

**THE RELEVANCE OF FINANCIAL MANAGEMENT PRACTICES ON CHURCH
LEADERS' STEWARDSHIP IN KIRYANDONGO ARCHDEACONRY,
MASINDI-KITARA DIOCESE**

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**UGANDA CHRISTIAN
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DECLARATION

I Nabukenya Cissy hereby declare that this dissertation has been produced out of my own effort with the guidance of my supervisor and has never been submitted to any other institution for any award.

Signature..........


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APPROVAL

This dissertation has been supervised and approved by me and is therefore ready for submission to the School of Theology in Uganda Christian University.

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DEDICATION

I dedicate this dissertation to my parents who always advised me Mr. wanzala Nabuzaleth, Mrs Elizabeth Nakazibwe, my sisters Deborah and Annet, my brothers Stephen, Amos, Disan and Ryesafu, my daughter Michelle mercy and Alice for rendering me all kind of supports. I also appreciate Mr. Kyosimire Fred; Mr. Kirija George Mr. Wafula Godfrey for always encouraging, supporting and mentoring me as far as my academics is concern. Above all I thank the Almighty God for guidance and provision towards completion of this dissertation and for the opportunity He gave to serve in His Church.

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ABSTRACT

The study aimed at examining the relevance of financial management practices on church leaders' stewardship in Kiryandongo Archdeaconry, Masindi-Kitara Diocese. The study was guided by objectives which are; assessing the current financial management practices relevant to enhancing church leaders' stewardship, identifying the challenges faced in implementing financial management practices and their impact on church leaders' stewardship, and exploring strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry.

The study was carried out using a cross sectional research design where both quantitative and qualitative research approaches were used. The data was collected using questionnaires and interviews and during the data collection, where both simple random and purposive sampling methods were used. A sample size of 50 respondents who include; Clergy and laity working with Kiryandongo Archdeaconry, Masindi-Kitara Diocese and the top management of the Diocese was used in the study.

The study findings revealed that while Kiryandongo Archdeaconry has established key financial management practices such as written policies, regular reporting, and training, low financial literacy, inadequate accountability, and sporadic auditing weaken effective stewardship. Impose stewardship through regular training, policy adherence, use of technology, and participatory financial oversight mechanisms to improve transparency, trust, and leadership effectiveness.

Lastly, the study called for ongoing financial education for church officials, the execution of well-defined financial policies, promotion of collective decision-making, frequent audits and in-house controls, and utilization of electronic financial systems to enhance accountability, transparency, efficiency, and general stewardship of church finances.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The study was with regards to the examination of the application of financial management practices on the stewardship of Kiryandongo Archdeaconry church leaders of Masindi-Kitara Diocese. This is a presentation of the background of the study, statement of the problem, objective of the study, purpose of the study and significance of the study.

1.1 Background of the Study

Christian stewardship financial practices are based in the Bible, where accountability, transparency, and resourcefulness are urged (Alvarado, 2023). Verses such as 1 Corinthians 4:2, "Now it is required that those who have been given a trust must prove faithful," validate the need for faithfulness when managing resources. The parable of the talents (Matthew 25:14-30) points out the importance of Godly stewardship of finances, portraying stewards as accountable to God regarding the resources they have been entrusted with. These biblical scriptures lay emphasis on the spiritual mandate on church leaders to reflect integrity and excellence in their financial transactions because they are stewards of material possessions but also of God's trust (Shaibu, 2021).

Previously, the church has played a key role in how resources are managed to benefit society. During the early days of the church, Christians distributed their resources to serve the poor, as observed in Acts 4:34-35 (Getui et al., 2023). As time passed and the church grew in size, there were more structured financial practices that developed due to the need to manage resources for missionary endeavors, church buildings, and charity (Ayensu et al., 2023). Nevertheless, financial accountability failure at moments such as during the Reformation era exposed weaknesses in church fiscal stewardship, necessitating reforms (Njobvu et al., 2020). Such experiences underscore the importance of having firm fiscal management mechanisms to maintain credibility and sustainability of church ministries (Lockett, 2023).

Financial management is the organization, planning, control, and oversight of financial resources with the aim of achieving organizational goals effectively and efficiently (Zietlow et al., 2018).

In the church, it encompasses practices such as resource allocation, budgeting, financial reporting, and internal controls (Nortey, 2019). Stewardship, on the other hand, entails ethical management of resources entrusted to an individual by an authority above them, typically with a religious inclination in church life (Adekunle, 2018). Sound practice in financial management is required to promote accountability, enhance trust within church members, and further the church's mission (Weems et al., 2021). The reconciliation of stewardship and financial management is a reflection of the double accountability of church leaders to God and the people (Redd, 2017).

Kiryandongo Archdeaconry, Masindi-Kitara Diocese, has growing demands to cultivate its financial stewardship amidst expanding responsibilities (Oluka et al., 2015). The archdeaconry has numerous parishes and missions that it oversees, and this calls for prudent financial management measures to ensure the sustainability of ministry activities and infrastructural development (Mutonono, 2018). However, the low financial literacy of church leaders, lack of transparency, and weak internal financial control systems has limited the effective use of funds (Tebitendwa & Ssendege, 2020). The effects have sometimes led to mistrust and loss of credibility by members for the church leadership (Tetteh et al., 2021). These must be overcome to establish total trust and advance the church mission (Irawan et al., 2021).

The financial conditions being witnessed by the church further influence its financial management principles. The subsistence farming and economic hardship that characterize most of the members of Kiryandongo Archdeaconry imply that the church must incorporate contemporary finance concepts into maximizing the use of resources as well as community welfare projects (Simpson, 2023). The church as a social institution whose material and spiritual needs it unites demands stewardship practices that conform to the socio-economic situation of its believers (Cannoy, 2020). Proper fiscal management can enhance the capability of the church to address pressing social needs, such as education, health, and poverty alleviation (Nyamongo et al., 2024).

The increasing need for responsibility and accountability among church members present a challenge and an opportunity for church leaders within Kiryandongo Archdeaconry (Letamora, 2019). Although the lack of structured financial management training for the majority of church leaders restricts their capacity to implement best practices (Katelouzou & Klettner, 2020),

advancements in technology, i.e., computerized accounting systems, present opportunities for improved financial stewardship (Wilson, 2016). Embracing these technologies can enhance efficiency and accountability such that resources are managed appropriately for spiritual and administrative purposes (Yan, Ferraro, & Almandoz, 2019).

Appreciation of the applicability of financial management practices to church governance is critical to effective stewardship in Kiryandongo Archdeaconry (Suttington, 2018). The study tries to make a contribution to knowledge concerning the gaps that currently exist in financial management and propose pragmatic interventions to make stewardship improved among church leaders (Lockett, 2023). Resolving such issues will allow the church to earn the trust of members, achieve sustainability of its mission, and serve as a model of accountability and integrity in handling resources (Senoga, 2023). In summary, this research aims to make an addition to the broader body of literature regarding church administration and its potential to promote both spiritual growth and community development (Mutonono, 2018).

1.2 Problem Statement

Financial management practices play a critical role in enhancing the stewardship, transparency, accountability, and strategic allocation of resources by church leaders required for the achievement of the church's mission and sustainable development (Njobvu et al., 2020). The majority of churches in Uganda, like Kiryandongo Archdeaconry in Masindi-Kitara Diocese, are confronted with vast challenges in the effective management of financial resources (Senoga, 2023). Kiryandongo Archdeaconry is continually faced with frequent problems of inadequate financial literacy, poor financial internal control systems, mechanisms, and ineffective accountability frameworks, which expose it to risks of both financial mismanagement and loss of confidence among the church congregants (Tebitendwa & Ssendege, 2020). All these weaken the church's ability to secure sustainable income sources and lower its capacity to finance ministry work and community outreach initiatives, thereby jeopardizing its contribution to local development (Lockett, 2023).

Despite the central role of financial stewardship, empirical investigation of how financial management practice influences the stewardship of church leaders, particularly in rural dioceses, Archdeaconries and parishes like Kiryandongo Archdeaconry, always remains limited

(Suttington, 2018; Getui et al., 2023). While existing literature has spoken about financial accountability in religious groups and emphasized the importance of financial literacy for church leaders (Ayensu et al., 2023; Letamora, 2019), little attention has been given to an elaboration of how these can be implemented in a bid to improve stewardship and development within the church. This study sought to fill this gap by investigating the use of financial management practices on church leaders' stewardship in Kiryandongo Archdeaconry, Masindi-Kitara Diocese.

1.3 Purpose of the Study

The purpose of this study was to examine the relevance of financial management practices on church leaders' stewardship in Kiryandongo Archdeaconry, Masindi-Kitara Diocese.

1.4 Research Objectives

- i. To assess the current financial management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry.
- ii. To identify the challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry.
- iii. To explore strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry.

1.5 Research Questions

- i. What are the current financial management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry?
- ii. What challenges are faced in implementing financial management practices, and how do they impact church leaders' stewardship in Kiryandongo Archdeaconry?
- iii. What strategies can the church adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry?

1.6 Scope of the Study

1.6.1 Geographical Scope

This study was conducted in Masindi-Kitara Diocese and the researcher focused at case study of Kiryandongo Archdeaconry as the area of interest because it represents a typical or particularly

relevant example of the broader population of church organizations where the impact of financial management practices on stewardship can be observed.

1.6.2 Content Scope

The study focused on assessing the current financial management practices relevant to enhancing church leaders' stewardship, identifying the challenges faced in implementing financial management practices and their impact on church leaders' stewardship, and exploring strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry.

1.6.3 Time Scope

The review of the report and documents focused at a range of ten years that is 2015 to 2025. This was because it the period with current information about financial management practices and its relevance in enhancing church leaders' stewardship. This research also took a period of five months that is from March to July 2025 since it's the time stipulated by the institution for the researcher to have completed her study.

1.7 Justification of the study

The justification of the study laid in the critical role that effective financial management and stewardship play in ensuring the sustainable development of churches. The majority of church leaders in Kiryandongo Archdeaconry have poor knowledge of financial stewardship basics, mismanagement of finances, and ineffective systems to direct their finances, which impede church growth and break trust among members. Through these issues, the research seeks to provide practical solutions to enable financial stewardship to be strengthened, accountability ensured, and equip church leaders with the right skills to handle resources responsibly and hence attain sustainable development as well as increase the ability of the church to fulfill its spiritual and social obligations.

1.8 Significance of the Study

The findings and proposals of this study will have direct benefits to the church community in Kiryandongo Archdeaconry in the areas of financial management, transparency, accountability,

and responsible stewardship among church leaders. The church members will be better informed regarding the principles of sound financial management and how these are applied in biblical stewardship, leading to integrity, trust, and sacrificial giving culture. These will strengthen the mission of the church and the sustainability of the church's ministries and outreach programs.

