



## **Analysing Financial Stewardship in Contemporary African Church Administration**

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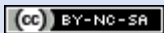
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### **ABSTRACT**

Although financial stewardship is recognized as vital to the health and integrity of African churches, existing scholarship reveals a persistent gap in how congregations reconcile traditional theological commitments with modern demands for accountability, transparency, and professional financial management—resulting in inadequate reporting systems, weak ethical oversight, and eroding community trust. This literature-based study, therefore, examines financial stewardship within the contemporary African church administration, synthesizing existing research on church finance, governance, and ethical leadership in theological context. Drawing data from biblical texts, journal articles, books, online news publications and dissertations, this paper reviewed how financial stewardship has evolved across various African denominations, highlighting key themes such as accountability, transparency, and congregational engagement. The study revealed a growing tension between traditional religious values and the demands of modern financial management, with many churches striving to balance spiritual commitments with professional administrative practices. Moreover, the paper emphasized the significance of ethical leadership, robust financial reporting systems, and community trust in sustaining church operations. By critically engaging with these scholarly perspectives, the researchers offered recommendations to promote financial integrity in church administration.

**Keywords:** *Financial Stewardship, Church Administration, Accountability, Transparency, Corruption, Stewards*

## 1.0 INTRODUCTION

Proper financial management is crucial in today's world of economic instability. Yet, individuals and organizations alike face various managerial challenges as evident in the numerous reports of lapses in financial management, and stewardship, all of which require attention. According to Iddrissu Adam Shaibu, some churches operate the system of entrusting inflows into the hands of one clerk who operates the bank transactions. This system, according to him, creates the opportunity for people to pilfer their offerings.<sup>1</sup> He cites an incident that occurred in the latter part of 1990s when the account clerks of some churches could not render account of the offerings that were meant to be paid into their church's bank accounts. While the account clerk of one church failed to send such money to the bank, his counterpart in the other church could not render proper accounts of his stewardship.<sup>2</sup> In Nigeria, Faboyede et al report that some churches "have recorded financial misappropriations which include: Christ Embassy fraud scam of ₦39m in 2002, ₦10m in 2003, and \$96,607 in 2009, and \$4m at Nigeria Benny Hinn Ministry Crusade in 2005."<sup>3</sup> With respect to money transfer systems, which is common among contemporary churches, it is reported that, in 2012, Ex-bank PHB boss paid the sum of ₦5m to a church as tithes from stolen money through a bank transfer from Bank PHB Mortgage Limited accounts.<sup>4</sup>

Theophilus Fiifi Ocansey has also observed that the Centre for the Study of Global Christianity reported in 2015 that; approximately \$50.00 billion in Christian funds were lost to fraud and embezzlement, with around \$1.3 billion occurring in Africa.<sup>5</sup> Again, in 2017, it was recorded in the Religious Financial Fraud report that, Christians committed financial crimes in total amount of \$59 billion.<sup>6</sup> Further, GhanaWeb report on 8<sup>th</sup> August 2023, recorded that, some church leaders of a Catholic church in Upper East were strongly accused for having blown GHC9, 000.00 which was apportioned for the renovation of a water-closet toilet facility. To buttress their point, the protesters alleged that the facility should have taken not more than GHC3, 000.00 to refurbish based on their investigations.<sup>7</sup> On March 18, 2024, an Accra Circuit Court began the trial of three persons accused of embezzling GHC382, 221.00 depositor's fund of a church's credit union. According to GhanaWeb report, the alleged corporate included a consultant and manager, a recovery officer, and a cashier at Christian Pentecostal Church.<sup>8</sup> Ocansey's research on financial management also brought to light the lack of a reliable financial database in churches, which guide its financial practices and management.<sup>9</sup> Other churches also lack professional accountants and adequate technology to ensure proper financial management. This has yielded unaccountability, financial turbidity and inaccurate auditing in many churches. Acquah Michael asserts that, "the failure of church leaders to provide the congregation and other stakeholders with adequate financial accounts has led to an increase in financial abnormalities in

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<sup>1</sup> Iddrissu Adam Shaibu, "Towards an Effective Financial Management of Funds Generated from Offerings in the Church: A Study of some Selected Classical Pentecostal Churches in the Ashanti Region of Ghana," *Research on Humanities and Social Sciences* vol. 3, no. 2 (2013): 215-221, 5.

<sup>2</sup> Shaibu, "Towards an Effective Financial Management of Funds Generated from Offerings in the Church: A Study of some Selected Classical Pentecostal Churches in the Ashanti Region of Ghana," 5.

<sup>3</sup> Samuel O. Faboyede et al. "Financial Misappropriation, Internal Control, and Pentecostal Churches in Nigeria," *Research Journal of Business and Economic Management* (2002), 23-31, 24.

