

Influence Of Church Governance On The Level Of Congregational Giving: A Case Of Christian Churches In Utawala Ward, Nairobi, Kenya.

Nicholas Muasa Musau *

PhD student, PAC University, Nairobi, Kenya, Nicholas.Musau@students.pacuniversity.ac.ke

Isaac Muitherero Kibuthu*,

Department of Bible and Theology, PAC University, Nairobi, Kenya, ikibuthu@pacuniversity.ac.ke

Rahab N. Nyaga*

Department of Communication, PAC University, Nairobi, Kenya, rahab.nyaga@pacuniversity.ac.ke

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Abstract: *The issue of giving in the church has been approached with a lot of skepticism. Most churches experience difficulties in the way they have to teach their congregants on the importance of giving. More often than not, it is wondered why some people give while others do not, yet they go through the same kind of spiritual teachings. This study was undertaken with a purpose of examining the influence of church governance on the level of giving. The independent construct was church governance. The indicators of governance were consistency, accountability, integrity and transparency. The level of giving on the other hand was the dependent construct. The research was a descriptive survey study with quantitative method of data collection that was conducted in Utawala ward in Nairobi, Kenya. Purposive sampling was used to select five churches from a population of over thirty churches, and stratified sampling to select different clusters within the same church. Data was collected using a self-administered questionnaire and oral interviews to selected leaders within the same churches. The study found that transparency, integrity, accountability and consistency influenced the level of giving in the church. Indeed, the study indicated that integrity played a key role in congregational giving and determined how much was given especially on projects. In the churches that practiced accountability and transparency, the level of giving was high while in those that did not, the level of giving was low. Further, in the churches that were consistent and especially in matters of exercising their constitution, the level of giving was high. The study concluded that in the leadership of those churches that presented financial reports, this was done consistently, there were structures in place to ensure accountability and there was a constitution in place to ensure consistency. The study recommends that leaders of churches should endeavor to be fair to all the faithful as fairness is a matter of perception and that the church diversifies its sources of funding by engaging in income generating activities for example church based schools which could improve their financial situation.*

Keywords: Governance, Giving, Consistency, Integrity, Transparency

Introduction

The issue of giving in the church context has raised a lot of concern and especially at a time when the moral authority of the church has been questioned. The media is full of stories of many so-called 'men of God' who have exploited their congregations in the name of seeking blessings. The church which was deemed to effectively and truly emancipate us from the tyranny of immorality and plant us firmly on the path to personal fulfilment and happiness appears to have indeed failed.

Leadership, governance, and giving in the church as such, have become areas of concern and especially within many congregations that seem not to have a central mode of governance. This study was an attempt to investigate the previously mentioned issue within the Christian churches in Utawala ward in Embakasi. The researchers have observed over time that some churches are able to accomplish a lot of physical developments within a short time, while others seem to be struggling to sustain themselves. This could be attributed to the difference in the level of giving among the congregants.

The concept of giving has been approached with a lot of caution as if it were a spiritual enigma. Many preachers shy away from addressing it on their pulpits because of the uncertainty of the reactions of their congregants. As Hoge (1996) observes:

Religious giving is an especially difficult and sensitive topic, inviting cynicism and suspicion from some observers.....though religious giving seems largely altruistic, many people doubt the very existence of altruism or selflessness and conclude that the real motive for all giving is personal gain, increasing personal stature or reputation or something else(p7)

He further points out that many clergy loathe stewardship sermons, since they feel an inherent conflict between their sincere personal ministry to parishioners and the necessity to ask the same people for money, for whichever course (Hoge, 1996). As such, there is a possibility that the subject of giving is not substantially taught by many preachers. Professor George Kinoti (as cited in Adeyemo, 2009), states that poverty is the most pressing of all of Africa's many depressing problems. According to him, 'It is at the heart of all the important problems in Africa, be they social, spiritual or moral' (Adeyemo, 2009, p.10). According to Rusbuldt (as cited in Murray 2002), 'The progression of stewardship toward and beyond the tithe can be a discipline that frees us to comprehend the riches of God's grace. Properly handled, tithing is a vital step in Christian discipleship' (Murray, 2002, p.41). The local church governance should therefore approach this matter differently and seek measures that create the right awareness with regard to giving.

The Bible admonishes those who follow its teachings to be obedient to the supreme God and follow His Commandments and ordinances. Those who claim to love and are obedient to God then strive to live the values and standards entrenched in the Holy Scriptures. One of these ordinances is to give 10% of one's income in addition to offerings, alms, first fruits and the seed offering. Indeed, the Bible states "Bring the whole tithe into the store house. 'Test me in this', says the Lord, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will be no room enough to store it"(Holy Bible, 1973). Preachers and men of God have therefore consistently taught and reminded their congregations of the importance of giving generously and more so to their churches. Heward-Mills, (2009) observes, "Many people think that failure to tithe only sets in motion the 'curse of Malachi'. It sets in motion several other curses which have devastating effects" (Heward-Mills, 2009 p63). These teachings are meant therefore to encourage the congregants to tithe and give because in so doing they will be obedient to God and also be partakers of the promises and the blessings that accrue from giving.

