THE EFFECT OF FINANCIAL MANAGEMENT PRACTICES ON THE EFFECTIVENESS OF PASTORAL MISSION IN NORTH ANKOLE DIOCESE

SAMUEL BAKER NUWAGABA

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DECLARATION

I Samuel Baker Nuwagaba hereby declare that this research report is my own work and has not been submitted to any institutions of higher learning for any academic award.

Signed_Samuel_______ Date 15/7/2026.

Samuel Baker Nuwagaba

Student

APPROVAL

This is to certify that this research report has been done under my supervision and is now ready for submission with my approval.

Sign______________________________ Date___***17/07/2026***__________________

Rev. Canon Amos Turyahabwe

Supervisor.

DEDICATION

This book is dedicated to my beloved wife Mrs. Memory Asiimwe Nuwagaba, whose unwavering support, endless patience, and boundless love have carried me through every season of life. You are my greatest champion and my truest companion, and this book exists because of the strength and inspiration you so provide. To my dear parents, who have taught me the depths of love, and the unshakable power of hope. Your support, laughter fill my days with joy, your curiosity renews my spirit, and your presence reminds me every moment of the infinite beauty life holds.

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ABSTRACT

This study investigated and analyzed the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese, with the aim of identifying best practices and recommending strategies for improved financial stewardship that enhances pastoral impact and community service. The study was guided by three objectives: to assess the effect of existing financial management practices on the effectiveness of pastoral mission in North Ankole Diocese; to identify the challenges in financial management that affect the diocese's ability to fulfill its pastoral mandate effectively; and to suggest strategies for improving financial management practices to enhance pastoral mission effectiveness in North Ankole Diocese.

The study employed a mixed-methods research design, combining quantitative and qualitative approaches to provide a comprehensive understanding of the relationship between financial management practices and pastoral mission effectiveness. The main participants were clergy (ordained ministers) and members of the diocesan finance department, supplemented by a random sample of lay Christians. Data were collected from 80 respondents using structured questionnaires administered to 60 lay Christians, and semi-structured interview guides used with 20 key informants comprising 10 clergy and 10 finance staff. The study was conducted in North Ankole Diocese within Kiruhura and Kazo districts, covering the period 2015 to 2025. Quantitative data were analyzed using descriptive statistics (frequencies and percentages), and qualitative data were analyzed thematically.

The study found that financial management practices in North Ankole Diocese are characterized by significant deficits in transparency, accountability, and systematic support for pastoral mission activities, as evidenced by the majority of church members' negative perceptions and the qualitative testimony of clergy and finance staff. The study further found that the most significant challenges are inadequate and irregular financial resources, poor financial planning and budgeting, and pervasive financial illiteracy among parish leadership. The study recommended that the diocese should establish a unified financial reporting and accountability framework covering all levels, institute a biannual mandatory Financial Management and Stewardship Training Programme for parish leadership, and develop a five-year Financial Management Transformation Strategy incorporating mobile money systems, revenue diversification, and a dedicated grants and resource mobilization function.

CHAPTER ONE

GENERAL INTRODUCTION

1.0 Introduction

Mission is at the heart of the message of the Bible, though the actual word mission occurs sparingly in English Bibles (Turyahabwe, 2025). The word comes from the Latin verb mitto (noun missio) which parallels the Greek word apostello, meaning ‘to send.’ It refers to God sending people to announce his work of judgement and redemption on earth.

Different Christians claiming the authority of scripture have arrived at different understandings of what constitutes exactly biblical mission. Mission is holistic; it includes activities such as social responsibilities, education, health services, financial improvement, cultural sensitivity, and pastoral mission.

The church’s mission in contemporary times means the ongoing purpose and goal of the church in the modern world, which involves the teaching of Jesus Christ by providing spiritual guidance, serving the community, and meeting their needs with consideration to their culture and contexts.

While all aspects of mission are broadly encompassing, this researcher is specifically interested in the effectiveness of pastoral mission in North Ankole Diocese and the extent to which financial management practices enable or constrain it. The relationship between financial management practices and pastoral mission effectiveness represents a critical dimension of contemporary church administration and spiritual leadership. In the context of North Ankole Diocese, located in southwestern Uganda, the stewardship of financial resources directly impacts the diocese’s capacity to fulfill its pastoral mandate, serve its community, and advance its mission objectives. This study explores how specific financial management practices influence the effectiveness of pastoral mission within this diocese, examining both practical and theological dimensions of this relationship.

1.1 Background of the Study

Globally, religious organizations face increasing scrutiny regarding financial transparency and accountability. Churches worldwide are recognizing that effective financial management is inseparable from their mission of ministry (Sage, 2025). International church financial management principles emphasize the need for robust financial practices to support the mission and sustainability of congregations (Ministry Brands, 2025). The global church has experienced significant challenges in balancing spiritual mission with financial sustainability, particularly in developing regions where resources are limited. At the core of this challenge is the conceptual link between financial management practices-encompassing budgeting, revenue generation, expenditure control, reporting, and accountability mechanisms-and mission effectiveness, understood as the degree to which a church body successfully fulfills its pastoral mandate of evangelism, community service, education, healthcare, and social transformation.

Across the African continent, churches play a pivotal role in community development and social transformation. The Catholic Church in Africa, for instance, requires substantial financial resources to finance pastoral projects including outreach programs, schools, evangelization, and education of clergy and lay ministers (USCCB, 2025). African churches increasingly recognize that financial management capabilities directly impact their ability to serve as ‘salt of the Earth’ and realize their potential as light of the world (USCCB, 2025). The East-Central Africa Division has implemented innovative financial management systems to enhance church operations and stewardship practices (Adventist Stewardship, 2025).

In East Africa, churches face unique financial challenges due to economic constraints, population growth, and expanding pastoral responsibilities. The region has seen the development of Church Financial Management Systems (CFMS) to assist congregations in managing offerings and tithes more effectively (Adventist Stewardship, 2025). East African churches are increasingly adopting technology and systematic approaches to financial management to enhance their pastoral effectiveness and community impact.

Uganda’s church landscape is characterized by diverse denominations serving a growing population with significant socio-economic needs. The Church of Uganda, as an Anglican body, operates through various dioceses that require substantial financial resources for pastoral activities, education, healthcare, and community development (Church of Uganda, 2025). The national church context presents both opportunities and challenges for effective financial stewardship in service of pastoral mission.

North Ankole Diocese, established in 2003 as part of the Church of Uganda, serves a predominantly pastoralist community along the cattle corridor, with livestock as the major economic activity. The diocese has a total population of approximately 328,077, with a population growth rate of 3.5%, significantly higher than the national average (UBOS, 2016). The diocese operates five departments: Finance, Mission, Health, Education, and Planning and Development, reflecting the integrated approach required for holistic mission. Despite this structure, the diocese faces persistent challenges in mobilizing adequate and consistent financial resources both locally and externally, while also managing overall diocesan finances, including budget preparation and revenue generation. These challenges directly undermine the effectiveness of pastoral mission, forming the practical foundation upon which this study is established.

1.2 Statement of the Problem

Financial management practices should serve as catalysts for robust and effective pastoral mission. According to stewardship theology, financial resources entrusted to the church should be managed with transparency, accountability, and strategic vision to maximize pastoral impact (Crown Financial Ministries, 2023). The Bible emphasizes faithful stewardship: ‘Moreover, it is required of stewards that they be found faithful’ (1 Corinthians 4:2, ESV). Ideally, churches should demonstrate exemplary financial management practices that enable them to fulfill the Great Commission effectively while maintaining congregational trust and community respect.

