INFLUENCE OF CHURCH GOVERNANCE ON THE LEVEL OF CONGREGATIONAL GIVING: A CASE OF CHRISTIAN CHURCHES IN UTAWALA WARD, NAIROBI, KENYA.

by

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OCTOBER, 2017
DECLARATION

This thesis is my original work and has not been presented for a degree or any other award in any other University.

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DEDICATION
I dedicate this project to my dear wife, Esther Wairimu and my children, Mutugi Muasa and Ephraim Mwendwa. Together as a family, you’ve made my stay in this world to be purposive.

Thanks for your encouragement and patience with me through these years.
ACKNOWLEDGEMENT

I am deeply indebted to first and foremost the Almighty Lord who has seen me through my academic endeavors ever since I started my journey as a little boy. Lord, you knew the plans you had for me, plans to give me a bright future. For ever shall I worship and acknowledge your name.

Secondly, I appreciate the efforts of my Supervisors Dr. Rahab Nyaga and Dr. Isaac Kibuthu who went all the way to see that I did the right things and made amendments here and there so as to produce this piece of work. Without your assistance, it could have been a difficult task for me. May the Lord bless you.
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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.
ABREVIATIONS AND ACRONYMS

ACK……………. Anglican Church of Kenya

CCG…………….Code of Corporate Governance.

ICS…………….Internal Control Systems

NIV …………… New International Version

NKJV…………..New King James Version
DEFINITION OF TERMS

The following terms will be used in the following context:

Tithes: Translated from the Greek word Dekate, tithes means the tenth or ten percent of everything that one has (Heward-Mills, 2009). In this study, tithes will mean the payments made by faithful in obedience to God’s command to give a tenth of all their income whether on a daily, weekly, monthly or yearly basis.

Offerings: In this study, this means the amount the faithful give whenever they congregate together usually on Sundays. It is not based on how much one has, but depends on the givers conviction and love for the work of God.

Giving: This refers to either tithes or offerings that an individual will sacrificially give to their congregation.

Governance: Governance will assume the definition of that system by which an organization is evicted and controlled (Barine & Minja, 2014). In this study, governance is taken to mean the method of leadership adopted by the churches. Specifically, it refers to the process concerned with how the stewardship of a church is exercised in order to maintain and increase value to the faithful.

Accountability: This refers to the act of taking responsibility for any outcome within the leadership framework of the church.

Integrity: This is the quality that has to do with consistency, predictability and stability in the leader’s relationship with a group. It is thus consistency between what a leader believes, how a leader acts and the leader’s aspirations for the group (Barine & Minja, 2014).
Consistency: This refers to the church’s leadership ability to adhere to the church’s policies and doing them over and again.

Faithful/Congregation: Christian believers who are members of a particular church.
CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

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 fulfillment 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 aforesaid issue within the Christian churches in Utawala ward in Embakasi. The researcher has also 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 five churches were chosen because they have a good membership and have also been in existence for at least five years, thus they would be reliable respondents of the study.

This chapter therefore seeks to explain the background of giving in the church context and states the problem of the study in line with this background. It introduces the indicators of governance and therein states the objectives of the study. Further, research questions are formulated from the objectives and the scope of the study clearly ascertained.
Background of the Study

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.

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. 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). Rusbuldt (as cited in Murray 2002) observes,

“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.

According to the business dictionary, governance is the establishment of policies, and continuous monitoring of their proper implementation, by the members of the
governing body of an organization (Dilys & Noble, 2017). It postulates that this process includes the mechanisms required to balance the powers of the members (with the associated accountability), and their primary duty of enhancing the prosperity and viability of the organization (Dilys & Noble, 2017).

Governance also refers to the manner in which the power of, and power over, a corporation is exercised in the stewardship of its assets and resources so as to increase and sustain shareholder value as well as satisfying the needs and interests of all stakeholders (CCG, 2012). Armstrong (2005) identifies the principles of good governance. According to him, the principles of good governance include transparency, accountability, consistency, and integrity. The question one would therefore ponder is whether good governance has any influence on the level of church giving. In particular, is there a relationship between the indicators of governance, that is, transparency, accountability, consistency and integrity on the level of giving?

The Bible admonishes those who follow its teachings to be obedient to the supreme God and follow His Commandments. 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 the biblical requirements for a Christian is to give 10% of their income in addition to regular offerings, alms giving to the poor, first fruits and the seed offering (a concept that has come to be misused by many clergy). 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” (Malachi:3.19, NIV). 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”. (p 63).

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 (2006) asserts,

“In our leadership we are sure to face immense difficulties some that may seem insurmountable- but this is what leadership is all about” (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 could really be. 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 church, which has almost the same theme across different congregations, it has been observed that there will always be a variance in the way they give.

The Christian churches in Utawala Ward in Nairobi are not devoid of the above characteristics. We have many small churches that are struggling to establish themselves where else in the same locality others have started small but have grown both in the number of members and in their infrastructure albeit started at the same time as their counterparts. A close look at the way the churches are governed leaves a lot to be desired. The question one would therefore ask is; to what extent does governance influence the level of giving?

Statement of the Problem

The issue of giving is central to every congregation. It is an issue that has been approached with a lot of caution due to the opinions many people have with regard to giving. The Bible is categorical on the issue of tithes and giving. There are blessings that accrue as a result of both tithing and giving offerings. As such, there has been a concerted effort in teaching congregants on the importance of tithing and giving (Malachi 3:10, NIV). Despite these persistent teachings and the blessings that follow, some people do not faithfully ascribe to the act. Scholars have given various reasons why people give. Crashaw (2016) states that people give for a variety of reasons and just like people have different personality types, they have different motivators for being generous. The
conclusion one would therefore make is that everybody in a congregation isn’t motivated by the same thing.

According to Warren (2013), believers give when they trust the leadership, when they catch a vision, when they are inspired by models and when they are involved. The media is full of stories of church leaders who through their poor governance have misused church funds. This in effect has affected the way many Christians give and the frequency with which they give. To them, the levels of accountability and transparency in the way the accounts of the church are handled is of high importance and seem to affect their levels of giving. Tied to the above factors are also integrity and consistency of the church leaders in matters of finances that could also influence the amount of what is given.

Various studies have been done to explain why Christians do not honor their tithes and support the church in giving. In his study “Giving God His Due; understanding tithing and its function with the seventh-day Adventist church”, Evans Carl Edward sought to understand why people tithe. David A. Croteau analysed the foundations, motivations, and the amount of giving in his study, Biblical and Theological Analysis of Tithing; towards a theory of giving in the new covenant era. Most of these studies revolve around the spiritual maturity of the believers and ignorance as mentioned above. Few if any dwell on the influence of the church’s governance on the level of giving. This research was undertaken to find out how church governance influenced the level of giving in the church.
Purpose of the Study

The purpose of this research was to investigate the influence of church governance on the levels of church giving. It sought to establish how church governance affects how people give either in form of tithes or offerings.

Objectives of the Study

The general purpose of the study was to investigate the influence of church governance on the level of congregational giving.

Specifically, the study sought:

1. To examine the extent to which transparency in church governance influences the level of congregational giving.
2. To examine how consistency in church governance influences the level of congregational giving.
3. To establish out how integrity in church governance influences the level of congregational giving.
4. To find out how accountability in church governance influences the level of congregational giving.
Research Questions

The research attempted to answer the following questions:

1. To what extent does transparency in church governance influence the level of giving?
2. How does consistency in church governance influence the level of giving?
3. To what extent does integrity in church governance influence the level of giving?
4. How does accountability in church governance influence the level of giving?

Assumptions

The study assumed sincere and honest feedback from the respondents of the questionnaire and interviews. It also assumed that respondents were well versed with matters of tithing and offerings and that they were not hearing the concepts at the time of survey.