<sup>4</sup> Faboyede et al. "Financial Misappropriation, Internal Control, and Pentecostal Churches in Nigeria," 27.

<sup>5</sup> Theophilus Fiifi Ocansey, *Cash Management Practices of Sole-Owned Churches in Ghana* (Master of Business Administration Thesis: University of Ghana, 2022), 3.

<sup>6</sup> Ocansey, *Cash Management Practices of Sole-Owned Churches in Ghana*, 28.

<sup>7</sup> GhanaWeb, "General News" no. 461083 (2016), [Accessed online from <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Financial-scandal-hits-Catholic-Church-in-Upper-East-461083>, on March 18, 2024].

<sup>8</sup> GhanaWeb, "Crime and Punishment Report" no. 1921285 (2024), [Accessed online from <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Court-to-start-trial-of-three-accused-of-embezzling-Church-s-credit-union-cash-1921285>, on March 18, 2024].

<sup>9</sup> Ocansey, *Cash Management Practices of Sole-Owned Churches in Ghana*, 28.

some religious organizations.”<sup>10</sup> Church members and stakeholders usually become discouraged in giving to support God’s work when issues of unfaithfulness, lack of accountability and financial mismanagement come to light.

It is in the light of these and similar concerns that this paper seeks to discuss issues related to financial mismanagement in contemporary African churches. It also highlights key biblical figures as models of faithfulness to emulate. The paper further examines the use of technology by some churches to manage funds, while also identifying areas that need improvement. The researchers offer recommendations to enhance auditing processes, strengthen accountability structures, and improve internal control systems. The conclusion emphasizes the importance of accountability and faithfulness, asserting that such stewardship is essential for helping the church fulfil its missionary mandate.

## **2.0 METHODOLOGY**

The researchers employed a qualitative research method in-depth textual analysis and a theology-based literature framework. This methodology involved biblical interpretation and provided a conceptual overview of holistic stewardship grounded in scriptures. The research tool used in this study is historical-analytical approach, which evaluates and synthesizes data from the biblical background and theological principles of stewardship, relating them to the practice of financial stewardship in contemporary church administration.

## **3.0 BIBLICAL BACKGROUND OF FINANCIAL STEWARDSHIP**

### **3.1 The Old Testament Perspective of Financial Stewardship**

The idea of stewardship is found throughout the scriptures, beginning in Genesis 1 and 2, where God granted humanity dominion over all that he had created. Whether this “dominion” (Gen. 1:28) is understood traditionally as a form of sovereignty or viewed through the lens of stewardship, it conveys the idea that humankind has a unique role in God’s creation.<sup>11</sup> God gave humans the responsibility of naming the animals, and commanded them to be fruitful, multiply, and subdue the earth (Gen. 2:20). This responsibility highlights their ambassadorial role as God’s vice-regents, accountable to him. This marks the earliest reference to stewardship in the Old Testament.<sup>12</sup>

Isaac Boaheng opines that “these chapters reveal key managerial tasks, namely; maximizing God’s resources by “multiplying” for the purpose of accomplishing God’s purpose and plans; minimizing disorder by “subduing;” and maintaining order by “ruling.”<sup>13</sup> God handed to humanity the authority to increase, decrease, and maintain the natural environment. This presupposes that each human being has the power to control and change situations without relying on anyone. The central idea of stewardship according to scripture is that, it begins and ends with God as both creator and possessor.

Hebrew words used to denote steward are *ish al-habbayit*, (Gen. 43:16, 19, 44:1, 1 Kings 16:9), and *ha-meltshar* (Dan. 1:11), or *ha-sokhen* (Isa. 22:15) which describe overseers of household. An example of such a steward is Eliezer of Damascus, one who was to inherit Abraham because he had no biological heir (Gen. 15:2, 24:2, 10).<sup>14</sup> The word *meseq* (from an unused root meaning to hold, possess, could be used to denote steward, caretaker and sometimes heir), was used to describe Eliezer in relation to his stewardship of the household of Abraham in Genesis 15:2. He hailed from Damascus

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<sup>10</sup> Michael Acquah, *Accountability, Transparency and Contribution. A Case of Church Members of Assemblies of God, Western Region (Ghana)* (Master of Business Administration Thesis: KNUST, 2023), 3.

<sup>11</sup> Amadi Ahiamadu, *Redefining Stewardship: A Nigerian Perspective on Accountable and Responsible Land Ownership According to the Old Testament* (PhD Dissertation: University of Stellenbosch, 2008), 25.

<sup>12</sup> Ronald Walborn and Frank Chan, *Stewardship and the Kingdom of God* (Colorado Springs: Ronald Walborn and Frank Chan, 2001), 8.