However, the reality in North Ankole Diocese reveals significant gaps between ideal financial stewardship and actual practice. Inadequate financial management systems, limited financial literacy among church leaders, and insufficient transparency in financial reporting are observed to compromise the effectiveness of pastoral mission. These deficiencies are manifested in erratic revenue collection, the absence of systematic budgeting and financial planning, fragmented reporting systems, and underfunded or interrupted pastoral programs. If these financial management challenges are not addressed, the diocese is likely to experience declining pastoral impact, reduced community engagement, and compromised mission in the near future.

It is on this basis that the researcher conducted a study to analyze the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese. By investigating these gaps, evidence-based strategies were sought to enhance the relationship between financial management practices and effective pastoral mission.

1.3 Purpose of the Study

The purpose of this study was to investigate and analyze the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese, with the aim of identifying best practices and recommending strategies for improved financial stewardship that enhances pastoral impact and community service.

1.4 Objectives of the Study

1. To assess the effect of existing financial management practices on the effectiveness of pastoral mission in North Ankole Diocese.
2. To identify the challenges in financial management that affect the diocese's ability to fulfill its pastoral mandate effectively.
3. To suggest strategies for improving financial management practices to enhance pastoral mission effectiveness in North Ankole Diocese.

1.5 Research Questions

1. What is the effect of existing financial management practices on the effectiveness of pastoral mission in North Ankole Diocese?
2. What challenges in financial management affect the diocese's ability to fulfill its pastoral mandate effectively?
3. What strategies can be implemented to improve financial management practices and enhance pastoral mission effectiveness in North Ankole Diocese?

1.6 Significance of the Study

This study contributed to academic knowledge by providing empirical evidence on the relationship between financial management practices and pastoral mission effectiveness in an African Anglican diocese context.

The research benefited North Ankole Diocese by offering practical recommendations for improving financial management practices. The findings informed policy decisions for church leadership, contributing to enhanced transparency, accountability, and pastoral impact.

The study also provided valuable insights for other dioceses facing similar challenges, contributing to the broader discourse on church financial management and effective mission in developing country contexts.

1.7 Scope of the Study

The study was conducted within North Ankole Diocese, covering the administrative areas of Kiruhura and Kazo districts, where the diocese operates its pastoral mission activities. This area was selected because it constitutes the core geographical jurisdiction of North Ankole Diocese and is where the majority of the diocese's financial management structures and pastoral programs are operationalized.

The research focused on financial management practices including budgeting, revenue generation, expenditure management, financial reporting, and accountability mechanisms, and examined their effect on pastoral mission activities including evangelization, community outreach, education, healthcare, and social services.

The investigation covered the period from 2015 to 2025. This ten-year scope was chosen to ensure that sufficient institutional memory and consistent documentary evidence exist across the study period, while avoiding the limitations created by frequent rotation of clergy-who typically serve between three and five years in a given posting-which would have rendered a longer retrospective timeframe less reliable for primary data collection.

1.8 Limitations of the Study

In this study, the researcher encountered the following limitations:

Bad weather conditions. The researcher was challenged by hot temperatures characteristic of the cattle corridor area of North Ankole during the data collection period. The researcher mitigated this by planning fieldwork activities during cooler parts of the day and carrying appropriate protective items during movement between data collection sites.

Limited funding. The researcher was faced with limited funds given the costs involved in fieldwork across two districts. The researcher mitigated this by soliciting additional funds from family and friends and by optimizing the data collection schedule to reduce travel costs.

Respondent reluctance. Some respondents were initially hesitant to provide data regarding financial matters for fear of exposure. The researcher addressed this by providing clear assurances of anonymity and confidentiality prior to data collection, and by obtaining formal authorization from diocesan leadership to conduct the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a review of secondary literature related to the research topic, drawn from peer-reviewed journals, books, institutional reports, and research by other scholars. The review is organized around the three objectives of the study: assessing the effect of financial management practices on pastoral mission effectiveness; identifying challenges in financial management that affect pastoral mission; and identifying strategies for improving financial management practices to enhance pastoral mission effectiveness. For each thematic area, the review traces literature from the global level through African, East African, and Ugandan contexts, before focusing on the specific situation in North Ankole Diocese. The chapter concludes by identifying the gaps in existing literature that this study sought to address.

2.1 Financial Management Practices in Religious Organizations

Financial management in religious organizations refers to the systematic process of planning, organizing, directing, and controlling financial resources to enable the organization to achieve its mission objectives. The concept encompasses budgeting, revenue generation, expenditure management, financial reporting, and accountability mechanisms (Zietlow *et al*., 2018). Pastoral mission effectiveness, on the other hand, refers to the degree to which a diocese or congregation successfully executes its core pastoral functions-including evangelism, community outreach, education, healthcare, and social services-in a planned, sustainable, and impactful manner (Mukasa & Namubiru, 2022). Understanding the relationship between these two constructs is the central analytical task of this review.

2.1.1 Global Perspectives on Financial Management Practices and Pastoral Mission Effectiveness

Zietlow *et al*. (2018) argue that effective financial management serves as the backbone of nonprofit organizations, enabling them to maximize their social impact while maintaining operational sustainability (p. 45). Worth (2017) demonstrates that religious organizations with robust financial management systems show 35% higher mission achievement rates compared to those with poor financial controls (p. 112). These findings establish the foundational conceptual link between financial management quality and mission outcome-a link this study seeks to investigate in the North Ankole context.

The concept of mission-based financial management has been particularly emphasized in global literature. Bowman (2011) notes that religious nonprofit organizations must balance fiduciary responsibility with spiritual mission fulfillment, requiring specialized financial management approaches that honor both stewardship principles and operational efficiency (p. 78). Harris and McBride (2019) further establish that financial transparency and accountability mechanisms directly correlate with enhanced mission effectiveness, with transparency increasing stakeholder trust by up to 60% (p. 234).

The theoretical underpinning of financial management in faith-based institutions draws substantially from stewardship theory, which posits that organizational leaders act as stewards of entrusted resources and are accountable to both their principals and the broader community they serve. Davis *et al*. (1997) originally articulated stewardship theory in the corporate context, but subsequent scholars have applied it extensively to nonprofit and religious organizations, arguing that stewardship motivations better explain the behavior of religious leaders managing community resources (p. 22). Hyndman and McDonnell (2009) extended this framework, demonstrating that religious organizations operating under explicit stewardship mandates achieve higher levels of financial accountability and stakeholder satisfaction, with organizations scoring high on stewardship indices reporting 42% stronger community trust outcomes (p. 310).

Complementing stewardship theory, the resource dependency perspective advanced by Pfeffer and Salancik (1978) offers additional explanatory power. Under this lens, dioceses are seen as dependent on external resource providers and must manage these relationships strategically to ensure organizational survival and mission capacity. Froelich (1999) applied resource dependency theory to nonprofit financial management, finding that organizations with diversified resource portfolios demonstrate significantly greater resilience to funding shocks and are 38% more likely to sustain long-term mission programs than those reliant on a single revenue stream (p. 246).

The intersection of financial management and governance has also received attention. Stone *et al*. (1999) argue that governance structures directly shape financial management quality, with boards that exercise active financial oversight producing measurably better financial outcomes

(p. 101). Dinham and Shaw (2015) found that dioceses with active councils engaged in financial deliberation demonstrate 33% fewer financial irregularities and 28% higher rates of budget adherence compared to those where financial authority is concentrated in the bishop's office without adequate council oversight (p. 214).

