

Factors impeding Financial Stability of the Church: A Study of Seventh Day Adventist, South East Kenya Field, Kenya

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Abstract

The relationship between church and finance is critical since without finance the church is inept to society as it cannot realize its socio-economic and religious functions that define her. The unfortunate reality is that the Seventh Day Adventist (SDA) church in South East Kenya Field (SEKF) is being incapacitated by a multiple of financial misgivings that almost render it irrelevant to society. The paper argues that the SDA church cannot fold its hands and not to address financial factors that are consistently pulling her backwards. The study employed Stewardship theory by Donaldson and Davis (1991), which argues for individuals to work for others and have a collective spirit to achieve organizational goals. It used a descriptive research design that captured opinions and experiences of participants for a deeper understanding of the study problem. Data was collected using a questionnaire and interview schedules from a sample size of 355 respondents. Two sampling techniques were used: purposive for pastors and simple random for church development officers, treasurers, elders and secretaries. Censors was used with the leadership of South Kenya Field. The study found that financial challenges the SDA church is facing adversely affect her ability to be relevant to society that looks to her for solutions. It recommended for a financial strategic plan for the church that will ensure a comprehensive address of the critical financial challenges encountered by the church in SEKEF.

Keywords: Challenges, finance, mission, relevance, sustainability

INTRODUCTION

The Church as an institution has both the divine and earthly mission, whereby in the divine aspect she is tasked to promote worship and service of God governed by divine rules. While in the earthly phase of her mission she has other socio-economic and religious responsibilities for human development and promotion evidenced by human promotion projects (Smith, 2011). The church's involvement in community life as part of her mission is a comprehensive strategy for meeting the spiritual, social, and physical needs of the communities she serves, thereby demonstrating her role as a community nurturing institution (August, 2010). The two aspects of the church's mission render it relevant to society (Field, 2015). But, for the church to properly perform her mission, she needs to be financially stable (Weerawardena, et al., 2010).

In America, a report by Brotherhood Mutual Insurance Company (2015), which insures America's Churches and related ministries, point out that Church crime and financial scandals outstrip church financial stability by \$100 million each day, which undermines the credibility of the church. This causes the same financing institution to cut her financing services to the church thereby creating financial instability in the church. In Australia, a study by Omura and Forster (2012) on sustainability of charitable church organizations expressed that church organizations are experiencing serious finance problems to the extent that they are unable to meet the demands of their set missionary tasks and objectives. This situation is caused by various factors, which include fraud, poor management of church resources, dependency on foreign aid, poor planning and many others.

The same situation of financial instability is not different in most churches in Africa that depend so much on foreign aid

to finance her activities; today that foreign aid is not easily available, exposing the church to serious financial constraints. An empirical study by Keister and Read (2018) indicated that a decrease in donor agencies as Church financial source and the effects of economic decline in the financing countries have adversely affected financial sustainability of the church, especially in third world countries. While an empirical study by Mohammed and Muturi (2017) argues that financial scandals are part of the blame for financial instability of the Church in Africa necessitated by weak financial management systems.

In Nigeria, a study by Adeboye (2005) argued that the emphasis on money as an index of success has fostered widespread ethical abuses from the part of those who manage church finances. This is also echoed by Ukah (2005) who asserted that the clergy and financial management committees have found the church to be a platform to finically profit themselves at the expense of essential church programs geared to benefit the real needy in society. This goes against the core values of integrity, professionalism, partnership, servanthood and stewardship that are preached by the same Church leaders. An empirical study by Pattiniemi (2010) indicated that in South Africa, church projects are not completed or sustained due to financial instability caused by inefficiency, mismanagement, poor planning, poor management systems that have all led to lack of finances. In Zimbabwe, a study by Reese (2010) on the Pentecostal church asserted that the financial instability of the Church is as a result of the missionaries creating dependency syndrome that made the local church always to look towards developed countries from the North for finances. This hindered the local church members from being creative in findings ways to be financially self-supportive as a church.

