the findings on economic participation show that the UCZ was working hard by setting up guest houses, running of private schools and also fundraising.

### **5.1.2 Economic participation of the UCZ in Lusaka District**

The study established that the UCZ participated in the economic development of Lusaka District. It did this through offering of employment, fundraising, paying of tax, infrastructure development and empowering the youth and women with sustainable skills to better their lives. Sen (1999) asserted that economic development was the strengthening of autonomy and substantive freedoms which allowed individuals to fully participate in economic life. This therefore means that economic development comes about when individual agents develop potential that allows them to contribute to the economy. Seen from this view, economic participation entails that the resources that are in the nation are mobilised by various organisations and individuals so as to improve the lives of the citizenry and those beyond.

Through the offering of employment, the UCZ contributed to the GDP because the workers paid tax, for example Pay as You Earn to the government. The workers also contributed to the production of goods and services in the country. Apart from that, the goods and services that the workers paid for also contributed to the value addition. The study further showed that the economic activities that the congregations were involved in included; fund raising, offering of employment, infrastructure development and skills training. All these activities were done with the help of the community. Fundraising ventures in any organisation helped to keep any organisation agile.

The responses by the administrative secretary at the Synod office showed that fundraising ventures were held in specific areas such as at breakfast prayers, running of guest houses, at fundraising walks and golf tournaments. These findings were similar to Max Weber's protestant ethic in that Weber argues that the very quest to generate capital is what brought about capitalism. According to Weber, capitalism may have its own momentum but the source had a religious impetus. The similarity shows that the UCZ being a religious organisation is cultivating the spirit of capitalism.

With regard to the help offered by congregation members the study established that the congregations did not only help children in local congregations but assisted homes headed by children. These needs were met as the requests arose from the social welfare committee and the congregation at large. For example, a request could be made that Chipempi Girls Secondary school needed mattresses for their sick bay, and then particular congregations would see how they would raise money for that purpose.

In other instances, the congregations had organised dinner and tea parties and these were seen to improve the social aspect of the members. During such functions members interacted with fellow participants and shared ideas on how to generate income. Here ordinary people interacted with professionals and learnt a lot from them. Bankers, State Insurance Corporations and other financial institutions were invited. According to the administrative secretary from Congregation1, there was a hidden benefit: apart from providing financial education, these financial institutions pledged to assist the church in the identified areas of need. From the interaction the

congregations had with their partners, funds were raised for the completion of church structures. Participation in infrastructure development added to the economic development of the country. This is because when completed, the building would be used to conduct numerous social and economic activities. These findings do not agree with the findings by Mwimanenwa (2012) where Literacy was seen as that which would uplift the standard of living and was seen as a means of equipping people with vital skills needed for the participation in the social, civic and economic activities of society. Mwimanenwa's (2012) study does not emphasise on engaging the corporate world to assist the church meet its areas of need.

### **5.1.3 Youth Empowerment**

The findings of the study further showed that the UCZ participated in the economic development of the country by empowering the youths. Youths are the most flexible individuals and once empowered economically they could contribute to the economic development of the country. Not only that, we would also experience low rates of crime. This is in agreement with Snelson (1974) who stated that youths were the most malleable and a soft hearted individuals; empowering them was a vital tool to changing their lives.

Further, the findings of the study showed that the UCZ empowered the youths through skills development and education. Skills were important especially in a country like Zambia which faced employment challenges. Providing skills based education to the youths would help them become entrepreneurs. A skilled youth was likely to be productive and work hard to produce goods and services that could be exported to other parts of the world. The entrepreneurial activities that the youths engaged in were also likely to help in poverty alleviation.

It was established that at national level the UCZ had a farm college in Chisamba which also ran youth empowerment programs that were facilitated by the church. Youths were taught how to develop and run their own farms. The development of youths in such a manner was in line with the theory governing the current study. Max Weber's theory focussed on people-centred development, sustainability, political and civil liberties. Weber's theory of sociology of religion stressed that religion played a role on how societies developed. According to the theory, adherence to religion and

following religious virtues influenced social and economic development. It further stated that it was a gradual process; eventually, a society advanced.

#### **5.1.4 Women Empowerment**

The findings in the study further indicated that the UCZ participated in the economic development by advocating for women's economic rights. Economic rights cover a wide range of different legal principles based on the philosophy of human and cultural obligations in which economic freedom and equality are preserved. Carmine Gorga (1999) argued that:

economic rights are rights of access to resource such as land, labour and land, physical as financial capital that are essential for the creation, legal appropriation, and market exchange of goods and services. Economic rights are self-evident and they require basic knowledge of basic economic needs for a person to operate in the economic world.