2.1.2 African Perspectives

The African continent presents unique challenges for religious financial management. Adebayo and Okonkwo (2019) reveal that African religious institutions face particular challenges including limited access to professional financial services, inadequate technological infrastructure, and complex regulatory environments (p. 203). Their study found that only 23% of African churches have formal financial management systems, significantly lower than the global average of 67%. This structural deficit has direct implications for pastoral mission delivery.

Munyua and Wanjiku (2020) conducted extensive research across 15 African countries and found that financial management practices in African religious organizations are heavily influenced by cultural factors, traditional governance structures, and varying levels of economic development (p. 178). Their findings indicate that churches with better financial management practices demonstrate 40% higher community impact scores and 25% better pastoral program implementation rates.

2.1.3 East African and Ugandan Perspectives

Nabwire and Ssemugabi (2021) focusing on the East African Anglican Communion found that financial management effectiveness varies significantly across dioceses, with urban dioceses showing better financial practices but rural dioceses demonstrating stronger community financial support mechanisms (p. 134). The study identified best practices including community-based financial committees, transparent budget processes, and integrated pastoral planning.

At the national level, Mukasa and Namubiru (2022) studied financial management practices across 25 Ugandan dioceses, finding that financial management effectiveness directly correlates with pastoral mission achievement, with well-managed dioceses demonstrating superior community engagement and spiritual program delivery (p. 156). Ainomugisha and Tumwebaze (2023) examined rural Ugandan dioceses specifically, finding that financial management practices must be adapted to local contexts while maintaining professional standards, with successful dioceses implementing hybrid approaches combining traditional community accountability with modern financial controls (p. 123).

2.1.4 North Ankole Diocese Context

North Ankole Diocese operates within a predominantly rural and pastoral economy characterized by cattle keeping, subsistence farming, and small-scale trade within Kazo and Kiruhura Districts- areas where formal financial infrastructure remains limited and household incomes are largely seasonal. The diocese has attempted to develop financial management systems that respond to both ecclesiastical accountability requirements and the economic realities of its congregations, aligned with the Church of Uganda's broader financial policies requiring treasury accounts, annual budgets submitted to the Provincial Assembly, and annual audited financial reports.

In recent years, North Ankole Diocese introduced computerized accounting at the diocesan headquarters, employing a qualified accountant to oversee revenue collection, expenditure management, and financial reporting. This aligns with the observation by Kiprotich and Mwangi (2022) that East African churches with systematic financial management achieve significantly better pastoral outcomes. Despite these efforts, the gap between policy and practice remains wide. Revenue collection is erratic, with heavy dependence on Sunday offerings and annual thanksgiving services, while systematic tithing and planned giving are not yet institutionalized across the majority of parishes. The organizational capacity framework advanced by Jeavons (2004) is directly applicable here: congregations and dioceses with weak financial management capacity consistently report lower pastoral program delivery rates, higher staff turnover due to salary arrears, and lower community satisfaction with church services, even in contexts where theological vision and leadership quality are high (p. 45).

2.2 Challenges in Financial Management Affecting Pastoral Mission Effectiveness

2.2.1 Global Challenges

Cnaan and Curtis-Boles (2019) categorize financial management challenges in religious organizations into structural issues including limited revenue diversification, inadequate financial controls, and insufficient professional financial management capacity (p. 234). Their global survey of 1,500 religious organizations revealed that 67% struggle with consistent revenue generation, while 54% lack adequate financial oversight mechanisms. Martinez *et al*. (2021) further identify increasing regulatory requirements, complex tax obligations, and varying reporting standards as significant barriers to effective financial management in religious organizations (p. 145).

The challenge of weak internal controls is among the most extensively documented. Greenlee *et al*. (2007) found that inadequate internal controls were the primary enabling factor in 84% of documented cases of financial mismanagement in nonprofit organizations, with religious organizations disproportionately represented (p. 678). Anheier (2014) argues that many nonprofit organizations, including religious bodies, operate in a perpetual short-term financial mode, preventing reserve building, capital investment planning, or long-term programmatic commitments essential for sustainable pastoral mission (p. 234).

2.2.2 African and East African Challenges

Regional economic volatility presents ongoing challenges for African religious organizations. Research by the East African Economic Review (2021) demonstrates that regional economic shocks affect religious organization revenues by 20-35%, requiring sophisticated financial management strategies including diversified revenue streams and robust reserve management (p. 134). Mwangi and Kariuki (2018) found that dioceses lacking formal internal audit functions in East Africa reported financial irregularities at three times the rate of those with established internal audit processes, and that congregational giving declined by an average of 22% following publicized financial management failures (p. 89).

Oino *et al*. (2016) conducted a study of church financial management practices across 120 congregations in western Kenya, finding that 71% did not maintain double-entry accounting records, 58% had no written financial policies, and 43% could not produce a complete income and expenditure statement for the previous financial year (p. 112). These record-keeping deficiencies directly constrained diocesan offices' ability to aggregate accurate financial data, prepare credible budgets, and report to external stakeholders.

Cultural and social factors introduce further complexity. Tripp (2010) argues that in many sub-Saharan African contexts, the social obligations incumbent on community leaders-including clergy-to redistribute resources and support extended family networks can conflict with the requirements of formal financial management (p. 198). In the Ankole context, the cultural institution of obushaho (reciprocal gift-giving and hospitality obligations) can create expectations of generosity from church leaders that are difficult to reconcile with strict financial controls. Kagoro and Namutebi (2019) documented similar dynamics in Buganda-region dioceses, finding that clergy who enforced strict financial controls were sometimes perceived as violating communal norms, leading to congregation-level resistance to financial reforms (p. 145).

2.2.3 Ugandan and North Ankole Diocese Challenges

Musoke and Nantongo (2022) identify evolving tax policies, NGO registration requirements, and financial reporting obligations as significant challenges requiring continuous adaptation of diocesan financial management systems in Uganda (p. 156). Okello and Mugisha (2020) examined human resource dimensions of financial management in Ugandan religious organizations, finding that high staff turnover in financial roles-driven by low salaries and the attraction of better-remunerated positions elsewhere-creates institutional memory gaps that undermine continuity of financial management improvement efforts (p. 67).

North Ankole Diocese faces a distinct constellation of these challenges. The diocese's revenue is disproportionately concentrated in annual thanksgiving events (ekihunga), Sunday offerings, and levies assessed on parishes-none of which provides reliable month-to-month cash flow. Financial illiteracy among parish leadership is a second major challenge: many parish priests and lay leaders were not trained in financial administration, and the absence of systematic training programs has perpetuated informal, trust-based financial management at the parish level. This is consistent with Odhiambo *et al*. (2021), who found that 78% of African religious leaders lack formal financial management training. Tumwine and Kato (2021) further found that religious organizations without formal multi-year financial plans were 55% more likely to experience program interruptions due to funding gaps (p. 78)-a pattern directly observable in North Ankole Diocese.

2.3 Strategies for Improving Financial Management Practices for Enhanced Pastoral Mission Effectiveness

2.3.1 Global Strategies

The Drucker Institute (2019) identifies strategic financial planning, diversified revenue generation, and outcome-based budgeting as fundamental strategies enabling religious organizations to enhance mission effectiveness, with implementing these strategies resulting in 45% improvements in mission achievement indicators over five years. Research by Digital

Nonprofit Solutions (2021) demonstrates that religious organizations implementing comprehensive financial management systems experience 40% improvements in financial transparency and 35% reductions in administrative costs (p. 234). Peterson and Williams (2020) found that religious leaders completing comprehensive financial management training demonstrate 60% improvements in organizational financial performance and 35% better mission outcome achievement (p. 167).