Justification of the Study

Many churches are struggling with finances that are required to meet the needs of the church. This could be for paying utility bills, their workers (including the serving ministers) and for developmental activities. Most of these finances come from what the congregants give as tithes and offerings. As Heward (2009) points,

“God established the tithe to pay the pastor’s (Levites) and keep them working in the house of God” (p.80).

Lack of finances to meet the above obligations in these institutions may be attributed to failure of their members to honor their tithes and offerings. This study will help men of God to appreciate the relative importance of good governance in their
ministries and how it relates to the level of giving of their congregants. It will help them to understand the importance of transparency, consistency, accountability and integrity in their governance which in a way determine the levels of giving that are critical for their ministry’s growth.

Significance of the Study

The study will be of help to preachers and others involved in the ministry to appreciate the importance of good governance in their churches. It can be a point of reference that would be useful to pastors and church leaders who would wish to understand the basics of church giving and how it can be improved. Specifically, it would help them relate the importance of transparency, reporting, accountability and consistency in their governance to the level of giving in their church which translates to their church’s growth. Consequently, they would not only put emphasis on teachings about tithes and offerings but also administer good governance which would transform their ministries. The study may also form a basis for further research for other scholars who may want to further explore the subject.

Scope of the Study

The study only confined itself to the issue of governance and how it influenced the level of giving. Specifically, it examined how the indicators of governance that is transparency, accountability, integrity and consistency influence the level of giving. The research only confined itself to the Christian churches in Utawala ward, Nairobi County.
Limitations and Delimitations

The study may have been affected by dishonest responses from the respondents and especially if they felt the answers may be revealed to others. As stated, an attempt was made to assure the confidentiality of their responses in writing and further reinforced in the actual questionnaire administration. Again, the researcher offered to give the findings to the institutions to show commitment. This was done to the leadership who may decide to reveal the same to their congregations. Another constraint was time to carry out the survey. Administering a questionnaire in five churches was tasking and this was exacerbated by the face to face interviews required for triangulation.

Chapter Summary

This chapter introduced the concept of giving and governance in the church context, outlining the need to investigate the influence of church governance to the level of giving. It clearly articulated the objectives of the study, research questions, the justification as well as the limitations of the study.
CHAPTER 2
LITERATURE REVIEW

Introduction

This chapter discusses what has been done by other scholars in relation to governance in the church and the level of giving. It seeks to review literature, to establish the relationship between the indicators of governance and church giving. This includes both the theoretical framework, empirical framework and the conceptual framework.

Literature Review

The relevant literature was reviewed as shown under the following sub headings.

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. The term governance means, “the manner in which the power of, and power over, a corporation is exercised in the stewardship of its assets and resources so as to increase and sustain shareholder value as well as satisfying the needs and interests of all stakeholders” (CCG, 2012). According to Barine and Minja (2014), 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. 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 good governance, 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.

In addition, Transparency International’s corruption perception index has proved that the most corrupt countries in the world rank high in religiosity. In Kenya for instance, many financial scandals as a result of corruption in the Church have been reported (Andersson, & Heywood, 2009). 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. Internal Control Systems (ICS) are the pillars in most organizations for internal checks in order to ensure sound financial management.

Churches are prime targets of those who seek to embezzle precisely because 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 organised. 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.

Brigham and Houston (2011) state that financial management suits both profit and not-for-profit organizations. In their definition, financial management refers to decisions relating to how much and types of assets to acquire, how to raise the capital needed to purchase assets and how to run the firm so as to maximise its value. McMenamin (2002) postulates that lack of effective and strong financial management leads to collapse of an organization. This is because success is pegged on determination, acquisition, allocation and utilization of financial resources. The church being a not-for-profit organization too has the requirements to be fulfilled by finances for example assets, projects and other activities.
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.
(1 Thessalonians 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. As Douglas (2009) points, accountability involves appropriate use of resources with due consideration for effectiveness and efficiency, the greatest need being furthering the mission of an organization and for reduction of waste.

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). Trailblazers and pioneers perform valued service to any organization provided they embrace their own accountability, seek counsel and demonstrate loyalty (Douglas, 2009).
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.

Performance can be, and should be, periodically assessed by the board, executive committee or constituency that made the appointment or the individuals / group to whom a leader is to report. The processes through which a leader is held accountable need to be carefully defined and conducted by competent Individuals/groups that are free from conflicts of interest (Kouzes & Posner, 2006). Addressing leadership performance, especially when this involves dealing with mistakes or inadequacies, can result in very sensitive and tension-laden situations. However, delay in attending to leadership performance issues complicates rather than resolves them. Leaders who demonstrate accountability will speak with clarity about their views, positions, and convictions (Kouzes & Posner, 2006).

Under the strong temptation to curry favor with everyone, a leader may give room for widely varying interpretations about his/her viewpoint on sensitive matters. This allows people to arrive at unwarranted expectations and when things don’t turn out as expected there is disappointment and distrust (Antonakis & House, 2013). Leaders need to express their convictions without leaving others in confusion or doubt. But at the same time, they need to be open to seeing other viewpoints and employing dialogue and reason.
to resolve differences. Differences in viewpoints and perspectives can actually lead to better decision-making if handled well (Douglas, 2009).

Accountability in the church is an important leadership quality that promotes growth in the church. Recently there have been a number of wrangles in the African Independent Pentecostal Church of Africa with regard to church leadership. Transition has become a major challenge where top leadership does not want to hand over power. Here is an excerpt from the overall Archbishop’s statements (The standard, Jan 29, 2017);

I took over leadership of the church in 2013 in a very peaceful transition witnessed by former President Mwai Kibaki and the current President Uhuru Kenyatta, he told the gathering. I also expect the transition to be peaceful when elections are conducted. I am not refusing to leave office. If free and fair elections were to be conducted today and we do things procedurally, you will not find me in office the day after tomorrow since I am also tired of the wrangles and mudslinging.

The church is further marred in financial mismanagement amounting to tens of millions collected from the various dioceses. Records show returns were not remitted to Registrar General’s office. There’s also a tussle over control of the church’s multimillion property empire” (The Standard, Jan 29, 2017).

The above excerpt touches on issues of accountability among the church leaders. They are issues of poor governance and financial impropriety which have led to the emergence of two factions of the same church. It may seem therefore that there are some members of that church leadership who are benefitting from the church property which may have been funded by all the faithful but which now no longer benefits the whole church. It would therefore follow that the faithful in such a church would not give fully
since they fear that their money would be misappropriated (Adeyemo, 2009). To some extent, some may lower the amounts they used to give or forfeit giving altogether since they may perceive the above scenario as a gesture to misuse their sacrificially given money. As such, the level of giving in such institutions may gradually decline.

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). Covey writes about the loss and restoration of trust in leadership: “Generally, the quickest way to decrease trust is to violate a behavior of character. The quickest way to build trust is to demonstrate a behavior of competence” (Covey, 2006).

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.

Ethical challenges in the Leader-Follower relationship

essential to developing loyalty and trust in a relationship which includes open
communication” (p.55). This kind of relation between the leader and followers is very
critical and determines growth and any development in the church as it motivates
openness and accountability. Leaders in the church should foster healthy communication channels so that the congregation is not only aware of what is happening but are also able to question their concerns. Annual meetings can be made just like the corporate world and reports of all proceeds are made public. A good example is the case of the Christ is the Answer Ministries which has such forums. Since there is openness and congregants are aware of how their resources were used, the members are motivated to give more to support the church activities (Ciulla, 2014).