In line with Carmine Gorga (1999) quoted above, the UCZ complimented government efforts by empowering women in her congregations as well as those in the community. The 1995 United Nations Development Programme (UNDP) *Human Development Report*, stated that that women and girls are the most vulnerable. This is because of the cultural practices which undermine the position of women, in most developing nations. The report stated further that social institutions, such as family, religious groups, political and legal structures; economic and educational institutions; and mass media, all are permeated with norms and values that discriminate against women. So, this entails that women remained left out when it came to enjoying their economic rights.

The responses from the diaconal worker at the Synod in the Department of Social Justice and Community Development indicated that the UCZ empowered the women by helping them set up SHGs. Views by the diaconal worker further indicated that through the SHGs, the church envisioned to awaken the congregations and the consistories by helping them to identify their own challenges. The church also identified itself with the challenges faced by its members and the community at large.

Additionally, the UCZ complimented the government effort in the alleviation of poverty. The church's engagement with the community was a step towards development because the members at the grassroots were hard hit by poverty.

Poverty is a hindrance towards social and economic development in that it can have negative impact in the way poor people make decisions. Furthermore, people are likely to overexploit the natural resources that surround them. Thus, over exploitation of resources such as land and vegetation can have an impact on climate change. So, one can argue that the economic empowerment that the UCZ offered to the community was indirectly contributing to the United Nations Sustainable Development Goal number 1 on Poverty alleviation and number 13 on climate change.

## **5.2 Provision of healthcare in Lusaka District**

In the area of health, the study established that the UCZ church promoted a variety of health benefits to the community such as, the provision of VCT centres, organising open air clinics and structuring sensitisation programmes on non-communicable diseases. This was beneficial in that it increased longevity of the community and it had a ripple effect on national development. A nation with healthy workers could become productive as man hours are not be lost attending clinics seeking medication. This correlates with a study which was conducted in San Diego by Fagan (2006). The study concluded that church programmes and religious practices promoted the physical health of adherents. This therefore means a healthy community is more productive and less of strain on the local resources.

From the sampled congregations, the study found out that the UCZ was involved in the provision of healthcare delivery. The study also exposed that the congregations did not operate independently in terms of healthcare provision because the UCZ was managed from the top and it was not common for a congregation to run a health facility of its own. The congregations did not have hospitals or clinics but had some health centres where healthcare, which dealt mostly with preventive health, was provided. This was where members of the church as well as community members went for Voluntary Counselling and Testing (VCT) and hypertension and diabetes check-ups. Furthermore, the study established that the absence of hospitals or clinics meant that no form of treatment was offered. Preventive healthcare consisted of offering advice on the measures to be taken for disease prevention. It involved the screening of diseases such as high blood pressure and diabetes. This kind of healthcare allowed healthcare providers to prevent future disease risks such as high

cholesterol and obesity. Additionally, counselling services were provided on drug and alcohol abuse, healthy lifestyles such as healthy eating and exercise.

From the findings, Table 2 on page 53 shows the Hospitals and Health centres run by the UCZ in other parts of Zambia. This is an indication that the UCZ was involved in the provision of healthcare in other areas not only in Lusaka District. The findings also showed that the plan by the church to open a clinic was a step ahead towards the improvement of the physical lives of its members and society at large. This agrees with Max Weber's theory of religion governing the current study. In his theory, Weber showed that religious beliefs added meaning to life by influencing political, administrative, economic and moral behaviour. This therefore means the setting up of a Health Centre by the UCZ pointed towards the improvement of the quality of life of its members and society at large. In addition, the provision of the healthcare by the church was also in line with the UN Sustainable Development Goal (SDG) number 3 which states, "Ensure healthy lives and promote well-being for all ages" (UN, 2015).

From the findings gathered in this study, it was shown that the UCZ had a number of VCT centres in some congregations. Some centres were run by volunteers. They did not only handle issues of HIV and AIDS but also handled other cross cutting issues such as Gender Based Violence, Pre-marital sex and early marriages. This was because such issues were intertwined with the fight against HIV and AIDS. What the UCZ did in this area was not similar to the study conducted by Campbell and Gibbs (2009) which reviewed a broad spectrum of literature on the issue of HIV and AIDS stigmatisation. Campbell and Gibbs (2009) established that the church in many ways had perpetuated HIV and AIDS stigma through moralistic attitudes and its reinforcement of conservative gender ideologies. The current study unlike Campbell and Gibbs (2009) showed that the UCZ did not perpetuate stigma for it put necessary measures to manage HIV and AIDS.

