

THE PRINCIPLE *of* GENEROSITY

Living Open-Handed in
a Gripping World

FRANCIS OTIENO

The Principle of Generosity

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The Principle of Generosity: Living Open-Handed in a Gripping World

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A handwritten signature in black ink, appearing to read "Francis Otieno".

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Dedication

To the quiet givers, the unseen servants, the everyday saints—
those who pour out what they have without waiting to be noticed.

To the ones who offer time, kindness, presence, or provision,
not for recognition, but because love compels them.

You don't always see the fruit of your giving.
But heaven sees.
And your generosity is never wasted.

This book is for you.

Acknowledgments

This book was born from a seed planted on a Sunday morning. One sermon stirred something deep in me—a fresh awareness of how generosity isn't just an action, but a lifestyle. I left church that day unable to shake the call to write. What began as a reflection has now grown into a book.

To my pastor, thank you for preaching truth with conviction and clarity.

To my church family, your lives are living testimonies of open-handed faith.

To every friend who encouraged me, asked how the writing was going, or simply prayed—I felt your support more than you know.

To those who live generously behind the scenes: you inspired these pages.

And to the Lord, who gave first and gives always—may this offering bring You joy.

Preface

We live in a world that teaches us to grip tightly—to protect, to preserve, to hold on just in case. Yet everything in Scripture and in the life of Jesus points to a different way: the way of open hands.

I didn't set out to write a book. It started with a single message I heard in church—one that left me quietly undone. The pastor spoke about the paradox of generosity: how giving doesn't lead to loss, but to life.

That simple truth lodged itself in my heart and refused to let go. I began writing out thoughts, stories, scriptures, and questions, not realizing at the time that they were forming the framework of a deeper message I was meant to share.

This book is an invitation. It's not about fundraising or tithing. It's not about guilt-driven giving or performative charity. It's about a principle that can reshape your relationships, your faith, and your sense of purpose. It's about living in such a way that your life becomes a river, not a reservoir—always receiving, always releasing.

Whether you're generous by nature or cautious by experience, this book is for you. I pray it encourages you, challenges you, and ultimately frees you to live the kind of overflowing life you were created for.

Let's walk open-handed into what God has for us.

—Francis Otieno

Introduction

We are all born with closed fists.

As children, we clench what we're given—snacks, toys, attention—and hold it tight. We learn early that the world is a place of taking, keeping, and guarding what's "ours." But at some point, we begin to sense a deeper call. A whisper that says, *There's more to life than keeping.*

There's more joy in releasing.

That whisper is the beginning of generosity.

This book is not about money—though money may be part of the story. It's not about giving as a duty or proving your virtue. It's about something far more personal and far more powerful. It's about learning to live with **open hands in a world that trains us to grip tightly.**

We live in a culture of self-preservation, where scarcity is preached and fear is normalized. But Jesus calls us to another way. A way where giving is not losing. Where love is not rationed. Where what we sow multiplies. Where open hands lead to full hearts.

In the pages ahead, we will explore what it means to live generously—not just with money, but with time, words, presence, forgiveness, and courage. We'll reflect on Scripture, dive into stories, and uncover the barriers that keep us clinging instead of giving. And more than anything, we'll discover how generosity is not just a virtue—it's a **spiritual principle** that unlocks a fuller, freer life.

You may feel like you don't have much to give. But generosity has never been about abundance—it's always been about willingness.

So if your heart has ever stirred with the thought, "*I want to live differently. I want to live generously,*"—this book is for you.

Let's begin.

CHAPTER 1

The paradox of Increase

“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.” – Proverbs 11:24

The Holy Paradox

There is a mysterious, upside-down law in God’s kingdom: the more you give away, the more you gain.

It doesn’t make sense at first. In the natural world, giving depletes. If you have ten and you give away five, you’re left with five. Less. Diminished. Vulnerable. But in the spiritual realm—the realm where God’s economy functions—giving increases your capacity to receive.

This is the principle of generosity.

You’ve seen it before. A person living with open hands somehow never seems to run dry. They’re always blessing others, always giving, yet somehow their well stays full. Meanwhile, someone else clutches tightly to every coin, minute, and opportunity—yet their life feels small, anxious, and empty.

Why is that?

Because generosity is not a subtraction. It is multiplication.

Heaven's Math

Proverbs 11:24 reveals the principle plainly: giving freely results in gain; withholding results in poverty.

This isn't just a poetic proverb—it's spiritual truth in action. Consider the boy with five loaves and two fish (John 6). He gave all he had to Jesus. In anyone else's hands, it would have fed only one or two people. But in Christ's hands, it fed a crowd of over 5,000. Not only was everyone fed—they gathered baskets of leftovers.

The miracle didn't begin with abundance. It began with generosity.

And this is the mathematics of heaven: **what you release multiplies.**

From Scarcity to Overflow

Many of us live under a subtle fear: the fear of not enough.

Not enough money. Not enough time. Not enough recognition, love, or strength. So we hold on tightly. We grip what little we have, hoping to stretch it far enough.

But God's kingdom isn't ruled by scarcity—it's ruled by abundance. Not the kind of abundance that always shows up in bank accounts, but the kind that fills hearts, communities, and futures.

The enemy's lie says, "You must protect your own because no one else will."