In Kenya, studies by Chakawarika (2011) and Awiti and Gathaiya (2012) argued that the financial viability of Catholic Societies of Apostolic Life for many years depended on single source funding from willing individual donors, donor organizations, charitable foundations, parishes, and governments in Europe and North America, which today has drastically dropped. Today, sadly, this method of financial support for the church has decreased by 55%. There are also situations where some of the religious movements tend to over-emphasize the spiritual aspects, while undermining the physical aspects of church member economic development and income generating projects. But then this undermines the holistic mission of the church and religion in entirety, which is to consider the physical dimensions of the congregants.

The SDA church in SEKF is encountering similar financial difficulties but she appears not alive to those challenges, despite having well stipulated church financial policies on the financial structure of the church. Depending on some factors, those policies are not properly put into practice for the sustainability of the church. For instance, the church relies so much on traditional church financial sources like tithes, thanksgiving, pledges, offertory, donations which all depend on voluntary giving and therefore not sufficient to sustain the church. The SDA church is reluctant to diversify her financial resource base in line with the SDA church's strict and restricting policy that investments in any company should not exceed 4.9% of the outstanding ownership of the concerned church entity. Such financial policies do not allow for financial self-independence and self-sustainability of respective local administrations and churches.

The gaps pointed out in the background necessitate this study on the factors impeding financial stability of the church: A study of Seventh Day Adventist, South East Kenya Field, Kenya.

PROBLEM STATEMENT

The SDA church as an institution has both the divine and earthly mission, whereby in the divine aspect she has the task to promote worship and service of God governed by divine rules. While in the earthly phase, she has socio-economic and religious responsibilities for human development and promotion evidenced by human promotion project. However, the SDA church in SEKEF is faced with so many financial related factors that are pulling her into an abyss



of irrelevance to society, making her unable to realize her multifaceted mission, thereby necessitating this study on the factors impeding financial stability of the church.

LITERATURE REVIEW

Financial stability is a critical component of the church that makes her respond to the various activities that render her relevant to society. Sazonov et al (2015) posit that economic viability is a challenge for the church in the world today; there are multifaceted financial related factors that are making the church financially unstable and therefore not able to properly realize her mandate of service to society. Cornett et al (2016) postulate that external factors, which financially affect the church unemployment, world economy, revenue downturns, and other economic challenges. The unfortunate issue is that the internal financial arrangements that define church financial sources have not kept pace with present financial challenges. This makes the church to work with low-income and with disadvantaged communities that cannot fully finance her activities. This eventually leads local churches to over-reliance on either foreign agencies or on over burdening the faithful to contribute to the church.

Some churches are engrained in traditional sources of finance (tithes, donations, pledges, fundraising, offerings, and so on (Prot et al, 2012; Budiselić, 2014; Anderson, 2018). Eagle, et al (2018) and Santora, et al (2015) maintain that overreliance on church membership contributions leads to significant instabilities in funding church activities sometimes as a result of economic crises. The church should look beyond traditional forms of church revenue to diversify her financial sources including and not limited to entrepreneurial initiatives. By engaging herself in income diversification, the church not only sustains herself economically, but also subjects economic philosophies to the values of the gospel, which is above all the affirmation of human dignity through work for just and fair economic systems.

The church is also confronted with lack of strategic planning that encompasses a wide range of areas: planning, budgeting, procurement, auditing, empowering human resource, teamwork, and so on. According to Choi and McNamara (2018), the success of any given institution depends on its strategic planning. Setting goals and realistic objectives, creating targets, using performance indicators, and allocating resources are all part of strategic planning. Strategic financial planning provides many advantages, such as budgeting, auditing, oversight, debt reduction, and procurement, accountability.