<sup>13</sup> Isaac Boaheng, “Biblical and Theological Perspectives on Church Management,” *Journal of Transformation* 4, no. 1, (2021): 16-26, 17.

<sup>14</sup> Boaheng, “Biblical and Theological Perspectives on Church Management,” 17.

yet, because of his faithfulness Abraham trusted him to find a befitting wife for Isaac (Gen. 24:1ff). He apparently had charge over the family of his master as well as his property. Whether Isaac also had such a steward or not is nowhere stated, but it might practically be possible that he had. Another example is this; Jacob was Laban's steward for a time, as he apparently had full charge of the flock and of his master. Again, Joseph was also practically Potiphar's steward, and when he became Pharaoh's prime minister, he himself had a steward over his own house (Gen. 39:4, 5; 44:1, 4).<sup>15</sup>

Daniel, a captured slave from Israel to Babylon, was made one of three administrators in charge of satraps in the land of captivity (Dan. 6:1-4). Satraps were local governors who were placed over provinces throughout the great Persian Empire to report to the central administration that was directly responsible for the king. Consequently, it was Daniel's duty to supervise them, report directly to the king, and give counsel to him in these high-ranking positions. Because of Daniel's exceptional qualities, King Darius planned to make him the number two administrator in the entire kingdom. According to Andrew Steinmann, "the Aramaic term *sarak* used for administrators is a Persian loanword, reflecting the transition to a new regime."<sup>16</sup> Darius' administration could be compared to the 127 provinces in the Persian Empire known from the time of King Xerxes in Esther 1:1 and 8:9. In each of their provinces, the Satraps were the king's viceroys who supervised the military and financial affairs of each province, and also had a significant amount of local autonomy and authority.<sup>17</sup> These men of integrity, among others, devoted themselves to faithful stewardship which should be well acknowledged.

One of the ways financial stewardship is demonstrated in the Old Testament is through the institution of tithes. Tithing was first mentioned in Genesis 14:18-24 after Abram's victory in rescuing Lot his nephew. He met Melchizedek, King of Salem who is also known to be 'the priest of God Most High' and gave him a tenth of everything he got after the rescue mission. No rationale is stated for Abram's actions, but the interactions suggest that he could have done it as a tributary offering to God to show that he is a steward of God's possessions.<sup>18</sup> Tithing in particular was instituted to support the temple, the priesthood, and for other profitable causes. At least three different tithes are prescribed in the Old Testament: a celebration of the agricultural products (Deut. 12:6-7, 14:22-26), a tithe given to charity (Deut. 14:28-29), and a tithe for the Levites who served as priests (Num. 18:21-24). In Deuteronomy 14:28-29, it is also required that the tithe of every third year be laid up within the towns to be used for the Levite, the sojourner, the fatherless, and the widow (reiterated in Deut. 26:12-15).<sup>19</sup> In the priestly code it is observed that the tithes are to be given to the Levites as their portion (Num. 18:21-24), where they are also commanded to offer a tithe on those received tithes (Num. 18:26).

In 1 Chronicles 29, David gave generously to God from his resources, as a gesture of gratitude. This act of thankfulness inspired the leaders and the people to give willingly and joyfully. After collecting all of the offerings, David praised God in prayer (vv. 10-15), acknowledging him as the source of everything they had given. Part of verse 14 states, "Everything comes from you, and from your hand we have given to you." This implies that God, who owns all things, has entrusted humanity with the responsibility of being stewards of his possessions.<sup>20</sup>

### **3.2 The New Testament Perspective of Financial Stewardship**

In the New Testament, the words *epitropos* is translated as a "guardian" in Galatians 4:2 (ESV) while *oikonomos* is translated as "steward" in Titus 1:7 (ESV). The contrast between *epitropos* and

<sup>15</sup> Regina Scott, *A View Most Glorious* (Grand Rapids, MI: Baker Publishing Group, 2021), 119.

<sup>16</sup> Warren W. Wiersbe, *The Wiersbe Bible Commentary: Old Testament* (Colorado Springs: David C. Cook, 2007), 1364.

<sup>17</sup> Boaheng, "Biblical and Theological Perspectives on Church Management," 17.

<sup>18</sup> Richard B. Cunningham, *Leadership Handbook of Management and Administration* (Grand Rapids, MI: Baker Books, 2007), 451.

<sup>19</sup> Richard L. Scheef Jr., *Stewardship in the Old Testament* (New York: Association Press, 1960), 32.

<sup>20</sup> Guillermo R. Kenzie, *Financial Stewardship and Tithing: neither Avoiding nor Abusing the Teachings of Scripture in the Argentinian Context* (Missouri: St. Louis Publishers, 2010), 14.