But God's truth says, "Trust Me. Pour it out. I'll refill your cup."

The Story of the Generous Poor

One of the most beautiful examples of this principle is found in Mark 12:41–44, where Jesus praises a poor widow who gives two small coins—*everything she had*. While the rich gave out of their surplus, she gave out of her lack.

What she gave was tiny in earthly value, but enormous in heaven's economy.

This tells us something crucial: **God measures generosity not by the amount, but by the sacrifice.** When you give what costs you something, when you offer love, time, service, or resources even when you don't feel you have "enough," you activate a divine principle of increase.

Real-Life Application

You don't need millions to be generous. You don't even need comfort. You just need **willingness**.

- Offer your time to a friend who needs help moving or a listening ear.
- Use your skills to mentor someone without expecting anything in return.
- Share your resources with someone who can't repay you.
- Volunteer at your church, community, or school.
- Encourage someone today—words are free and powerful.

Generosity is creative. It's about living with open hands and open eyes.

Reflection

“That’s because God’s economy isn’t built on scarcity, but abundance.”

Take a moment and ask yourself:

- Where have I been holding back out of fear?
- Have I experienced a time where giving led to unexpected blessing?
- What am I afraid will happen if I give more freely?

God invites us not to calculate every cost, but to trust every step.

Discussion Questions

1. Have you ever seen someone live a life of radical generosity? What stood out to you?
 2. In what areas of your life do you feel tempted to “withhold unduly”?
 3. What might it look like for you to sow into others even in a hard season?
-

Action Step This Week

Pick one way to be generous this week. Give something away: money, time, help, a meal, a ride, or encouragement. Do it quietly, even secretly—and **watch how God multiplies it.**

Prayer

Father, I confess that sometimes I fear not having enough. Teach me to live with open hands. Remind me that what I give You multiplies, blesses others, and blesses me. Help me release the grip of fear and trust in Your overflowing love. Amen.

CHAPTER 2

Generosity with Time

“Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity...” – Ephesians 5:15–16

Time: The Currency of Love

If money measures wealth, then **time measures value**. What you give your time to is what you ultimately treasure.

You can earn more money. You can buy more things. But once a moment is spent—it's gone. That's what makes time one of the most precious and powerful gifts you can give. In a culture obsessed with productivity and hustle, choosing to slow down and be fully present is a deeply generous act.

The Jesus Pattern

Jesus never seemed rushed. Even though He had a limited time on earth and a world to save, He never treated people as interruptions. He paused for the sick. He noticed the overlooked. He listened to the questioning. He wept with mourners. He dined with the outcast.

He gave people His time—and in doing so, He gave them His heart.

You can see this in Luke 8, when a synagogue leader pleads with Jesus to heal his dying daughter. On the way there, a bleeding woman touches Jesus' cloak. He stops. He turns. He looks for her. He listens to her story. And He blesses her.

Meanwhile, the little girl dies.

Anyone watching might have accused Jesus of wasting time. But in God's timing, there are no detours. Jesus would raise the girl from the dead.

In other words, when you give your time generously, you're never wasting it. You're sowing it—into people, into healing, into eternity.

The Lie of Busyness

Busyness has become a badge of honor in modern life. We feel important when our calendars are full and our phones won't stop buzzing. But too often, our busyness is a mask for fear:

- Fear of being still.
- Fear of being unneeded.
- Fear of facing our own limits.

Sometimes, we withhold our time from others not out of selfishness, but out of the belief that **our presence isn't valuable**. But generosity of time doesn't require productivity—it requires availability.

You don't need to have all the answers. Sometimes, just sitting with someone in silence is the most generous gift you can give.

Who Needs Your Time?

Generosity with time starts with paying attention. Who is God putting in your path today?

- A child who just wants your undivided attention.
- A neighbour who's always alone.
- A spouse craving more than rushed conversations.
- A friend who hasn't heard from you in too long.
- A stranger who just needs to be seen.

When you slow down and offer someone your time, you affirm their worth. You say, “You matter enough to me that I’m willing to stop, to listen, to be here.”

Reflection

“Time is not money. Time is life. And when you give your time to someone, you’re giving them a piece of yourself.”

Ask yourself:

- What has been stealing my time without giving me life?
 - Who have I been too busy to see?
 - Where do I feel God nudging me to be more present?
-

Scripture to Meditate On

- Ecclesiastes 3:1 – “There is a time for everything, and a season for every activity under the heavens...”

- James 4:14 – “What is your life? You are a mist that appears for a little while and then vanishes.”
 - Galatians 6:10 – “As we have opportunity, let us do good to all people...”
-

Real-Life Applications

- Set aside intentional, unhurried time for someone this week.
 - Put your phone away during meals or conversations—be fully present.
 - Create a “margin day” in your week for unexpected needs.
 - Say yes to an invitation you’d normally turn down—just to show love.
-

Discussion Questions

1. What are the biggest drains on your time right now? Are they worth it?
 2. Who in your life needs more of your presence, not your performance?
 3. When have you received the gift of someone’s undivided time? How did it impact you?
-

Action Step This Week

Choose one person—family, friend, neighbour, or even a stranger—and give them your time. No agenda. No multitasking. Just listen, serve,

or simply *be* with them. Ask the Holy Spirit to guide you into divine interruptions.