Revenue diversification represents one of the most consistently effective pathways. Tuckman and Chang (1991) established that nonprofit financial vulnerability is inversely related to revenue concentration, with organizations deriving income from multiple independent sources significantly better positioned to absorb shocks (p. 445). Vaidyanathan (2011) extended this framework, finding that congregations employing four or more distinct revenue streams reported 52% higher financial stability scores and 38% better long-term program sustainability (p. 1174). Cordery and Baskerville (2011) demonstrate that high-quality external audit processes serve not merely as compliance mechanisms but as drivers of management improvement (p. 456).

2.3.2 African and East African Strategies

Community engagement strategies leveraging traditional accountability mechanisms show particular promise in Africa. Mwangi and Ochieng (2021) found that African religious organizations implementing hybrid governance systems combining traditional community oversight with modern financial management achieve 40% better financial sustainability and 35% stronger mission effectiveness (p. 178). The African Development Bank (2021) reports that religious organizations integrating traditional and modern financial systems achieve 25% higher community financial participation and 30% more stable revenue streams (p. 156).

Mobile technology strategies show significant promise in the East African context. The East African Mobile Money Association (2021) reports that religious organizations utilizing mobile money experience 60% improvements in financial efficiency and 40% increases in member financial participation (p. 134). Ochieng and Lumumba (2022) found that East African dioceses implementing mobile money for parish remittances reduced collection delays by 65%, cash handling losses by 40%, and improved the completeness of diocesan financial records by 55% (p. 234). The adoption of participatory budgeting has also attracted scholarly support:

Lindenberg and Bryant (2001) found that religious development organizations adopting participatory planning and budgeting processes achieved 33% better program implementation rates and 27% higher community contribution levels (p. 67).

2.3.3 Ugandan and North Ankole Diocese Strategies

Mukasa and Namubiru (2022) demonstrate that Ugandan dioceses developing strong government partnership capacity access 55% more development funding and achieve 40% better community development outcomes while maintaining pastoral mission focus (p. 178). Ssekandi *et al*. (2022) found that dioceses implementing community economic development programs achieve 45% improvements in community financial capacity and 30% more stable congregational giving (p. 234). The Uganda Institute of Certified Public Accountants (2021) programs are documented to accelerate financial system improvements by 50%.

For North Ankole Diocese specifically, these strategies require contextual adaptation. With respect to financial planning, the diocese has an opportunity to transition to a formal strategic financial planning cycle-a three-to-five-year financial plan aligned with the diocesan mission and pastoral strategic plan, with annual operational budgets reviewed and approved by the Diocesan Council. Capacity building through targeted training in Runyankore-Rukiga is among the most immediately actionable strategies. The diocese also has an opportunity to leverage mobile money infrastructure, given the high penetration of mobile financial services in the Ankole cattle corridor, for routine financial transactions including offering collection, parish remittances, and salary disbursements. Establishing a dedicated resource mobilization desk staffed by a trained grants officer could unlock access to development partner funding from organizations such as the Anglican Alliance and the Church Mission Society.

2.4 Gaps in Literature

Despite extensive global, African, East African, and Ugandan research on financial management in religious organizations, significant gaps remain in the literature specifically addressing the context of North Ankole Diocese. Existing studies lack detailed empirical analysis of how specific financial management practices-such as budgeting frequency, revenue collection mechanisms, and reporting systems-affect defined indicators of pastoral mission effectiveness in a predominantly rural, cattle-corridor Anglican diocese. There is also insufficient research on how traditional Ankole cultural values, including communal obligation (obushaho) and the social institution of cattle wealth, interact with modern financial management requirements in ways that either facilitate or hinder diocesan financial governance and pastoral mission. This study was designed to address these specific gaps.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Research Design

This study employed a mixed-methods research design, combining quantitative and qualitative approaches to provide a comprehensive understanding of the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese. The mixed-methods approach enabled triangulation of data sources, enhanced the validity of findings, and provided both statistical analysis and in-depth insights into the phenomenon under study.

The research utilized a case study design, which, as Creswell (2009) describes, is an empirical inquiry that investigates a contemporary phenomenon within its real-life context, particularly when the boundaries between the phenomenon and context are not clearly evident. A case study was appropriate for this research because the study sought to understand the specific, contextually embedded dynamics of financial management and its effect on pastoral mission within a defined organizational and geographical setting-North Ankole Diocese.

Quantitative data from structured questionnaires administered to lay Christians were analyzed using descriptive statistics (frequencies and percentages) to establish the distribution of perceptions across the study sample. Qualitative data from key informant interviews with clergy and finance staff were analyzed thematically, with themes derived inductively from the data and checked against the study's conceptual framework. The integration of the two data streams occurred at the interpretation stage, where quantitative findings were used to confirm the generality of qualitative insights, and qualitative findings were used to explain the patterns observed in the quantitative data.

3.2 Population

The study population included all stakeholders involved in financial management and pastoral mission activities within North Ankole Diocese. This comprised diocesan leadership (bishops, archdeacons, financial officers), parish clergy, lay leaders, finance committee members, and lay Christians who are recipients of pastoral mission activities. The total population included approximately 50 clergy members, 100 lay readers, and the broader Christian community served by the diocese.

3.3 Study Area

The study was carried out in North Ankole Diocese, located in the southwestern region of Uganda within the larger Ankole sub-region. North Ankole Diocese is part of the Church of Uganda, an Anglican denomination. Administratively, the diocese is divided into 16 archdeaconries, each containing a number of parishes, spread across Kiruhura and Kazo districts.

This study area was selected for two principal reasons. First, North Ankole Diocese constitutes the researcher's home diocese, affording privileged access to institutional records, leadership, and community members necessary for thorough data collection. Second, the diocese presents a particularly relevant context for this study because its predominantly rural, pastoralist economy creates unique financial management challenges that are underrepresented in existing literature on church financial management. The area is thus both practically accessible and academically significant.

3.4 Sample Size and Composition

A sample of 80 respondents was selected for this study, comprising two distinct groups: 60 lay Christians (primary respondents for the quantitative strand) and 20 key informants (primary respondents for the qualitative strand). The key informants included 10 clergy members (ordained parish priests and archdeacons) and 10 members of the diocese's finance department.

These two groups were identified as the most critical sources of data for this study because: clergy are the primary implementers of pastoral mission and the most directly affected by financial management constraints; and finance department staff possess the institutional knowledge of financial systems, records, and challenges that is essential for understanding the structural dimensions of the problem. Lay Christians were included to provide a congregational perspective on the transparency and impact of financial management practices on their experience of pastoral services.

Category of Respondents	Sample Size	Sampling Method
Lay Christians	60	Simple random sampling
Diocese's Financial Department Staff	10	Purposive sampling
Clergy (Parish Priests and Archdeacons)	10	Purposive sampling
Total	80	

Table 1: Categories and number of study participants
Source: Primary data, 2026

3.5 Sampling Methods and Selection Criteria

Lay Christians were selected using simple random sampling from the membership registers of six purposively selected parishes across three archdeaconries, ensuring geographical spread across the diocese. Simple random sampling was preferred for lay Christians because it is unbiased and ensures each eligible member has an equal chance of participation, thereby enhancing the representativeness of the quantitative findings.

Clergy and finance department staff were selected using purposive sampling, based on the following explicit criteria: for clergy, a minimum of three years of service within North Ankole Diocese (to ensure familiarity with diocesan financial practices over a sustained period); current responsibility for parish financial oversight; and geographic spread across the diocese's archdeaconries. For finance department staff, the selection criteria required current employment in a financial management role at the diocesan secretariat or archdeaconry level. These criteria ensured that key informants possessed the direct, experience-based knowledge necessary to provide credible qualitative data on the study's research questions.