Theoretical framework

The study was guided by the Stewardship theory of governance. This theory was advanced by Davis Schoorman and Donaldson in 1997. According to them, a steward protects and maximizes shareholders wealth through firm performance, because by so doing, the steward’s utility functions are maximized. It is thus based on the principle of stewardship as opposed to self-interest and that stewards are motivated by organizational success. This theory highlights the importance of stewardship in governance of an organization. With reference to this theory, those in church leadership should exercise firm governance to ensure their stewards interests are protected and maximized. This can be summarized as under:
Figure 2.1 Steward Theory of governance (Source: Agency Theory, Abdulla & Valentine, 2009).

From the above diagram, the motivation for the steward is the shareholder’s profits and returns which they achieve by protecting and maximizing the shareholders wealth. On the other hand, the shareholder empowers and trusts the steward in order for them to deliver to their expectations.

Church leaders should therefore be motivated by the progress their churches will make through their governance and should serve the interests of their master Jesus Christ, not their self-interests. As Barine and Minja (2014) assert, “there is some evidence that good governance produces direct economic benefits to the organization. A perception of good corporate governance is an important ingredient of the image of the organization, whether public, private or non-profit” (p.104). Indeed, he adds that for a non-profit organization, perception of corporate governance may mean public contributions are substantially reduced.
Muriithi (2009) observed that in a company set up, leadership rests on corporate governance which ensures that proper and responsive management systems are put in place in order to safeguard the interest of various stakeholders. In the church context, the stakeholders are any members who are interested in the church, the community within which the church exists and Jesus Christ as the head of the church. Thus, according to Barine and Minja (2014), 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 stakeholders.

As the theory postulates, a steward protects and maximizes shareholders wealth through firm performance. This can only be achieved if there is good governance in an organization. The leadership of the church should therefore, in line with this theory, practice good governance in order to protect and maximise their shareholders wealth. Good governance will therefore be associated with high levels of integrity, accountability, consistency and transparency. Consequently there will be growth in the organization in terms of members and hence the level of giving will be enhanced.

Empirical Literature Review

Several thesis and dissertations have been written on the subject of tithing and giving. Below is an analysis of the same and how they tackled the issue. In his dissertation, A Biblical and Theological Analysis of Tithing: Towards a theory of giving in the new covenant era, David A. Croteau analyzed the foundations, motivations and amount of giving. He discovered that the motivators of giving largely revolve around the giver. He did not find other external factors that may influence giving. The tables below summarize his works.
Table 2.1 The foundations of Giving

<table>
<thead>
<tr>
<th>Principle</th>
<th>Description</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship-Driven</td>
<td>Giving is based upon one’s relationship with the Lord and the receiver of the giving.</td>
<td>2 Cor. 8:5</td>
</tr>
<tr>
<td>Grace-Driven</td>
<td>Giving is a response to the grace of God shown to believers.</td>
<td>2 Cor. 8-9</td>
</tr>
<tr>
<td>Love-Driven</td>
<td>Giving is a demonstration of Christians love.</td>
<td>2 Cor.8:8</td>
</tr>
</tbody>
</table>

Table 2.2 The Motivations for giving

<table>
<thead>
<tr>
<th>Principle</th>
<th>Description</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Love</td>
<td>Giving is an expression of love of God</td>
<td>2 Cor.8:8-9</td>
</tr>
<tr>
<td>Spiritual Growth</td>
<td>Giving causes one to grow in good works</td>
<td>2 Cor. 9:6,8</td>
</tr>
<tr>
<td>Thankfulness</td>
<td>Giving expresses thankfulness to God</td>
<td>2 Cor.19:12</td>
</tr>
<tr>
<td>Sacrificial</td>
<td>Recognize that God praises sacrificial giving</td>
<td>Mark 12:42-44, 2 Cor.8:2-3</td>
</tr>
</tbody>
</table>
Table 2.3 The Amount of giving

<table>
<thead>
<tr>
<th>Principle</th>
<th>Description</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart –Based</td>
<td>Giving is based on the amount determined in one’s heart.</td>
<td>Ex.25:1:35, 2Cor.1:7</td>
</tr>
<tr>
<td>Income –Based</td>
<td>The value of the gift given is expressed to be related to the income of the offeror.</td>
<td>Deut.16:16-17, 1Cor.16:2</td>
</tr>
<tr>
<td>Needs- Based</td>
<td>Meet the needs of those ministering and of fellow saints.</td>
<td>1 Cor.9:1-14, 2 cor.13-14, 2 Cor. 9:12</td>
</tr>
<tr>
<td>Generous</td>
<td>Give generously but not to the point of personal affliction.</td>
<td>2 Cor. 8:2-3, Phil.:17-19</td>
</tr>
</tbody>
</table>

In his paper, “Giving God His Due, understanding tithing and its function within the Seventh-day Adventist church,” Evans Carl Edward (2015) sought to understand why people tithe, and whether they expect anything in return from the community to which they tithe. He discovered that Christians have certain expectations from the community in which they tithe. They expect to ‘see’ how their money is being put to use.

In another thesis, “An Exegetical and theological study of Malachi 3:8-12 and its implications for Christians, with particular reference to tithing”, Jo-Anne Iris Der Merwe investigated the reasons why people tithe. She found out the following: Malachi 3:8-12 does not apply to believers in so far as it required a tithe to be paid for support of the temple personnel. The findings of the study suggested that the New Testament’s teaching of the subject of giving provides a better model for Christians. The model emphasized
voluntary, proportional, generous and joyful giving as demonstrative of a believer’s attitude toward possessions (Merwe, 2010). The table below illustrates the findings from the scholars and the gaps therein.

### Conceptual Framework

The study was guided by the following conceptual framework.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Intervening Variable</th>
<th>Dependent Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency</td>
<td></td>
<td>Giving</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Integrity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accountability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consistency</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Figure 2.2. Conceptual Framework**

The conceptual framework diagram depicts that giving (the dependent variable) depends on transparency, integrity, accountability and consistency (the indicators of governance). In other words, the level of giving will depend on the level of governance.
There are other intervening variables that can determine the level of giving such as the level of spiritual maturity of the members, coercion by the leadership and the leader’s charisma. This would however be beyond the scope of the study as earlier mentioned.

Synthesis of research gaps

Table 2.4 Summary of gaps

<table>
<thead>
<tr>
<th>STUDY</th>
<th>AUTHOR/DATE</th>
<th>FINDINGS</th>
<th>GAPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>An Exegetical and theological study of Malachi 3:8-12 and its implications for Christians with particular reference to Tithing</td>
<td>Jo-Anne Iris Der Merwe. (2010)</td>
<td>Investigated the reasons why people Tithe. Found out that New Testament teaching of the subject provides a better model for Christians</td>
<td>The model emphasized voluntary, proportionnal, generous and joyful giving as demonstrative of a believer’s attitude toward possessions. As such giving is intrinsic and not affected by external factors like the how well the organization is governed, which is a likely gap.</td>
</tr>
<tr>
<td>Biblical and Theological Analysis of Tithing; towards a Theory of giving in the New Testament Era.</td>
<td>David A. Croteau (2016)</td>
<td>Looked at the Foundations, Motivations and amount of giving. Discovered that the motivators of giving largely revolve around the giver. He did not find other external factors that may influence giving</td>
<td>Just like Jo-Anne he emphasized the internal motivators of giving. Little was mentioned on external factors like governance and how it affects the level of giving.</td>
</tr>
<tr>
<td>Why Non-Tithing Christians Become Poor.</td>
<td>Dag Heward-Mills (2009)</td>
<td>Looked at why people do not pay Tithes: Highlighted immaturity, disloyalty, rebellion and greed as the main reasons why people do not pay tithes.</td>
<td>In his treatise nothing was mentioned to do with the giver’s response to their institutions way of governance and how it might influence their unwillingness to give. This is a possible gap that this research will attempt to investigate.</td>
</tr>
</tbody>
</table>

The studies mentioned above concentrated on how people give and why they give. None of them looked at other external factors that may influence giving such as
church governance or stewardship of resources given, and how these influence the level of giving. This is what this study investigated.