*oikonomos* cannot be accurately spelt out as they are almost synonymous. The word *epitropos* is a compound word, derived from the Greek words, *epi* (“upon”) and *trepo* (“to turn or direct, referring to a public officer to whose care something is committed, one who is in a position of trust”).<sup>21</sup> The expression refers to someone who has delegated authority over others such as a curator or a guardian, bailiff, agent, guardian of children, overseer of the revenue, or treasurer.<sup>22</sup> *Oikonomos* is also a compound of two Greek words: *oikos* meaning “house” and *nemo* meaning “to arrange, administer, dispense, and distribute or manage.”<sup>23</sup> According to A. J. Oosthuizen, *oikonomos* is commonly translated as “steward, servant, manager, superintendent, chamberlain, governor, householder and even treasurer to whom the head of the house has entrusted the management of his affairs.”<sup>24</sup>

Some scholars say they are used synonymously while others argue that the first word is a more general term including the latter. Joseph Barber Lightfoot observes that, the former refers rather to the guardianship of persons, or child's legal representative, while the latter word refers to the head servant appointed to manage a household or property.<sup>25</sup> There would, however, not be any such hard-and-fast line between their respective duties as these might vary with every master, or might be combined in one individual.<sup>26</sup> The person who holds a public office or is in a position of trust is referred to either as *epitropos* or *oikonomos* (1 Cor. 4:1-2, Rom. 16:23, Mat. 20:8, Luke 8:3, Gal. 4:2).

Jesus gave many parables in the New Testament to explain the concept of stewardship. In the Parable of the Laborers (Matt. 20:1-16) in the vineyard, it is the steward who pays the laborers at the end of the day. The Parable of the Unjust Steward (Luke 16:1-13), further illustrates that it was common practice to appoint stewards over other servants. In this parable, the master sends his steward to collect debts on his behalf, but the steward reduces the amount owed. Surprisingly, the master commends him for acting shrewdly before dismissing him. This steward, though a free man entrusted with his master's business, was ultimately accountable and had to give an account when called upon. According to the text, he was found unfaithful and was immediately dismissed. This implies that stewards are expected to be completely faithful and not succumb to corruption or self-interest. In the parable of the Minas or Pounds (Luke 19:12-27) and the Parable of the Talents (Matt. 25:14-30), the master entrusts his servants with resources (pounds and talents) according to their abilities, expecting them to be productive and accountable. Those who received more worked hard and produced double, while the one who received a single talent failed to invest it and was rebuked. These parables emphasize that stewards are expected to be fruitful, not idle. In another parable, farmers who were acting as stewards of a vineyard killed the servants sent to collect the master's share, and eventually murdered the master's son, knowing he was the heir (Matt. 21:33-46). Jesus asks his disciples what should happen to such wicked stewards, highlighting the severe consequences of unfaithfulness. All these passages show that stewards are entrusted with responsibility, expected to act with integrity, and will be held accountable. Jesus therefore, urges disciples in Luke 12:42, to be faithful stewards in his absence.

From Paul's account in Romans 16:23, Erastus is called the *oikonomos*, meaning the “treasurer” of the city. Erastus was thus an influential member of the community of Corinth and

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<sup>21</sup> Emmanuel Asante, *Stewardship: Essays on Ethics of Stewardship* (Accra: Wilas Press Limited, 1999), 21.

<sup>22</sup> Mounce D. William, *Complete Expository Dictionary of Old & New Testament Words* (Grand Rapids, MI: Zondervan, 2006), 1810.

<sup>23</sup> William D. Mounce, *Complete Expository Dictionary of Old and New Testament Words* (Grand Rapids, MI: Zondervan, 2006), 1916.

<sup>24</sup> A. J. Oosthuizen, “*Managing the Household of God*”: *A Study on the Managerial Principles and Skills Needed in the Effective and Efficient Management of the Church as an Organization* (PhD Dissertation: Central University of Technology, 2016), 79.

<sup>25</sup> Joseph Barber Lightfoot, *Saint Paul's Epistles to the Galatians. A Revised Text with Introductions, Notes, and Dissertations* (London: Macmillan & Co., 1879), 430.