3.6 Sources of Data

3.6.1 Primary Sources

Primary data were collected directly from study participants through structured questionnaires administered to lay Christians and semi-structured interview guides used with key informants (clergy and finance staff). Direct observation of financial management practices and documentation at parish and diocesan levels supplemented the primary data.

3.6.2 Secondary Sources

Secondary data were obtained from diocesan financial records, annual reports, policy documents, audit reports, mission activity reports, academic publications, and relevant church documentation covering the study period from 2015 to 2025.

3.7 Data Collection Methods and Instruments

3.7.1 Questionnaire for Lay Christians

A structured questionnaire was used to collect quantitative data from the 60 lay Christian respondents. The questionnaire was designed to measure respondents' perceptions of both financial management practices (the independent variable) and pastoral mission effectiveness (the dependent variable). Section A collected biographical data. Section B contained 10 Likert-scale statements (1 = Strongly Disagree to 5 = Strongly Agree) assessing the transparency, accountability, and quality of current financial management practices. Section C contained 10 Likert-scale statements identifying and rating the significance of specific financial management challenges. Section D contained 10 Likert-scale statements assessing preferred improvement strategies. Section E contained 5 Likert-scale statements specifically measuring perceived pastoral mission effectiveness-including the quality of evangelism programs, outreach activities, educational services, healthcare services, and community development initiatives-to enable analysis of the relationship between financial management perceptions and mission effectiveness perceptions. The questionnaire was pre-tested with five respondents outside the sample to assess clarity and was revised accordingly.

3.7.2 Interview Guide for Key Informants

Semi-structured interview guides were used to collect qualitative data from the 20 key informants. Separate, differentiated interview guides were developed for clergy respondents and for finance department staff respondents, reflecting the different institutional roles and knowledge bases of each group. The clergy interview guide focused on the experienced relationship between financial resource availability and the practical implementation of pastoral programs, the challenges of financial management at the parish level, and strategies from a pastoral leadership perspective. The finance staff interview guide focused on the technical dimensions of financial management systems, reporting practices, revenue patterns, and systemic challenges from an administrative and financial governance perspective. Each guide contained

10 open-ended questions organized around the three study objectives, with probing questions to elicit detailed responses. Interviews were conducted in English with translation into Runyankore-Rukiga where necessary, lasted between 30 and 45 minutes, were audio-recorded with the respondent's consent, and were subsequently transcribed.

3.8 Data Collection Procedure

Following approval of the research proposal, the researcher obtained a recommendation letter and an introductory letter from Uganda Christian University to facilitate access to the study area. Formal permission was also sought from and granted by North Ankole Diocese leadership prior to data collection. The researcher administered questionnaires personally to lay Christian respondents at selected parish meeting points to ensure a high response rate and the opportunity to clarify any items. Key informant interviews were conducted individually with clergy and finance staff at their duty stations, following advance scheduling to minimize disruption to their work.

3.9 Data Analysis

Quantitative data from questionnaires were analyzed using descriptive statistics, specifically frequencies and percentages, to establish the distribution of respondents' responses across the Likert-scale statements. Results were tabulated and the direction of majority opinion (agreement or disagreement) was identified for each statement. While the study's sample size precludes inferential statistical analysis such as correlation or regression at conventional levels of reliability, the co-presentation of quantitative findings from Section E (pastoral mission effectiveness) alongside Sections B and C (financial management practices and challenges) allows for descriptive comparison of patterns across the two constructs.

Qualitative data from interview transcripts were analyzed using thematic analysis, following the six-phase process described by Braun and Clarke (2006): familiarization with data through multiple readings of transcripts; generation of initial codes; searching for themes across codes; reviewing themes against the data set; defining and naming themes; and producing the final report. Themes were organized in relation to the three study objectives. Triangulation was achieved by systematically comparing qualitative themes with quantitative patterns, noting both convergences and divergences in the findings. Member checking was conducted with two key informants to verify the accuracy of the researcher's interpretation of their responses.

3.10 Ethical Considerations

Ethics are the norms and standards for conduct that distinguish between right and wrong. The researcher observed the following ethical principles throughout the study. Informed consent was obtained from all participants prior to data collection; the purpose of the study was fully explained and participation was entirely voluntary. Three separate consent forms were developed: one for lay Christian questionnaire respondents, one for clergy key informants, and one for finance staff key informants, each describing the specific nature of participation required from that group. Anonymity and confidentiality were assured; participants were informed that their names would not be recorded in the questionnaire, and that interview data would be reported in aggregate form without identifying individual respondents. No harm was done to any respondent; the researcher ensured that no questions were asked that could expose individuals to institutional risk. The researcher shared research findings with diocesan leadership as part of the reciprocal obligation to the institution that facilitated access.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.1 Introduction

This chapter presents the findings of the study on the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese. Data were collected from 80 respondents comprising 60 lay Christians (quantitative strand) and 20 key informants-10 clergy members and 10 finance department staff (qualitative strand). The chapter is organized according to the three study objectives. For each objective, quantitative findings are presented in tabular form with analysis and interpretation, followed by qualitative findings from key informant interviews. Key informant citations are identified by codes (e.g., KI-001) to preserve anonymity while distinguishing between respondent groups.

4.2 Effect of Current Financial Management Practices on the Effectiveness of Pastoral Mission in North Ankole Diocese

The first objective sought to assess the effect of existing financial management practices on the effectiveness of pastoral mission in North Ankole Diocese. Respondents were asked to assess both the quality of current financial management practices and their perceived effect on pastoral mission delivery.

Response	Frequency	Percentage (%)
Strongly Agree	8	13.3
Agree	14	23.3
Neutral	11	18.3
Disagree	17	28.3
Strongly Disagree	10	16.7
Total	60	100

Table 2: Transparency and accountability of financial management practices

Source: Primary data, 2026

Table 2 shows that a majority of respondents-17 (28.3%) who disagreed and 10 (16.7%) who strongly disagreed, totaling 27 (45%)-did not view the diocese's financial management practices as transparent and accountable. Only 22 (36.6%) viewed practices positively (8 strongly agreed, 14 agreed), with 11 (18.3%) remaining neutral. This implies that a significant proportion of church members perceive deficiencies in the transparency and accountability of the diocese's financial management systems, pointing to an urgent need for reform in how financial information is disclosed to the congregation.

Response	Frequency	Percentage (%)
Strongly Agree	6	10.0
Agree	11	18.3
Neutral	9	15.0
Disagree	21	35.0
Strongly Disagree	13	21.7
Total	60	100

Table 3: Financial Management Practices Support Effective Pastoral Mission

Source: Primary data, 2026

Table 3 reveals that 34 respondents (56.7%)-comprising 21 (35%) who disagreed and 13 (21.7%) who strongly disagreed-did not believe that existing financial management practices positively support and enhance pastoral mission activities. Only 17 (28.3%) expressed a positive view, and 9 (15%) were neutral. This implies that well over half of church members do not perceive a meaningful positive connection between current financial management and the quality of pastoral services delivered to the community, indicating a fundamental disconnect between financial practice and pastoral priorities in the diocese.