Prayer

Lord, teach me to number my days and value my time. Help me give it freely—not from a sense of duty, but from a heart of love. I want to live like Jesus: unhurried, attentive, and generous. Show me who needs my time this week. Amen.

CHAPTER 3

Generosity with Words

“The tongue has the power of life and death...” – Proverbs 18:21

Words as Seeds

Words are invisible, yet they shape destinies.

A kind word can lift someone out of despair. A harsh one can shut someone down for years. Every conversation we have is an opportunity to plant seeds: of hope, fear, confidence, shame, joy, or sorrow. Generosity with words is about choosing which seeds we scatter.

Unlike money or possessions, words cost us nothing to give—but they can be worth more than gold.

The Power of the Spoken Word

In the beginning, God spoke the world into existence. His words carried **creative force**—turning nothing into something. As His image-bearers, our words also carry the power to shape the emotional and spiritual environment around us.

When you speak encouragement, truth, or blessing over someone, you echo the voice of God.

Paul writes in Ephesians 4:29:

“Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up...”

Our mouths are like faucets. We either refresh others—or drain them.

Encouragement Is a Ministry

You don't need a pulpit to preach. Every kind word you speak is a sermon of hope.

Think of someone struggling with self-doubt. A simple affirmation—“You're doing better than you think,” or “I see something special in you”—can shift their entire perspective. Encouragement is not flattery. It's speaking truth that strengthens. It's saying, “I see you,” “You matter,” and “You're not alone.”

You might forget what you said. But they'll remember it for years.

Blessing, Not Cursing

It's easy to underestimate the weight of our casual words—sarcasm, gossip, criticism, even silence.

James 3 compares the tongue to a small rudder that steers a great ship. If we're not intentional, our words can steer people into discouragement, resentment, or fear. But when we speak life, we guide them toward healing, courage, and trust.

Ask yourself: Are my words building people or breaking them?

Jesus, the Word

The Gospel of John begins with a bold statement: *“In the beginning was the Word, and the Word was with God, and the Word was God.”* Jesus Himself is called *the Word*—the ultimate communication of God’s love.

Jesus used words to heal, to calm storms, to forgive sins, and to cast out fear. But perhaps most significantly, He used words to affirm identity:

- To the sinner: “Your sins are forgiven.”
- To the rejected: “You are clean.”
- To the fearful: “Take heart, it is I.”
- To the dying: “Today you will be with Me in paradise.”

When we speak words of life, we participate in the ministry of Jesus.

Reflection

“You don’t have to be eloquent to be powerful—just intentional.”

Think:

- When was the last time someone’s words deeply encouraged or hurt you?
- Are there words you’ve spoken that you need to take back—or say again with love?
- How can you use your voice today to lift someone up?

Scriptures to Speak and Live

- Proverbs 16:24 – “Gracious words are a honeycomb, sweet to the soul and healing to the bones.”
 - Colossians 4:6 – “Let your conversation be always full of grace, seasoned with salt...”
 - Matthew 12:36 – “Everyone will have to give account... for every empty word they have spoken.”
-

Real-Life Applications

- Speak blessings over your children, spouse, friends—even aloud.
 - Write a handwritten note of encouragement.
 - Replace sarcasm with sincerity.
 - Speak Scripture over someone’s life. God's Word is the most generous gift you can share.
-

Discussion Questions

1. What kinds of words do you find yourself speaking most—life-giving or life-taking?
 2. Is there someone in your life who desperately needs affirmation?
 3. How can you train your tongue to be a wellspring of encouragement?
-

Action Step This Week

Choose **three people** this week and speak intentional encouragement over each one. Be specific. Tell them what you see in them. Call out their strengths. Affirm their worth in Christ. If possible, do it face-to-face—or write it down.

Prayer

Lord, may my words reflect Your heart. Cleanse my mouth of complaint, criticism, and fear. Let my tongue be used to heal, uplift, and bless. Help me see others through Your eyes and speak what You would speak. Amen.

CHAPTER 4

Generosity in Scarcity

“They gave as much as they were able, and even beyond their ability... entirely on their own.” – 2 Corinthians 8:3

Giving When It Hurts

Generosity is easy when you have plenty. But what about when you don't?

What about when your bank account is low, your energy is spent, or your heart feels dry? This is where **true generosity** is tested. It's not about how much you give—it's about the **faith** it takes to give when you feel like you're running on empty.

Some of the most beautiful acts of generosity in Scripture came not from the rich or comfortable, but from the poor and stretched.

The Widow's Last Meal

In 1 Kings 17, a widow in Zarephath is down to her last handful of flour and a little oil. She's gathering sticks to prepare one final meal for

herself and her son before they die of starvation. Then Elijah, the prophet, asks her for food.

Imagine that. A man of God asking a dying woman for her last bite.

But what she didn't know was this: her willingness to give would become the miracle she needed. She shares what little she has, and her jar of flour and jug of oil **never run out**. Day after day, God refills what she empties.

Generosity in scarcity is often the door to supernatural provision.

The Macedonian Example

Paul speaks of the churches in Macedonia who, despite “extreme poverty,” gave with overflowing joy (2 Corinthians 8:1–4). They didn’t give because they had plenty. They gave because they had surrendered.