<sup>26</sup> Lightfoot, *Saint Paul's Epistles to the Galatians*. 430.

evidently a faithful Christian.<sup>27</sup> David Pascoe observes that Paul went to great lengths to teach about the role of leaders in the church, emphasizing that their position is to serve as servants or stewards of God.<sup>28</sup> Paul spoke both directly and indirectly about stewardship, highlighting that the essential characteristic of a steward is faithfulness in carrying out their duties (1 Cor. 4:2-6). According to Paul, faithfulness is a major requirement for Christian leadership. Therefore, stewards who faithfully fulfil their responsibilities will be rewarded by God (1 Tim. 3:4-5, 12-13; 1 Cor. 9:17).<sup>29</sup> The offerings and contributions received in the early church were brought before the apostles, and were used in various ways to promote church growth. These included supporting ministers (Matt. 10:10; 1 Cor. 9:14; 1 Tim. 5:17-18), caring for the needs of members especially widows, orphans and the poor (Rom. 15:26; 2 Cor. 9:9; Gal 2:10; 1 Tim 5:5-10; Jam. 1:27), and supporting the mission of the church (1 Cor. 9:11; 2 Cor. 12:13).<sup>30</sup>

#### **4.0 FINANCIAL STEWARDSHIP IN THE CONTEMPORARY AFRICAN CHURCH**

The contemporary African church's financial management and stewardship practices are largely adopted from the early church's model of managing finances, now modernized through technological advancement to align with current ideologies and tools. Over the years, many churches have increasingly adopted transparent financial practices to build trust within their congregations and the broader community. This is evident in the use of modern financial tools, technology, and trained personnel for efficient management. For example, many contemporary churches now use specialized software and employ qualified staff to handle budgeting, tithes, donations, and expenses. Other denominations also have adopted a diversified income approach, exploring alternative revenue streams beyond traditional tithes, offerings, and donations. These may include: hosting events, renting out facilities, or engaging in community partnerships to supplement financial resources. Additionally, many churches leverage multimedia platforms and online giving systems to reach a wider audience.

##### **4.1 The Use of Technology in Managing Funds**

The use of technology and digitalization cannot be overstated in financial management, and the church is not exempted from its demand. Modernization has caused many organizations including the church, to adapt to the use of technological tools in their daily activities. Today, many churches and religious organizations receive offerings, tithes and donations through Mobile Money outlets, Credit/Debit Cards and Online Money Transfers to support the ministry. Albert F. McGarrah asserts that, most of the people who make contributions through digital means do not attend the churches, but they share in the social and economic benefits. As a result, their contributions should be made in advance and intelligently.<sup>31</sup> To improve on accountability and trust among its members, some of the churches send text messages to their members to confirm the receipts of their contributions. Adebayo Ola Afolaranmi, therefore, encourage stewards to be abreast with the use of these modern technologies and use them effectively.<sup>32</sup> Social Media platforms such as WhattApp, TikTok, X, Instagram, Facebook and Telegram, also play a pivotal role in building online communities, which help promote fundraising campaigns and foster ongoing religious connections between the Church and its supporters beyond traditional Sunday services.

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<sup>27</sup> Scott, *A View Most Glorious*, 119.

<sup>28</sup> David Pascoe, "Living as God's Stewards: Exploring Some Theological Foundations," *The Australasian Catholic Record* 90 no. 1 (2013): 1-38, 22.

<sup>29</sup> Jeremy Kamer, "Steward Leadership and Paul," *Journal of Biblical Perspectives in Leadership* vol. 8 no. 1 (2018): 126-135, 134.

<sup>30</sup> R. T. Kendall, *Tithing: A Call to Serious, Biblical Giving* (Grand Rapids, MI: Zondervan, 1982), 29.

<sup>31</sup> Albert F. McGarrah, *Modern Church Finance: Its Principles and Practice* (New York: Fleming H. Revell Company, 2016), 12.

<sup>32</sup> Adebayo Ola Afolaranmi, "Effective Use of Technological Tools in Building the Church's Educational Ministries," *SSRN Electronic Journal* (2019): 1-8, 1. DOI:10.2139/ssrn.3621635

#### **4.2 Acquisition of Assets for Church Development**

The current economic challenges have placed the contemporary African church in a position whereby it cannot rely solely on offerings, tithes and donation to run the daily affairs of the church, not to mention social intervention programs. For this reason, mainline churches such as Catholic, Presbyterian, Anglican, Methodist, as well as established Pentecostal churches like Assemblies of God, The Church of Pentecost, Baptist, Apostolic Church Ghana, and some Neo-Pentecostal churches like the ICGC, Winners Chapel, Action Chapel, among others own lands, hospitals, guest houses and schools. The purpose of owning these resources is to ensure financial sustainability while extending the church's impact beyond its immediate congregation.

Timothy Njoya opines that not all churches with modern management can be painted with the same brush, for just like the state, the church has traditionally held assets in trust for its mother churches. These assets have evolved from idle land into stocks, bonds, and other business ventures. Some churches are doing an exceptional job in managing their assets by employing both internal and external auditors to review their financial records and transactions carried out by stewards or financial managers, and also guiding their congregation effectively.<sup>33</sup> Ocansey posits that, "When funds are allocated for the purchase of properties, the assets must be handled appropriately and effectively after purchase."<sup>34</sup> This will help to promote accountability and transparency. Although the contemporary church acquires assets and builds infrastructure, it does not neglect the welfare of the poor and the needy.