The church leaders at Kiryandongo Archdeaconry will be more informed regarding the existing financial management systems and how they enhance their stewardship role. The findings of the research will allow them to correct the existing issues, adopt best practices, and make quality financial planning decisions, resource mobilization, and income generation strategies. These will enhance their ability to manage resources, build confidence among the congregants, and facilitate church growth and development.

The study will also empower policymakers in dioceses and leaders in Masindi-Kitara Diocese with knowledge on the challenges church leaders in Kiryandongo Archdeaconry face in matters of money management and stewardship. The study findings will guide the formulation of diocese-level policy and guidelines ensuring transparency, accountability, and best practice in sustainable money management across all parishes. This will enhance the systems of governance in the diocese as well as sustainable church growth.

For researchers working in financial management, church leadership, and organizational development, this research will serve as an important case study. It will offer insights into the distinctive dynamics of the practice of financial management within the church context that will serve to establish comparative studies and further research into the role of financial stewardship in church growth and leadership effectiveness in other parts of the world and other denominations.

Finally, the research will be of use to future researchers who wish to research associated matters in depth. The research will serve as a basis of knowledge upon which to research topics like integrating financial literacy in pastoral studies, the impact of financial openness upon congregational trust, and the use of technology towards enhancing financial stewardship within church contexts.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter consists of a review of the literature for research studies related to the subject in the study. The review was conducted under the variables recognized in relation to the study objectives. The review contains text books, internet, journals, newspapers, and other articles that have data related to the research.

2.1 Concept of financial management practices

Church body financial management practice has also been very much debated by scholars who describe a number of dimensions of their use and effect. For example, Njobvu et al. (2020) characterize financial management practice as institutionalized forms of budgeting, accountability, and internal controls ensuring transparency in the utilization of resources. In the same vein, Letamora (2019) speaks to their ability to improve operating efficiency and decision-making for Botswana Pentecostal churches, and Ayensu et al. (2023) associate prudent financial practices with improved church performance, such as the case of Methodist Church Ghana. All these studies concur regarding the importance of well-defined financial systems in streamlining trust and organizational sustainability.

Although there is general agreement on emphasizing transparency and accountability, there are differences in application and impact of these practices. Getui et al. (2023) highlight the ways that the SDA Church of South-East Kenya financial structures have promoted sustainability without excessive over centralization that limits local decision-making. In contrast, Irawan et al. (2021) advocate decentralization of management of finances to provide church treasurers and pastors with greater autonomy. Adekunle (2018) is also faulting the lack of standardization of internal controls, a shortcoming he acknowledges to donor trust in different church settings. These differences underpin the need for tailored methods that accommodate the unique dynamics of every church community.

The researcher argues that even as prior studies provide valuable insights into finance management practices, they fall short of achieving their flexibility to various cultural and

organizational contexts. Financial management in Kiryandongo Archdeaconry should focus both centralized and decentralized solutions to balance accountability with local empowerment. Also, the incorporation of stewardship education within financial systems can enhance congregants' understanding and participation, and ultimately towards a more sustainable and trustful financial environment.

2.2 Concept of church leaders' stewardship

Literature has consistently highlighted stewardship as the key to effective church leadership, particularly in financial management and organizational sustainability. For instance, Weems et al. (2021) define stewardship as a generosity-, accountability-, and abundance-of-resource-based process. Mutonono (2018) situates stewardship as a leadership move that restores dignity and obeys moral responsibility in African church contexts. Similarly, Zietlow et al. (2018) point to stewardship as a fundamental element of the financial management policies that ensure organizational effectiveness. Such studies bring to light the significance of stewardship in the realization of the financial well-being and mission of religious organizations.

There are areas of convergence and divergence among scholars in terms of conceptualizing stewardship. Weems et al. (2021) and Zietlow et al. (2018) converge on the issue of financial responsibility but expand the definition by Sitze (2016) to include adaptive restructuring of congregations to make them sustainable. Alternatively, Cannoy (2020), centers on stewardship to bring about financial independence for members of the church, diverging from organizational models of thought. These various approaches illustrate shared definitions of stewardship as responsibility with varying focuses in its uses, whether congregational or institutional.

Stewardship by church leaders is identified by the author as a general practice that interconnects ethical leadership, accounting of resources, and missional use of monetary and non-monetary assets. While it is as much based on the convergence over sustainability and accountability, this perspective still extracts the power of stewardship for change in putting organizational practice in harmony with theological and communal values. Stewardship is hence an essential paradigm for unifying financial practice and religious spiritual guidance in religious organizations.

2.3 Financial management practices relevant to enhancing church leaders' stewardship

Effective budgeting and financial planning: Effective budgeting and financial planning are some of the best practices that have the ability to encourage stewardship among church leaders. For Ayensu et al. (2023), effective budgeting systems that are in place make it possible for churches to utilize resources to the maximum, facilitate openness, and achieve organizational goals. Their study in Methodist Church Ghana, Kumasi Diocese, indicated that financial planning occurs in a systematic way to improve the capacity of leaders in decision-making. Irawan et al. (2021) also exhibited how accountability and resource maximization are supported by collaboration of pastor-treasurer for Christian organizations, thereby promoting financial stewardship. This evidence once again supports the inclusion of strategic budgeting in church management practices.

Advanced accounting systems: Advanced accounting system adoption is another key practice that increases financial stewardship. Getui et al. (2023) demonstrated that technology-driven accounting systems improve transparency and church financial sustainability. Their study on SDA Church in South-East Kenya was adamant on the fact that digital resources reduce errors and improve book-keeping. To complement these results, Tetteh et al. (2021) referred to the need for robust audit procedures to ensure misappropriation of funds and donors' confidence. The two studies are based on the assumption that employing current accounting technologies can transform responsibility and resource handling within religious institutions.

Internal control systems: Strong internal control systems are necessary in achieving financial stewardship and the prevention of misappropriation of funds. Adekunle (2018) illustrated that sound internal controls, such as regular audit review and segregation of duties, lower risks and contribute to enhanced financial integrity in the church. Likewise, Nyamongo et al. (2024) argued that weak financial controls in the SDA Church in Kenya deter stability of resources and effectiveness of operations. These findings reflect the significance of adequate internal control procedures in achieving openness and maintaining church leaders' fiscal stewardship.

Transparency and accountability: Accountability and transparency are valuable areas that facilitate trust and prevent fiscal misconduct. Senoga (2023) demonstrated that transparent financial statements and proper accountability frameworks prevented church fund management

fraud significantly. This is consistent with Shaibu's (2021) advocacy for stewardship via integrity in financial management, as seen in the case of the Nehemiah Fundraising Strategy among Ghanaian churches. Collectively, such studies put into perspective the importance of ethical leadership and transparency in practices to ensure good stewardship and resource utilization in churches.

Regular financial audits: Regular audits of finance are the cornerstone of financial stewardship. Njobvu et al. (2020) reported that regular auditing ensures accountability and stakeholders' trust in religious organizations, as is evidenced in the Holy Spirit Catholic Parish of Zambia. In a related manner, Zietlow et al. (2018) emphasized integrating strategic financial audits with operating objectives, citing that such practice maximizes accountability and financial sustainability. This type of identification simply means the ongoing auditing of ensuring financial integrity in running churches.

Expenditure management and adaptive measures: Spend management and adjustment mechanisms are critical in financial sustainability. Letamora (2019) emphasized that sound resource planning and spend management enhanced the financial performance of Pentecostal churches in Botswana. In a similar vein, Tebitendwa and Ssendege (2020) indicated that digital giving platforms and adjustment mechanisms in finance enabled Ugandan churches to overcome financial setbacks during the COVID-19 pandemic. These studies reveal that proper expenditure control and responsiveness are crucial to keeping the church activities and stewardship better.

Theological alignment in financial stewardship: Theological principle consistency with financial management practice enhances ethical stewardship. Mutonono (2018) advocated for dignity-based stewardship, integrating stewardship responsibilities with theological values. This aligns with Alvarado (2023), who emphasized that the principles of biblical stewardship enable faithful resource management and enhance congregational trust. These sentiments refer to the imperative to anchor ethical and theological thought in financial stewardship practice.

Governance structures and capacity development: Governance structures and capacity development play a key role in equipping church leaders with effective stewardship skills. Lockett (2023) identified leadership development as one of the optimal practices of developing financial management capacity among church leaders. Redd (2017) also demonstrated that

governance structures with defined roles and responsibilities enhance accountability and financial transparency within church institutions. Together, these studies determine the value of investing in governance arrangements and leadership development to achieve sustainable financial stewardship.

2.4 Challenges faced in implementing financial management practices, and how they impact church leaders' stewardship

Lack of adequate finance training: Letamora (2019) referred to the problem of the lack of adequate training in finance among church leaders. For the Pentecostal churches in Botswana, it was discovered that the lack of proper finance training from the leaders principally led to financial mismanagement, inefficiency in the use of resources, and lateness in taking care of the operational needs. The study revealed that such a knowledge deficiency limited the leaders from offering effective spending and budgeting monitoring systems, which indirectly translated to their role as stewards. Shaibu (2021) also found that ignorance of finance among Ghana church leaders brought inefficiencies in fund-raising systems and hindered the effective execution of church programs, leading to loss of trust in the congregation.

Weak accountability frameworks: Tetteh et al. (2021) explained the weak accountability frameworks in church finances management. They, in their research on various church organizations, noted that the absence of transparency in the collection and application of money tended to create mistrust among the members and donors. Accounting information also tended to be error-prone and manipulative as a result of weak accountability. Irawan et al. (2021) also noted in their study of Christian organizations that the weak auditing and reporting mechanisms of the financial activities lost the confidence of the stakeholders, leading to enormous barriers in leaders' exercise of effective stewardship.

Donor apathy: Nyamongo et al. (2024) attributed donor apathy as a key problem influencing the church financial management practices. The researchers identified that leaders did not provide donors with information on how their donations were being spent, and this led to fewer contributions in the long term. This lack of communication also caused churches to miss out on building sustainable financial cushions to sustain their operations. Senoga (2023) corroborated these findings by demonstrating how the absence of open channels of communication with

members and donors also contributed to financial instability, which ultimately impeded leaders' ability to handle church resources responsibly.

Resistance to modern financial systems: Getui et al. (2023) also developed the challenge of resistance to modern financial systems to the SDA Church in South-East Kenya. Most of the church leaders opposed the use of digital financial tools like mobile money and electronic accounting, reporting security threats in handling information and adhering to traditional ways. Resistance held back the church from getting more efficient and transparent in terms of financial management. Similarly, Zietlow et al. (2018) asserted that reluctance to adopt current finance practices was holding back simplification of operations and risk associated with keeping books of accounts by hand.