They gave because their hearts were rich, even when their hands were not.

This turns the world's logic on its head. In God’s kingdom, **faith outweighs fortune**. When you give sacrificially—your time, resources, care, or attention—He sees it. He honors it. He multiplies it.

Trusting the Source

When we withhold in scarcity, it’s usually out of fear. Fear that if we give, there won’t be enough left for us.

But what if we flipped the script?

- What if the act of giving in lack is what **unlocks** new supply?
- What if God is saying, “*Trust Me with your little, and I’ll show you My abundance?*”

The boy with the five loaves and two fish didn’t have much. But he gave it, and in Jesus’ hands, it fed thousands. Had he clutched it to himself, he would’ve fed just one.

You don’t need more to start giving. You just need the courage to let go.

Reflection

“You’re not losing—it’s seed in the soil.”

Ask yourself:

- Where have I been waiting for more before I begin to give?
- Do I trust God enough to release what little I have?
- Can I give even when it feels risky?

Sometimes the smallest gift, given with great trust, opens heaven's floodgates.

Scriptures to Meditate On

- Mark 12:43–44 – “This poor widow has put more into the treasury than all the others...”
- Luke 16:10 – “Whoever can be trusted with very little can also be trusted with much...”
- Proverbs 3:9–10 – “Honour the Lord with your wealth... then your barns will be filled to overflowing...”

Real-Life Applications

- Give your last hour of rest to pray for someone else.
- Share a meal, even if it stretches your groceries.
- Offer encouragement or help, even when you're emotionally worn.
- Give a small amount of money faithfully, rather than waiting for a “big” amount later.

These acts are more than generous—they’re declarations of trust.

Discussion Questions

1. Why is it so hard to give when we feel we don’t have enough?
 2. Have you ever seen God provide after a sacrificial act of giving?
 3. What would it look like to sow generously in your current season—even if it’s difficult?
-

Action Step This Week

Find one area where you feel depleted—your energy, finances, time—and choose to give something small but intentional from that space. Say, *“Lord, I trust You with this seed,”* and release it.

Watch what He does.

Prayer

God, I confess I often wait for abundance before I give. But You ask me to trust You with what I have right now. Even in my lack, I want to live open-handed. Teach me to sow in faith, even in hard seasons. Fill me as I pour out. Amen.

CHAPTER 5

The Fear That Hinders Giving

“Do not be afraid, little flock, for your Father has been pleased to give you the kingdom.” – Luke 12:32

The Silent Barrier

You may want to live generously. You may believe it's right. But when the moment comes—your hand hesitates, your heart tightens, and something inside whispers: *What if there's not enough?*

This is fear.

Not always loud. Not always obvious. But deeply powerful. Fear can disguise itself as wisdom, caution, or common sense. But at its core, fear is a belief in **lack**—the idea that your needs might not be met, so you must protect what you have at all costs.

Fear is the silent barrier that often keeps us from stepping into the flow of God's generosity.

The Roots of Fear

There are many forms of fear that hinder giving:

- **Fear of lack** – "If I give, I won't have enough."
- **Fear of rejection** – "If I reach out, what if they don't respond?"
- **Fear of insignificance** – "What I have to give isn't enough to make a difference."
- **Fear of being taken advantage of** – "What if people misuse my generosity?"

These fears are deeply human—but they aren't from God.

2 Timothy 1:7 reminds us:

"For God has not given us a spirit of fear, but of power and of love and of a sound mind."

The moment we recognize fear as a **spiritual opposition to love**, we begin to see it not just as an emotion, but as something we must resist.

God's Abundant Nature

The antidote to fear is trust. And trust grows when we understand the **character of God**.

God is not stingy. He's not withholding. He doesn't run out of resources. He doesn't ask you to give and then abandon you. Instead, He invites you into His flow—a rhythm of giving and receiving that increases your capacity.

When Jesus fed the multitudes, there were leftovers. When the widow gave her last oil, the jar overflowed. When Peter cast his net, the boat

nearly sank from the catch. These aren't stories of barely enough—they're pictures of **overflow**.

Fear says, "You'll lose."
Faith says, "You'll grow."

Fear in the Bible

Even biblical heroes struggled with fear in the face of generosity:

- **Moses** feared he had nothing to offer but a staff and stammering tongue.
- **Gideon** feared he was too weak to lead or win a battle.
- **The rich young ruler** feared giving would cost him everything—and walked away from Jesus sorrowful.

But those who **moved through their fear** encountered miracles:

- The widow who gave her last meal.
- The leper who returned to thank Jesus.
- The prostitute who poured her perfume on Jesus' feet.

They all had reasons to hesitate. But they pushed past fear—and met God in the giving.

Reflection

"Fear asks, 'What if I run out?'
Faith asks, 'What if God fills me again?'"