Having explored the biblical and contemporary practices of financial stewardship, attention is now drawn to theological analysis to reveal the deeper biblical and doctrinal principles that inform and guide these practices.

#### **5.0 THEOLOGICAL ANALYSIS OF FINANCIAL STEWARDSHIP**

Having discussed the contemporary practices of financial stewardship in relation to the biblical perspective of stewardship, financial stewardship and church administration/management, this section will theologically analyze financial stewardship and its significance in contemporary church administration.

##### **5.1 Financial Stewardship as a Theological Concept**

Findings from the biblical perspective of stewardship above reveal that financial stewardship is divinely-instituted concept. It is not a human invention practiced without God's initiative, awareness or consent. God was the first to appoint stewards (Adam and Eve) to care for the universe and everything in it (Gen. 2:15-23). This concept is rooted in the belief that all resources ultimately belong God, while humans are entrusted with managing them. In his earthly ministry, Jesus also appointed a treasurer among his disciples in the person of Judas Iscariot (John 13:29), which implies a prior awareness of the stewardship concept and affirms its practical application.

Theologically, everything in the world belongs to God by virtue of his role as creator and possessor. God is the sole creator and sustainer of the world to whom man is accountable as stewards. Mihai Stoicescu asserts that, "God's ownership, which is derived from his status as creator, reminds humans that they can never be owners, but only stewards."<sup>35</sup> Psalm 24:1 echoes this truth: "The earth is the Lord's, and everything in it." Humans are therefore seen as trustees, tasked with the wise and faithful management of God's resources. Douglas J. Hall defines a steward as "one who has been given

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<sup>33</sup> Julius Gathogo, "The challenge of money and wealth in some East African Pentecostal Churches," *Studia Historiae Ecclesiasticae* 37, no. 2 (2011): 133-151, 150.

<sup>34</sup> Ocansey, *Cash Management Practices of Sole-Owned Churches in Ghana*, 13

<sup>35</sup> Mihai Stoicescu, *The Theological and Biblical Significance of Financial Resources in the Seventh-day Adventist Church* (Master's Thesis: Andrews University, 2023): 42-43.

the responsibility for the management and services of something belonging to another, and his office presupposes a particular kind of trust on the owner or master.”<sup>36</sup> Hall’s definition underscores the theological basis of financial stewardship, suggesting that God has entrusted humanity with the responsibility of managing his riches and resources. As stewards, whether individuals, churches, or organizations we are called to manage these resources in ways that honour God.

## **5.2 Understanding the Relationship between a Disciple and a Steward**

The relationship between a steward and a disciple in a theological context is deeply interconnected, as both roles are central to living out one’s faith in practical and meaningful ways. . A disciple is a follower of Christ who prioritises in learning from him and living according to his teachings. Discipleship involves personal transformation, adherence to Christ teachings, and participating in his missions. A Steward, in the theological sense, is someone entrusted with God’s creation, resources, and gifts. A faithful disciple of Christ will, by implication, channel the teachings, lifestyle and discipline acquired from the master into responsible stewardship, particularly financial stewardship. Thus, it takes a good disciple to become a good steward. Both disciples and stewards are charged with their own spiritual development, the proclamation of the gospel, and the responsible management of both material and spiritual resources.

Jeremiah T. Izungo and Mussa S. Muneja posit that before church members can be led to surrender their wealth to Christ as stewards, they must first be led to surrender their lives to him.<sup>37</sup> Disciples and stewards are, therefore, accountable to God for how they manage resources, adhere to Christ’s teachings, and fulfil his mission. As disciples seek to embody Christ’s teachings in every aspect of life, they must consider not only spiritual matters but also physical decisions and actions. Financial stewardship is, in fact, practical expression of discipleship; approaching life with a comprehensive view, that integrates one’s faith into the management of all resources as an act of worship and obedience. Discipleship, therefore, is holistic, with stewardship forming part of believer’s commitment to God. Financial stewards must recognize that how they handle funds entrusted to them reflects their devotion as disciples, and they will ultimately be held accountable to their master.

## **5.3 Transparency and Accountability in Financial Stewardship**

One of the challenges confronting organizations, institutions, and church administrators is the lack of transparent and accountable human resources. Transparency and accountability are critical components in financial stewardship, especially within a theological context. These principles ensure that the management of resources aligns with ethical standards, fosters trust, and honours God. Moreover, these two principles are inextricably intertwined and help cultivate integrity and confidence in leadership.