Financial instability due to external economic shocks: Tebitendwa & Ssendege (2020) published the dimension of financial instability due to external economic shocks, such as the COVID-19 pandemic. The Masaka Diocese parish research revealed that decreased members' contributions after encountering financial difficulties constricted the churches' budget lines to fit payment for their programs. This brought about instability that forced authorities to make difficult decisions, such as reducing core services, thereby violating their mandate of stewardship. In the same vein, Cannoy (2020) noted that Kentucky churches were financially stretched considerably during times of economic recession, and this revealed weakness in leaders' capability to withstand such pressures optimally.

Inadequate long-term budgeting: Wilson (2016) reported that inadequate long-term budgeting was one of the biggest challenges to effective church leadership. Short-term fundraising had dominated leaders' attention rather than developing plans for long-term revenues. This left churches vulnerable to financial crisis. Inadequate planning kept churches from investing in programs with value or paying for unexpected expenses. These were attested to by Lockett (2023), who noted that church officials failed to fulfill their stewardship responsibilities in relation to the mounting needs of their congregations without making adequate financial arrangements. Administrative costs and mission-based expenditures: Striking a balance between administrative costs and mission-based expenditures was noted by Redd (2017) as an issue. Churches were also unable to achieve funds allocation between operational expenses and community outreach, and there was tension among leaders and members. The lack of alignment

in priorities eroded confidence and cramped the effective utilization of resources. Similarly, Alvarado (2023) argued that administrators' overspending in some churches was a demonstration of bad stewardship and diverted resources from fulfilling their purpose, exposing leaders to financial and reputational hazards.

Maintaining ethical financial practices: Yan et al. (2019) examined the challenge of maintaining ethical financial practices in the face of mounting financial pressures. Church leaders would sometimes be tempted to erode integrity by distorting financial data to raise donations or defray operating costs. This eroding of ethical conduct not only harmed the church's reputation but also placed leaders at variance with their role of stewardship. Mutonono (2018) validated this through the confirmation that unethical financial behavior typically led to internal conflict and reduced congregational support, ultimately becoming an obstacle to church activities' sustainability.

2.5 Strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship

Church leaders' financial management training: Njobvu et al. (2020) raised the importance of church leaders being trained in financial management as an attempt to enhance their ability to assign and manage church finances effectively. They observed that churches that had properly trained leaders in finances had improved financial practice and enhanced accountability. Similarly, Ayensu et al. (2023) observed that church leaders' financial literacy increased the stewardship of finances and the performance of church projects. They were of the opinion that regular training in planning finance, budgeting, and the use of modern financial tools ensures that church leaders make informed decisions and use money to propel church growth and sustainability.

Embracing open financial management systems: Getui et al. (2023) depicted that the embracement of open financial systems in churches was one of the keys to sustaining church operations. They further stated that open systems of tracking income, expenditure, and donations built trust between the church members and the leaders. Likewise, Irawan et al. (2021) found that when churches adopt transparent financial practice, it not only improved the effectiveness of resource management but also the integrity of church operations. It was their argument that

financial transparency is the most important thing to corruption reduction and correct utilization of resources, thereby improving financial stewardship overall.

Implementing effective internal controls: Letamora (2019) determined that there was a need to implement effective internal controls within the church organization in eradicating mismanagement of funds. With appropriate checks and balances, churches would have guarded their finances and made sure all financial activities were conducted ethically and efficiently. Tetteh et al. (2021) also argued that strong internal control systems enabled churches to prevent fraud and misappropriation of resources and thus enhanced financial management practices. They verified that internal audits and regular scrutiny of financial reports were crucial in ensuring accountability and that stewardship functions of the leaders were achieved.

Frequent updating of congregants and donors: Nyamongo et al. (2024) determined that frequent updating of congregants and donors is critical in trust building and maintaining church finances. They determined that if the leaders of the church provided adequate reporting on the expenditure of donations, it led to a greater desire to offer generously. Similarly, Senoga (2023) supported this by determining that follow-up on the part of the donors' enhanced fiscal sustainability because donors were aware of their contribution value

He also stressed that churches could enhance funding through diversification of sources by establishing better links with local and international donors.

Embracing digital financial instruments: Zietlow et al. (2018) looked at the impact of digital financial instruments in nonprofits with the hypothesis that adopting new technologies such as electronic recording keeping and mobile banking would significantly enhance the efficiency and transparency of church finances. Getui (2023) also found that churches that embraced digital tools were in a better position to structure their money management processes, where it was easier to track funds and reduce chances of errors. It not only improved monitoring but also reduced the workload on staff so they could focus more on their religious services.

Having established definite long-term financial goals: Wilson (2016) defined that churches lacked long-term financial planning, which was only focused on short-term fundraising. This absence of long-term financial plans left churches vulnerable to unexpected financial challenges. He argued that church leaders should establish long-term financial plans to enable the church to

maintain a stable financial position and finance its mission in the long term. In yet another study, Lockett (2023) pointed out that in the absence of clear financial goals, churches did not associate their fiscal management with vision and thus ended up misallocating resources and missed opportunities for growth.

Administrative and mission-driven spending: Redd (2017) determined that churches often struggled to balance their administrative spending with mission-based spending. Leaders had an issue with balancing funds between administration expenses and outreach to community, hence creating tensions amongst members and undermining stewardship responsibilities. Similarly, Alvarado (2023) argued that churches that invested a lot of their resources in administration would divert attention from their primary goal. He suggested that churches develop an open budget process centered on mission expenditures while meeting administrative needs at a reasonable expense.

Encouraging ethical financial practices: Yan et al. (2019) showed that regulation of ethical financial practices in church financial administration is necessary in maintaining the integrity of the leadership. They found that transparency and openness by church leaders in their finances created trust among the members and the donors. Moreover, Mutonono (2018) emphasized the importance of ethical stewardship and suggested that churches adopt ethical practices for financial management and aggressively enforce them. This practice not only protected the church's financial assets but also fortified the moral integrity of church leaders so that they would discharge their stewardship function honestly.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

In this section, the researcher explains how the study was carried out. Included is the research design, the study area and the population, sampling procedures, sample size and composition, data collection methods, data processing, data analysis techniques, data quality control, reliability and ethical considerations.

3.1 Research design

According to Robson, (2012), research design is defined as planning the strategy of conducting research. This study used a cross-sectional research design where data from respondents was collected at a single point in time without repetition from the representative population. The design was chosen because of being economical to conduct in terms of time (Barley, 2017). It was also used because it helped the researcher to capture information based on data gathered for a specific point in time. The data gathered was from a pool of participants with varied characteristics and demographics known as variables. More so, through the use of the cross-sectional research design, the research findings helped in removing assumptions and replace them with actual data on the specific variables studied during the time period accounted for (Patrik & Ugo, 2019).

The mixed-method research combining quantitative and qualitative research approaches were also used during the study. The quantitative study was conducted using questionnaires with the selected clergy and laity working in Kiryandongo Archdeaconry, Masindi-Kitara Diocese. Qualitative study was conducted using interviews with the Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer from Masindi-Kitara Diocese who participated in the study as key informants in order to get an in-depth analysis about the topic and these were also considered as key informants since they had the relevant knowledge about the topic understudy. The quantitative approach was used with the aim of examining the relevance of financial management practices on church leaders' stewardship in Kiryandongo Archdeaconry.

3.2 Study area

This study was conducted in Masindi Kitara Diocese and the researcher focused on Kiryandongo Archdeaconry as the area of interest because it represents a typical or particularly relevant example of the broader population of church organizations where the impact of financial management practices on stewardship can be observed.

3.3 Study population and sample size

The study population therefore included the Clergy and laity that work with Masindi-Kitara Diocese totaling to 58. Therefore, the sample size was 50 respondents got from 58 people who are Clergy and laity working with Kiryandongo Archdeaconry, Masindi-Kitara Diocese gotten using Krejcie and Morgan (1970) table of determining sample size. The study population also included 4 key informants who were; the Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer from Masindi-Kitara Diocese.

Table 1: Population and sample size

Category of respondents	Population	Sample size
Clergy and laity working with Masindi-Kitara Diocese	58	50
Assistant Diocesan Treasurer	1	1
Bishop	1	1
Diocesan Secretary	1	1
Diocesan Planning & development Officer	1	1
Total	62	54

Source: *Masindi-Kitara Diocese, 2025*

3.4 Sampling method

The Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer from Masindi-Kitara Diocese participated in the study as key informants and purposive sampling was used to select these key informants. Purposive sampling was used for this category of respondents because of their active role and knowledge about the topic understudy and these

individuals were expected to provide in-depth information about the topic. On the other hand, the 50 selected clergy and laity working with Kiryandongo Archdeaconry were selected using simple random sampling given that they were big in number and using this method eased their selection.

3.5 Sources of data

Primary data: Primary data from the field was obtained through personal interviews and self-administered questionnaires to selected respondents in order to get their opinions. Primary data helped the researcher in collecting information for the specific purposes of their study. The researcher collected the data herself, using interviews and questionnaires.

3.6 Data collection methods

3.6.1 Questionnaire

According to Amin (2005) a survey is a self-report investigation used for gathering information about variables of interest. A survey is deemed suitable because it enables respondents to give opinions objectively without prejudice. Emotional effects such as shyness are minimized. They also have the advantage of collecting data from a big population over a short time. This was ascertained by Mchumu (2011). The questionnaires comprised close-ended items accompanied by a list of possible alternatives from which respondents were requested to select the answers that best describe their opinion about the problem of investigation and situation (Mugenda and Mugenda, 2005). A structured questionnaire containing sections as per study variables were designed to collect information on the subject. It was administered to the respondents. It had a five point Likert scale with response choices such as, (5) strongly Agree, (4) Agree, (3) Not sure, (2) Disagree, (1) Strongly Disagree. The Likert format was preferred because it gives the respondents a variety of responses for choice and the format also makes it easy to tabulate the data obtained for comparison purposes. Questionnaires were distributed to the selected 50 clergy and laity working with Kiryandongo Archdeaconry with their consent. All this was done after the researcher had obtained a letter from UCU-REC authorizing her to collect data from the field (*As seen in Appendix 1*).

3.6.2 Interviews

According to Ahuja (2009), an interview is a two-person conversation initiated by the interviewer for the specific purpose of obtaining research-related information and focused by him on the content specified by the research objectives of description and explanation. The instrument of data collection here was an interview guide which refers to a set of structured questions in which answers were recorded by the interviewer herself (Ahuja 2009). It was used because it gives the research control over the line of questioning hence time saving. Interviews which were face-to-face interviews were conducted in a quiet place without noise with the key informants who are the Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer from Masindi-Kitara Diocese and then the purpose of the interview was explained followed by addressing the terms of confidentiality. The format of the interview which is an informal conversational interview was established where questions were asked and answers recorded by the interviewer (*As seen in Appendix 2*).