Many leaders from the Christian churches have embarked on serious teachings about giving, in an effort to motivate people to give. As a matter of fact, some have given up teaching the subject by themselves, but instead invite visiting preachers to help them deliver the message. Some do this because of burn out in repeating the same message and others fear that the congregation will perceive it as a calculated move to enrich themselves. This has therefore become a great challenge in many churches. As Kadalie asserts, 'In our leadership we are sure to face immense difficulties some that may seem insurmountable- but this is what leadership is all about' (Kadalie, 2006, P.16).

One of the biggest challenge is that despite persistent teachings, the church has some members who do not give as required, neither do they support their congregations financially. They seem to have closed their ears to such teachings or are arrogant altogether. Others give but do not do so as required. One is therefore left wondering what the problem really is. Could it be the followers, or does the problem emanate from the leaders. The amount and frequency of giving varies from one congregation to another. We have some congregations with few members, yet their level of giving is high. Conversely, we also have some big congregations but with a relatively lower level of giving. Even when the same congregations are exposed to the same kind of spiritual teachings, say for example the catholic gatherings, it has been observed that there will always be a variance in the way they give. The question one would ask therefore is: to what extent does governance influence the level of giving?

Literature Review

Corporate Governance

The concept of governance has been given various definitions and this is a pointer to the degree of elusiveness of the concept it terms of its definitions. Indeed, Barine and Minja (2014) state that corporate governance as a discipline in its own right is relatively new and the subject may be treated in a narrow or a broad sense. To them, governance 'is concerned with the manner in which the stewardship of a corporation is exercised in order to maintain and increase value to the shareholders and at the same time satisfy other shareholders' (p.99). Therefore, corporate governance will affect the reputation of a company and impact on its long-term success. The principles of good governance as stipulated by the constitution of Kenya in chapter two, article 10(2) (c) include transparency, integrity, and accountability as part of the national values and principles of good governance (Barine & Minja, 2014). When these factors are present in an organization, the result will in many a time be obvious, soaring from success to success. As Barine and Minja (2014) assert, 'there is some evidence that good corporate governance produces direct economic benefit to the organization' (p.103).

Good governance is reflected by the kind of leaders that have been appointed to lead an organization. Their morals and decision-making processes will ultimately come in handy. Adeyemo (2009) brings this point very clearly, 'If the people in leadership are intellectually and morally bankrupt and moribund, chances are that the nation, institution or organization will be unprogressive and backward' (p.63).

The way an institution is governed determines the progress of that institution. As Barine and Minja (2014) points, 'examples of corporate collapses resulting from weak systems of corporate governance have highlighted the need to improve and reform corporate governance' (p.97). It therefore follows that the success or failure of organizations depends on the choices made by the people granted this authority.

Transparency in Church Governance and Level of Giving

The church has been regarded as the institution with good morals. Marquette (2010) states that religion provides a language of ethics and there are growing calls for religion to be used in the fight against corruption. Unfortunately, the scandals reported recently show that corruption has found its way to the church. As a Christian religious institution, the church should be a living witness to Christ's promise. It should reflect Jesus' style of governance and leadership (Wong & Page, 2003).

The church is also a non-profit organization which rely on people's faith for its sustainability and growth (Mulder, 2001). Goold et al (1998) further states that the churches have played an important role in Africa over the last three decades through implementation of development and relief work with communities. The developments are done because almost all churches are dependent upon voluntary giving to finance these developmental activities (Jamieson & Jamieson, 2009). Given this vital role, the church needs to shun activities associated with corruption which might lead to loss of more resources. Churches are prime targets of those who seek to embezzle precisely because some of their internal controls are notoriously lax (Hendrickson, 2012). Since administration of church's finances is a sacred trust, it is very important for the pastor to establish a strong system of internal control because he/she has the responsibility for the overall stewardship of the church (Mason, 2009). West and Zech (2008) state that the objectives of Internal control structures fits all entities including the church and thus are essential. These objectives include providing reliable financial statements, safeguarding assets, promoting adherence to management's policies and procedures, promoting operational efficiency and effectiveness. (West & Zech, 2008).

A study by Duncan, Flesher and Stocks (1999), indicate that inadequate internal controls can hinder management responsibilities of church officers and employees. This could place them in a position where they may be tempted to engage in questionable activities and accounting practices, or could subject individuals to unwarranted accusations of such activities. In another study, it was found that pastors have a reasonable ability to recognize strengths and weaknesses in internal control systems in their churches even though more than 63% indicated that they had no formal training in business or accounting (Duncan & Stocks, 2003).

The study however points that pastors consider internal control, the overall accounting function and church's information system to be secular and unimportant. Furthermore, the pastors do understand the internal control principles yet choose to trust church employees and members rather than to implement basic internal control procedures in their churches.

Fleckenstein and Bowes (2000) too add that religious organizations overlook controls' guidelines in favor of the qualities of mercy and trust. Laughlin (1998) therefore concludes that internal control is viewed as secular rather than sacred. ICS is an important tool to be used in church thus needs to be fully implemented. The church leaders have the mandate to formulate it without trusting church employees and members to work faithfully.