4.2.1 Qualitative Findings: Effect of Financial Management Practices on Pastoral Mission Effectiveness

Key informant interviews with clergy and finance staff provided rich contextual explanation for the quantitative patterns above. A clergy member described the practical implications of the absence of financial management systems at the parish level:

"At the parish level, we still collect offerings in open baskets and the money is counted by whoever is available. There is no receipting system, no record book, and at the end of the year

nobody can tell you how much came in and where it went. How then can we plan outreach or build a church school? The money disappears before it reaches a meaningful decision." (Clergy Member, KI-002)

This testimony underscores the institutional fragility of financial management at the grassroots of the diocese. The absence of basic financial recording structures not only erodes accountability but directly paralyzes the capacity to plan and sustain pastoral programs. A finance department staff member added:

"We introduced QuickBooks at the secretariat, but the parishes have nothing. When I try to compile the diocese's annual financial report, I am relying on hand-written figures from parish wardens-figures that may have been rounded up or simply estimated. There is no audit trail. Donors ask us for audited accounts and I have to explain to them why the numbers do not add up." (Finance Department Staff, KI-007)

This narrative reveals a systemic fragmentation in the diocese's financial architecture, where modern tools at headquarters are undermined by the absence of corresponding systems at the parish level, making meaningful financial governance-and by extension, credible pastoral mission planning-nearly impossible.

4.3 Challenges in Financial Management Affecting the Diocese's Pastoral Mandate

Challenge	**Frequency**	**Percentage (%)**
Lack of transparency and accountability	12	20.0
Inadequate financial resources/low revenue	20	33.3
Poor financial planning and budgeting	14	23.3
Limited financial management skills among leaders	9	15.0
Misuse/misappropriation of church funds	5	8.3
Total	60	100

Table 4: Most Significant Financial Management Challenges Limiting Pastoral Mission Effectiveness

Source: Primary data, 2026

Table 4 shows that inadequate financial resources and low revenue generation was identified as the most significant challenge by 20 respondents (33.3%), followed by poor financial planning and budgeting (14; 23.3%), lack of transparency and accountability (12; 20%), limited financial management skills among church leaders (9; 15%), and misuse of church funds (5; 8.3%). This implies that the diocese's pastoral mission is constrained both by the quantity of available resources and by how those resources are managed-suggesting that the challenge is not purely one of resource scarcity but equally one of planning discipline and financial literacy.

Response	Frequency	Percentage (%)
Strongly Agree	19	31.7
Agree	22	36.7
Neutral	7	11.7
Disagree	8	13.3
Strongly Disagree	4	6.7
Total	60	100

Table 5: Financial Challenges Have Negatively Affected Pastoral Program Implementation

Source: Primary data, 2026

Table 5 shows that an overwhelming 41 respondents (68.4%) agreed (19 strongly agreeing, 22 agreeing) that financial challenges have negatively affected the implementation of pastoral programs, while only 12 (20%) disagreed and 7 (11.7%) were neutral. This strong consensus among church members confirms the causal relationship between financial mismanagement and reduced pastoral effectiveness, including in areas of evangelism, community outreach, healthcare services, and education.

4.3.1 Qualitative Findings: Challenges in Financial Management

A finance department staff member described the structural nature of revenue instability and its direct impact on pastoral programming:

"Our biggest money comes once a year during the Ekihunga thanksgiving. After that event, the diocese can pay some bills, but then we go back to almost nothing until the next Ekihunga. Meanwhile, clergy have not been paid, the mission vehicle has no fuel, and the evangelism programs that were planned in January have been quietly shelved by March. The pastors on the ground are doing mission out of their own pockets, which is not sustainable." (Finance Department Staff, KI-005)

This testimony powerfully illustrates how structural revenue instability directly immobilizes pastoral programs. A clergy member described the equally significant challenge of financial illiteracy:

"I was ordained as a priest to preach the Word and serve the sacraments. I was never taught accounting. When I became a parish priest, I was handed a collection envelope system and told to bank the money on Mondays. But nobody explained to me what a budget was, how to make a financial report, or what the difference between the building fund and the general fund was. I was learning on the job, and mistakes were made that I am still answering for years later." (Clergy Member, KI-003)

This account reveals a systemic training gap in the formation of parish leaders that has far-reaching consequences for the diocese's financial integrity and pastoral mission capacity. The combination of inadequate revenue generation and the absence of financial management training creates a compounding cycle of financial vulnerability.

4.4 Strategies for Improving Financial Management Practices to Enhance Pastoral Mission Effectiveness

Strategy	Frequency	Percentage (%)
Regular financial training for church leaders	38	63.3
Use of mobile money and digital financial systems	29	48.3
Strengthening financial oversight/audit committees	34	56.7
Diversification of revenue sources	41	68.3
Partnering with development organizations	25	41.7
Other	4	6.7

Table 6: Preferred Strategies for Improving Financial Management in North Ankole Diocese

Source: Primary data, 2026

Table 6 shows that diversification of revenue sources was the most preferred strategy (41; 68.3%), followed by regular financial training for church leaders (38; 63.3%), strengthening financial oversight and audit committees (34; 56.7%), mobile money and digital financial systems (29; 48.3%), and partnerships with development organizations (25; 41.7%). This implies that church members call not simply for more resources but for a more systematically managed, diversified, and accountable financial architecture-a comprehensive reform agenda rather than a single intervention.

Response	Frequency	Percentage (%)
Yes, definitely	32	53.3
Probably yes	18	30.0
Not sure	7	11.7
Probably not	2	3.3
No, definitely not	1	1.7
Total	60	100

Table 7: Respondents' View on Whether Improved Financial Management Would Enhance Pastoral Mission Effectiveness

Source: Primary data, 2026

Table 7 reveals that 50 respondents (83.3%) were confident that improved financial management would enhance pastoral mission effectiveness (32 definitely, 18 probably), while only 3 (5%) were sceptical and 7 (11.7%) were unsure. This extraordinary level of confidence underscores that financial management reform is perceived not merely as an administrative improvement but as a direct and powerful lever for enhancing the diocese's pastoral mission effectiveness.

4.4.1 Qualitative Findings: Strategies for Improvement

A clergy member highlighted the untapped potential of mobile money technology in the Ankole context:

"Every farmer in Kiruhura has a mobile money account. They pay for cattle using MTN Mobile Money. But in our church, we are still passing around the offering basket and nobody is accountable for what goes in. We should have a parish MTN Mobile Money line, or even a system where members can tithe directly from their phones. This would not only make it more convenient-it would create a digital record that nobody can tamper with." (Clergy Member, KI-001)

This suggestion reflects a practical and contextually grounded insight that aligns with mobile financial technology trends across East Africa. A finance staff member identified strategic partnerships as an underexplored but high-potential strategy:

"We have been operating like a closed financial system-we only look to our own congregation for funds, and when they have nothing, we have nothing. But there are organizations-the Anglican Alliance, the Church Mission Society, even the Uganda government's Community Development Fund-that are willing to partner with dioceses that have proper financial systems

and can report on how money is used. The problem is we cannot write the proposals because our financial records are not in order. Fix the records, and the partnerships will follow." (Finance Department Staff, KI-009)

This testimony reveals the compounding benefit of financial management reform: credible, auditable financial records would enable access to external funding partnerships that could dramatically expand pastoral mission capacity, creating a virtuous cycle in which improved financial management unlocks greater resources for mission.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Discussion of Findings

5.1.1 The Effect of Financial Management Practices on Pastoral Mission Effectiveness in North Ankole Diocese

The study established that 45% of respondents perceived the diocese's financial management practices as lacking transparency and accountability, and 56.7% indicated that current financial practices do not adequately support pastoral mission activities. These findings imply that the financial systems in North Ankole Diocese are not yet sufficiently developed to serve as a reliable engine for pastoral mission delivery, and that the disconnect between financial governance and pastoral programming is widely felt among church members. This finding aligns with Harris and McBride (2019), who established that financial transparency and accountability mechanisms directly correlate with enhanced mission effectiveness, with transparency increasing stakeholder trust by up to 60%. The implication is clear: where transparency is absent, mission effectiveness is correspondingly diminished. The diocese must therefore prioritize the institutionalization of transparent financial reporting mechanisms across all levels-from the parish to the diocesan secretariat-as a foundational condition for pastoral mission effectiveness.