Consider:

- What's the fear behind your reluctance to give?
 - Where did that fear begin—experience, upbringing, trauma?
 - What truth from Scripture counters that fear?
-

Scriptures to Confront Fear

- Isaiah 41:10 – “Do not fear, for I am with you... I will uphold you with My righteous right hand.”
 - Psalm 23:1 – “The Lord is my shepherd; I lack nothing.”
 - Luke 6:38 – “Give, and it will be given to you... with the measure you use, it will be measured to you.”
-

Real-Life Applications

- Name your specific giving-related fear in a journal or prayer.
 - Practice giving in small doses—like emotional exposure therapy.
 - Memorize and meditate on Scripture that speaks to God’s provision.
 - Ask someone you trust how they’ve seen God show up when they gave despite fear.
-

Discussion Questions

1. What is your primary fear around generosity?
 2. How has fear shaped your giving habits—either financially or relationally?
 3. What truth do you need to believe in order to break that fear?
-

Action Step This Week

Identify **one fear** that's been holding you back from living generously. Write it down. Pray over it. Then take one step that **directly challenges it**—whether that's giving money, initiating a hard conversation, offering time, or blessing someone who wronged you.

Prayer

God, fear has ruled me for too long. I've been afraid to give, afraid to lose, afraid I wouldn't be seen or appreciated. But You are not a God of fear—you are a God of abundance and love. Replace my fear with trust. Let me give boldly, knowing You will always be enough for me. Amen.

CHAPTER 6

Creative Giving

“Each of you should use whatever gift you have received to serve others...” – 1 Peter 4:10

Beyond the Wallet

When most people hear the word “generosity,” they think of money. But the kingdom of God is far more expansive. True generosity uses **whatever is in your hand**—not just what’s in your bank.

Creative giving is the art of seeing everything you have as a tool in God’s hands: your skills, experiences, connections, passions, personality, home, influence, even your pain.

It’s asking: *What do I already have that could bless someone else?*

Biblical Examples of Creative Givers

Throughout Scripture, God used people who gave what they had—even if it didn’t look like much:

- **Bezalel and Oholiab** (Exodus 31) – Artisans filled with the Spirit to design the tabernacle.
- **The Shunammite woman** – Offered Elisha a room in her house (2 Kings 4).
- **Dorcas (Tabitha)** – Sewed clothes for widows (Acts 9).
- **The Good Samaritan** – Used oil, wine, and transportation to serve a stranger.

None of them stood on a stage. But their gifts changed lives.

What if your greatest act of generosity isn't in your wallet—but in your hands?

Your Inventory of Gifts

God has placed unique resources in your life—not by accident, but on purpose.

Here's a glimpse of what creative generosity might look like:

- **Skills** – Teach, mentor, repair, design, write, cook, organize, counsel, build.
- **Space** – Host a meal, offer a spare room, open your home to fellowship.
- **Time** – Run errands for the elderly, volunteer at a school, babysit for a single parent.
- **Network** – Introduce someone to a job opportunity, support system, or community.
- **Experience** – Share your testimony, mentor someone through what you've survived.
- **Voice** – Advocate for the unseen, encourage someone publicly, stand in the gap.

Creative generosity looks for ways to give *beyond the obvious*.

Your Pain Can Be a Gift

One of the most profound forms of creative giving is allowing God to use your pain to help someone else.

- Survivors become counselors.
- Former addicts become mentors.
- Grieving parents start support groups.
- Those who've walked through rejection become fierce advocates for belonging.

God never wastes your suffering. If you're willing, even your scars can become sources of healing for others.

Reflection

“Generosity isn't always about doing more—it's about seeing differently.”

Ask yourself:

- What comes easily to me that others might need?
- What have I overcome that could be hope for someone else?
- What am I currently overlooking as a resource for good?

God often turns what we minimize into a miracle when we offer it freely.

Scriptures to Meditate On

- Romans 12:6–8 – “We have different gifts, according to the grace given to each of us...”
 - Colossians 3:23–24 – “Whatever you do, work at it with all your heart... It is the Lord Christ you are serving.”
 - Matthew 25:40 – “Whatever you did for one of the least of these brothers and sisters of mine, you did for me.”
-

Real-Life Applications

- List five non-financial ways you can give this week.
 - Host a dinner and invite someone who needs community.
 - Offer a skill (tutoring, photography, fixing something) for free.
 - Mentor someone in your profession or church.
 - Create something (a song, poem, painting, garden) and dedicate it to lift others.
-

Discussion Questions

1. What “nontraditional” resources do you have that could bless others?
 2. Have you ever received a creative gift that deeply impacted you?
 3. How might your personality, pain, or story be part of your giving?
-

Action Step This Week

Take inventory of your life. Choose **one gift or resource** you've never thought of as "generous," and use it to bless someone intentionally this week. Whether it's your voice, hands, time, or story—offer it to God and let Him multiply it.

Prayer

Father, thank You for the unique gifts You've placed in my life. I offer them back to You—not just my money, but my skills, my story, my space, and my heart. Use what I have, even if it feels small. Make it enough. Amen.

CHAPTER 7

The Secret of Anonymous Generosity

“But when you give to the needy, do not let your left hand know what your right hand is doing...” – Matthew 6:3

The Quiet Gift

There is something deeply sacred about giving in secret.

In a world where everything is shared, liked, and applauded, anonymous generosity is almost radical. It resists the urge for recognition and applause. It whispers, *“This is not about me.”*

Jesus, in the Sermon on the Mount, was clear: **Do not give to be seen.** If your goal is attention, you may receive it—but that applause will be your only reward. But if your giving is unseen by others, *God sees it*, and He rewards in ways the world cannot.