Transparency refers to the processes by which organizations make decisions and regulations known to the general public and stakeholders.<sup>38</sup> Being transparent entails disclosing financial activities, decisions, and outcomes in an open and honest manner. It involves clear, accurate, and accessible reporting. Transparency builds trust within a community, ensures that donors and stakeholders understand how resources are utilized, and help prevent fraud or mismanagement. A transparent financial steward provides detailed and comprehensible financial statements, budgets, and reports, including income sources, expenditures, and fund allocations. Financial information should be readily available and easily accessible to stakeholders, upholding honesty in all financial disclosures

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<sup>36</sup> Hall as cited in Isaac Boaheng and Justice Korankye. “A Christian View of Stewardship: A Study of Daniel 6:1-4,” *E-Journal of Religious and Theological Studies*, Volume 8, Issue 6 (2022): 156-165, 157.

<sup>37</sup> Jeremiah T. Izungo and Mussa S. Muneja, “Discipleship and Stewardship: The Essential Combination that can Enhance Financial Stability of the Church in Africa,” *EAJESS* Vol. 2, No. 3, (2021): 151-156, 15.

<sup>38</sup> Isaac Babatope Taiwo and Yusuf Babatunde Adeneye, “Exploring the Financial accountability and transparency of the treasury single account policy – a qualitative study,” *International Journal of Sustainable Strategic Management*, Vol. 9, No. 2 (2001): 141-160, 142.



avoiding misleading or deceptive practices. Solomon's assertion in Proverbs 11:1 that "A false balance is an abomination to the Lord, but a just weight is his delight," underscores the importance of transparency in financial dealings. Financial stewards should, therefore, avoid ambiguities and inconsistencies in presenting figures and financial reports, as such practices undermine the principles of transparency.

Accountability, on the other hand, can be conceptualized as being answerable or liable for one's actions or inactions, as well as conduct in an office or position.<sup>39</sup> It also refers to being responsible, responsive, and faithful to stakeholders. Accountability involves being answerable for financial decisions and actions, ensuring responsibility and adherence to agreed-upon standards and goals. It promotes good ethical behaviour, prevents misuse of resources, and ensures that financial activities align with an organization's mission and values. Accountable financial stewards implement procedures to safeguard assets, ensure accurate reporting, and detect or prevent errors and fraud. Periodic internal and external audits are conducted to verify financial integrity and compliance with established regulations and standards. An accountable financial steward accepts responsibility for their financial roles and ensures that they act in the best interest of the organization and its mission. The parable of the talents in Matthew 25:14-30, illustrates accountability by showing that stewards are answerable to their master for how they manage resources. Financial accountability and transparency are foundational principles of financial stewardship; therefore, financial stewards are encouraged not to compromise on the importance of these principles.

## **6.0 RECOMMENDATIONS**

The major challenge in the contemporary economic world is prevalence of mismanagement and corruption, and unfortunately, the church is not exempted. Preserving the church's integrity, mission, and the confidence of its members requires intentional efforts to address these issues, particularly in the area of finances management. The success of any organization is not necessarily determined by the amount of money it receives, but how efficiently it manages those funds. The prudent use of financial resources promotes and sustains organizational growth.<sup>40</sup> Corruption refers to dishonesty or an illegal behaviour by individuals in positions of authority, often involving the exploitation of public resources for their personal financial gain. Mismanagement, on the other hand, involves the failure or inability to properly utilize available resources.<sup>41</sup> In response to these challenges, several comprehensive strategies are discussed. The authors recommend the following measures to help curb the mismanagement of church finances.

### **6.1 Acknowledging the Problem**

Acknowledging the existence of mismanagement and the first step toward addressing these issues. Denial or minimization only exacerbates the problem. As the saying goes, "A problem half known is a problem half solved;" therefore, it is important not to overlook or downplay instances of mismanagement and corruption in the church especially when clear evidence exists. If signs of mismanagement or corruption are identified, the matter should be communicated openly to the congregation and relevant stakeholders. In many cases, church leadership remains silent and attempts to handle such issues internally to protect those involved from embarrassment or shame. This approach is often observed among some African church leaders. While it may benefit a few individuals in the short term, it can lead to greater conflict when the congregation eventually discovers the truth. To

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<sup>39</sup> Oluwaseun Salako and Olalekan Eyitayo Ajibade, "Analysing Accountability and Transparency as Major Tool for Local Government Administration in Nigeria: A Study of Yewa South Local Government," *Journal of Public Administration, Finance and Law*, Issue 15 (2019): 78-87, 79.

<sup>40</sup> Ben K. Agyei-Mensah, "Accountability and Internal Control in Religious Organizations: A Study of Methodist Church Ghana," *African J. Accounting, Auditing and Finance*, Vol. 5, No. 2 (2016): 95-112, 95.