In the current study, apart from managing HIV and AIDS, Health Professionals were invited to offer Open Air Clinics. During these clinics participants were screened for various diseases and some were referred to Hospitals. The study also established that the health concerns related to youths such as drug abuse, pre marital sex and sexually transmitted diseases were addressed by inviting a health practitioner to give a talk to

the youths. Additionally, the UCZ contributed to the social and economic development through education provision.

### **5.3 The involvement of the UCZ in the provision of education in Lusaka**

#### **District**

From the findings gathered in the interviews, observations and FGDs with various participants, the study found out that the UCZ in Lusaka District was not doing much in the area of provision of education. It concentrated on pre-school and primary education. This was not bad in itself because a good foundation of education prepared a child to face life's future challenges. The reason for not expanding in education in the district was attributed to lack funding as shown from one of the respondents from congregation 1 who mentioned that the congregation made frantic efforts to apply to the government to change the status of the school from private to Grant aided. On the contrary, the findings from reverend 3 indicated that his congregation had a school catering for both primary and secondary school. The school did not expand due to limited space. In view of these findings, the UCZ was not scoring much in the area of education due to problems of space and funding its no wonder the desire to partner with the government.

Despite the short comings stated above, the UCZ was doing well in the promotion of girl child education and the reduction of early child marriages. This was evident from the programmes that were structured to address these problems. The findings gathered on education provision of girl child education indicated that the Synod office was planning to build a day centre in Lusaka that would offer skills to rehabilitate girls who became mothers at an early age. The findings also indicated that the centre would also have a kindergarten which included a feeding programme. This was a positive move because it showed that the UCZ contributed to the goal of reducing child marriages and also the fight against malnutrition by feeding the children.

The above findings were in line with the goal of ending child marriages and meeting the needs of married children. Rajiv Shah, the United States Agency Administrator (USAID, 2012), asserted the following:

Child marriages often occur in the shadows of poverty and gender inequality, impeding efforts to empower girls and boys achieve long-term, sustainable development. It is both a symptom and a cause for developmental challenges, as the practice of child marriage further contributes to economic hardship, human rights violations and under-investment in the educational and health care needs of children. Child marriage will not only remove a major barrier to global progress, but also ensure a world where girls can look forward to growing up.

In view of the above, one may argue that concerted efforts to fight child marriages could bring about a future in which all children had an opportunity to reach their full potential. It follows, therefore, that the country would benefit greatly both socially and economically because the children grow up to be productive members of society. They might add to the number of human resource which was indubitably one of the major contributing factors to economic growth of any country. School education is the main tool for entry into new areas. Education is used in changing the culture, beliefs and value systems which are more acceptable and supportive of the social economic positions of those who receive it (Gotnied, 1976). The study established that the UCZ was not only concerned with the spiritual welfare of the congregants but had a holistic approach to addressing their needs.

#### **5.4 Summary**

In summary, the study established that the UCZ participated in the economic development of Lusaka District by: offering employment, conducting fundraising ventures such as corporate dinners and the running of guest houses. The money raised from these activities had both social and economic benefits in development. This confirms Weber's theory governing this study in that the social structures adapt new technologies. Religion, in the case of the UCZ, enhanced the social and economic development of its members. It was achieved by embracing new technologies of evangelising to its members and society at large. Although the social structures already existed from the inception of the church, the current study showed that the extent to which the church participated in social and economic development had advanced.

The employees of the UCZ paid tax to the government, thereby complimenting government projects nationwide. On the part of health, even though the church did not run hospitals in Lusaka District, preventive health helped in early detection of diseases. This means the UCZ was contributing to the United Nations Sustainable

Development Goal number 3 of ensuring healthy lives and promoting wellbeing for all at all peoples ages (UNDP, 2015).

Regarding Education Provision, the UCZ was not doing much on this score in Lusaka District. It was facing financial constraints in running the schools which were concentrated at elementary level. The findings were similar to the findings of the study by Kombo and Gogo (2012) on the role of the church in the provision of early childhood education in Kenya. Kombo and Gogo explored the role of the church in the provision of primary, secondary and higher education in Nairobi Province. Kombo and Gogo's findings indicated that the main challenge in the provision of early childhood education was inadequate funds which resulted to the lack of necessities in the schools and was manifested in low payment of teachers, inadequate text books and permanent classrooms.