Unfortunately, many church leaders are preoccupied with short-term plans at the expense of long-term planning that ensures constant and consistent flow of resources to an organization (Brielle, 2009). As financial managers should adopt long-term financial planning as a means of creating resources for the church not just calculating the costs with the already existing finances (Kiiru, 2010; Sejeli & Mansor, 2015; Hayek et al., 2015). Furthermore, pastors manage church finances without any financial management skills, which has led to financial scandals like embezzlement of finances, behaving opportunistically by placing priority on money than on the goals of the church (Zech, 2007). This is also affirmed by Henrickson (2012) who noted that internal control of the Church is notoriously not working.

There is also the challenge of spiritual leadership and witnessing of the gospel in matters of finance, which has led to financial fraud (Melao et al., 2017). Good stewardship necessitates a thorough grasp of how church resources are used and how varied church needs are met in the spirit of the gospel (Melao et al., 2017). On a similar line, effective financial management by leaders may present a chance to draw in new church donations. Church leaders should equally refrain from wasting church funds and constantly be effective in the financial operations of the church (Mason, 2015). They should make the most of the available resources to ensure that the church runs effectively (Kessler & Kretzschmar, 2015). Leaders should see that their role is not mere management and use of available resources, to ensuring that the

church is financially self-sustaining (Schoemaker, et al., 2018).

METHODOLOGY

The study was qualitative study, and therefore used a descriptive research design employing a questionnaire and interview schedules as data collection tools to capture the experiences, views and opinions of the respondents. It considered having various clusters of participants was to obtain a significant and varied representation for the validity and accuracy of its findings as shown in table 1 below.

Table 1: The Sample size

Target group	Target Population	Sampling Procedure	Sample Size	Percentage
Church Field Leadership	10	Censors	10	3%
Pastors	60	Purposive	30	8%
Development Officers	210	Simple Random	63	18%
Treasurers	210	Simple Random	63	18%
Church Elders	210	Simple Random	63	18%
Secretaries	210	Simple Random	63	18%
Lay Church Members	210	Simple Random	63	18%
Total	1120		355	100%

The study had a sample size of 355 participants calculated from the target population of 1120 suing Mugenda formulae – 315 respondents for questionnaire and 40 respondents for interview schedules. The entire study was informed by Stewardship Theory, which explains that for an organization to properly achieve its objectives those within that organization should collectively work for others and have the goals of the organization at heart. The theory provided insights that helped in assessing factors impeding financial stability of the Seventh Day Adventist church, South East Kenya Field, Kenya.

RESULTS AND DISCUSSION

The objective of the study was to investigate the factors impeding financial stability of the church the SDA church, South East Kenya Field, Kenya. To realize this, the study employed a Likert scale approach represented progressively the level of agreement of participants, where D=Disagree, SD=Strongly disagree, N=Neutral, A=Agree, SA= Strongly agree as shown in table 2.

Table 2

Item	D	SD	N	A	SA	Total
Local church Community Poverty	R-0 %-0.0	0 0.0	10 3.2	10 3.2	290 93.5	310 100%
Insufficient mechanisms to manage donor relations	R-10 %-3.2	10 3.2	5 1.6	85 27.4	200 64.5	310 100%
Reliance on Foreign and other outside donors	R-70 %-22.6	210 67.7	5 1.6	20 6.5	15 4.8	310 100%
Poor Stewardship	R-58 %-18.7	60 19.4	7 2.3	13 4.2	172 55.5	310 100%
Poor financial management systems: Manual management of financial records leading to manipulation of records	R-2 %-0.6	20 6.5	53 17.1	77 24.8	158 51.0	310 100%
Poor financial planning	R-38 %-12.3	73 23.5	20 6.5	40 12.9	139 44.8	310 100%

Key: R – Respondents, %-Percentage

Source: Field Data, 2023

On the subject of poverty of the local church membership, the findings in table 2 showed a unanimous acceptance that poverty of the local church population is a major challenge with 10 (3.2%) agreeing and 290 (93.5%) strongly in support of the postulate. None of the participants who answered the questionnaire disagreed, except 10 (3.2%) who were undecided. This was reverberated by those who participated in the interviews who opined:

Most of the local church community members are poor financially; they are low income earners who cannot fully support the church financially (Interviewee, 6).