Why Give in Secret?

1. It purifies the heart.

Secret giving is a spiritual practice that strips away ego. It helps

you check your motives: *Am I giving to bless—or to be blessed in return?*

2. It builds intimacy with God.

When you give in secret, it becomes a quiet conversation between you and the Father. It's like a private note passed in a crowded room.

3. It strengthens humility.

When no one knows but God, your identity detaches from performance. You remember who you're really doing it for.

4. It protects the dignity of the receiver.

Anonymous giving can spare someone the embarrassment or exposure of being labeled “in need.”

Jesus, the Hidden Giver

Jesus often told people *not* to publicize their miracles.

- He healed and then slipped away.
- He wept in private.
- He washed His disciples' feet without spectacle.

Even His greatest act—dying on the cross—was not done for recognition, but for **reconciliation**. He gave His life quietly, humbly, painfully. And though the world watched, the motive was hidden love, not public glory.

This is our model.

When Recognition Becomes the Reward

It's not wrong to be seen giving. Scripture often records acts of generosity. But it's dangerous to **need** to be seen.

If your generosity is fueled by the desire to be admired, you'll always be chasing approval. But when your giving flows from a place of hidden worship, you live in freedom. You give—**not for validation, but out of revelation.**

Reflection

“Secret giving makes room for sacred reward.”

Ask yourself:

- Do I need to be seen to feel significant?
- How often do I talk about what I've given?
- Can I be content giving without anyone knowing?

There is a reward reserved for those who give quietly: *deep joy, spiritual intimacy, and God's delight.*

Scriptures to Meditate On

- Matthew 6:4 – “Then your Father, who sees what is done in secret, will reward you.”
- Proverbs 25:14 – “Like clouds and wind without rain is one who boasts of gifts never given.”
- Romans 12:8 – “If your gift is giving, give generously...”

Real-Life Applications

- Give a financial gift anonymously to someone in need.
 - Leave an encouraging note or resource without a name.
 - Pay for someone's groceries or meal without being identified.
 - Volunteer behind the scenes where no one sees.
 - Let someone else take the credit—and quietly bless them for it.
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Discussion Questions

1. Why do you think we crave recognition for our giving?
 2. Have you ever been the recipient of anonymous generosity? How did it feel?
 3. What are some creative ways to practice hidden giving?
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Action Step This Week

This week, plan a **secret act of generosity**. Don't post it. Don't share it. Don't hint at it. Just do it—and let it be a gift between you and God alone.

Prayer

Lord, search my heart. Cleanse it from pride and the need for recognition. Teach me to give like You—quietly, freely, and with joy.

Help me love in secret, knowing that You see, You reward, and You are enough. Amen.

CHAPTER 8

Generosity Toward Enemies

“But I tell you, love your enemies and pray for those who persecute you...” – Matthew 5:44

The Hardest Kind of Generosity

It's easy to be generous to a friend. Even strangers are often easier to bless than people who've hurt us. But Jesus calls us beyond fairness. He calls us to a divine kind of generosity—a generosity that **gives to those who don't deserve it.**

To bless someone who cursed you.
To forgive someone who betrayed you.
To help someone who would never do the same for you.

This is not natural. It's supernatural. And it's the generosity that defines Jesus.

Enemies in Everyday Life

We often imagine “enemies” as distant or dangerous people. But in truth, they can be much closer:

- A former friend who gossiped about you.
- A family member who wounded you deeply.
- A boss who mistreated you.
- A person who judged, misunderstood, or rejected you.

Enemies are not always evil people—they’re just people who’ve become tangled in your pain. And it is precisely these people that God invites us to treat with unexpected grace.

Jesus’ Example of Radical Grace

Jesus didn’t just teach love for enemies—He lived it.

- He **washed Judas’ feet**, knowing betrayal was coming.
- He **forgave Peter**, who denied Him three times.
- He **healed the servant** of the man who came to arrest Him.
- And on the cross, He prayed:
“Father, forgive them, for they know not what they do.” (Luke 23:34)

Jesus didn’t wait for apologies. He didn’t protect His pride. He gave, and gave, and gave—even to His enemies.

Why This Kind of Generosity Matters

1. It breaks the cycle of retaliation.

When we return grace for offense, we interrupt generational and emotional patterns of revenge and bitterness.

2. It reveals the heart of God.

Romans 5:8 says that *while we were still sinners, Christ died for*

us. You and I were once enemies of God—and He loved us anyway.

3. It sets you free.

Unforgiveness chains your heart to the one who wronged you. But generosity—whether through forgiveness, prayer, or kindness—cuts the cord.

What Generosity Looks Like Toward an Enemy

It may not look like full reconciliation. But it always looks like love:

- Praying for their healing and wholeness.
- Speaking well of them—even if they don’t deserve it.
- Forgiving them—even if they don’t apologize.
- Helping them—even when it feels unfair.
- Releasing your right to see them “pay.”

Sometimes the most generous thing you can do is simply *refuse to keep the grudge alive.*

Reflection

“Generosity to enemies is not weakness. It’s divine strength.”

Ask yourself:

- Who do I instinctively withhold from because of hurt?
- What would it look like to bless them quietly?
- Am I willing to lay down my “right” to resentment?