Finances are regarded as a backbone of any organization regardless of the nature or size. This is because most of the activities require financial input for them to be successful. In the church for example, finances are needed to run the projects or various activities organized. According to Jamieson and Jamieson (2009), almost all the churches depend on the voluntary giving in order to fulfil their mission. This giving is mainly from the offerings, tithes, projects and donations. This calls for the need to ensure that funds, a scarce resource, are well managed. Financial management is one of the three broad categories in finance (Fabozzi & Peterson, 2003) and the leadership of any institution should ensure this is practiced if results are to be realized.

Financial management is a unique skill which is essential and needs to be part of the trainings in all institutions. However, in a study by Jordan et al (1999) to determine the number of graduate theological schools offering financial management courses, it was found out that only 24% offered the course, but still as an elective. This skill therefore makes the church leaders not to be comfortable in handling financial matters of the church. For instance, only 15% of the protestant clergy surveyed were very or extremely satisfied with the administrative and financial training (Chaves & Miller, 1999).

The study shows that 85% of the clergy are not well equipped with financial skills yet they are the leaders expected to manage the resources of the church effectively. During financial difficulty, the pastors need to understand ways to allocate the few finances available. Without any financial management skills therefore, the pastors will commit moral hazard; behaving opportunistically by placing priority on goals other than those emphasized by the congregation (Zech, 2007). This to most congregants will imply lack of transparency among the leaders of these institutions in the way their finances are being handled. As such and indeed as a consequence, the amounts they give may drastically reduce, implying that transparency may have an influence in the level of giving.

Accountability and Consistency in governance and level of giving

To do righteousness and justice is more acceptable to the Lord than sacrifice (Proverbs 1:3, NKJV). People have a right to expect leadership to demonstrate a 'walk' that illustrates their 'talk'. Setting a good example involves being accountable; to God, to the Church and to one's employing organization. The apostle Paul urged the Thessalonians to live lives worthy of God, who calls them into his kingdom and glory (1Thesalonians 2:12, NIV). To the Colossians he appealed: 'Whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him' (Colossians 3:17, NIV). Paul was often the focus of unjust criticism. In light of this, he describes his own sense of accountability: 'We live in such a way that no one will stumble because of us, and no one will find fault with our ministry. In everything we do, we show that we are true ministers of God' (2 Corinthians 6:3, NLT). Although 'example' is the most powerful rhetoric, accountability goes beyond being a good example. It means being realistic in making promises and keeping them. It means respecting and protecting assets of the organization, including physical and intellectual property.

Being accountable also means that a leader respects and abides by the policies of the organization, supports and advances the mission of the organization and always makes decisions or judgments on the basis of what is best for the organization as a whole (McGuiness, 2009). People are called to lead within a specific context and framework of structure. It is required that they be loyal to the organization and its purposes. This does not mean that there is no room for creativity, initiative, the questioning of long-held assumptions or policies, and experimentation with new ideas (Gutiérrez & Vossoughi, 2010).

Besides taking responsibility for their own actions, leaders must also learn how to hold others accountable. Performance expectations must be reasonable, clear and understood. Good performance needs to be recognized and performance shortfalls addressed quickly and fairly. As Heward-Mills (2009) notes, accountability in leadership involves each leader being answerable to his/her employing entity and to the systems and processes of the Church as a whole. As such, accountability in the church is an important leadership quality that promotes growth in the church.

Integrity in governance and level of giving

When a man has integrity, his words and deeds match and they are who they are no matter where they are or who they are with (Maxwell, 2013). As he observes, integrity welds what we say, think, and do into a whole person so that permission is never granted for one of these to be out of the development of trust towards someone. Integrity in leadership finds its base in the interplay of moral character and competence.

Leaders with upright character (i.e. a reputation for moral excellence) but who lack competence do not inspire trust. Similarly, those with unquestionable competence but with questionable character will not be regarded as trustworthy. Character and competence teamed together create a solid foundation for the growth of trust (Maxwell, 2013). Questions of interpersonal trust are as old as human community. Jacob cheated his brother Esau (Gen. 25: 19-34, NIV). Laban cheated his nephew Jacob (Gen. 30:25-31, NIV). Jacob's sons lied to him (Gen 34:7, NIV). Critics of the apostle Paul insinuated doubts about his honesty and integrity (Meeks & Fitzgerald, 2007). Paul responded with a statement about the authenticity of his life. 'We have renounced secret and shameful ways; we do not use deception, nor do we distort the word of God. On the contrary, by setting forth the truth plainly we commend ourselves to every man's conscience in the sight of God' (2 Corinthians 4:1-2, NIV).

When we have leaders of integrity in our institutions, the followers seem to place a lot of trust in them and support them in whatever they aspire to do. In such organizations, whenever people are asked to give, they tend to do so willingly and sacrificially since they trust the leadership will use their money in whatever cause they advance. As such, the level of giving is high in such organizations as opposed to the institutions where integrity has been compromised. The implication here is that the levels of integrity in an institution will have an influence in the level of giving (Bell, 2011).