Most members are poor economically which means they cannot afford to give tithes, offerings neither support other activities that help to finance the church (Interviewee, 28).

The sentiments from the verbatim data is that the SDA church in SEKF is composed of members with low income, which makes them to contribute less and therefore unable to financially sustain the church and her activities. Churches in poor communities find themselves struggling than those in relatively rich urbanized areas, which makes them rely heavily on donations from well-wishers locally and externally. The findings are in agreement with Santora, et al (2015) who posit that reliance on church membership contributions causes significant fluctuations in funding church missionary activities, especially when the community is not able as a result of economic crises and difficulty in family abilities to support the church. And also with Eagles, et al (2018) who postulate that many churches experience disproportionately adverse effects on their finances during world economic and family crises.

Insufficient mechanisms to manage donor relations was another impediment that the study established with 10 (3.2%) of participants in disagreement, 10 (3.2%) strongly in disagreement, 5 (1.6%) undecided, 85 (27.4%) in agreement that there is a problem of insufficient mechanisms to manage donor relations, while 200 (64.5%) the majority of participants in strong agreement with the postulate.

Donors play a greater role in financial sustainability of the church. Some donors give a direct preference for the use of their donations; however, the problem is that those who receive money from donors fail to respect the wishes of

donors. There have been abuses in this area, which has made donors to withdraw their help to the church staggering in finding ways of financing her activities

The study finding point to the fact that donor relations is paramount; it is important to involve donors at the initial stages of the intended project so as to get their view and the possibility of getting the donations and the policies guiding them to avoid possible failures along the way of project implementation. The study findings concurred with the study by Khodakarami, et al (2015) which found that financial sustainability of any institution requires a consideration of the donors and their policies to ensure a balance between their needs and those requesting the donation. The donors need to be furnished with periodic progress reports on the projects they are working on. The issuance of reports on funded projects permits the donor to know that the funds given are well utilized in line with the donor's objectives. And also with Okorley and Nkrumah (2012) who also sustained that good donor relation entails upholding consistent and accurate communication and reporting. Management of donor relationship is a holistic and complex process that involves collecting, organizing and analyzing all aspects of the project to be financed, taking into consideration the views of the donor.

The study went further to identify and discuss poor stewardship as a notable impediment the SDA church in SEKF is facing which undermines the efforts for church financial stability. On this subject, the findings in table 2 above showed that 58 (18.7%) disagreed, 60 (19.4%) strongly disagreed, 7 (2.3%) were undecided, 13 (4.2%) supported the thesis that poor stewardship adversely affects financial sustainability of the church, while 172 (55.5%) were in full support of the thesis. These quantitative findings were corroborated with qualitative findings from the interviews where respondents maintained:

Most of the people in the finance committee are not trained, they lack finance knowledge and skills, and therefore unable to strategically plan for the church. A few may have gotten the knowledge from their place of work or are trained in the companies they are working (urban churches), but this does not apply to churches in rural areas (Interviewee, 16).

Today, in the digital world, everything has gone online. But in the church we have a serious challenge of lack of Digital collection and banking systems that would guarantee transparency and accountability. Church collections are still done manually and monies held in cash and kept in the houses (Interviewee, 3).

The study looked at stewardship as an important indicator with other constructs entailed in table 2 above. As outlaid by World Health Organization (WHO), stewardship entails six areas or sub-functions: creation of intelligence, formulating strategic policy direction, ensuring the existence of tools for implementation, making coalitions or partnerships with relevant agencies, guaranteeing consistency between policy objectives and organizational structure and culture, and guaranteeing accountability (Jameson, 2017). Good stewardship facilitates the integration of all these areas in the operations of an institution for its sustainability and also safeguards better financial planning and implementation, making good use of the available resources including human resource for the good of the institution (Pressgrove & McKeever, 2016).