Scriptures to Meditate On

- Proverbs 25:21–22 – “If your enemy is hungry, give him food to eat... In doing this, you will heap burning coals on his head.”
 - Romans 12:20–21 – “Do not be overcome by evil, but overcome evil with good.”
 - Luke 6:35 – “Love your enemies, do good to them... Then your reward will be great...”
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Real-Life Applications

- Write a prayer for someone who hurt you.
 - Choose not to speak negatively about them—even in private.
 - Send an anonymous gift or note of encouragement.
 - Let go of the need for revenge and ask God to heal your heart.
 - Offer practical help if God leads you—and do it with no strings attached.
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Discussion Questions

1. Who in your life feels like an “enemy” right now?
 2. What’s the hardest part of being generous to that person?
 3. How might God use your generosity to change *you*—not just them?
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Action Step This Week

Identify **one person** who has hurt you. Ask the Holy Spirit to guide you in taking a **small, generous step** toward them—whether that's praying for them, sending kindness, forgiving them, or refusing to speak negatively about them.

Prayer

Lord, this is hard. Everything in me wants to hold on to offense. But You forgave me while I was still Your enemy. Give me the strength to forgive, to bless, and to love even those who've hurt me. Not because they deserve it—but because You are generous, and I want to be like You. Amen.

CHAPTER 9

Raising Generous Kids (or Disciples)

“Train up a child in the way he should go; even when he is old he will not depart from it.” – Proverbs 22:6 (ESV)

Generosity Is Learned

Children aren't born generous. They're born with clenched fists, demanding voices, and strong wills. But they are also incredibly observant and open-hearted. What they **see consistently**—they will eventually imitate.

That's why one of the greatest gifts we can give the next generation is not just instruction about generosity, but a **lived example** of it.

You don't need to be a parent to raise generous people. Anyone who disciplines, mentors, coaches, teaches, or leads others has the power to pass on a legacy of generosity.

Model It Before You Teach It

Children and disciples alike learn far more from **watching** you than from **listening** to you.

- If you want your children to give cheerfully, let them see you give with joy—not stress.
- If you want them to be kind with their words, let them hear you speak blessing over others—even behind their backs.
- If you want them to serve, invite them to serve alongside you—not just watch from the sidelines.

You don't have to be perfect. You just need to be intentional. What you **normalize**, they will eventually **adopt**.

Create a Culture of Giving

Just like any virtue, generosity grows in a nurturing environment. Here are ways to create that culture:

1. Talk about why you give.

Explain how it feels, why it matters, and how God has used it.

2. Celebrate giving moments.

Make it a big deal when a child shares, serves, or sacrifices.

3. Let them see both cost and joy.

Don't hide the difficulty of generosity—but let them also see the reward.

4. Build giving into routines.

Create rhythms: tithe together, give to missions, sponsor a child, volunteer as a family or team.

5. Involve them in decisions.

Ask: “*Who could we bless this month?*” or “*How should we give this extra?*”

Teaching Through Experience

Teaching generosity isn't about lectures—it's about experiences.

- Let kids help bake cookies for a neighbour.
- Have them draw pictures for someone in the hospital.
- Take them with you when donating clothes or food.
- Let them “give something away” at birthdays or holidays.
- Encourage them to pray about who needs kindness at school or in church.

Experiential generosity forms lasting impressions. They may forget a sermon—but they'll remember the moment they saw their small gift bring someone joy.

Discipling with Open Hands

Whether you're raising a child or disciplining an adult, remember that generosity is both **caught and taught**.

When people see you give:

- Time to someone who can't repay it.
- Kindness to someone who doesn't “deserve” it.
- Help when it's inconvenient.
- Forgiveness when it's hard...

They learn what Christlike generosity really looks like.

Reflection

“You don’t have to raise rich kids—you just need to raise *open-handed* ones.”

Ask yourself:

- What kind of giving culture exists in my home or leadership?
 - What am I modeling about money, service, or forgiveness?
 - Who is watching how I live—and what are they learning?
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Scriptures to Meditate On

- Deuteronomy 6:6–7 – “Impress them on your children... talk about them when you sit at home and when you walk along the road...”
 - Luke 6:40 – “The student is not above the teacher, but everyone who is fully trained will be like their teacher.”
 - 1 Timothy 6:18 – “Command them to do good, to be rich in good deeds, and to be generous and willing to share.”
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Real-Life Applications

- Create a “giving jar” for kids to collect and decide how to bless someone.
- Invite your small group or team to brainstorm a creative generosity project.
- Tell generosity stories from your life or family history—pass them on.
- Write a note to someone who has modeled generosity for you.

Discussion Questions

1. Who modeled generosity for you growing up—and what stuck?
 2. How do your actions and choices influence those you’re raising or leading?
 3. What’s one habit you could build into your family or discipleship circle to cultivate generosity?
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Action Step This Week

Involve a child, student, or disciple in a **shared act of giving** this week. Let them help plan it, pray about it, and participate in it. Make the act joyful—and make the reason clear: *We give because God gave first.*

Prayer

Father, help me raise people who give like You. Whether I’m leading one child or a whole group of disciples, let my life be a model of open hands and open heart. Show me how to teach not just with my words, but with my example. Amen.