Tithes and Offerings.

There are many reasons given to explain why people do not pay their tithes. According to Heward-Mills (2009), there are various reasons, all attributed to the poor spiritual status of individuals. First and foremost, he argues that 'people do not pay tithes because they are disloyal. They are disloyal to God, to their church and to their pastor' (p.29).

Secondly, they are rebellious and only obey sections of the word of God. Others will not pay tithes because they are greedy and think that they are required to part with a lot of money. Other reasons include not being spiritual minded, being immature and not really

believing in the word of God, the Bible. Heward-Mills (2009) postulates that such people have backslidden and have very little love for God. Quite significant to note is that others don't pay tithes because they are offended by something the pastor has done and want to punish the pastor by not paying tithes (Heward-Mills, 2009). Others as he says do not pay tithes because they do not care whether the pastors are paid or not. Indeed, they do not care whether the church exists or not. Yet others have a spirit of procrastination and hope that one day they will start tithing (Heward-Mills, 2009). As such it can be seen that to such people tithing has never become part of their habits of their lives.

Quite a number of people do not pay tithes because they think it is an Old Testament law and does not apply to them contemporarily. Others are naturally lazy, forgetful and very ungrateful. All these reasons according to Heward-Mills (2009) explain why many people are struggling in the area of tithing. As pointed earlier, these reasons stem from the individuals spiritual status. They are spiritually immature and as Paul said, 'though by this time you ought to be teachers, you need someone to teach you the elementary truths of God's word all over again. You need milk, not solid food' (Hebrews 5:12, NIV). Some ministers have therefore taught the importance of tithing on their pulpits in a bid to disentangle the underlying conditions but the sad truth is that the behavior still persists. Indeed, knowledge of tithing is one thing and going forward to faithfully honor them is another thing altogether. There seems to be other factors that contribute to the actual giving. Having the knowledge is not enough. There are some oiling factors that drive genuine and accelerated giving. This is what Heward-Mills (2009) did not espouse in his treatise.

Research Methods

The study employed a mixture of qualitative and quantitative designs in data collection and analysis ((Kothari 2004). The site was Utawala ward, Embakasi Sub-county, Nairobi County.

The site had a total of about 30 Christian denominations/congregations comprising 12,370 members . A criteria for the churches to participate in the research was 5 Churches/congregations, one per denomination, that had more than 500 members, easily accessible and had been in existence for more than 5 years. Five years was considered as adequate time for the church to establish and congregants to have received adequate teaching, are familiar with the operations of the church and exposed to giving as a practice. Using this criteria, 5 churches were purposively selected, which included: St. Bakhita Roman Catholic Church (2500) P.C.E.A Emmanuel church (1000), Deliverance Church Utawala (1000), A.C.K center (800) and Redeemed gospel church (800). This gave a target population of 6100 which was 49% of the total membership in all Utawala churches/congregation (12,370) and hence a good representation of the total universe.

A sample of 300 respondents was selected from the five churches using purposive sampling with each church constituting a sample of sixty respondents using Mugenda & Mugenda (2003) formula

$$n = \frac{Z^2 p2}{d^2}$$

Where n=the desired sample size.

z= the standard normal deviate at the required confidence level

p = the proportion in the target population estimated to have characteristics being measured (for our case it is 50%, since there is no estimate available)

$$q = 1-p$$

d = the level of statistical significance set.

With Z statistic equal 1.96, target population assumed to have the characteristics of interest

being 50% and the desired accuracy at .05 level, the sample size is;

$$N = \frac{(1.96)^2 (.50) (.50)}{(.50)^2} \\ = 384$$

The sample of 300 chosen was an average of 12% of the total population of individual churches and 2.4% of the entire universe.

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The research used purposive sampling, stratified sampling and convenience sampling methods. Purposive sampling was used to identify and select five churches to participate in the research. Stratified random sampling was employed to create three groups of respondents to represent the desired sub-groups of youth, men and ladies in the population (Mugenda and Mugenda 2003). Twenty respondents were then picked from each group to ensure equal representation among the groups. Usually these groups tend to have similar views from within the group but different views from the other groups. Convenience sampling was used to pick respondents during church meetings such as prayer, bible studies and weekly fellowships, and not during the Sunday service. It is believed that members who attend weekly meetings are the most committed to their churches, have been exposed to a lot of Christian teachings and are conversant with the church policies. The subgroup leaders were used as a point of contact to ensure that twenty respondents were picked from their groups and with the desired characteristics.

For the interviews, purposive sampling was used to select respondents who had been in the church for more than five years because they had been there for a time sufficient enough to be informed on what had taken place in the church. These are people who in most cases had been involved in giving towards their church's projects and had seen what their churches went through in the course of their growth. More specifically, the interviews drew respondents from the pastoral leadership, elders and departmental heads.