In addition, these studies were carried out long time ago and given the dynamics of church administration, there is need to keep reviewing the existing literature on giving which is what this study did. Again these studies were carried out in Europe and United States where Christian faith may be older. There was therefore a need to carry out this study in Kenya and particularly Utawala in order to find out whether the findings of those studies were the same with those of younger congregations for purposes of generalization.

Chapter Summary

This chapter outlined what other people have written with regard to giving and governance, starting with the theoretical framework and the stewardship theory of governance. It reviewed literature on why people give, giving and accountability, giving and transparency, as well as consistency and governance. It concludes by showing how the indicators of governance relate to giving in the conceptual framework.
CHAPTER 3
RESEARCH METHODOLOGY

Introduction

This chapter explains the research methodology that was used in data collection, analysis and write up of the research. It features the research design, target population, sample size, sampling method, type of data, data collection tools, data collection procedures, instrument pre-testing, validity and reliability, data analysis plan and chapter summary.

Research Design

The research used descriptive survey design. This approach was appropriate for this study as it helped to describe the state of affairs as they existed without manipulation of variables which was the aim of the study. According to Kothari (2004) descriptive study is appropriate where the study seeks to describe the characteristics of certain groups, estimate the proportion of people who have certain characteristics and make predictions.

Population

The research population was the Christian denominations or congregations in Utawala ward, Embakasi. This included all faithful who believe in one sovereign God and Jesus Christ as their personal savior. Their key doctrine is the belief that the Bible is the inspired word of God and hence follow the precepts and ordinances therein.
Sample

There are over thirty churches in Utawala with few sharing the same denomination but quite a number operating as small independent churches. The following sampling frame (Table 3.1) was used to draw the sample from the population. Purposive sampling was used to choose the churches with big congregations and who had been in existence for more than 5 years. This is because for a church to be in ministry for over five years, the congregants have gone through teachings that inform them what they do and must have been exposed to giving as a practice. Contrary, when a church is in early years of growth, many of the congregants are so committed to see their church grow and as such may sacrificially give even when the course is not genuine.
Table 3.1 Sampling frame

<table>
<thead>
<tr>
<th>CHURCH</th>
<th>MEMBERS</th>
<th>Years of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emmanuel P.C.E.A,</td>
<td>1000</td>
<td>8</td>
</tr>
<tr>
<td>A.C.K, Centre</td>
<td>800</td>
<td>9</td>
</tr>
<tr>
<td>Deliverance Church, Utawala</td>
<td>1000</td>
<td>8</td>
</tr>
<tr>
<td>Deliverance Church, Springfield</td>
<td>500</td>
<td>4</td>
</tr>
<tr>
<td>Deliverance Church, Airways</td>
<td>300</td>
<td>2</td>
</tr>
<tr>
<td>Deliverance Church, Airport view</td>
<td>50</td>
<td>3</td>
</tr>
<tr>
<td>Roman catholic Church, St. Bakhita</td>
<td>2500</td>
<td>16</td>
</tr>
<tr>
<td>African Inland Church</td>
<td>500</td>
<td>8</td>
</tr>
<tr>
<td>Kings Outreach Church</td>
<td>60</td>
<td>1</td>
</tr>
<tr>
<td>Seventh Day Adventist</td>
<td>500</td>
<td>7</td>
</tr>
<tr>
<td>Jesus celebration Centre</td>
<td>300</td>
<td>6</td>
</tr>
<tr>
<td>Agape fellowship church</td>
<td>400</td>
<td>8</td>
</tr>
<tr>
<td>Nairobi Chapel</td>
<td>600</td>
<td>1</td>
</tr>
<tr>
<td>Utawala Baptist church</td>
<td>400</td>
<td>9</td>
</tr>
<tr>
<td>Gospel Centre International</td>
<td>200</td>
<td>5</td>
</tr>
<tr>
<td>Redeemed Gospel Church</td>
<td>800</td>
<td>12</td>
</tr>
<tr>
<td>Friends Church( Quakers)</td>
<td>257</td>
<td>10</td>
</tr>
<tr>
<td>Roman catholic Church (APTC)</td>
<td>900</td>
<td>14</td>
</tr>
<tr>
<td>Harvesters Ministry Church</td>
<td>40</td>
<td>2</td>
</tr>
<tr>
<td>PEFA ( Spring Field)</td>
<td>250</td>
<td>7</td>
</tr>
<tr>
<td>Seventh day Adventist</td>
<td>400</td>
<td>8</td>
</tr>
<tr>
<td>Roman Catholic church Airways</td>
<td>300</td>
<td>10</td>
</tr>
<tr>
<td>ACK Airways</td>
<td>300</td>
<td>8</td>
</tr>
<tr>
<td>United Celebration Centre</td>
<td>100</td>
<td>4</td>
</tr>
<tr>
<td>World Harvest (Redeemed)</td>
<td>200</td>
<td>6</td>
</tr>
<tr>
<td>Restoration Gospel Centre</td>
<td>350</td>
<td>6</td>
</tr>
<tr>
<td>KAG Utawala</td>
<td>200</td>
<td>8</td>
</tr>
<tr>
<td>Cornerstone church, Utawala</td>
<td>100</td>
<td>3</td>
</tr>
<tr>
<td>New Birth Church</td>
<td>80</td>
<td>1</td>
</tr>
<tr>
<td>El-Shadai Church</td>
<td>240</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>12,370</strong></td>
<td></td>
</tr>
</tbody>
</table>
The research drew respondents from the P.C.E.A Emmanuel church (1000 members), A.C.K center (800), Deliverance Church Utawala (1000), St. Bakhita Roman catholic church (2500) and Redeemed gospel church (800). Their total population percentage (6100) in relation to the total population (12,370) is 49% and hence a good representation of the total universe. Again, these churches represent the major denominations in Utawala and have been in existence for more than five years.

A sample of 300 respondents was then picked from the five churches using purposive sampling with each church constituting a sample of sixty respondents. The sample of 300 was informed by the following formula (Mugenda & Mugenda, 2003)

\[
n = \frac{Z^2 \cdot pq}{d^2}
\]

Where \(n\) = the desired sample size (if the target population is greater than 10000)

\(z\) = 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;
A sample of 300 was chosen which is an average of 12% of the total population of individual churches and 2.4% of the entire universe. Sixty respondents were picked from each of the five churches using purposive sampling.

Sampling Method

The research used purposive sampling, stratified sampling and convenience sampling methods. Purposive sampling was used to identify and select five churches that had over 500 members and had been in existence for more than 5 years. This was to ensure a sample from the major denominations in the area. Once the churches had been selected, stratified random sampling was employed to create three groups of respondents. According to Mugenda and Mugenda (2003), the goal of stratified random sampling is to achieve desired representation from various subgroups in the population. Here each church member was categorized into one of three sub-groups namely the youth, ladies and men. 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 conventions, bible studies and weekly fellowships, and not during the Sunday service. This was because members who attend weekly meetings are deemed to be 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 leadership, elders and departmental heads because such people had a wide knowledge of the church operations, and had interacted with members for some time to know their concerns and opinions. There was therefore formal booking for the face to face interviews with the leaders of the departments at times and locations so convenient to them. Of much convenience was during the Sunday services when many, if not all leaders were present and the interviews were conducted simultaneously with the questionnaires.

Type of Data

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 gains 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.

Data Collection Tools

The research used questionnaires and interview guides for data collection. Both the questionnaires and the interview guides had structured questions which reflected the study objectives.