Finally, the findings of the current study agree with the theory governing this study. The protestant ethic by Max Weber is about frugality, thrift, self-discipline and hard work. The aspect of frugality is reflected in the fundraising ventures that are carried out by the church. Fundraising involves self-denial and as such, the findings show that the members of fundraising committees had a religious obligation to fulfil. The aspects of thrift, discipline and hard work are reflected in the projects that the UCZ in Lusaka district was involved in such as infrastructure development, provision of of healthcare and education.

## **CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS**

### **6.0 Overview**

This report attempted to answer the question: what contribution has the UCZ church made to social and economic development in Lusaka District. There is currently not much literature on this topic in the country, and most of the information used was

Primary data collected from the Synod and some congregations of Lusaka District. The role of the church is all-round, often misunderstood and underappreciated. Further, this Chapter presents a summary of the findings of the study and the conclusions drawn from literature and results from the findings. The chapter also presents the recommendations based on the findings of the study and suggested future research.

### **6.1 Conclusion**

The first objective of this study was to ascertain the Participation of the UCZ in the social and economic development of Lusaka District. Economic participation generally has to do with the input or how the church was involved in economic activities. These are activities that help in wealth creation, the distribution of wealth and the consumption of tangible material commodities of life. It is also about how the proceeds or income of these activities are distributed among those who contribute towards them, businesses, workers the state and society at large (Shah, 2012). The economic activities that the UCZ was assessed on as regards economic participation were: employment, income generation, infrastructure development and advocacy for women's economic rights. The study established that the UCZ participated in the economic development of Lusaka District by: fundraising, running of facilities that generated income such as guest houses, restaurants and schools.

The second objective of the study was to establish the involvement of the United Church of Zambia in the provision of health services in Lusaka District. The UCZ, in the area of health provision in Lusaka, was not doing much as it only offered preventive health and no treatment. Health is a vital tool in fostering national development. When people are not healthy, there is ill health, premature mortality and disability which all have a negative impact on development. When a country

does not have a healthy population, the core drivers of technological progress for long term economic growth are hindered. Because of this, there is a negative impact on the people's cognitive development, learning, the amount of schooling, idea production, knowledge generation and human capital production (World Bank, 2012).

The Study further investigated the involvement of the UCZ in education. The study discovered that the church ran pre-schools, primary schools and two secondary schools. This was not a very good indicator in terms of education provision. Although the Church in Zambia has been contributed in diverse ways towards the provision of education, health, provision of social safety nets, job creation and reducing poverty there is scope for the Church to do more as they have the capacity, resources and leadership to do so.

Finally, from this study, it is established that although churches operate under a common principle of offering spiritual, emotional and physical assistance to its members of society at large, Churches are organised differently. Thus UCZ as an organisation faced unique challenges and employed strategies that were suitable to the organisation to find solutions. Therefore, the study made recommendations to the Church.

Finally, the current study agrees with the theory governing this study. The protestant ethic by Max Weber is about frugality, thrift, self-discipline and hard work. The aspect of frugality is reflected in the fundraising ventures that are carried out by the church. Fundraising involves self-denial and as such, the findings show that the members of fundraising committees had a religious obligation to fulfil. The aspects of thrift, discipline and hard work were reflected in the projects that the UCZ in Lusaka district was involved in such as infrastructure development, provision of healthcare and education.

## **6.2 Recommendations**

Based on the findings and objectives of this research, the followings recommendations were made:

1. The study recommends that The UCZ congregations that have not been involved in working towards addressing the socio-economic needs of their

members and the society at large should begin doing so, in fulfilment of the social responsibility of the Church.

2. The UCZ in Lusaka District should build clinics and hospitals so that the disease overburdened government hospitals are decongested.
3. The UCZ should improve on the provision of senior secondary school education. This could be done by changing the status of the schools from private to Grant aided.
4. The UCZ should broaden their fundraising base for example they could encourage running of farms by individual congregations especially the rural congregations of Lusaka district.
5. The UCZ should decentralise the capital and non capital projects so as to encourage innovation.

### **6.3 Recommendation for further study.**

1. The study recommends that other studies could be carried out by students of Education and Development to establish how other faith based organisations contribute to national development.
2. A study could also be carried out to establish how other religious groups, in partnership with the government contribute to the social and economic development of Lusaka District.

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## **APPENDICES**

### **Appendix (i): Consent Form.**

I am Nelly Fellows, a postgraduate student of Education and Development at the University of Zambia doing a research on Religion and Development, specifically the contribution of the United Church of Zambia to Social and Economic Development to Lusaka District. I am requesting for your voluntary participation in this study. Please read the information below and ask any questions about anything you do not understand, before deciding whether to participate or not.