CHAPTER 10

Overflowing Life

“Whoever believes in me... rivers of living water will flow from within them.” – John 7:38

Not Just Acts—A Lifestyle

True generosity is not a task to check off. It's not a special project or a holiday habit. It's a lifestyle—a way of being. It flows from who you are, not just what you do.

You were never meant to live in self-preservation mode. You were created to overflow.

Jesus didn't just give occasionally—He was generosity incarnate. Every step He took was a step toward giving Himself away. And as His followers, we are called not just to imitate His actions, but to carry His spirit. Generosity, in this light, becomes **our way of life**.

The Well That Never Runs Dry

You might wonder: *If I keep giving, won't I run out?*

Not when you're drawing from the right source.

Jesus said that anyone who believes in Him would have “rivers of living water” flowing from within. Rivers. Not a bucket. Not a drip. Not a rationed supply.

When your life is rooted in Him, you don't just give from what you have—you give from **what He supplies** through you. You become a channel, not a reservoir. A river, not a dam.

This is the mystery: the more you pour out, the more you're filled. This is the **principle of divine overflow**.

What Overflow Looks Like

An overflowing life doesn't mean excess in material things. It means richness in:

- **Purpose** – Knowing your giving matters in the kingdom.
- **Peace** – No longer ruled by fear or comparison.
- **Joy** – The deep satisfaction of partnering with God.
- **Freedom** – Living open-handed, unshackled by greed or self-preservation.
- **Legacy** – Leaving behind a trail of kindness, love, and impact.

Generosity becomes your **normal**—how you think, act, plan, and love.

Generosity Begets Generosity

Overflowing lives inspire others. Your generosity:

- Awakens generosity in others.

- Sparks movements.
- Heals communities.
- Builds churches.
- Reflects the heart of God in ways sermons can't.

You may never know the ripple effects of your giving—but God does. And one day, in eternity, you'll see the harvest of every seed you planted.

Living in the Flow

To live in overflow is to stay connected to the Source. You can't live generously if you don't first let God **fill you daily** with His love, His Spirit, and His truth.

Generosity isn't sustainable through willpower alone. It grows from worship, trust, and continual surrender.

Reflection

"You were never meant to live on empty. You were created to live overflowing."

Ask yourself:

- What has this journey of generosity awakened in me?
- Where is God inviting me to live with greater openness?
- How do I stay rooted in the Source, so I never run dry?

Scriptures to Meditate On

- 2 Corinthians 9:8 – “And God is able to bless you abundantly, so that in all things... you will abound in every good work.”
 - John 10:10 – “I came that they may have life, and have it abundantly.”
 - Psalm 23:5 – “You anoint my head with oil; my cup overflows.”
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Real-Life Applications

- Make a “Generosity Life Plan”—ask God how to build giving into every area of your life.
 - Reflect with your family or group on how you’ve grown through giving.
 - Choose a cause, community, or person to commit to blessing long-term.
 - Take an annual “giving retreat” to reflect and reset your generosity goals.
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Discussion Questions

1. What does an overflowing life look like to you?
 2. How can you protect your connection to the Source while living generously?
 3. What legacy of generosity do you want to leave behind?
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Action Step This Week

Write out your personal **Generosity Manifesto**—a few lines declaring who you are, why you give, and how you want to live. Post it somewhere visible. Let it be your compass moving forward.

Prayer

Father, thank You for showing me the beauty of a generous life. I don't want to give from a place of pressure, but from overflow. Let me stay connected to You, my Source. Fill me daily so I can pour into others. Make my life a river of Your love, Your joy, and Your goodness. Amen.

Conclusion

“Freely you have received; freely give.” – Matthew 10:8

You’ve read the stories. You’ve seen the Scriptures. You’ve explored what it means to give when it’s easy—and when it’s not. You’ve seen that generosity isn’t limited to the wealthy, the famous, or the naturally kindhearted. It’s for all of us.

Generosity is not an act. It’s a way of life.

It’s the quiet courage to release what’s in your hand, even when it’s all you have.

It’s the grace to speak life when you’d rather stay silent.

It’s the strength to forgive, the wisdom to serve, and the humility to go unnoticed.

We don’t give to impress. We give because we’ve been impressed upon—by the love of God.

Every open-handed act, no matter how small, echoes into eternity. Every seed you plant—of time, kindness, faith, resources—bears fruit that you may never see in full, but that God sees clearly.

This book isn’t the end. It’s an invitation.

An invitation to live differently in a world that constantly says, *hold back, store up, look out for yourself*.

Instead, live open. Live surrendered. Live generous.

Because when you give, you don’t lose—you overflow.

Now, go be the river.

About the Author

Francis Otieno is a writer, speaker, and student of Scripture with a deep passion for helping people live with open hands and full hearts. Known for his reflective, spiritually grounded voice, Francis draws from everyday life, biblical wisdom, and personal experience to challenge and inspire others toward wholehearted living.

He believes that generosity is not just about giving more, but becoming more—more free, more faithful, more like Christ.

When he's not writing, Francis enjoys creating and posting inspirational videos on social media. *The Principle of Generosity: Living Open-Handed in a Gripping World* is his first Christian book.

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