Data Collection Procedures

The researcher used assistants to distribute the questionnaires to be completed by the selected respondents. Drop and pick later method was used so as to give the respondents enough time to fill the questionnaires. The respondents were required to complete questionnaire as honestly and as completely as possible. Upon completion, the research assistants collected the questionnaires and ensured high completion rate and return of the completed questionnaires.

Instrument Pre-testing

This involved checking for the suitability of the questionnaire. The quality of research instrument determines the outcome of the study (Alan & Emma, 2011). Piloting establishes whether the instrument will measure the construct adequately; establish whether the respondents will find the items easy to respond to; establish whether the instrument is comprehensive enough to elicit the intended information and the level of the respondent; and establish whether the time allocated for the data collection is adequate (Kothari, 2004).
The respondents in the piloting exercise were not included in the actual study. The questionnaire was pre-tested in Deliverance church Airways and results analyzed to ascertain the validity of the questionnaire. This was because the church is one of the branches of the deliverance ministries and the researcher being a member of the same was well received.

Validity and Reliability

According to Mugenda and Mugenda (2003), for reliability and validity to exist in the data, the data collection techniques must yield information that is not only relevant to the research hypothesis, but also correct. As such, reliability and validity are measures of this ‘relevance’ and ‘correctness’. The research used the test-retest technique in order to ensure reliability of data collected. This involved administering the questionnaires twice to some group of subjects in a span of four weeks for the first time and results compared to ascertain the coefficient of correlation.

Validity on the other hand is a measure of the degree to which data obtained from an instrument meaningfully and accurately reflects a theoretical concept (Mugenda & Mugenda, 2003). As they point out, the easiest way of assessing construct validity in a study is to use two different instruments which measure the same concept. In this study, the two instruments were the questionnaire, interview guide and the face to face interviews.
Data Analysis

Analysis of data was done 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 data was summarized and categorized according to common themes. 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.

Ethical Considerations and Permissions Required

Ethical considerations include voluntary participation and informed consent from the respondents. These principles are followed to guarantee that all human subjects are choosing to participate of their own free will and that they have been fully informed regarding the procedures of the research project and any potential risks. Ethical standards also protect the confidentiality and anonymity of the subjects (May, 2011). In this study, the researcher obtained authority to conduct research from Pan African Christian University. Approval was also sought from the management of the churches where data collection was conducted. A research permit from the National Council for Science, Technology and Innovation was also obtained before the research commenced.

The researcher also assured the respondents in the research process that the research would be purely for academic purposes and that the information they provided would be treated with utmost confidentiality especially because tithing is a personal matter. Respondents were further requested not to indicate their names anywhere on the questionnaires to ensure anonymity. Again during data analysis, all data from the
different churches was treated as one and at no point would individual church data be isolated. The conclusions therefore referred to the population and not individual churches. Drafted letters also accompanied the questionnaires as a sign of good faith in undertaking the study.

Summary

This chapter presented the research methodology used in the research, clearly outlining the population, the sample, sampling procedures and the research instruments to be used. It also explained the types of data, data collection procedures and data analysis plan.
CHAPTER FOUR
RESULTS AND DISCUSSION OF FINDINGS

Introduction

This chapter presents data presentation and interpretation of findings from the study as set out in the research methodology. The results on the influence of church governance on the level of congregational giving, is presented.

Response Rate

From the data analysis the response rate was as follows:

Table 4.1 Response Rate

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responses received</td>
<td>279</td>
<td>93%</td>
</tr>
<tr>
<td>No responses</td>
<td>21</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100%</td>
</tr>
</tbody>
</table>

The study had 300 participants, who were mainly the faithful who believe in one sovereign God and Jesus Christ as their personal savior. Their key doctrine is the belief that the Bible is the inspired word of God and hence follow the precepts and ordinances therein.
Out of the 300 respondents, 279 returned the questionnaires contributing to an aggregate response rate of 93% (as illustrated on Table 4.1). This response rate was sufficient and representative and conforms to Mugenda and Mugenda (2003) stipulation that a response rate of 50% is adequate for analysis and reporting, a rate of 60% is good while a response rate of 70% and over is excellent.

Demographic Information

In terms of demographic profiles, the following were the findings:

Age of the Respondents

From the study, the age distribution of the respondents was as follows:

![Figure 4.1 Age distribution of the respondents](image)

As illustrated in figure 4.1, 35.4% of the respondents were aged between 30-35 years, 23.4% were aged between 35-40 years, 18.9% were aged above 25-30 years,
12.8% were aged above 40 years while 9.5% of the respondents were aged between 18-25 years. This depicts that all the respondents were adults as they were aged 18 years and above and as such were old enough to fully appreciate the influence of church governance on the level of congregational giving.

Gender Distribution of the Respondents

With regard to gender distribution of the respondents, the following was the finding:

![Gender Distribution Chart]

*Figure 4.2 Gender distribution of the respondents*

From Figure 4.2, majority (61.7%) of the respondents were female while 38.3% were male. This showed that there was gender disparity among the faithful attending Christian churches in Utawala with the majority being female. Further, it shows that majority of the study respondents were female.
Level of Education of the Respondents

In as far as the level of education attained by respondents is concerned, the following were the findings:

![Bar Chart](image)

*Figure 4.3 Level of Education of the respondents*

From Figure 4.3, the findings showed that College Diploma holders were the majority of the faithful (57.4%), graduates were 21.3%, and high school level faithful were 15.7% while other qualification formed 5.6% of the faithful. This depicted that the faithful had the requisite education and were therefore suitable respondents for the study.

Respondents’ Church Membership in Years

The study sought to establish the Respondents’ church membership in Years. The results were as illustrated in Figure 4.4
The study found that majority of the respondents, that is (57.4%), had been church members for 5-10 years. Twenty five point nine percent (25.9%) had been church members for over 10 years while 16.7% had been church members for less than 5 years. This implied that majority of the congregants had been church members long enough and were well informed about giving thus they were suitable respondents for the study.

In essence, from the findings of the demographics of the respondents, the respondents were suitable respondents for the study and therefore the information they provided was reliable for analysis.

Influence of Transparency on Congregational Giving

The study sought to establish the influence of transparency on the level of congregational giving in the Christian churches in Utawala. The findings were as discussed in the subsequent subsections.
Opinion on whether Church Leadership Presented Financial Reports

The study sought to find out whether the faithful’s church leadership presented financial reports to their congregation. The findings were as shown below:

Table 4.2 Opinion on whether church leadership presented financial reports

<table>
<thead>
<tr>
<th>Opinion on whether church leadership presented financial reports</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>234</td>
<td>84%</td>
</tr>
<tr>
<td>No</td>
<td>45</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>279</td>
<td>100%</td>
</tr>
</tbody>
</table>

The study discovered that majority of the faithful (84%), reported that their church leaders presented financial reports to the church congregation while 16% indicated that their leaders did not present financial reports to their congregation. This indicated that most of the churches had an accounting system and produced financial reports that were presented to members.

The various church leaders also confirmed that they regularly reported on how they used the finances given by their congregations. As one commented:

“As a church we believe that the best way to encourage our members to continue giving generously is through reporting on how we spent what they had given already, and answering their queries if any, till they are satisfied. This is the only way they can believe in us. So far they have met most of their obligations.”
This indicated that most of the churches from where the respondents were drawn, had accounting systems and procedures and were able to produce financial reports that were presented to members on a regular basis. In those churches that had accounting systems and presented reports, their members said they believed in their leadership and supported them especially when they were called upon to give. This is because they felt that whatever they gave would be used in the right way. As such, were systems were available and financial reports presented, the level of giving was high. This is in agreement with Jamieson and Jamieson (2009) who argue that 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.