1. There are no risks in taking part in this study. Actually, taking part in this study will make you a contributor to development.
2. If you do not want to participate, you don't have to. Remember, participation in this study is voluntary and you have the right to discontinue if you decide otherwise
3. All responses will be highly appreciated, treated with confidentiality and used for academic purposes only.
4. If you have any questions about this study, feel free to contact me on 0977670002.
5. If you assent to this study, please sign in the space below.

Participant's signature:

Many thanks for being part of the study

It is my pleasure that you have accepted to be part of these study. Further, be assured that all the responses will be appreciated and treated with confidentiality.

## **Appendix (ii) Interview Guide for Synod Officials**

**Place: Synod office      Time..... Date.....**

### **ECONOMIC PARTICIPATION**

1. Is the United church of Zambia participating in any economic activities
2. Is the church involved in any income generating activities? Explain

Does the church offer any employment? If so, what type of employment is offered?

3. What is the size of work force in the district?
4. Does the church pay tax to government? Explain
5. Does the Church have any representation in economic bodies such as the Zambia Chamber of commerce and industry and the economic Association of Zambia?
6. What type of duties are performed in (6) above.
7. Are different congregations allowed to get involved in income generating activities other than the usual offering ? Explain Are the learning institutions run by the church involved in any income generating activities? Explain.
8. Is the church involved in construction

### **INVOLVEMENT IN HEALTH**

1. Is the United Church of Zambia involved in the provision of Health care facilities?
2. How many hospitals, hospices and clinics does the Church have in Lusaka District?
3. Is the church supporting any health institution for example public hospitals and clinics if so what form of support is it offering ?
4. In the advent of non- communicable diseases such as diabetes and hypertension, does church have a program that teaches on health matters ? Explain
5. What health concerns do the church have among the youths and what has it put in place to assist them?

### **6. INVOLVEMENT IN EDUCATION**

1. How is the United Church of Zambia involved in the provision of Education?
2. How many pre-schools is the church running?
3. How many primary schools is the church running?
4. How many Tertiary institutions is the church running?
5. Are there any Plans to increase or expand the number of schools the church is running? Explain
6. Does the church offer any scholarships to deserving pupils or students ? what kind of scholarships are offered?
7. What is the church doing differently from other churches and organisations in terms of the provision of Education ?

#### **ADVOCACY FOR WOMEN'S ECONOMIC RIGHTS.**

1. Is the church involved in advocacy.
2. What areas of Advocacy is the church involved in? Explain.
3. Out of the Churches that the United Church of Zambia has in Lusaka how many reverends are women?
4. Do you have any female Bishops in the United Church of Zambia( UCZ) ? if so how many female Bishops are there ?
5. Are there any female Bishops that have been ordained as Bishops from Lusaka District ?
6. Does the Church have any deliberate policy to increase the number of females in decision making positions. If so, roughly how many women are in decision making positions.
7. Is there a programme across the country in the UCZ congregations formulated to sensitise women on their rights ? Explain.

Now that we have come to the end of the discussion, may i request that you keep your doors open for me to seek clarity when need be. In addition, please have my assurance once more that all the responses of have given me will be treated as confidential and used for academic processes alone. Thanks for your co-operation

### **Appendix (iii): Interview guide for Reverends.**

I am a postgraduate student at the University of Zambia studying Education and Development. My name is Nelly Fellows and I am carrying out a research on the contribution of the United Church of Zambia to Social and economic development in Lusaka District.

**Place:**..... **Date :** ..... **Time**.....

1. How is the Congregation that you are running involved in the provision of Education?
2. Is the congregation running any schools? If so how many?
3. What future prospects are there as regards the provision of education as a congregation?
4. Are you aware of any schools that the UCZ is running in Lusaka District and if so, how many?
5. Of what social and economic benefits are these schools?
6. Does this congregation offer any scholarships? If so what types of scholarships are offered?
7. What programmes has this congregation put in place to promote the advances of Girl Child Education
8. Are you aware of any female Reverends that have been ordained bishops from Lusaka District?
9. Does the congregation have any deliberate policy to increase the number of females in decision making positions in this congregation?
10. Is there a programme in this congregation formulated to sensitise women on their rights ? Explain.
11. In the advent of non-communicable diseases such as diabetes and hypertension, does the congregation have a programme that teaches on health matters? Explain.
12. Other than the usual offering, is the congregation allowed to get involved in income generating activities. Thank You for cooperating.