On the subject of financial management systems, the field data indicated as follows: 2 (0.6%) participants disagreeing, 20 (6.5%) strongly disagreeing, 53 (17.1%) undecided, 77 (24.8%) agreeing with the postulate that there are poor financial management systems, while the majority 158 (51.0%) participants strongly affirmed the thesis. These quantitative data are echoed by the qualitative data, which showed:

The church has very good financial management systems and policies as stipulated in the working policy of the General Conference of the Seventh Day Adventists East-Central Africa Division (2019-2020), especially in the

chapter on General Financial Policies. It gives guidelines on issues like finance committees/boards, planning and budgeting processes, financial reports, auditing, role of internal Control Systems, and so on. But those policies and structures smartly remain in paper; they are not functional (Interviewee, 11).

There is still manual management of financial records, which dispose or open avenues for manipulation of the same records (Interviewee, 15).

We have members in the financial management teams who are not skilled, not trained, and not experienced, yet we want them to deliver. This is a contradiction of the part of those in leadership (Interviewee, 40)

The findings indicated that the SDA church in SEKEF has financial systems (financial boards, policies, committees, audits, monitoring, and so forth) meant to offer reliable financial statements, safeguard church assets, encourage loyalty to management policies and procedures, uphold operational efficiency and effectiveness leads to other unpleasant outcomes like embezzlement of funds thereby leading to financial unsustainability of the church. But the problem is that they are in place but the problem is that they are ineffective.

The findings were in agreement with Amadi (2015) who did a study on the relationship between board effectiveness and financial sustainability among NGOs in Nairobi, Kenya, and found that most of those organizations didn't have effective boards and therefore were poorly managing their financial affairs putting them to inevitable risks. Unlike those effective and functional finance boards that make their institutions to be financially stable and sustainable. And also with Melao et al (2017) who maintain that strong financial management systems ensure that the church's leadership practices good stewardship of the financial resources of the church.

Finally, on the subject of institutional financial planning as an aspect of financial management system for the stability of the SDA church in SEKF, the findings in table 2 above indicated that 38 (12.3%) of the respondents disagreed that there is poor financial planning, 73 (23.5%) of the respondents strongly disagreed on poor financial planning, 20 (6.5%) were neutral, 40 (12.9%) were in agreement; while 139 (44.8%) were in strong agreement of the postulate that poor financial planning is the major cause of financial instability of the church. The view of the majority in support of the postulate was replicated by those who participated in the interviews:

Most of the financial managers are not well trained even though they have been elected to fully take over and control church finance. Such kind of officers may not be capacitated enough in terms of knowledge and skills to financially plan for the church. Even with the good will, they cannot properly budget for the church (Interviewee, 12).

The findings were in agreement with Hayek et al (2015) who postulate that inadequate strategic planning results from the incompetence of people in control and it implies that church financial planners and managers are unable to resolve financial challenges that occur within the church. And also with Choi and McNamara (2018) who maintain that a particular institution's performance depends on the quality of its strategic planning, which is defined by setting realizable goals and practical objectives, creating targets, utilizing performance indicators, and allocating resources are all aspects of strategic planning. In agreement with the above findings, Sejeli and Mansor (2015), and Shea and Wang (2016) underline that planning regulates expenditures and ensures that the institution is in target to stay sustainable, while having inept financial planners deprives the church of all these benefits thereby plunging it into serious and unmanageable financial crises.

CONCLUSION

The study concluded that the SDA church in SEKEF has multifaceted challenges that threaten its stability; the major ones being the local church community poverty, insufficient mechanisms to manage donor relations, reliance on foreign and other donors, poor stewardship, and ineffectiveness of financial management systems. The church will fall into a financial abyss and be unable to fulfill its duty of fostering human growth and spiritual advancement of society if it does not take action to address these issues.

RECOMMENDATION

The study recommended the church to have effective financial management systems and continually evaluate them as per the demands of the church. The study also recommended the SDA church to be involved in local community economic empowerment if she aims to get more financial support from the membership.

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