Awareness on Tendering Process

The study sought to find out whether the faithful was aware of any tendering process in their church. The findings were as shown below:

*Table 4.3 Awareness on Tendering Process*

<table>
<thead>
<tr>
<th>Opinion on awareness of tendering process</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>192</td>
<td>69%</td>
</tr>
<tr>
<td>No</td>
<td>87</td>
<td>31%</td>
</tr>
<tr>
<td>Total</td>
<td>279</td>
<td>100%</td>
</tr>
</tbody>
</table>
From the table above, majority (69%) of the faithful indicated that they were aware of the tendering process in their churches while 31% indicated that they were not aware of any tendering process in their churches. 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, donations while some tenders were given to members who run similar businesses.

This was further 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. One of the pastors commented:

*I believe that as a community of believers, we are obliged to be part of our congregations’ lives, including being customers for their businesses where possible, after all we will still go back to them to ask them to give resources. They have been generous givers.*

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. This shows that were transparency was present, members were willing to give more as process was fair and also supported members’ businesses.

This is in line with Mason, (2009) who argue that 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. Indeed, as Schoorman and Donaldson (1997) postulated in their stewardship theory of governance, a steward protects and maximizes shareholders wealth through firm performance, because by so doing, the steward’s utility functions are maximized. West and Zech (2008) state that the objectives of internal control structures fits all entities including the church and thus are essential. This is in line with the principle of stewardship.

Feedback from the Congregation

The study sought to find out whether leaders in the respondents’ churches asked for feedback from the congregation after they asked for project money. The findings were as shown below:

Table 4.4 Feedback from the Congregation

<table>
<thead>
<tr>
<th>Opinion on whether church leadership asked for feedback from the Congregation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>218</td>
<td>78%</td>
</tr>
<tr>
<td>No</td>
<td>61</td>
<td>22%</td>
</tr>
<tr>
<td>Total</td>
<td>279</td>
<td>100%</td>
</tr>
</tbody>
</table>

The study discovered that majority (78%) of the faithful reported that their church leaders asked for feedback from the church congregation while 22% indicated that their leaders did not ask for feedback from the church congregation. Whenever leaders asked
for feedback, it showed that they were accountable for their actions and were willing to improve if not doing the right thing. In those cases where leaders were accountable, the members were willing to support their churches because their leaders were accountable and if not they would not hesitate to tell them during the feedback sessions. As such, accountability influenced the level of giving in those churches.

These views agree with McMenamin (2002) who postulates that lack of effective and strong financial management leads to collapse of an organization. This is because success is pegged on determination, acquisition, allocation and utilization of financial resources. The church being a not-for-profit organization too has the requirements to be fulfilled by finances for example assets, projects and other activities. Also, Fabozzi and Peterson, (2003) argue that financial management is one of the three broad categories in finance and the leadership of any institution should ensure this is practiced if results are to be realized. As a leader said

“If we work in the corporate institutions and adhere to the laid down systems and policies, we should also apply the same in the churches we lead. We should actually be on the forefront”

Influence of Consistency on Congregational Giving

The study endeavored to find out the influence of consistency on the level of congregational giving in the Christian churches in Utawala. The findings were as discussed in the subsequent subsections.
Congregation’s Awareness of the Church Constitution

The study sought to find out whether the leaders assumed full responsibility when things did not turn out as planned in their churches. The findings were as shown below:

*Table 4.5 Opinion on awareness of a church constitution*

<table>
<thead>
<tr>
<th>Opinion on awareness of a church constitution</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>224</td>
<td>80%</td>
</tr>
<tr>
<td>No</td>
<td>55</td>
<td>20%</td>
</tr>
<tr>
<td>Total</td>
<td>279</td>
<td>100%</td>
</tr>
</tbody>
</table>

The findings indicated that majority (80%) of the faithful were aware of the presence of a constitution in their church while 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.

Similar views are expressed by Antonakis and House (2013) who posit that under the strong temptation to curry favor with everyone, a leader may give room for widely varying interpretations about his/her viewpoint on sensitive matters. This allows people to arrive at unwarranted expectations and when things don’t turn out as expected there is disappointment and distrust.

Douglas (2009) also argues that leaders need to express their convictions without leaving others in confusion or doubt. But at the same time, they need to be open to seeing other viewpoints and employing dialogue and reason to resolve differences. Differences in viewpoints and perspectives can actually lead to better decision-making if handled well.

Constitution and Stability in the Church

The study sought to find out whether the faithful thought the presence of such guidelines/constitution had led to stability in their church. The findings were as shown below:
Table 4.6 Opinion on whether the presence of a constitution had led to stability in church.

<table>
<thead>
<tr>
<th>Opinion on whether the presence of a constitution had led to stability in church</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>190</td>
<td>68%</td>
</tr>
<tr>
<td>No</td>
<td>89</td>
<td>32%</td>
</tr>
<tr>
<td>Total</td>
<td>279</td>
<td>100%</td>
</tr>
</tbody>
</table>

Majority (68%) of the respondents indicated that the presence of a constitution had ensured stability in their church while 32% indicated that the presence of a constitution 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, the faithful unanimously reported that they were unaware of any scandals.

As to whether members of the church were treated equally and fairly, the faithful reported that they felt some members received preferential treatment from the church elders. They explained that whenever some of them were sick, the priest/pastor visited them at their homes while the same did not happen to others. Some reported that the leaders would even visit some of the members for lunch/dinner while ignoring the rest. The faithful felt the same treatment should cut across the board in the spirit of fairness.

Perhaps this was the case because in the course of their mission, church leaders develop friendships, like any other human beings. It probably is not easy for some of these faithful to draw boundaries between ordinary friendships where a friend visits
another friend, and when visiting as a church elder. Perhaps the faithful should not be too critical of their leaders on such matters.

These views are supported by Covey (2006) who argue that leaders must always be examples to their subjects if they are to win their trust. Accountability must go beyond being good examples and include being realistic in making promises and keeping them. Also, Mullins (2005) argues that leadership has more to do with perception than actions. Fairness is a function of perception rather than the actual situation and leaders must understand this in their dealings with their subjects.

Influence of Integrity on Congregational Giving

To evaluate the impact of Integrity on Congregational Giving, the respondents were requested to indicate their level of agreement with statements regarding integrity. The responses 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 on Table 4.12

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. A standard deviation of 0.0000 meant a unanimous agreement by all the respondents on a certain statement. Any value above zero meant that there were variations in agreement within the same statement; the larger the value, the greater the variation.
Table 4.7 Level of agreement with statements on influence of integrity on giving

<table>
<thead>
<tr>
<th>Statement</th>
<th>Mean</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>The church leadership often considers the integrity of a member before assigning him/her responsibilities in the church</td>
<td>4.321</td>
<td>0.8630</td>
</tr>
<tr>
<td>The church leadership often reports on the finances of the church</td>
<td>3.714</td>
<td>0.7868</td>
</tr>
<tr>
<td>The church has acquired tangible property over the years</td>
<td>4.357</td>
<td>1.3393</td>
</tr>
<tr>
<td>I am satisfied with how the church leadership reports on the use of finances</td>
<td>3.957</td>
<td>1.3393</td>
</tr>
<tr>
<td>Consistent reporting by the leadership has meant availability of more funds for projects</td>
<td>4.464</td>
<td>0.6373</td>
</tr>
</tbody>
</table>

The study findings indicated that the faithful 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), the church leadership often reports on the finances of the church (Mean 3.714) respectively.

This implied that although the faithful 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. For example more endorsement was in the area of consistency in reporting, property acquisition and background check for members before being assigned duties. This showed that members were very much concerned with matters of integrity as far as leadership was concerned. In cases where the
leadership assumed 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.