3.7 Data analysis, presentation and interpretation

This was done through classification of respondents into categories called codes. It involved sorting, editing questionnaires and coding responses after which data was tabulated and analyzed using a computer program. After analyzing, the information was presented using tables, pie charts and bar graphs as well as frequencies and percentages.

3.8 Ethical Considerations

Ethics encompasses the guidelines that differentiate between right and wrong conduct. It plays a crucial role in delineating acceptable from unacceptable behaviors (Pietilä et al., 2020). The following ethical reflections were upheld;

To ensure privacy, the researcher ensured that the personal information gathered from the respondents is safe and will only be used for the specified purposes in the research. There was no unauthorized use of the information, and all data were handled with strict adherence to the laws of privacy to prevent misuse (Chervenak & McCullough, 2021).

In terms of informed consent, the researcher provided all the participants with clear, detailed information on the purpose of the study, what they would be doing, and any danger involved.

Participants were asked to sign a form of consent and confirm that they thoroughly understood the study and participated willingly.

To ensure anonymity, the researcher ensured that participants' identities were not revealed in any part of the research report. All identifying information was removed or coded in such a way that individual participants could not be identified or traced by anyone who read the final report.

To maintain confidentiality, the researcher ensured that any personal information collected is available only to the research team and is kept securely. Participants' responses were not disclosed to third parties, and data was used solely for research purposes in aggregated or anonymized form.

In order to avoid plagiarism, the researcher ensured that all sources of information, ideas, or data from other researchers or publications were properly credited through accurate citations and references. Any direct quotes were clearly marked and attributed to their original sources to maintain academic integrity.

Lastly, throughout the research process, the researcher maintained an ethical approach by following institutional guidelines and upholding principles of respect and fairness, ensuring the protection of participants' rights and the integrity of the research findings.

3.9 Limitations of the study and solutions undertaken

This section highlights some of the challenges that the researcher encountered. They are the shortcomings, conditions or challenges that were difficult to control by the researcher that placed restrictions on her findings and conclusions.

Time factor: The researcher was affected by time constraint since the researcher had to carry out research while doing other activities yet a limited time frame was given to submission of reports. The researcher established a system timetable schedule apportioning the available time to the different activities that had to be accomplished during this research.

Funds: The researcher encountered a problem of inadequate financial resources to cater for all the expenses that were incurred in research as an activity. The researcher tried to mobilize as more funds as possible, to meet the expenses that were incurred.

Information: The researcher also encountered a problem in gathering information since some of the respondents were not willing to give complete information. The researcher tried studying ways of collecting complete information from the available respondents to curb down the challenge of less information from the respondents. The researcher also followed-up the issuance of questionnaires from the respondents and got them back for data gathering.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND DISCUSSION

4.0 Introduction

This chapter presents and discusses the results of analysis that has been done to look at the specific objectives of the study and in relation to the reviewed literature. The study was carried out using questionnaires with 50 Clergy and laity working with Kiryandongo Archdeaconry, Masindi-Kitara Diocese and interviews with 4 key informants who are The Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer from Masindi-Kitara Diocese. The findings are presented with the help of tables for purposes of clarity and interpretation.

4.1 Findings on demographic characteristics of respondents

The background information of respondents solicited data on the samples and this has been presented below categorized into; gender, age group, highest level of education, position held and period spent as a clergy or laity (church member) of Kiryandongo Archdeaconry.

Table 2: Descriptive statistics on the bio data of respondents

Item	Description	Frequency	Percentage (%)
Gender	Male	37	74.0
	Female	13	26.0
	Total	50	100.0
Age	20-29 years	5	10.0
	30-39 years	16	32.0
	40-49 years	8	16.0
	50 years and above	21	42.0
	Total	50	100.0
Highest level of education	Certificate	9	18.0
	Diploma	16	32.0

	Bachelors	14	28.0
	Others	11	22.0
	Total	50	100.0
Position held in Kiryandongo Archdeaconry	Clergy	15	30.0
	Laity	35	70.0
	Total	50	100.0
Period spent working with Kiryandongo Archdeaconry	Less than 1 year	2	4.0
	1-5 years	20	40.0
	6-10 years	14	28.0
	More than 10 years	14	28.0
	Total	50	100.0

Source: *Primary data*

From table 2 above, the findings indicate that the majority of the respondents were male, accounting for 74.0%, whereas the female respondents made up 26.0%. This indicates that the researcher was able to get different views from the respondents since both male and female respondents were included in the study.

Furthermore, the largest age group among respondents was those aged 50 years and above at 42.0%. This was followed by respondents aged 30-39 years followed at 32.0%, while those aged 40-49 years constituted 16.0%. The smallest group was the 20-29 years category at 10.0%. This implies that most participants are mature and likely to have significant experience in church leadership and stewardship. However, this shows that there is limited involvement of younger adults in church leadership roles in Kiryandongo Archdeaconry.

More so, the findings revealed that most of the respondents represented by 32.0% hold diplomas, followed by those who hold bachelor's degrees represented by 28.0%, followed by those who hold other qualifications like post graduate diplomas and PhDs represented by 22.0%, whereas those who are certificate holders were the least at 18.0%. This implies that the researcher was able to get reliable and valid information since all the respondents have attained education.

In addition, majority of respondents were laity, constituting 70.0%, whereas the clergy accounted for 30.0% of the respondents. This indicates that lay members play a central role in the financial and stewardship practices of the Archdeaconry.

Lastly, most respondents have been with the Archdeaconry for 1-5 years represented by 40.0%. Those who had been engaged for 6-10 years and more than 10 years individually represented 28.0%, whereas the minimum group, with less than 1 year of knowledge, made up only 4.0%. This indicates that the Archdeaconry is open to welcoming new members because most of them have been in the Archdeaconry for ten years and below.

4.2 The current financial management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry

Table 3 summarizes the responses of the respondents regarding the current finance management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry on a Likert scale using SA (Strongly Agree), A (Agree), NS (Not Sure), D (Disagree) and SD (Strongly Disagree).

Table 3: Current financial management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry

Statements	Extent of agreement and disagreement				
	SA	A	NS	D	SDA
	F (%)	F (%)	F (%)	F (%)	F (%)
The church has a well-documented financial management policy that guides financial decisions.	21 42.0%	23 46.0%	3 6.0%	2 4.0%	1 2.0%
Church leaders regularly prepare and present financial reports to the congregation.	9 18.0%	29 58.0%	7 14.0%	5 10.0%	00
There is a clear and transparent budgeting process followed in the church.	15 30.0%	21 42.0%	10 20.0%	4 8.0%	00
The church effectively tracks income and expenditures to ensure accountability.	9 18.0%	23 46.0%	7 14.0%	10 20.0%	1 2.0%

Financial records are well-maintained and audited periodically.	7 14.0%	13 26.0%	17 34.0%	11 22.0%	2 4.0%
The church leadership provides financial training to clergy and laity.	9 18.0%	28 56.0%	7 14.0%	5 10.0%	1 2.0%
Donors and church members receive timely updates on how church funds are used.	6 12.0%	16 32.0%	18 36.0%	9 18.0%	1 2.0%

Source: *Primary data*

Table 3 shows the descriptive statistics of the current financial management practices regarding enhancing church leaders' stewardship in Kiryandongo Archdeaconry. According to research, the majority of the respondents represented 88.0% who concurred that the church has an adequately documented financial management policy to guide financial decisions, 6.0% disagreed, and 6.0% were not sure of the statement given. This implies that there are formal financial management guidelines in place, indicating that there are such orderly financial policies and they can serve as a foundation for financially sound decision-making and stewardship practice in the Archdeaconry.

The findings also showed that 76.0% of the respondents agreed that church leaders prepare and present church financial reports to the church from time to time, while 10.0% disagreed and 14.0% were not sure about the statement put forward. This shows that the majority of church leaders practice transparency and communication of church finances, which can imply that financial reporting is increasing accountability and trust between leaders and believers.

Furthermore, the findings indicated that 72.0% of the respondents agreed that there is an open and transparent budgeting process followed in the church, whereas 8.0% disagreed and 20.0% were not sure about the statement put across. This indicates the use of formal budget systems, so open budgeting may be encouraging financial responsibility and stewardship capacity of church leaders.

More so, the findings indicated that 64.0% of the respondents agreed that the church sufficiently monitors income and expenditure to ensure accountability, 22.0% disagreed, whereas 14.0% were not sure about the statement put forward. This suggests that there are financial monitoring

controls in place, meaning financial monitoring is having a positive impact on accountability and ethical management of finances in the Archdeaconry.

The findings also revealed that 40.0% of the participants concurred that financial books are well documented and audited at a frequent rate, whereas 26.0% disagreed, and 34.0% of the respondents were not sure about the statement put across. This shows uncertainty and inconsistency in documentation and auditing books of accounts, which implies that the church may have to improve documentation and external audits to improve transparency and stewardship.

In addition, the findings validated that 74.0% of the participants agreed that the church leadership provides financial training to members and clergy, while 12.0% disagreed, and 14.0% were not sure about the statement put forward. This means that the church invests in financial capacity development, and so such training could enhance the skills and capabilities of the leaders and members in running the church's finances in a responsible way.

Lastly, the findings found out that 44.0% of the respondents concurred that donors and members of the church are given prompt feedback on the utilization of church funds, whereas 20.0% disagreed, and 36.0% of the respondents were not sure about the statement put across. This shows a lack of consistent communication of financial use, suggesting that while efforts are in place, the church can do better in giving prompt financial information to enhance transparency and donor trust.

Overall, the findings established that while Kiryandongo Archdeaconry has made outstanding progress in establishing financial policies, budgeting advocacy, and financial training, there are real voids in auditing records and financial communication. The high levels of agreement in most segments reflect the existence of an effective financial management system; however, disagreement and uncertainty in significant areas such as audits and reports on fees utilization reflect the need for improved transparency, monitoring, and reporting mechanisms to further enhance church leaders' stewardship.

4.2.1 Existing financial management practices for enhancing church stewardship

From the interviews conducted with the top management of Kiryandongo Archdeaconry, Masindi-Kitara Diocese who are The Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer, they were asked for their views on the key financial management practices that are currently in place to enhance stewardship among church leaders and their responses were as follows;

The key informants revealed that the Diocese has put in place several financial management practices aimed at strengthening stewardship among church leaders. Most of them pointed out practices such as the development and use of yearly budgets at both the diocesan and archdeaconry levels. Such budgets guide resource allocation so that money is put into its proper uses. Budgeting is normally consultative and involving consultation with various departments, which ensures greater transparency and church leaders' ownership of the financial process. The culture requires promoted accountability and facilitated the leaders to be responsible stewards of church assets and belongings.