The study used mixed methods of data collection i.e. the data collected was both quantitative and qualitative. By mixing both quantitative and qualitative research and data, the researcher gained in breadth and depth of understanding and corroboration, while offsetting the weaknesses inherent to using each approach by itself (Creswell, 2013). Quantitative data was gathered from the close ended section of the questionnaire. Qualitative data was gathered from the interview guide and the open ended sections of the questionnaire. Patterns, trends and relationships were then established from the information gathered.

The study used a structured self-administered questionnaires and a structured interview guide. Both the questionnaires and the interview guides had structured questions which reflected the study objectives. Research assistants distributed and collected filled questionnaires.

Ethical considerations were observed which included: voluntary participation, informed consent, confidentiality, approval to conduct research from Pan Africa Christian University and management of the churches and research permit from the National Council for Science, Technology and Innovation.

Both qualitative and quantitative data was analysed in order to answer the research questions of this study. Descriptive statistical analysis technique was used. Data collected was sorted, classified and coded then tabulated for ease of analysis. The Statistical Package for Social Sciences computer software (version 21) was employed to generate the output in form of frequency tables, means and standard deviations for ease of analysis. Descriptive statistics was employed to analyse the data. The results were presented using frequency distribution tables.

Results

Out of the 300 questionnaires issued to respondents, 279 were returned giving a response rate of 93%, which was an excellent response (Mugenda and Mugenda 2003).

Table 1 Response Rate

Response	Frequency	Percentage
Responses received	279	93%

21

7%

Total	300	100%
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The age distribution of respondents indicated that 35.4% were aged between 30-35 years, 23.4% between 35-40 years, 18.9% between 25-30 years, 12.8% were above 40 years while 9.5% were between 18-25 years. This depicted that all the respondents were adults aged 18 years and above and therefore old enough to fully appreciate the influence of church governance on the level of congregational giving.

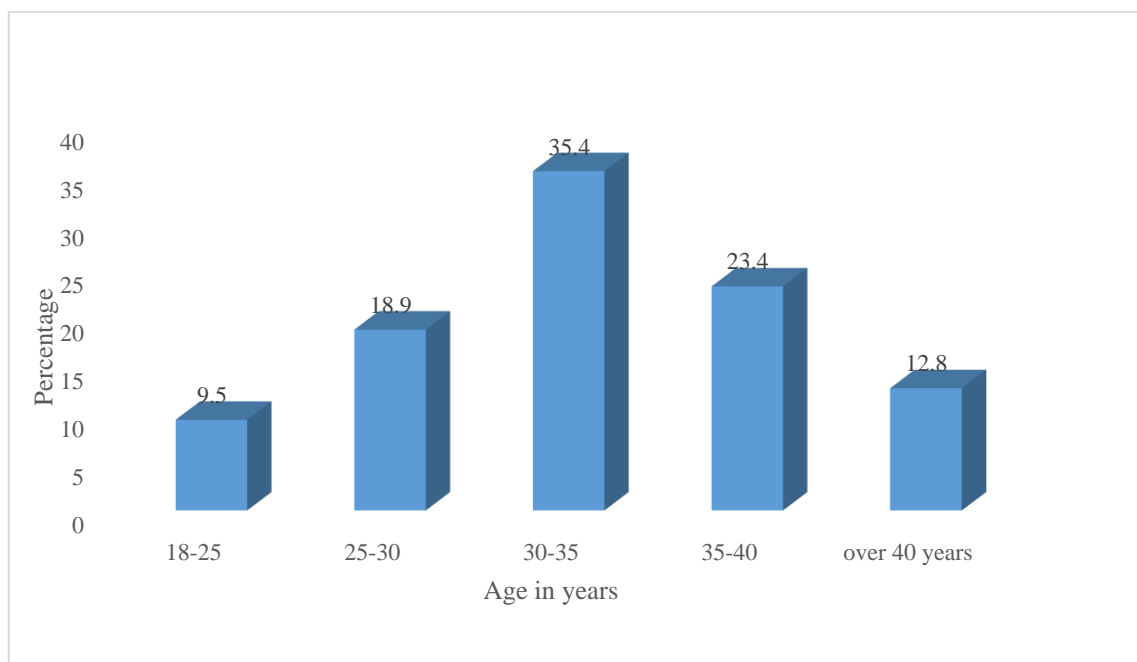


Figure 1: Age distribution of the respondents

The gender distribution indicated that 185 respondents representing 61.7% were female while 115 representing 38.3% were male. This showed gender disparity among the respondents.