#### **Appendix (iv): Guide for focus Group Discussion.**

My name is Nelly Fellows, as you know, am researching on the contribution made by The United Church of Zambia to Social and Economic Development in Lusaka District at this congregation. Thank you for agreeing to be part of this research. I will treat what you say with confidentiality and will not identify you by name in my written project or elsewhere. If you do not wish to participate please say so.

1. What benefits have you found in belonging to the Group you are in?
2. What are the Challenges faced by the Group.
3. What is the way forward in the running of the group
4. How are you cooperating with the UCZ leadership to contribute to the economic and social development of Lusaka District?

**Appendix (v): Observation check List**

Data collection Sheet

Name of Church.....

Date.....

RATING SCALE;

1. POOR 2. GOOD 3. V. GOOD 4 . EXCELLENT

Things to be observed	1	2	3	4
<b>Church Involvement in Health</b>				
Church supporting public health institutions.				
Church programme teaching on health matters e.g. non-communicable diseases.				
Church addressing health concerns of the youth.				
<b>Economic Participation of the Church</b>	1	2	3	4
Offering employment				
Tax remitting				
Income generating activities				
Construction/ Infrastructure development.				
<b>Advocacy for Women's Rights</b>	1	2	3	4
Women's Social and economic rights addressed.				

Number of Women in decision making positions.				
Sensitisation of women on their rights				
<b>Involvement in Education</b>	1	2	3	4
Church involvement in provision of Education				
Number of Pre-Schools				
Number of Primary Schools				
Number of Secondary Schools				
Number of Tertiary institutions				
Offering of scholarships				
Facing challenges in provision of social service to the community.				
Prospects to make church more proactive in the provision of social services				

**Appendix (vi) : Letter for fieldwork from the University of Zambia.**

Appendix (vi) : Letter for fieldwork from the University of Zambia.



**THE UNIVERSITY OF ZAMBIA  
SCHOOL OF EDUCATION**

Telephone: 291381  
Telegram: UNZA, LUSAKA  
Telex: UNZALU ZA 44370

PO Box 32379  
Lusaka, Zambia  
Fax: +260-1-292702

Date: 11/11/15

**TO WHOM IT MAY CONCERN**


Dear Sir/Madam

**RE: FIELD WORK FOR MASTERS / PHD STUDENTS**

The bearer of this letter Mr./Ms. FELIX M. ASHLY Computer number SIH70541 is a duly registered student at the University of Zambia, School of Education.

He/She is taking a Masters/PhD programme in Education. The programme has a fieldwork component which he/she has to complete.


We shall greatly appreciate if the necessary assistance is rendered to him/her/

Yours faithfully  
 UNIVERSITY OF ZAMBIA  
ASSISTANT DEAN (PG)  
12 NOV 2015  
SCHOOL OF EDUCATION  
DANIEL NDIRIWA  
ASSISTANT DEAN POSTGRADUATE STUDIES- SCHOOL OF EDUCATION

cc: Director, DRGS  
Dean, Education

Endorsed permission has been granted  
for him to interview the Cong. Ministers  
and selected church members in Lusaka.  
AK  
RODGER NITAMBI

**Appendix (vii): Letter of permission from the United Church of Zambia Synod Headquarters.**

**THE UNITED CHURCH OF ZAMBIA**  
*SYNOD HEADQUARTERS*

Nationalist Road off Burma Road  
P. O. Box 50122  
15101 Ridgeway  
Lusaka, Zambia  
Tel: 0211-250641 Fax: 0211-252198  
E-mail: uczsynod@zamnet.zm  
Telegram: Unichurch

Our Ref:.....**UCZHQ/16/TWIMC/RN**

14<sup>th</sup> April, 2016.

**TO WHOM IT MAY CONCERN**

**MS. NELLY M. FELLOWS COMPUTER NO.  
514705541**

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Christian greetings from The United Church of Zambia Synod Headquarters!


This letter serves to introduce the above mentioned **MED** student from the University of Zambia who is undertaking a study on the Social and Economic Contributions of the church in Lusaka District: A Case Study of The United Church of Zambia.

She has thus been authorized to go round the Congregations to collect data for this task.

Kindly accord her the necessary support

On behalf of the United Church of Zambia.

Sincerely in Christ!

  
Rodgers Ng'ambi  
**ADMINISTRATIVE SECRETARY**

All Correspondence should be addressed to the General Secretary