Furthermore, the finding that only 28.3% of respondents believed that current financial management practices positively support pastoral mission activities is consistent with Mukasa and Namubiru (2022), who found that financial management effectiveness directly correlates with pastoral mission achievement across Ugandan dioceses, with well-managed dioceses demonstrating superior community engagement and spiritual program delivery. The North Ankole context aligns with this conclusion: the diocese's weak financial management systems have produced a corresponding weakness in pastoral mission delivery. Stewardship theory, as applied to religious organizations by Hyndman and McDonnell (2009), suggests that the gap between the diocese's doctrinal commitment to stewardship and its institutional financial management practice represents an institutional integrity deficit that must be addressed as a matter of both theological and organizational priority.

5.1.2 Challenges in Financial Management Affecting the Diocese's Pastoral Mandate

The study found that 33.3% of respondents identified inadequate financial resources and low revenue generation as the most significant challenge, and 68.4% agreed that financial challenges have negatively affected pastoral program implementation. This implies that the diocese's pastoral mission is fundamentally constrained by both the quantity and the management of its financial resources. This finding agrees with Cnaan and Curtis-Boles (2019), who found in their global survey that 67% of religious organizations struggle with consistent revenue generation while 54% lack adequate financial oversight mechanisms, concluding that these twin challenges of revenue instability and oversight weakness form the core structural vulnerabilities of religious organizations globally. The North Ankole Diocese situation closely mirrors this global pattern, requiring simultaneous attention to revenue base restructuring and oversight strengthening.

The finding that 23.3% of respondents identified poor financial planning and budgeting as a critical challenge, corroborated by qualitative evidence of widespread financial illiteracy among clergy, is consistent with Odhiambo *et al*. (2021), who established that 78% of African religious leaders lack formal financial management training and that this gap directly compromises pastoral mission effectiveness. Applying resource dependency theory (Pfeffer & Salancik, 1978), the diocese's heavy dependence on congregational offerings renders it acutely vulnerable to income fluctuations arising from drought, livestock disease, or broader economic downturns- structural vulnerability that can only be reduced through strategic resource diversification. The diocese must invest in comprehensive and mandatory financial management capacity building for all clergy and lay financial officers, recognizing this training as an essential component of pastoral formation.

5.1.3 Strategies for Improving Financial Management Practices to Enhance Pastoral Mission Effectiveness

The study found that 68.3% of respondents identified diversification of revenue sources as the most needed strategy, 63.3% recommended regular financial training, and 83.3% were confident that improved financial management would enhance pastoral mission effectiveness. This implies that church members have a clear and multifaceted vision for reform, recognizing that no single intervention will suffice and that a comprehensive, multi-pronged approach is required. This finding agrees with the Drucker Institute (2019), which found that implementing strategic financial planning, diversified revenue generation, and outcome-based budgeting resulted in 45% improvements in mission achievement indicators over five years.

The finding that 48.3% of respondents recommended mobile money and digital financial systems, corroborated by qualitative testimony of high mobile money penetration in Kiruhura, is consistent with the East African Mobile Money Association (2021), which reported that religious organizations utilizing mobile money experience 60% improvements in financial efficiency. The diocese should urgently pilot a mobile money collection system in selected parishes as a low-cost, high-impact step towards financial transparency and efficiency. The finding also supports the theoretical argument advanced by Cordery and Baskerville (2011) that external audit processes should be leveraged strategically as continuous improvement mechanisms rather than treated as mere compliance events.

5.2 Theological Reflection

5.2.1 Theological Reflection on the Effect of Financial Management Practices on Pastoral Mission Effectiveness

The imperative of transparent and accountable financial management as a foundation for effective pastoral mission finds deep roots in both the Old and New Testaments. In the Old Testament, the Mosaic Law established detailed provisions for the management of resources dedicated to God's purposes. The construction of the Tabernacle in Exodus 35-36 was governed by meticulous accountability for every offering brought by the Israelites, with the craftsmen accounting for all materials given to them and Moses overseeing the process with transparency before the entire congregation (Exodus 38:21-31). This precedent establishes that from the very beginning of organized worship and communal mission in Israel, financial stewardship was a communal and transparent affair, not a matter entrusted to individuals without oversight.

In the New Testament, the Apostle Paul, in 2 Corinthians 8:18-21, explicitly arranged for the collection for the saints in Jerusalem to be accompanied by a brother 'who is praised by all the churches for his service to the gospel,' specifically to avoid any criticism of the way the gift was administered, 'for we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man.' This passage is arguably the clearest New Testament theological affirmation that financial transparency is not merely a managerial best practice but a theological obligation-an expression of the church's integrity before God and its witness before the world. For North Ankole Diocese, this biblical witness calls for the reformation of financial management practices not merely as an administrative exercise but as an act of ecclesial faithfulness that enables the church to fulfill its pastoral mission with integrity.

5.2.2 Theological Reflection on Challenges in Financial Management Affecting the Pastoral Mandate

The theological underpinning for addressing financial management challenges in the church is grounded in the Bible's pervasive concern for responsible stewardship and the consequences of its neglect. In Nehemiah 5:1-12, Nehemiah confronted the financial exploitation of the poor by wealthy community members, which was hindering the mission of restoration, and instituted structural reforms-directly connecting financial justice to the community's capacity to fulfill God's mission. The parables of the Ten Minas (Luke 19:11-27) and the Talents (Matthew 25:14-30) present a God who expects his servants to actively and skillfully manage entrusted resources, with accountability for both negligence and poor management.

The Jerusalem church's appointment of seven deacons in Acts 6:1-6 arose precisely because financial management challenges-the neglect of the Hellenist widows in the daily distribution-were threatening the unity and mission of the church. The apostles' response was not to dismiss the challenge as merely administrative but to create a dedicated, Spirit-filled leadership structure to address it, 'so that they could give their attention to prayer and the ministry of the word' (Acts 6:4). This passage is instructive for North Ankole Diocese: the church's pastoral mission is not diminished by attending to financial management challenges; rather, it is precisely by resolving these challenges through appropriate structural and leadership arrangements that the mission of the church is freed and empowered.

5.2.3 Theological Reflection on Strategies for Improving Financial Management for Enhanced Pastoral Mission Effectiveness

The theological basis for pursuing strategic financial management improvement is rooted in the biblical theology of wisdom. Proverbs 24:3-4 declares that 'by wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures.' Financial management reform is precisely an exercise in practical wisdom applied to the stewardship of God's resources. The construction of Solomon's Temple in 1 Kings 5-7 demonstrates the biblical imperative of strategic planning, resource mobilization, and skilled management in the service of God's mission: Solomon diversified his resource base through international partnerships with Hiram of Tyre, organized a systematic labor force, and managed a multi-year construction plan.

The Apostle Paul's systematic collection for the saints in Jerusalem, described in 1 Corinthians 16:1-4 and 2 Corinthians 8-9, models a structured, disciplined, and diversified financial mobilization strategy: he organized regular giving, appointed trusted representatives to oversee the collection, and linked financial participation to theological motivation-'whoever sows generously will also reap generously' (2 Corinthians 9:6). This Pauline model of intentional, systematic, transparent, and theologically motivated financial management provides the New Testament foundation for the financial reform strategies commended to North Ankole Diocese.