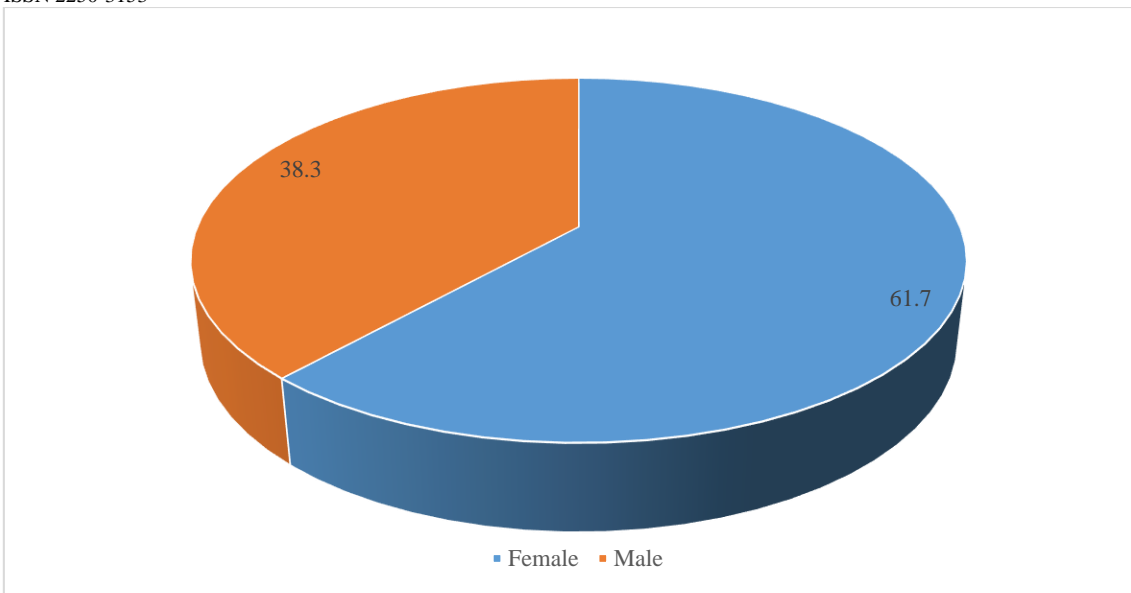


Figure 2: Gender distribution of the respondents

On level of education for respondents, the findings showed that College Diploma holders were the majority representing 57.4%, graduates were 21.3%, and high school level faithful were 15.7% while other qualification formed 5.6%. This depicted that the faithful had the requisite education to understand the subject matter under investigation and were therefore suitable as respondents for the study.

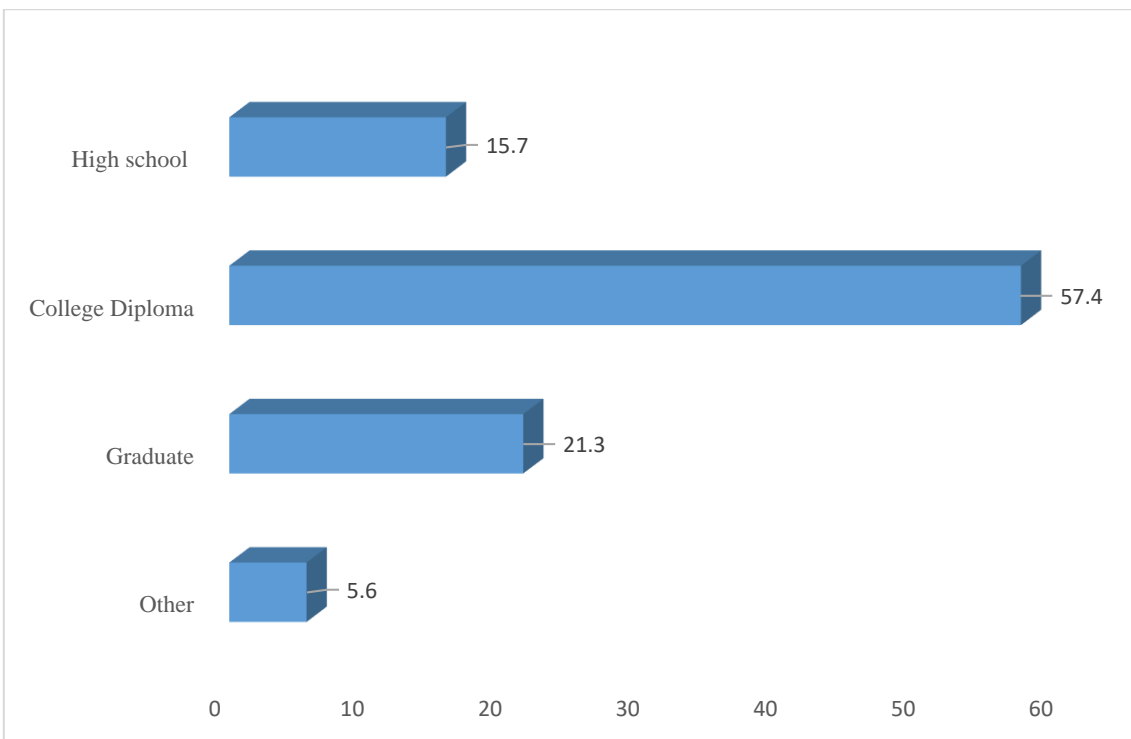


Figure 3: Level of Education of the respondents

The length of church membership is important in understanding church governance and its implications. The study established that 172 respondents representing 57.4% had been church members for 5-10 years, 78 representing 25.9% for over 10 years while 50

representing 16.7% for less than 5 years. This implied that the majority of the congregants had been church members long enough and were well informed about giving in the church. In essence, from the findings of the demographics data, the respondents were suitable for the study and therefore the information they provided was reliable for analysis.