These findings are supported by Bell (2011) who posits that 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. One respondent who felt that his pastor was a man of integrity said:

“The reason I give is because I know my pastor is a man of integrity and unlike other pastors, will not ask money for his own use.”

As such, the level of giving is high in organizations were the leaders had integrity as opposed to the institutions where integrity had been compromised. The implication here would mean that the levels of integrity in an institution will have an influence in the level of giving (Bell, 2011).

Influence of Accountability on Congregational Giving

The study sought to establish the influence of accountability on the level of congregational giving in the Christian churches in Utawala. The findings were as discussed in the subsequent subsections.

Church Leadership and Responsibility

The study sought to find out whether the leaders assumed full responsibility when things did not turn out as planned in their churches. The findings were as shown below:
Table 4.8 Faithful’s opinion on Church leadership and responsibility

<table>
<thead>
<tr>
<th>Faithful’s opinion on Church leadership/ responsibility</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>226</td>
<td>81%</td>
</tr>
<tr>
<td>No</td>
<td>53</td>
<td>19%</td>
</tr>
<tr>
<td>Total</td>
<td>279</td>
<td>100%</td>
</tr>
</tbody>
</table>

The findings indicate that majority (81%) of the faithful agreed that the leadership of their church assumed full responsibility when things did not turn out as planned while 19% indicated that the leadership of their church did not assume full responsibility when things did not turn out as planned.

The faithful were also required to indicate whether their leaders were answerable to the congregation. The results were as shown below:
Table 4.9 Opinion on whether the leaders were answerable to the congregation

<table>
<thead>
<tr>
<th>Opinion on whether the leaders were answerable to the congregation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>201</td>
<td>72%</td>
</tr>
<tr>
<td>No</td>
<td>78</td>
<td>28%</td>
</tr>
<tr>
<td>Total</td>
<td>279</td>
<td>100%</td>
</tr>
</tbody>
</table>

The findings indicated that majority (72%) of the faithful agreed that the leaders of their church were answerable to the congregation while 19% indicated that the leaders of their church were not answerable to the congregation. This implied that the leaders in the churches 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 the mistakes for the sake of the faithful they led.

Information from the interview guide also supported these views. The leaders explained that as a way of being accountable to their congregation, when there were problems arising from decisions they made, they always took responsibility collectively instead of blaming one of them for such a mistake. A leader from one of the churches gave an example of a time they procured low quality building materials from one of the members who failed to supply the quality agreed. He explained that the leaders did not blame the member but instead, they owned the mistake as a team and then procured the right quality materials.
The findings are in agreement with Leithwood and Riehl (2003) who argue that besides taking responsibility for their own actions, leaders must also learn how to hold others accountable. 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. Performance can be, and should be, periodically assessed by the board, executive committee or constituency that made the appointment or the individuals/groups to whom a leader is to report. The processes through which a leader is held accountable need to be carefully defined and conducted by competent individuals/groups that are free from conflicts of interest (Kouzes & Posner, 2006)

Structures in Place to Ensure Accountability to the Congregation

In an effort to evaluate the level of accountability in place, the study sought to find out the structures in place to ensure the same. The study discovered that the various churches had established 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. They regularly presented financial reports to the congregation. Some reported monthly, others reported quarterly while some reported twice a year. Copies of these reports were also pinned on the notice boards for the congregations to interrogate.
The faithful also reported that their pastors/priests were accountable to the church leadership. They pointed 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.

These findings relate with those of McGuiness, (2009) who posit that 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).

Interview Data Analysis

The study through oral interviews administered to a few leaders and pastors sought to find out if they presented financial reports to their congregations, had tendering processes and obtained feedback from their congregations.

On transparency the study established that majority of the leaders did present financial reports to their congregations. Most of them said they purposely had some marked dates when such reports could be presented and any questions with regard to the reports would be tackled. In other cases, the leaders used the services to present reports
before or after their sermons. This implied that most of the church leaders in Utawala ward underscored the value of transparency in financial reporting. As one of the church leaders said:

“If we do not present financial reports to our people, they will think we are hiding something from them and we are not able to account for what they gave us. This will make them not to give again whenever we ask them to”

On accountability, the study also established that majority of the leaders in the churches in Utawala ward were keen on matters of accountability. When asked how the church leadership was held accountable to the congregation, majority of them said that they had put in place certain structures that encouraged accountability. To some, there were church committees that dealt with various projects and reported not only to the leadership but also to the congregation. These committees mobilized resources for projects identified and ensured they were completed within the stipulated time.

On integrity, the study established that the leaders of these churches valued integrity. This was demonstrated by the way the leaders chose members of church committees. Most of them said that they chose such members on the basis of leadership traits and integrity was highly valued. As one of the pastors said:

“I cannot allow anybody in my leadership and even in the various committees that run the church. I take my time before I elevate someone as a leader and question their integrity”

The study also established that most of the leaders in the churches were bold enough to face the congregation and admit their mistakes if they did make them. This was
a show of accountability even when things were not going well. Majority of them expressed the need to own up their actions and be willing to apologize when things went wrong. This seems to have made their congregations to trust them and look at them as fellow human beings who could make mistakes. They would therefore in line with the Bible ask for forgiveness without giving excuses or blaming others for their mistakes.

One of the leaders interviewed said:

“We are all human beings and are prone to doing mistakes. However, we should always be quick to apologize and ask for forgiveness and especially at a time like this when many so called “men of God” are not accountable”

The study established that majority of the leaders knew that by ensuring accountability, giving feedback and ensuring accountability, their churches would benefit a lot. They insisted that where such practices were abound, the level of giving and church growth was high. One such Pastor lamented:

I wish I was serving in well-structured churches like…. (Name withheld), where accountability is key and the members are allowed to question what is going on. Look at the way they have built massive structures because people give sacrificially as their money is accounted for….

Chapter Summary

This chapter analysed and presented data from the study. Both questionnaires and interviews were presented. The chapter ends with a discussion of the study findings.
CHAPTER FIVE
SUMMARY OF FINDINGS, RECOMMENDATIONS, AREAS FOR FURTHER RESEARCH AND CONCLUSIONS

Introduction

This chapter presents a discussion of the key findings of the study, gives the conclusions, implications and recommendations of the study. It also suggests areas for further study. The findings will be discussed in view of the objectives and research questions of the study.

Summary

From the key findings, the following conclusions with regard to governance and its influence on giving, were made in line with the objectives of the study.

Transparency and Congregational Giving

The study concludes that transparency in the Christian churches in Utawala was observed through presenting financial reports to the congregation. It was also observed by following a laid down tendering process when procuring church items. In some case these tenders were awarded to members who were in similar businesses. Funds for carrying out the purchases were raised through pledges, offerings and donations. These sources were hardly enough. Leaders also sought members’ feedback on their leadership from the congregation.

Integrity and Congregational Giving

The study concluded that integrity was practiced in the Christian churches in Utawala. It took the form of consistent reporting by the leadership which meant
availability of more funds for projects. This had enabled the church to acquire tangible property over the years. The church leadership often considered the integrity of a member before assigning him/her responsibilities in the church. The practice of transparency by church members seems to have given the members the confidence that what they give will be used well. As such, this motivated the members to give more sacrificially. Integrity of leaders in the church therefore has a great influence in the way give. If the leadership practice integrity, the level of giving will be high.

Accountability and Congregational Giving

The study concluded that accountability in the churches influenced the way the members gave towards church projects and even offerings. Accountability with regard to leadership took the form of taking responsibility for their decisions, leaders being answerable to the congregation and the structures in place to ensure accountability.