Secondly, respondents similarly noted that periodic auditing and financial reporting are now recognized norms that have been engaged. Church administrators have the mandate to submit quarterly fiscal reports that are analyzed in synods or committee sessions. The reports usually come with fiscal documents such as receipts and vouchers to ensure authenticity. Furthermore, internal and external audits are conducted annually to track how church monies are spent, bring out discrepancies, and recommend avenues for improvement. These practices not only helped in building the trust of stakeholders but also in nurturing a culture of economic frugality within the laity and the clergy.

Another of the essential practices underscored was financial training of church leaders in rudimentary financial literacy and management. The informants noted that periodic workshops and sensitization forums are conducted to train clergy and senior laity in budgeting, bookkeeping, and resource mobilization skills. This has enhanced the ability of leaders to manage finances well and make proper decisions regarding the church's financial affairs. Furthermore, the Diocese has promoted the use of bank accounts to execute all transactions of

the church to mitigate risk associated with cash and improve record-keeping. Some of the key informants had this to say,

“.....We encourage every parish and archdeaconry to operate on a clear budget this ensures that funds are spent wisely and with accountability.....” **Key Informant 1**

“.....Training the leaders has equipped them with understanding the importance of transparency, and misuse of church money has greatly been reduced.....” **Key Informant 2**

4.2.2 How the diocese ensures financial transparency and accountability

From the interviews conducted with the top management of Kiryandongo Archdeaconry, Masindi-Kitara Diocese who are The Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer, they were asked for their views on how the diocese ensures financial transparency and accountability in its operations and their responses were as follows;

The key informants emphasized the importance of established financial policies and regular audits. The key informants added that the diocese operates with a formalized financial guidebook that provides for procedures in budgeting, expenditure, and reporting. All parishes and departments within the Archdeaconry strictly follow these procedures. Furthermore, quarterly and annual financial statements are made and presented before the Diocesan Synod and Standing Committee for approval and review, thus offering checks and balances within the financial networks of the church.

Moreover, constant internal and external audits are conducted by respondents to monitor financial transactions and identify any anomalies. Certified experts conduct these audits, and their suggestions are made available in concerned diocesan forums. In addition to the audit itself, churches must also maintain appropriate records of all fiscal transactions in the form of vouchers, receipts, and bank statements. This paper trail promotes further accountability and safeguarding of church property. Transparency is also enhanced through a requirement that financial decisions, especially significant expenditures, be voted on through minutes of documented finance committee meetings.

Lastly, use of congregational financial reports was mentioned as a useful way to promote openness. Church leaders should present periodic financial reports to church members indicating income and expenditure, which makes members develop trust and a sense of ownership. Additionally, capacity-building workshops on financial management are regularly organized for treasurers and leaders to equip them with the skills and knowledge needed to be effective stewards. Overall, the diocese possesses a culture of transparency and moral conduct in all financial dealings in accord with biblical stewardship and integrity values. Some of the key informants had this to say,

“.....We have a clear financial manual that guides every step of the budgeting and spending process, and no funds are spent without following these guidelines.....” **Key Informant 3**

“.....Our commitment to transparency is demonstrated through regular audits and financial reports shared both at diocesan and congregational levels.....” **Key Informant 4**

4.2.3 Ways church leaders receive financial management training to improve stewardship

From the interviews conducted with the top management of Kiryandongo Archdeaconry, Masindi-Kitara Diocese who are The Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer, they were asked for their views on ways church leaders receive financial management training to improve their stewardship and their responses were as follows;

The informants emphasized that church leaders' financial leadership training is a strategic initiative utilized by the diocese to foster sound stewardship. They noted that training sessions are typically organized at clergy conferences, synods, and leadership retreats. These venues serve to offer platforms for equipping church leaders with knowledge on budgeting, proper accounting, reporting procedures, and accountability systems. Besides, newly elected parish priests and treasurers are typically inducted and schooled on fiscal procedures and diocesan fiscal policies before being sworn into office.

Further, the informants even observed that the Diocese partners with Christian-based stewardship organizations and financial institutions to facilitate specialized training workshops for church leaders. The trainings cover a range of subjects including donor reporting, proposal writing for projects, and techniques for mobilizing resources. A few church leaders are also urged to undergo short courses in financial management by local training colleges or theological colleges. This has helped professionalize the finances in the church and raise the capacity of leaders at all levels.

In addition, training was also observed to be not an occasional activity but is conducted periodically to provide church leaders with recent trends in finances and policy changes. Manuals, workshops, and peer mentoring are used by the diocese to consolidate stewardship principles and financial knowledge. Informants claimed these trainings instill responsibility, reduce improper use of funds, and foster an open culture within church leadership structures.

Besides official trainings, the Diocese has also established in-house mentoring structures where senior leaders guide newly appointed ones in handling finances. The experiential approach promotes learning through doing and helps address specific challenges leaders may have while handling church money. The informants mentioned that gatherings at the archdeaconry level are also platforms where issues on financial management are discussed, best practices shared, and performance checked. This peer learning process has created a culture of continuous improvement and enhanced confidence and capability of leaders to deal with church finances. Some of the key informants had this to say,

“.....We believe that every church leader must understand basic financial principles, so training is an ongoing responsibility.....” **Key Informant 1**

“.....Through our regular workshops and retreats, we equip our leaders to manage resources with integrity and accountability.....” **Key Informant 2**

4.3 Challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry

Table 4 summarizes respondents' responses on the challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry by using a Likert scale where SA (Strongly Agree), A (Agree), NS (Not Sure), D (Disagree) and SD (Strongly Disagree).

Table 4: Challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry

Statements	Extent of agreement and disagreement				
	SA	A	NS	D	SDA
	F (%)	F (%)	F (%)	F (%)	F (%)
Lack of financial literacy among church leaders affects effective financial management.	22 44.0%	14 28.0%	7 14.0%	4 8.0%	3 6.0%
Limited funding sources hinder the implementation of financial management practices.	24 48.0%	11 22.0%	00	10 20.0%	5 10.0%
Corruption and mismanagement negatively impact the church's financial stability.	21 42.0%	18 36.0%	2 4.0%	6 12.0%	3 6.0%
There is inadequate monitoring and evaluation of church financial transactions.	15 30.0%	23 46.0%	3 6.0%	8 16.0%	1 2.0%
The church faces resistance to financial transparency from some leaders.	12 24.0%	21 42.0%	11 22.0%	4 8.0%	2 4.0%
Insufficient financial controls lead to unauthorized or improper use of church funds.	10 20.0%	25 50.0%	6 12.0%	4 8.0%	5 10.0%
Church leaders struggle with balancing financial stewardship and spiritual responsibilities.	12 24.0%	27 54.0%	1 2.0%	7 14.0%	3 6.0%

Source: *Primary data*

Table 4 represents the descriptive statistics on the challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo

Archdeaconry. According to study, majority of the respondents represented by 72.0% agreed that a lack of financial literacy among church leaders affects effective financial management, whereas 14.0% disagreed, and 14.0% were not sure about the statement. This means that the majority of those who responded believe church leaders do not have the ability financially to manage church funds in a responsible way, implying that inefficient finance skills would lead to inefficient planning, misuse of funds, and incompetence, compromising overall stewardship.

The findings of the study further showed that 70.0% of the respondents agreed that limited sources of finance limit the application of financial management practices, while 30.0% disagreed. This would imply that a lack of diverse and credible sources of funding is a primary barrier to financially successful planning and management, and that dependence on a fixed donor base or erratic giving decreases the sustainability and effectiveness of financial institutions in the church.

Moreover, the findings revealed that 78.0% of the respondents agreed that corruption and mismanagement affect the financial stability of the church in a negative way, 18.0% disagreed, and 4.0% were not sure about the statement. This is an alarming scenario on unethicity and financial mismanagement among the church, with implications that these phenomena erode the confidence of members and reduce the credibility and effectiveness of church leaders in the management of resources.

Substantively, the study ascertained that 76.0% of the respondents agreed that there is a lack of monitoring and evaluation of church financial transactions, while 18.0% disagreed and 6.0% were not sure about the statement. This shows that control mechanisms for finance may be poorly enforced or lacking, meaning that without continuous checks and assessments, financial irregularities may not be discovered, stifling transparency and accountability in church operations.

More so, it was discovered that 66.0% of the respondents agreed that the church faces resistance to financial transparency by certain leaders, while 12.0% disagree, and 22.0% were not sure about the statement. This shows ongoing issues with promoting transparency about finances, which implies that some leaders are resistant to sharing or sharing information about finances and this suppresses stewardship and creates mistrust in members.

In addition, the results revealed that 70.0% of the respondents concurred with the assertion that insufficient financial controls lead to misappropriation or unauthorized use of church resources, whereas 18.0% disagreed, and 12.0% were not sure about the statement. This again reinforces that poor internal controls lead to financial abuse, an indication that proper checks and balances in place or not, the church is still likely to lose money and lack good accountability.

Lastly, the study revealed that 78.0% of the respondents agreed that church leaders struggle to separate financial stewardship from spiritual responsibilities, while 20.0% did not agree and 2.0% were not sure about the statement. This indicates that church leaders feel pressured to achieve both spiritual and financial responsibilities, implying that this double responsibility can cause stress or neglect in one area fiscal management in particular ultimately defeating good stewardship.

Overall, the findings established that church leaders in Kiryandongo Archdeaconry are heavily burdened with the practice of financial management, as the majority of respondents mentioned reasons such as lack of knowledge about finance, limited funds, corruption, poor control, and opposition to transparency. These concerns have a direct link to the success of stewardship among church leaders and thus call for urgent capacity building, stronger internal controls, and an open financial culture within the church.

4.3.1 Challenges the church faces in implementing financial management practices

From the interviews conducted with the top management of Kiryandongo Archdeaconry, Masindi-Kitara Diocese who are The Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer, they were asked for their views on the main challenges the church faces in implementing financial management practices and their responses were as follows;

One of the noted key challenges by the key informants is the low financial literacy levels among some of the church leaders, especially at the local church level. Despite regular training, the majority of the leaders have no basic accounting knowledge and budgeting, affecting the efficiency and accuracy of financial reporting. This gap sometimes leads to mismanagement of

funds, not out of malice or intention to commit misconduct but due to a lack of the right knowledge on financial processes.

The second major problem is irregular movement of money, mainly due to irregular offerings by the believers. The offertory and gifts are the main sources of income for the church, which are unpredictable and do not receive equal flow over the course of the year. Such unpredictability makes it difficult to plan and implement long-term financial initiatives since the Diocese cannot always meet its obligations within the given time limit. The informants noted that this always influences project execution and operational daily expenses.