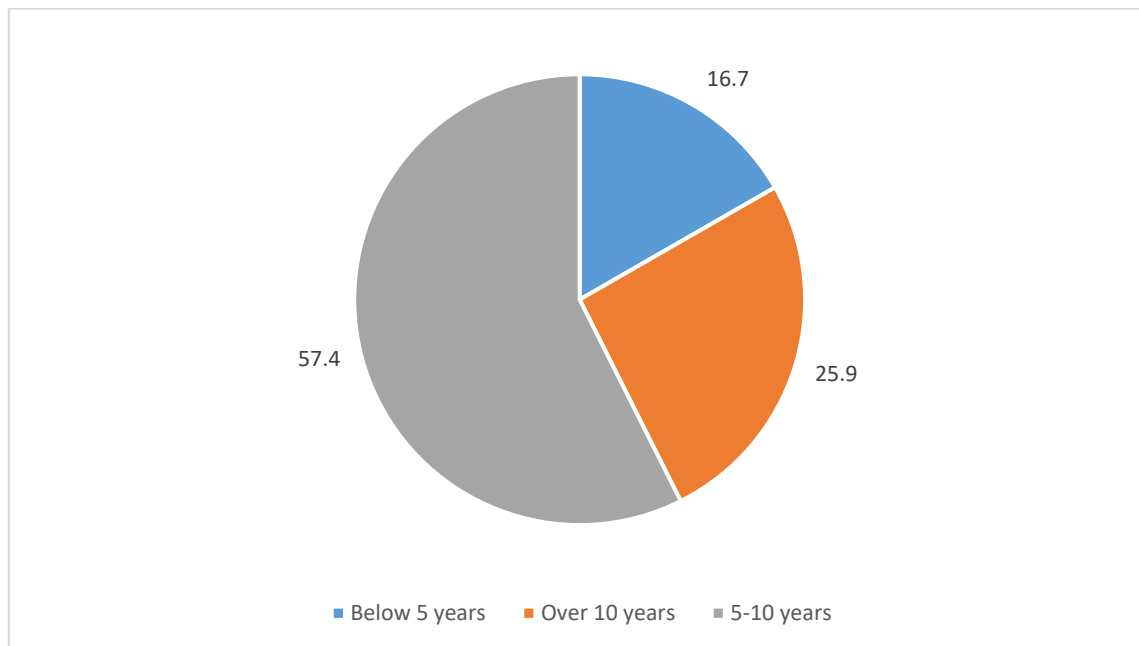


Figure 4: Respondents' church membership in years

Discussions

Influence of Transparency on Congregational Giving

The study sought to establish the influence of transparency through presentation of financial reports, tendering process and seeking feedback from congregation on the level of congregational giving. On whether the church leadership presented financial reports to their congregation, the findings established that 234 respondents representing 84% reported that their church leaders presented financial reports to the church congregation while 46 representing 16% indicated that their leaders did not present financial reports to their congregation. This revealed that most of the churches had an accounting system and produced financial reports that were presented to members.

The respondent's views on awareness of the tendering process in their church, the findings showed that 192 respondents representing 69% were aware of the tendering process while 87 representing 31% were not aware. The respondents were further required to explain how their churches procured items e.g. chairs and construction materials. They reported that this was done through fundraising, pledges, offerings and donations, while some tenders were given to members who run such businesses. These views were supported by the information from the interviews where the church leaders themselves explained that the churches gave priority to members' businesses during procurement of goods and or services. They believed that as a community of believers, they were obliged to be part of their congregations' lives, including being customers for their businesses where possible. This showed that stakeholder involvement was practiced in the tendering process. This showed that the church members were not only aware of the tendering process but were also involved in it. The tendering process was an indicator of transparency and this was further compounded by the fact that the tenders went to the members. Where transparency was present, members were willing to give more as the process was fair and also supported members' businesses.

Influence of Consistency on Congregational Giving

The study endeavored to establish the influence of consistency, through respondent's awareness of the church's constitution and the stability it brings in the church, on the level of congregational giving. The respondent's opinion on awareness of their church constitution revealed that 224 respondents representing 80% were aware of the presence of a constitution in their church while 55 representing 20% indicated that they were not aware of one. Those who indicated knowledge of a church constitution were further asked whether they thought their leaders followed the constitution all the time. They explained that there were times they felt that the

leaders failed to follow the constitution. They cited issues which arise at a time when the officials may not be gathered for a meeting. During such times, actions are taken and then the leaders report later to the church. This implied that there were times the faithful felt that the leaders acted independent of the constitution.

From the interviews however, the leaders explained that they followed the constitution at all times. They indicated that the constitution mandate decisions to be taken by a simple majority of them in case it is not possible to convene a meeting for all of them. They cited a case where a church leader loses a loved one in the course of the week and burial is planned in the same week before a Sunday meeting. They explained at such times the leader/member is supported financially and morally by the church and then details reported to the church members the following Sunday.