Where the leadership assumed the above responsibilities, members seem to have had confidence with the leadership and as such committed themselves into supporting whatever initiatives they had. Their level of giving thus was influenced by the accountability of the leadership.
Consistency and Congregational Giving

The study established that consistency in the churches influenced the level of giving from the members. Consistency was demonstrated by the leaders following the church constitution in maintaining and ensuring stability. Where the available constitution was followed, the members trusted their leaders and as such supported them in their projects. They were thus willing to give more as opposed to those churches where there was no constitution available or the constitution was there but was not followed. Consistency therefore seems to influence the level of giving in these churches.

Implications of the study

The study implies that for congregation members to give and sustain the giving, the leadership must demonstrate good governance. Governance entails being transparent, practicing integrity, being consistent in church policies and being accountable to the members of the church. If all these aspects of good governance are incorporated in the leadership of the church, then members will give and even sustain their giving, hence ensuring 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.

Areas for Further Research

This study focused on the influence of church governance on the level of congregational giving in the Christian churches in Utawala which is a city setting. Similar studies need to be conducted in the rural parts of the country to establish whether the considered factors influence giving there too.

The study evaluated the influence of transparency, consistency, integrity and accountability in governance on congregational giving, future research may focus on alternative factors that may also influence giving.

Conclusions

Below are the conclusions of the study.

1. Transparency influenced the level of giving in churches. This was demonstrated by the leader’s presentation of financial reports to the congregation, existence of tendering processes in the church and leadership getting feedback from the congregation.
2. Consistency in church policies did influence the level of giving in the churches. This was demonstrated by the congregants being aware of the church’s constitution which ensured stability in the churches.

3. Integrity influenced the level of giving in the church. Integrity took the form of consistent reports by the leadership, acquisition of church property by the leaders, consideration of individual leader’s integrity before assigning them responsibilities in the church and church leadership reports on the use of finances.

4. Accountability influenced the level of giving in the churches. This was demonstrated by the way leaders assumed responsibility when things did not turn out as planned, leadership being answerable to the congregation and the church having structures in place that ensured accountability.

5. The study also established that being fair to all the congregants did influence the level of giving in the church. Where members felt that the leadership treated all the congregants fairly, the level of giving was high as opposed to where the leadership seemed to favor certain groups or individuals.

Chapter Summary

This chapter presented the summary of the findings of the study. It also spelt out the recommendations and the implications of the study. It concludes by stating areas of further research.
References


Appendix I: Questionnaire

The purpose of this questionnaire is to gather information from you on the influence of church governance on the level of congregational giving; a case of Christian churches in Utawala. Please complete the questions by putting a tick (√) against the preferred responses. Your name and that of your institution are not necessary. The information you provide will be treated in confidence and will be for research purpose only.

SECTION A: GENERAL INFORMATION

1) What is your age bracket?

18-25 years ( ) 25-30 years ( ) 30-35 years ( ) 35-40 years ( ) over 40 years ( )

2) Please state your gender

Male ( ) female ( )

3) What is your highest level of education?

Graduate ( ) College diploma ( ) High school ( ) other ( )

4) For how many years have you been a member of your Church?

Below 5 years ( ) 5-10 years ( ) Over 10 years ( )

SECTION B: TRANSPARENCY

5) Does your church leadership present financial reports to the congregation?

Yes ( ) No ( )

6) Are you aware of any tendering process in your church?

Yes ( ) No ( )

7) Please explain how your church procures items e.g. chairs, construction materials etc.
8) Do the leaders in your church ask for feedback from the congregation after they ask for project money?

Yes ( )   No ( )

SECTION C: INTEGRITY

9) Please evaluate the degree of your agreement with the following statements. Use a scale of 1-5 where 1= Strongly Disagree   2=Somehow Disagree 3=Agree 4=Somehow Agree and 5=Strongly Agree

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<tr>
<td>The church leadership often considers the integrity of a worshipper before assigning him/her responsibilities in the church</td>
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<td>The church leadership often reports on the finances of the church</td>
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<td>The church has acquired tangible property over the years</td>
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<td>I am satisfied with how the church leadership reports on the use of finances</td>
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<td>Consistent reporting by the leadership has meant availability of more funds for projects</td>
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SECTION D: ACCOUNTABILITY

10. Do the leaders assume full responsibility when things do not turn out as planned in your church?  Yes ( )  No ( )

   Explain, if yes

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11. Are the leaders answerable to the congregation?  Yes ( )  No ( )

12. What structures are in place to ensure that the leaders answer to the congregation on all matters conducted on behalf of the church?

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13. Is your pastor/priest accountable to the church leadership or is he/she independent? Explain.

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SECTION D: CONSISTENCY

14. Are you aware of a church constitution/rules and regulations followed by the church leadership?  Yes ( )  No ( )

15. Do you think that the leaders follow it all the time? Explain

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16. Do you think the presence of such guidelines/ constitution has led to stability in your church?  Yes ( )  No ( )

17. Has there been any scandal in your church involving the leadership?  Yes ( )  No ( )

If yes, give details

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18. Are all members of the church treated equally and fairly?  Yes ( )  No ( )

Give details, if no

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Appendix II: Interview Guide for Church Leaders

The purpose of this Interview Guide is to gather information from you on the influence of church governance on the level of congregational giving; a case of Christian churches in Utawala. Please answer the questions as honestly as possible. Your name and that of your institution are not necessary.

1. Does your church leadership present financial reports to the congregation? Please explain.

2. How is the tendering process in your church? Please explain.

3. How do you obtain feedback from the congregation?

4. Does this church have a constitution? If yes, do you follow it all the time?

5. How is the church leadership held accountable to the congregation?

6. Would you say this church has been stable in the last 5 years? Would you attribute that stability, or lack of it, to the leadership?
Appendix III: Authority from NACOSTI to Conduct Research

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241340, 2210571, 2219420
Fax: +254-20-310244, 318240
Email: rd@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

Ref. No. NACOSTI/P/17/85888/18595 Date: 17th August, 2017

Nicholas Muasa Musau
Pan Africa Christian University
P.O. Box 56875-00200
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "The influence of church governance on the level of congregational giving: A case of Christian Churches in Utawala Ward, Embakasi Nairobi," I am pleased to inform you that you have been authorized to undertake research in Nairobi County for the period ending 17th August, 2018.

You are advised to report to the County Commissioner and the County Director of Education, Nairobi County before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a copy of the final research report to the Commission within one year of completion. The soft copy of the same should be submitted through the Online Research Information System.

GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.
Appendix III: Authority from NACOSTI to Conduct Research

THIS IS TO CERTIFY THAT:

MR. NICHOLAS MUASA MUSAU
of PAC UNIVERSITY, 18034-500
NAIROBI, has been permitted to conduct
research in Nairobi County

on the topic: **THE INFLUENCE OF
CHURCH GOVERNANCE ON THE LEVEL
OF CONGREGATIONAL GIVING, A CASE
OF CHRISTIAN CHURCHES IN UTAWALA
WARD, EMBAKASI NAIROBI.**

for the period ending:
17th August, 2018

Permit No: NACOSTI/P/17/85888/18595
Date Of Issue: 17th August, 2017
Fee Received: Ksh 1000

Applicant’s Signature

Director General
National Commission for Science, Technology & Innovation
Appendix IV: University’s Approval to Conduct Research

June 7th, 2017

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: NICHOLAS MUASA MUSAU REG. NO. MAL/6339/15

Greetings! This is an introduction letter for the above named person a final year student in Pan Africa Christian University (PAC University), pursuing Master of Arts in Leadership.

He is at the final stage of the programme and he is preparing to collect data to enable him finalise on his thesis. The thesis title is “The Influence of Church Governance On the level of Church Living” A case of Christian churches in Utawala ward, Nairobi, Kenya.

We therefore kindly request that you allow him conduct research at your organization

Warm Regards,

[Signature]

Dr. Lilian Vikiiru
Registrar Academics