There is also the issue of weak accountability frameworks in some parishes and archdeaconries. There are, however, sound financial guidelines within the Diocese, but monitoring and enforcement at lower levels at times lapse due to geography dispersion, insufficient staff, and logistical issues. This sometimes results in late finance reporting or failure to submit accountability reports in full, which undermines transparency and stewardship initiatives.

There is also the cultural barrier where money talk is considered sensitive or even taboo in some church corners. This kind of attitude suppresses open discussion on money and discourages accountability over the use of money. Informants argued that transcending this cultural barrier demands committed efforts in attitude transformation and relentless sensitization on the need for good stewardship of finances as a spiritual imperative. The key informants expressed the following

“.....One of our biggest issues and challenges is that not every church leader is well-versed in financial management practices; many of them still have trouble and struggle with basic budgeting and book-keeping.....” **Key Informant 3**

“.....People expect the church to function smoothly, but the truth is we rely on offerings, which are not consistent. This makes it hard to plan or commit to any long-term activities.....” **Key Informant 4**

4.3.2 Impact of financial management challenges on church stewardship

From the interviews conducted with the top management of Kiryandongo Archdeaconry, Masindi-Kitara Diocese who are The Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer, they were asked for their views on how these challenges affect the ability of church leaders to practice good stewardship and their responses were as follows;

One of the biggest effects of all these challenges is reduced financial accountability. If pastors are not trained sufficiently in financial management or are overwhelmed by poor systems, they unknowingly end up mismanaging money, which translates into its misusing or misallocating. This demolishes the very basis of stewardship, requiring honesty and effective management of the resources for the growth of the church and trust of the congregation.

Another crucial result is lost trust among congregants and external partners. When financial reports are not true or where there is delay in accountability, it becomes difficult for members and donors to continue trusting in the church leadership. This may result in reduced giving, reluctance to participate in church projects, and overall disinterest in church finances.

Moreover, the lack of systematic training and capacity building hinders the ability of leaders to handle today's financial matters such as budgeting, auditing, or electronic transaction management. As a result, most leaders have no alternative but to rely on outdated methods or trial-and-error, which could lead to inefficiency and missed opportunities for better stewardship.

In addition, internal conflict and disintegration are possible when financial management concepts are not known or practiced in a consistent manner. Misconceptions and mistrust regarding money management cause tension within the leaders and between the leaders and the congregation. Such tensions disrupt harmony and distract from the mission and ministry of the church. Some of the key informants had this to say,

“.....When leaders are not trained or supported in financial matters, mistakes happen, and sadly, these mistakes often look like dishonesty.....” **Key Informant 1**

“.....*We lose a lot of momentum and trust when people think the church is not transparent. Even when you are doing your best, without the proper systems, it becomes difficult to convince the congregation.....*” **Key Informant 2**

4.4 Strategies the church can adopt to strengthen financial management practices and improve church leaders’ stewardship in Kiryandongo Archdeaconry

Table 5 summarizes respondents’ responses on the strategies the church can adopt to strengthen financial management practices and improve church leaders’ stewardship in Kiryandongo Archdeaconry by using a Likert scale where SA (Strongly Agree), A (Agree), NS (Not Sure), D (Disagree) and SD (Strongly Disagree).

Table 5: Strategies the church can adopt to strengthen financial management practices and improve church leaders’ stewardship in Kiryandongo Archdeaconry

Statements	Extent of agreement and disagreement				
	SA	A	NS	D	SDA
	F (%)	F (%)	F (%)	F (%)	F (%)
Implementing digital financial management systems will improve financial transparency.	29 58.0%	11 22.0%	7 14.0%	2 4.0%	1 2.0%
Regular financial stewardship training enhances church leaders’ financial accountability.	29 58.0%	19 38.0%	2 4.0%	00	00
Establishing independent financial audit committees strengthens financial oversight.	29 58.0%	15 30.0%	5 10.0%	1 2.0%	00
Encouraging congregational participation in financial decision-making promotes trust.	19 38.0%	24 48.0%	6 12.0%	1 2.0%	00
Partnering with financial experts will help improve church financial management.	28 56.0%	16 32.0%	3 6.0%	2 4.0%	1 2.0%
Introducing financial policies that enforce strict accountability will minimize mismanagement.	25 50.0%	21 42.0%	3 6.0%	1 2.0%	00

Regular financial reports and open communication with the congregation will enhance trust.	33 66.0%	14 28.0%	1 2.0%	2 4.0%	00
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Source: *Primary data*

Table 5 represents the descriptive statistics on the strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry. According to study, majority of the respondents represented by 94.0% of the respondents agreed that regular financial stewardship training encourages financial responsibility among church leaders, while 4.0% of the respondents were not sure about the statement. This reveals high levels of agreement that regular financial training is vital in providing church leaders with the capacity to handle money efficiently, and the implication is that such interventions can strengthen capacity, decision-making, and accountability in church resource management.

This further indicates that 94.0% agree with the statement that giving regular financial reports and being open to the congregation will increase trust while 4.0% disagreed and 2.0% are not certain of the statement. This shows that honesty and transparency are essential features of any congregation, which means that more frequent reporting of the church finances can build trust in the leadership and enhance shared stewardship in the congregation.

Furthermore, the findings revealed that 80.0% of the respondents agreed that the implementation of digital financial management systems will increase financial transparency, while 6.0% disagreed and 14.0% were not sure about the statement. This shows a good attitude towards the application of technology for better financial practices, and this indicates that digitization can facilitate ease in being accurate, efficient, and transparent in reporting and tracking finances.

More so, the findings showed that 88.0% of the respondents agreed that the establishment of independent financial audit committees increases financial control, whereas 2.0% disagreed, and 10.0% were not sure about the statement. This represents a resounding vote in favor of independent institutions to manage financial issues, which is indicative that such institutions can help avoid financial mismanagement as well as consolidate internal mechanisms of accountability.

The findings also indicated that 86.0% of the respondents agreed that cooperation with finance experts will improve church financial administration, whereas 6.0% disagree, and 6.0% were not sure about the statement. This indicates that there is a positive attitude towards bringing in outsiders so that the employment of professionals can bring in expert opinion and objective guidance that brings integrity and planning to finances in the church.

In addition, the findings affirmed 92.0% of the respondents' agreement that the use of financial policies that require strict accountability will curb mismanagement, whereas 2.0% of the respondents disagreed and 6.0% were not sure about the statement. This is an indication of the necessity of institutionalized frameworks to ensure proper financial behavior, meaning formal rules and penalty systems can safeguard church money and ensure good leadership.

Lastly, the findings revealed that 86.0% agreed that the factoring in of congregational input within financial decision-making builds trust, whereas 2.0% disagreed, and 12.0% were not sure of the statement. This refers to the imperatives of inclusivity in financial management, in the sense that members' involvement in decision-making improves transparency and sense of ownership of financial choices in the church.

In general, the results confirmed that the respondents, in general, concur that various methods are required to enhance financial stewardship and management in Kiryandongo Archdeaconry. Some of the significant strategies such as regular training, open reporting, computers, policy enforcement, and participatory decision-making are all rated as effective. These results indicate that there is a need for a multi-faceted, inclusive, and systematic approach in order to deepen financial stewardship and facilitate leadership effectiveness in the church.

4.4.1 Strategies the church can adopt to strengthen financial management practices

From the interviews conducted with the top management of Kiryandongo Archdeaconry, Masindi-Kitara Diocese who are The Assistant Diocesan Treasurer, Bishop, Diocesan Secretary and Diocesan Planning and Development Officer, they were asked for their views on the strategies the church can adopt to strengthen financial management practices and their responses were as follows;

Among the commonly advised plans by church officials was the need for continuous building of capacity among lay and ordained leaders who are in charge of financial stewardship. They emphasized that regular training workshops and re-orientation courses on budgeting, financial reporting, and resource planning would greatly enhance their skills and knowledge in financial management of the church. These trainings should be tailored to assist in managing both spiritual and administrative roles that leaders possess.

The second recommended strategy was the establishment and implementation of specified financial policies and procedures. The executives noted that regular financial policies, manuals, and internal controls would improve accountability and also reduce mismanagement. The policies would provide each of the departments with a shared system for managing offerings, expenditures, and reporting, and thus improve the efficiency and transparency of financial management.

The leaders also promoted the use of electronic financial recording and reporting tools. They proposed that the use of software or cell phones could make record-keeping easier and manipulations or mistakes harder. The electronic tools would also allow leaders at all levels to monitor income and expenditure trends, generate timely reports, and align resources with mission priorities.

The second strategic suggestion was the empowerment of the finance committees in all the parishes and archdeaconries. The leaders suggested that the committees should be made up of individuals with a finance background and of high integrity. By empowering such a group, the church would have a believable system of collective financial decision-making and management.

Lastly, the leaders asked for sensitization of church members on financial stewardship and transparency. The leaders explained that members had to be sensitized on how church money is spent so that they can trust and keep on giving. This transparency, along with regular financial reporting during church services, would create a culture of openness and shared responsibility in church finances. Some of the key informants made remarks to that extent,

“.....The church cannot afford to remain traditional in the way of managing money; training and technology must move hand in hand if we are to be good stewards.....” **Key Informant 3**

“.....Strengthening the finance committees and making our policies known to every church leader will help us avoid misuse and ensure that God’s resources are handled faithfully.....” **Key Informant 4**

CHAPTER FIVE

THEOLOGICAL REFLECTION

5.0 Introduction

The relevance of financial management practices to the stewardship of church leaders is not just an administrative issue but a deeply theological one rooted in the biblical teaching of stewardship, accountability, and faithful service to God. Good stewardship in Kiryandongo Archdeaconry, Masindi-Kitara Diocese, is important to the perpetuation of the mission of the Church, trust within the congregants, and responsible use of God's resources. Scripture repeatedly emphasizes faithful stewardship (e.g., 1 Corinthians 4:2; Luke 16:10–12), calling leaders to manage church finances with integrity, transparency, and wisdom. Without sound financial management practices, however, church leadership risks compromising its witness, mismanaging resources, and weakening the spiritual health of the congregation. This chapter is a theological reflection on why financial management is not merely a means to organizational effectiveness but a spiritual discipline that manifests obedience to God, service to the Body of Christ, and accountability in the advancement of the Kingdom of God.

5.1 The current financial management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry

Church stewardship of money must be envisioned both as religious discipline and as administrative responsibility. Theologically, stewardship is the wise and careful management of God's assets for the advancement of His Kingdom (Wilkes, 1996). Kiryandongo Archdeaconry research shows that following written policies and reporting periodically mirrors the Christian obligation of accountability. Apostle Paul in 1 Corinthians 4:2 commands followers of Christ that, "it is required of stewards that they be found faithful." This faithfulness is demonstrated through transparency, budgeting, and accounting, which show integrity and obedience to Godly dictums for orderliness and honesty in all things (Romans 12:17).