This difference in opinion between the leaders and the faithful was perhaps the case because those faithful interviewed on the contents of their church constitution did not seem to know more than the mere existence of such a constitution. The leaders on the other hand seemed to understand it. They also noted that leadership is a delicate balancing act where it is not possible to satisfy everybody.

The opinion of the respondents on whether the constitution had led to stability in the church indicated that 190 respondents representing 68% thought it had ensured stability in their church while 89 representing 32% were of the view that it had not ensured stability in their church. They were further tasked to explain whether there had been any scandals involving the leadership in their churches, where all reported that they were unaware of any scandals.

Influence of Integrity on Congregational Giving

The influence of integrity on congregational giving were rated on a 5 point Likert scale where: 1 - Strongly Disagree, 2 – Somehow Disagree, 3 – Agree, 4 – Somehow Agree and 5 - Strongly Agree. The mean and standard deviations were generated from SPSS and were as illustrated in Appendix 2.

Since there were five items in the mean i.e. Strongly Disagree, Somehow Disagree, Agree, Somehow Agree and Strongly Agree, the mean was computed out of 5 i.e. with 1 (Strongly Disagree) being the lowest value and 5 (Strongly Agree) being the highest value. All the other responses fell between 1 and 5. Further, a mean range of 1-2.5 meant Disagree, 2.5 – 3.5 meant Neutral while 3.5 - 5 meant Agree.

The findings indicated that the respondents agreed that integrity played a key role in congregational giving. Further, integrity affected giving in the following ways, consistent reporting by the leadership meant availability of more funds for projects (Mean 4.464), the church has acquired tangible property over the years (Mean 4.357), the church leadership often considers the integrity of a member before assigning him/her responsibilities in the church (Mean 4.321), I am satisfied with how the church leadership reports on the use of finances (Mean 3.957) and the church leadership often reports on the finances of the church (Mean 3.714).

The findings implied that although the respondents agreed on the importance of integrity in congregational giving, their agreement on how the church implemented it was varied with some aspects receiving more approval than others. The order in terms of priority was: consistency in reporting, property acquisition and background check for members before being assigned duties, report on use of finances and finances of the church. This showed that members were very much concerned with matters of integrity as far as leadership was concerned. In cases where the leadership exercised integrity, members were confident in their leadership and always came forward to support their church. As, such, the level of integrity influenced the way the faithful gave in support of their churches.

Influence of Accountability on Congregational Giving

The study sought to establish the influence of accountability on the level of congregational giving by seeking the respondents' opinion on Church leadership and responsibility, and whether there were structures in place to ensure accountability. The respondents' views on whether the leaders assumed full responsibility when things did not turn out as planned established that 226 respondents representing 81% agreed that the leadership of their church assumed full responsibility while 53 representing 19% indicated that they did not assume full responsibility. On whether the leadership was answerable to the congregation, the responses revealed that 201 respondents representing 72% agreed that the leaders were answerable to the congregation while 78 respondents representing 28% indicated that the leaders were not answerable. These findings implied that the majority of church leaders were not only answerable to

the people who chose them but they also understood that if they made mistakes in the course of their duty, it was important to own up their mistakes.

Structures in Place to Ensure Accountability.

In an effort to evaluate the level of accountability the study sought to find out whether there were structures in place to ensure the same. It was established that the churches had development committees for dealing with church projects. Committees for other social functions were formed on need basis. These committees were responsible for mobilizing resources for projects identified by the church and regularly presented financial reports to the congregation. Some committees reported monthly, others quarterly while some did so twice a year. Copies of these reports were also pinned on the notice boards for the congregations to interrogate.

The respondents also reported that their pastors/priests were accountable to the church leadership. They pointed out that there were secretariats in each church with the pastor/priest as the head. They also explained that the priests/pastors did not implement any project or incur expenditure without the approval of the secretariat. This implied that the priests/pastors were part of the collective decisions being taken in their churches.

Conclusion

From the findings, it is the researchers' conclusion that the church leaders represented by the respondents in churches in Utawala Ward are men and women of integrity, transparent, accountable and consistent. These are values that not only encourage church congregations to give of their tithes, offerings and love gifts but also to support the church in fulfilling its role in the Great Commission (Matt. 28:16-20). It should therefore be expected that these churches will grow numerically, be able to provide the required facilities for their members and be independent in their ministries without having to rely on external donors. This implies that the leadership must continue to demonstrate and sustain good governance to ensure that members sustain their giving and hence ensure healthy and growing congregations.

Recommendations

The study recommends that those in church leadership should always enforce good governance to raise the level of trust in their members. They should be good stewards of the resources entrusted to them and also their congregants. The leaders should practice transparency, be accountable and be consistent in their church policies. This could take the form of regular financial reporting, broken down to a language that the congregation can understand and verify.

The leaders should also endeavor to be fair to all the faithful in all matters of governance. There should be no preferential treatment of some faithful neither should they show favoritism. As Christian leaders they should show no favoritism in line with what our Lord charged us to do (I Timothy 5:21). The church should put in place a policy to guide house visits by the pastor/priest/church leaders so that no faithful will feel left out in case there is need.

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