<sup>41</sup> Kanu Ikechukwu, "The Role of the Church in Combating Corruption in the Present-day Nigeria," (2023): 169-580 (file:///C:/Users/OBIBA%20%20ENT/Downloads/GOTANISM38.pdf).

prevent future disputes and maintain trust, matters involving corruption and financial mismanagement should be addressed transparently. Open communication fosters accountability and reinforces the integrity of church leadership.

## **6.2 Establishing Robust Accountability Structures**

Finance committees should be established or strengthened with diverse and qualified members who can provide independent oversight. Church boards should also have clearly defined roles and responsibilities regarding financial matters, including regular reviews of financial reports and audits. For example, the Accounting Policies and Procedures Manual of the Methodist Church Ghana states: “The Coordinating office for Finance and Development has the primary responsibility to inform the leaders meeting and congregational members about financial support and use of the congregation’s resources.”<sup>42</sup> This indicates that the management of church finances is not the responsibility of a single individual. Instead, every financial decision or report should originate collectively from the Coordinating Office of Finance, including the minister in charge, other leaders and financial experts. In The Church of Pentecost (a global Pentecostal church headquartered in Ghana), the church constitution establishes a central Finance Board at the headquarters and Finance committees at various levels of the church.<sup>43</sup> The board is responsible for preparing and submitting annual budgets to the church leadership at all levels. It also reviews budget performance monthly and appraises the performance of departmental heads and the Finance and Administrative Director.<sup>44</sup> This structure ensures routine checks on cash inflows, expenditure, audits and financial reporting.

## **6.3 Regular Audits**

The church should conduct regular internal audits to monitor financial activities and ensure compliance with established policies and procedures. For example, the Constitution of the Methodist Church Ghana, states in its Standing Orders (SO) 652 (6) that, “All stewards and ministers responsible for handling church money shall check the cash balances with the Cash Book each week, for a regular countercheck by a minister or steward who does not handle the money.”<sup>45</sup> This, underscores the role of internal audit in facilitating regular monitoring and financial accountability. In addition, the church should engage reputable external auditors to perform annual audits. External audit provides an unbiased review of financial practices, and highlights areas of concern. SO 653 (1b) states: “All funds shall be lodged in a Bank Account in the name of the Methodist Church Ghana, operated by two signatories; the minister-in-charge and the steward.” It further states in 653 (1c) that: “These funds shall be audited annually, and the amount of such funds be reported annually to the Quarterly meeting.”<sup>46</sup> These requirements emphasize the importance of external audits for ensuring transparency and accountability. Similarly, Article 27 of the constitution of The Church of Pentecost prescribes that audit should be conducted by professional auditors periodically at the Head office and all subsidiary levels, with reports submitted to the Executive Council for appropriate action.<sup>47</sup> These measures help promote transparency and enable thorough verification of the church’s financial records.

## **6.4 Internal Controls**

It is very important for churches to implement internal controls that segregate financial duties among different individuals to prevent fraud and errors. Clear protocols should also be established for

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<sup>42</sup> The Methodist Church Ghana, *Accounting Policies and Procedures Manual* (Accra: The Methodist Church Ghana, 2021), 34.

<sup>43</sup> The Church of Pentecost, *The Constitution of The Church of Pentecost* (Accra: Pentecost Press, 2016), 111.

<sup>44</sup> The Church of Pentecost, *The Constitution of The Church of Pentecost*, 112.

<sup>45</sup> The Methodist Church Ghana, *The Constitution of The Methodist Church Ghana* (Accra: The Conference of The Methodist Church Ghana, 2023), 146.

<sup>46</sup> The Methodist Church Ghana, *The Constitution of The Methodist Church Ghana*, 146.

<sup>47</sup> The Church of Pentecost, *The Constitution of The Church of Pentecost*, 113.

authorizing expenditures and accessing funds, ensuring multiple levels of approval for significant financial transactions. Proper documentation and regular record keeping of all financial activities should also be maintained to ensure accuracy and provide reliable references. Addressing financial mismanagement and corruption within the church requires a comprehensive and transparent approach. Grounding these efforts in biblical principles ensures that the church's financial stewardship aligns with its spiritual mission and maintains the trust and confidence of its community.

## **7.0 CONCLUSION**

Financial stewardship is a vital aspect of discipleship, calling for faithful and ethical management of resources as a reflection of our trust in God and commitment to his purpose. It involves a holistic approach that integrates spiritual, ethical, and practical dimensions, ensuring that all financial decisions and actions honour God and support the flourishing of the church and its mission. The significance of financial stewardship in contemporary African church administration cannot be overstated. It serves as a tangible expression of the church's values and its commitment to God's principles. By managing resources faithfully, the church not only meets its immediate needs but also lays a foundation for sustainable growth and long-term impact. Through diligent stewardship, the church can effectively fulfil its mission, support its community, and advance God's kingdom.

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