The need for periodic audits and banking of the handling of cash is both a good fiscal practice and a theological expression of trustworthiness. Fiscal mismanagement has led to scandal and schism in most ecclesial traditions and, therefore, cultivating practices that protect the witness of

the church is important (Osmer, 2008). The church, being the body of Christ, ought to have a moral and ethical burden to utilize funds in fear of God and love of His people (Proverbs 3:9-10). This behavior indicates that stewardship of funds is not merely administrative but is inherently spiritual in nature, bearing witness to the church's answer to God's challenge to be "faithful with little" in order to be "entrusted with much" (Luke 16:10, NIV).

Further, the addition of financial training and mentorship in the diocese is an indication of a theology of empowerment and capacity-building. Theologically, the training of leaders is in line with the New Testament discipleship model, where the apostles invested in others for the continuation of the ministry work (Ephesians 4:11-13). The emphasis of the church on financial literacy confirms that stewardship can be acquired and developed reflecting broader theological issues such as the acquisition of character, the growth of wisdom (Proverbs 4:7), and servant leadership. This process also reflects liberation theology's emphasis on empowering the poor through education and participation in their own change (Gutierrez, 1988).

Moreover, the consultative budgeting process of the archdeaconry reflects the Trinitarian theology of community and mutuality. Since the Trinity is relational oneness and shared purpose (Moltmann, 1992), the church manifests the image of God where leadership and members work together with inclusive decision-making. Participatory budgeting may be seen as a theological practice of honoring the body of Christ where every member is valued and shares (1 Corinthians 12:12-27). It asserts unity, respect for one another, and shared accountability essential to authentic Christian stewardship.

Finally, the mentioned requirement for more frequent audits and improved feedback loops illustrates the ever-holy sanctification of church organization. Just as individuals are made holy, so too must the institutional church continually reform and be obedient to God's ideals (Calvin, 1559/2006). This is part of the "ecclesia semper reformanda" (the church always reforming). The pursuit of excellence in financial stewardship is not a destination, but a journey of constant growth, adjustment, and remodeling. Churches must then hold hands with both grace and accountability, showing stewardship not only in theory, but as a concrete manifestation of the Kingdom of God breaking into all areas of life not least of which is finance.

5.2 The challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry

Theological reflection on managing money has to begin with the recognition that stewardship is not really an administrative function but a spiritual vocation. As conceived in Christian theology, stewardship involves managing God's resources in a way that makes Him glorious and accomplishes His goals in the world (Luke 16:10-12). When church leaders lack financial literacy or are working with uncertain revenues, their ability to do this vocation is hindered not only practically but spiritually. Stewardship, therefore, is a reflection of obedience and faith. As Bonhoeffer (1995) reasoned, being faithful in little things like bookkeeping and reporting is evidence of mature discipleship. For the church to be a poor witness of the call to faithfulness and integrity of the gospel without the practice of responsible stewardship, it will lack the discipline of faithful financial management.

From an ecclesiological and relational ethic understanding, it is possible to read the reasons behind weak accountability structures and the pushback against transparency. The church is a called community: held accountable to each other in open and honest relation (Galatians 6:2). Dietrich Bonhoeffer's (1954) theory of "confessing community" indicates that Christian fellowship implies the open sharing of all things, including finances. A resistance to openness violates this shared ethic and introduces suspicion, fear, and hierarchy within a body that is intended to operate in love and truth. Such a climate not only undermines stewardship but taints the very fabric of Christian oneness and ministry.

Thirdly, the lack of systematic financial training among church leaders becomes a theological issue when it comes to equipping and developing church leaders. Practical theology calls for spiritual formation to be holistic, balancing biblical literacy with administrative skills (Osmer, 2008). Theological education that does not incorporate financial stewardship does not equip the leaders to cope with actual ministry challenges. Paul's instruction to Timothy to be "a workman who has no need to be ashamed and correctly handles the word of truth" (2 Timothy 2:15) implies a broader responsibility being proficient in all areas of ministry. Theological education and diocesan policy officials thus have an urgent responsibility to place a priority on financial education in the pastoral formation process (Banks, 1999).

Fourth, the lost trust by the congregants and donors following unsound financial practices is a sign of a crisis in the moral authority of the church. Trust is a theological virtue grounded in the relational faithfulness of God (Psalm 111:7-8), and the church ought to exhibit such godly character. When church leaders fail to inspire confidence through financial transparency, they betray the image of the trustworthy shepherd, and their ability to lead spiritually is compromised (John 10:11-14). Moral leadership, Keller (2012) says, requires consistency between action and word, and mismanagement of finance becomes a counter-testimony that alienates not only members but partners from outside and the larger community as well.

Finally, the tension and internal divisions caused by financial mismanagement require a new pneumatological approach the activity of the Holy Spirit in taking the church into truth and unity. The Spirit is more than a comforter but also a sanctifier who leads the community into right practice and discernment (John 16:13). Spiritual renewal alone is required when the systems of the church's practice fail. Herein lays the key to reform in stewardship: it must be structural as well as spiritual. The church must prayerfully develop a culture of accountability, integrity, and fiscal responsibility as evidence of the Spirit's work of sanctifying it (Williams, 2005). It can then only recover moral clarity and carry out its mission with credibility and faithfulness.

5.3 Strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry

Effective church financial stewardship is not merely an administrative function but a spiritual mandate rooted in God's call to faithful and trustworthy leadership. The evidence alludes to continual training and policy development as a means of fostering openness and accountability. Theologically, the education of leaders on financial management manifests the biblical compulsion of equipping the saints for ministry (Ephesians 4:11–12). Church leaders are not owners but stewards of the resources entrusted to them by God and the faith community. Biblical stewardship, according to Wright (2004), is the management of God's household with faithfulness and integrity that involves both spiritual discernment and practical competence. An investment in the financial literacy and administrative competence of church leaders, therefore, is not only in harmony with the spiritual calling of stewardship but also a testimony of faith in action.

The adoption of technology, say digital financial platforms, for example, is an example of contextual theology a reaction to the evolving world without compromising scriptural values. Theological ethics urges the church to embrace mechanisms that ensure justice, transparency, and accountability. Volf (1991) posits that technology, if used ethically, can be a sphere where the church shows its commitment to good governance and social accountability. As Jesus taught in Luke 16:10, "Whoever is faithful in a very little is also faithful in much," implying that faithfulness with money is a sign of overall faithfulness. In adopting contemporary financial processes and tools, church leaders are making a theological statement regarding their devotion to integrity, order, and excellence in stewardship.

Also, the fact that audit committees are in place and financial professionals are involved in financial governance shows that the church is open to shared leadership and accountability. The doctrine of the priesthood of all believers (1 Peter 2:9) supports the understanding that all members of the body of Christ have a gift to contribute, including those with financial expertise. Christian leadership, according to Bonhoeffer (1954), must be characterized by selfless service and accountability within the faith community. When lay professionals are allowed to serve alongside clergy to manage church finances, the result is a more cohesive and trustworthy leadership. Such models of participatory governance make a case for both ecclesial tradition and sound organizational ethics.

Sensitizing church members regarding financial transparency and their own stewardship is reflective of the church's prophetic function to transform community values. Theologically, the call for transparency is rooted in the biblical vision of truth and justice (Micah 6:8). The church, according to Brueggemann (2001), must be a countercultural witness that will counter secrecy and corruption by embodying God's justice. Teaching parishioners enables a culture of shared responsibility and underscores the spiritual truth that all believers, and not just church leaders, are called to stewardship. Such participatory practice gives rise to trust, enables generosity, and enhances communal identity in the body of Christ.

Lastly, these findings reflect a larger eschatological vision of the church as a foretaste of the Kingdom of God, where there is peace, order, and righteousness (Isaiah 32:17). Financial mismanagement disrupts the mission and witness of the church. As Moltmann (1993) suggests,

the church is a sign of hope in a fragmented world, and its organizational life should embody the justice and peace of the Kingdom that it proclaims. To improve financial management is therefore not merely a technical goal but a theological imperative. It testifies to God's redemptive work through the church and ensures that resources are stewarded faithfully for the advancement of God's mission in the world.

5.4 Conclusion

In conclusion, theological reflection upholds that stewardship in the church is not an extrinsic but intrinsic feature of Christian discipleship, honesty, and congregational fidelity. Practicing good stewardship, as in Kiryandongo Archdeaconry, is charged with biblical principles, expresses Trinitarian relationality, and upholds the prophetic and eschatological character of the church. Through the intermixing of financial stewardship, participatory leadership, and governance responsibility, the church not only maintains its witness but also expresses Kingdom of God values in tangible and redemptive ways.

CHAPTER SIX

SUMMARY OF FINDINGS AND RECOMMENDATIONS

6.0 Introduction

This chapter summarizes all findings reported in chapter four according to questions of the study, draws conclusions, suggests recommendations and also proposes some areas for further study.

6.1 Summary of findings

6.1.1 The current financial management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry

The study findings revealed that some key financial management practices have been implemented by Kiryandongo Archdeaconry of Masindi-Kitara Diocese, which significantly enhance the stewardship of church leaders. They include the use of well-documented financial policies, consultative budgeting processes, regular financial reporting, regular internal and external auditing, and systematic financial training programs for clergy and laity. While most respondents testified to the existence of clear financial procedures and capacity-building interventions, there are shortcomings in audit consistency and sharing financial information with members and donors. The diocese is, however, highly committed to accountability and transparency by way of documentation, adherence to financial manuals, congregational reporting, and promoting banking transactions over handling cash. The blend of mentorship, peer learning, and external partnerships also improves the financial literacy and decision-making skills of church leaders, though with some space for more feedback loops and more regular auditing processes to round out stewardship gains.

6.1.2 The challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry

The study's findings showed that church leaders in Kiryandongo Archdeaconry are significantly hindered in embracing financial management practices and that this negatively impacts their ability to provide effective stewardship. Most prominent among these hindrances are low levels of financial literacy, unpredictable and unreliable sources of revenues, weak accountability

structures, and culture-driven resistance towards transparency in finances. These result in poor financial reporting, misappropriation of funds, and loss of donor and church members' confidence. Furthermore, poor continuous financial education and inability to apply modern-day financial tools on a regular basis lead to failure in leaders being effective resource managers. Generally, this compromise accountability, reduces donors' confidence, and might create internal conflict, thereby reducing the stewardship and mission effectiveness of the church.

6.1.3 Strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry

The study findings revealed that enhancing money management practices in Kiryandongo Archdeaconry requires a holistic approach grounded on training, policy enforcement, openness, and technology. The interview respondents were overwhelmingly in consensus that regular financial stewardship training, addition of computerized financial systems, and regular financial reporting have the potential to enhance significantly levels of accountability and trust in church leadership. Additionally, independent audit committees' institutionalization, recruitment of finance experts, and establishment of strict financial policies were discovered to be the most effective systems in eliminating mismanagement and strengthening internal controls. The same problems were echoed by church top management responses, including demands for continuous capacity building, utilization of electronic tools for tracing finances, empowering parish finance committees with competent individuals, and transparency sensitization of church members. Both these strategies emphasize the institutional, technical, and participatory reform in providing good financial stewardship as well as adequate leadership in the church.

6.2 Conclusion

The study concludes that Kiryandongo Archdeaconry in Masindi-Kitara Diocese has made remarkable progress in adopting formalized financial management practices that facilitate effective stewardship among church administrators. Key mechanisms such as written financial policies at the time of hiring, consultative budgets, and regular reporting have enhanced the transparency and accountability level. And as equally impressive is the work being enabled by means of financial literacy, mentoring, and use of banking systems that reflect a conscious

movement towards more professional and ethical utilization of church resources. They provide a super example of good stewardship and serve as a precedent for financially sound management.

Even with all the gains made, leaders in the church are still faced with very daunting challenges in their quest for good stewardship. Financial illiteracy, unsteady income, poor internal controls, and cultural resistance to openness tremendously curb good financial stewardship. Sporadic gaps in auditing and unsteady training failure exacerbate the issue even further, resulting in low donor confidence and erratic mismanagement of church properties. These are loopholes that the systems, as perfect as they may be, are not always enforced or completely empowered in the archdeaconry.

To address these ailments, the study recommends a holistic and long-term strategy-one that is propelled by high-level capacity building, technology use, policy adherence, and activation of the whole society. Action such as reinforcing accountability procedures through vehicles such as audit committees, electronic tracking of funds, and staffing finance committees with efficient staff can do much to strengthen financial stewardship. Moreover, members and leadership must embrace culture of openness to restore confidence, ensure appropriate utilization of resources, and have fiscal practices serve the mission of the church.

6.3 Recommendations

According to the findings, the following are concluded regarding examining the importance of financial management practices on church leaders' stewardship in the context of Kiryandongo Archdeaconry, Masindi-Kitara Diocese;

It is recommended by the study that there should be constant financial training of church leaders with fundamental skills in planning, budgeting, and reporting for enhanced transparency and accountability in church resources' management.

The research further recommends the Church body to well-defined and documented financial policies in every parish to guide income generation, expenditure management, record-keeping, and best practices in the whole of the Archdeaconry.

The research further recommends the Church body of collective finance decision-making through the use of participatory budgeting and involvement of the lay leaders and finance committees to build members' trust and ownership.

The research also recommends by the study that there should be continuous use of pay sheet while paying the staff stipend in all the churches, use of books of account, accounting systems for easy accountability and monitoring of church funds and resources.

Additionally, the research recommends the adoption of regular financial auditing and internal controls to detect abuse, increase credibility, and trigger a culture of stewardship and integrity led by Christian values.

Lastly, the research recommends the adoption of electronic financial tools such as mobile money and basic accounting packages to facilitate automation of accounting, encourage efficiency, and allow better real-time monitoring of church finances.

6.4 Areas for further research

Since this study examined the relevance of financial management practices on church leaders' stewardship in Kiryandongo Archdeaconry, Masindi-Kitara Diocese, the study recommends additional studies to be carried out in the following subject matters;

The study suggests conducting further studies on the impact of financial accountability mechanisms on church growth and development, particularly in rural dioceses.

Furthermore, future studies can also examine congregational participation in financial decision-making and its impact on church transparency and trust in church leaders.

Lastly, there are potential studies of the effectiveness of online financial software to support stewardship by church officials and comparative analyses across different dioceses to compare differences in financial management behavior and effects.

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APPENDICES

Appendix 1: Questionnaire

For selected Clergy and laity working with Kiryandongo Archdeaconry

Introduction and Purpose of Study

Dear Respondent,

I am Nabukenya Cissy, a student pursuing a Master of Divinity Degree at Uganda Christian University. I am working on a study titled *“The relevance of financial management practices on church leaders’ stewardship in Kiryandongo Archdeaconry, Masindi-Kitara Diocese.”* You are kindly requested to support by filling in this questionnaire. Your contribution is essential to the type of data needed for this study, which is why you were chosen to take part. Your submitted information will be kept completely secret and used only for academic purposes.

SECTION A: BACKGROUND DATA

Please TICK the numbers representing the most appropriate responses for you in respect of the following items:

1. Gender

a) Male

b) Female

2. What is your age group?

a) 20-29 years b) 30-39 years

c) 40-49 years d) 50 years & above

3. Highest level of education

a) Certificate b) Diploma

c) Bachelors d) Any other, specify:.....

4. Which position do you hold in Kiryandongo Archdeaconry?

.....

5. How long have you worked with Kiryandongo Archdeaconry?

a) Less than 1 year b) 1-5 years

c) 6-10 years d) More than 10 years

Section B: The current financial management practices are relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry

Rate your degree of agreement on the current financial management practices which are relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry using a scale of 5(Strongly Agree), 4(Agree), 3(Not sure), 2(Disagree) and 1(Strongly Disagree).

s. no	Statements	5	4	3	2	1
1	The church has a well-documented financial management policy that guides financial decisions.					
2	Church leaders regularly prepare and present financial reports to the congregation.					
3	There is a clear and transparent budgeting process followed in the church.					
4	The church effectively tracks income and expenditures to ensure					

	accountability.					
5	Financial records are well-maintained and audited periodically.					
6	The church leadership provides financial training to clergy and laity.					
7	Donors and church members receive timely updates on how church funds are used.					

Mention any other current financial management practices relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry other than the ones mentioned above?

.....

Section C: The challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry

Rate your degree of agreement on the challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry using a scale of 5(Strongly Agree), 4(Agree), 3(Not sure), 2(Disagree) and 1(Strongly Disagree).

s. no	Statements	5	4	3	2	1
1	Lack of financial literacy among church leaders affects effective financial management.					
2	Limited funding sources hinder the implementation of financial management practices.					
3	Corruption and mismanagement negatively impact the church's financial stability.					
4	There is inadequate monitoring and evaluation of church financial transactions.					
5	The church faces resistance to financial transparency from some leaders.					
6	Insufficient financial controls lead to unauthorized or improper use of church funds.					
7	Church leaders struggle with balancing financial stewardship and spiritual responsibilities.					

Suggest any other challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry other than the ones mentioned above?

.....

Section D: Strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry

Rate your degree of agreement on the strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry using a scale of 5(Strongly Agree), 4(Agree), 3(Not sure), 2(Disagree) and 1(Strongly Disagree).

s. no	Statements	5	4	3	2	1
1	Implementing digital financial management systems will improve financial transparency.					
2	Regular financial stewardship training enhances church leaders' financial accountability.					
3	Establishing independent financial audit committees strengthens financial oversight.					
4	Encouraging congregational participation in financial decision-making promotes trust.					
5	Partnering with financial experts will help improve church financial management.					
6	Introducing financial policies that enforce strict accountability will minimize mismanagement.					
7	Regular financial reports and open communication with the congregation will enhance trust.					

Suggest any other strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry other than the ones mentioned above?

.....
.....

Thank you very much for your cooperation

Appendix 2: Interview Guide

For the key informants

Introduction

Dear Respondent,

I am Nabukenya Cissy, a student pursuing a Master of Divinity Degree at Uganda Christian University. I am working on a study titled *“The relevance of financial management practices on church leaders’ stewardship in Kiryandongo Archdeaconry, Masindi-Kitara Diocese.”* Your contribution is essential to the type of data needed for this study, which is why you were chosen to take part. Your submitted information will be kept completely secret and used only for academic purposes. You are kindly requested to support by answering these questions.

Consent/Agreement

I voluntarily agree to participate in this research program; Tick appropriately

YesNo.....

Name of Participant (Optional):

Signature:

Date:

Name of Researcher:

Signature:

Date:

Kindly spare some few minutes to respond to the following questions.

Section A: Introduction

1. Tell me about yourself.
2. What position do you hold in this Diocese?
3. How long have you been working with this Diocese?

Section B: The current financial management practices are relevant to enhancing church leaders' stewardship in Kiryandongo Archdeaconry

4. What key financial management practices are currently in place to enhance stewardship among church leaders?
5. How does the diocese ensure financial transparency and accountability in its operations?
6. In what ways do church leaders receive financial management training to improve their stewardship?

Section C: The challenges faced in implementing financial management practices and their impact on church leaders' stewardship in Kiryandongo Archdeaconry

7. What are the main challenges the church faces in implementing financial management practices?
8. How do these challenges affect the ability of church leaders to practice good stewardship?
9. What measures have been taken to address financial mismanagement issues in the diocese?

Section D: Strategies the church can adopt to strengthen financial management practices and improve church leaders' stewardship in Kiryandongo Archdeaconry

10. What strategies can the church adopt to strengthen financial management practices?
11. How can the diocese enhance financial literacy among church leaders to improve stewardship?
12. What role can technology play in improving financial management and accountability in the church?

Thank you for your cooperation

Appendix 3: Proposed budget for the research

S/NO	ITEM	COST(UG SHS)
1.	General transport (travelling in data collection)	200.000
2.	Meals, airtime and transport for data collection	200.000
3.	Incentives for the respondents	200,000
4.	Stationery	100,000
5.	Data for internet	150,000
6.	Binding and printing final copies	150,000
	TOTAL	1,000,000

Appendix 4: Time schedule for the Research

S/NO	Research Activity	Time
1.	Selection and approval	November 2024
2.	Presentation of concept note	December 2024
3.	Proposal writing	January - February 2025
4.	Data collection	March 2025
5.	Data analysis	April 2025
6.	Report writing	April 2025
7.	Submission of research report	May 2025

Appendix 5: Introduction Letter for Data Collection



24th Feb. 2025
November 2023

TO WHOM IT MAY CONCERN

Dear Sir/Madam

INTRODUCTION LETTER FOR DATA COLLECTION

This letter serves to introduce to you NABUKENYA CISHY M22M05/040 a student of Bishop Tucker School of Divinity pursuing a Master of Divinity/ Master of Arts in Theology/ Master of Arts in Theology and Development/Master of Arts in Theology and Health care Management/ Bachelors of Divinity.

His/her is carrying out a research as a partial requirement for him/her to be awarded the degree he/she is pursuing. So kindly avail him or the required information for building his/her research work.

Counting on your cooperation and thank you in advance

Yours faithfully

Rev. Dr. Emmanuel Mukeshimana

Research coordinator, Bishop Tucker School of Divinity and Theology.

emukeshimana@ucu.ac.ug, 0772505474