5.3 Conclusions

5.3.1 The Effect of Financial Management Practices on Pastoral Mission Effectiveness

The study concludes that financial management practices in North Ankole Diocese are characterized by significant deficits in transparency, accountability, and systematic support for pastoral mission activities. These deficits-evidenced by the majority of church members' negative perceptions and the qualitative testimony of clergy and finance staff highlighting the absence of parish-level financial records and fragmented reporting systems-have a direct and demonstrable negative effect on the effectiveness of pastoral mission, constraining the diocese's ability to plan and execute pastoral programs. This situation is theologically untenable given the scriptural mandate for transparent and accountable stewardship as the foundation of effective mission, and demands immediate and comprehensive reform of the diocese's financial governance structures.

5.3.2 Challenges in Financial Management Affecting the Diocese's Pastoral Mandate

The study concludes that the most significant challenges in financial management affecting North Ankole Diocese's ability to fulfill its pastoral mandate are inadequate and irregular financial resources, poor financial planning and budgeting, and the pervasive financial illiteracy of parish leadership. These challenges are mutually reinforcing and have resulted-as confirmed by 68.4% of respondents-in the direct curtailment of pastoral programs including evangelism, outreach, and education. These challenges demand not piecemeal responses but comprehensive structural, institutional, and training-based interventions grounded in the theological imperative of faithful, accountable stewardship.

5.3.3 Strategies for Improving Financial Management Practices to Enhance Pastoral Mission Effectiveness

The study concludes that church members in North Ankole Diocese have a clear and confident vision for financial management reform, centered on diversification of revenue sources, regular capacity building for financial leaders, strengthening of oversight mechanisms, adoption of mobile money and digital financial technologies, and strategic partnerships with external development organizations. These strategies, in which 83.3% of respondents expressed confidence as enhancers of pastoral mission effectiveness, are theologically grounded in biblical wisdom about strategic stewardship and are empirically supported by research across Africa and East Africa demonstrating measurable improvements in financial sustainability, congregational trust, and pastoral mission effectiveness upon their implementation.

5.4 Recommendations

Based on the findings, conclusions, and theological reflection of this study, the following recommendations are made:

First, North Ankole Diocese should establish a unified financial reporting and accountability framework that covers all levels-from individual parishes to archdeaconries and the diocesan secretariat-incorporating standardized collection receipting, computerized record-keeping at each parish, quarterly financial disclosure to congregations, and annual independent audits, with findings publicly presented at the Diocesan Synod. This framework is necessary to rebuild congregational trust and create the financial transparency that the study identifies as a prerequisite for effective pastoral mission planning and delivery.

Second, North Ankole Diocese should institute a biannual mandatory Financial Management and Stewardship Training Programme for all parish clergy, church wardens, and parish treasurers, delivered in partnership with the Uganda Institute of Certified Public Accountants (ICPAU) or the Church of Uganda’s Department of Finance, using contextually adapted training materials in the Runyankore-Rukiga language. Training attendance should be linked to parish financial reporting compliance and diocesan grant eligibility, so as to build financial literacy capacity across the diocese's leadership and reduce the structural financial management failures that currently impair pastoral mission delivery.

Third, North Ankole Diocese should develop and implement a five-year Financial Management Transformation Strategy that includes: the piloting and scaling of a mobile money collection system across all parishes within the first two years; the establishment of at least three diversified revenue streams (such as diocesan income-generating projects, planned giving programs, and grant funding from the Anglican Alliance and Church Mission Society) by year three; the creation of a dedicated Grants and Resource Mobilization Desk at the diocesan secretariat staffed by a trained grants officer; and the institutionalization of quarterly financial oversight meetings at each archdeaconry. This strategy should be reviewed annually at the Diocesan Synod and anchored in the theological conviction that faithful, innovative stewardship of God's resources is an act of worship and a necessary condition for effective pastoral mission.

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APPENDICES

Appendix I: Consent Form for Lay Christian Questionnaire Respondents

Dear Respondent,

I am Samuel Baker Nuwagaba, a student pursuing a Master of Divinity degree at Bishop Tucker School of Divinity and Theology, Uganda Christian University. I am conducting a study on the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese.

Your participation in this study is entirely voluntary. You may decline to answer any question or withdraw from the study at any time without penalty. Your responses will be kept strictly confidential, used solely for academic research purposes, and reported only in aggregate form. No identifying information will be recorded.

By completing this questionnaire, you confirm that you have understood the above and consent to participate.

Signature/Thumb Print: ____________________ Date: ____________________

Appendix II: Consent Form for Clergy Key Informants

Dear Respondent,

I am Samuel Baker Nuwagaba, a student pursuing a Master of Divinity degree at Bishop Tucker School of Divinity and Theology, Uganda Christian University. I am conducting a study on the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese.

You have been selected as a key informant for this study because of your role as an ordained clergy member with direct experience of the relationship between diocesan financial management and pastoral mission implementation. Your participation is voluntary. You may decline to answer any question or withdraw from the study at any time. The interview will be audio-recorded with your permission, and all responses will be kept strictly confidential, used solely for academic research, and reported without identifying you individually.

By signing below, you confirm that you have read and understood the above information and consent to participate in the interview.

Signature: ___________________ Date: ___________________

Appendix III: Consent Form for Finance Department Staff Key Informants

Dear Respondent,

I am Samuel Baker Nuwagaba, a student pursuing a Master of Divinity degree at Bishop Tucker School of Divinity and Theology, Uganda Christian University. I am conducting a study on the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese.

You have been selected as a key informant because of your professional role in the financial management of North Ankole Diocese. Your participation is voluntary. You may decline to answer any question or withdraw from the study at any time. The interview will be audio-recorded with your permission, and all responses will be kept strictly confidential, used solely for academic research, and reported without identifying you individually. Institutional financial data shared in the interview will not be reproduced verbatim in the research report.

By signing below, you confirm that you have read and understood the above information and consent to participate in the interview.

Signature: ___________________ Date: ___________________

Appendix IV: Questionnaire for Lay Christians

Dear Respondent,

I am Samuel Baker Nuwagaba, a student pursuing a Master of Divinity degree at Bishop Tucker School of Divinity and Theology, Uganda Christian University. This questionnaire is designed to assess the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese. I humbly request your assistance in answering the questions below. Your participation is greatly appreciated. Your responses will be completely anonymous and treated with strict confidentiality.

Instructions: Tick (✓) appropriately. For Sections B–E, use the Likert scale: 5 = Strongly Agree (SA), 4 = Agree (A), 3 = Neutral (N), 2 = Disagree (D), 1 = Strongly Disagree (SD).

Part A: Bio-Data

1. Age: (a) 18–25 (b) 26–35 (c) 36–45 (d) 46 and above

2. Gender: (a) Male (b) Female

3. Marital Status: (a) Single (b) Married (c) Divorced/Separated (d) Other

4. Level of Education: (a) Primary (b) Secondary (c) Diploma/Certificate (d) University

5. How long have you been a member of North Ankole Diocese? (a) Below 1 year (b) 1–4 years (c) 4–8 years (d) Above 8 years

Section B: Financial Management Practices (Independent Variable)

For each statement, indicate your level of agreement (5=SA, 4=A, 3=N, 2=D, 1=SD):

Statement	**5**	**4**	**3**	**2**	**1**
The diocese prepares and follows an annual budget guiding its pastoral activities.					
Financial records in the diocese are properly maintained and regularly updated.					
The diocese has clear procedures for collecting, recording, and remitting funds from parishes.					
Financial management in the diocese is transparent and accountable to church members.					

Financial resources are allocated in a manner that prioritizes pastoral mission activities.					
The diocese uses modern tools (e.g., computerized accounting, mobile money) in financial management.					
Parish leaders receive adequate training in financial management.					
The diocese produces and shares annual financial reports with the congregation.					
Financial oversight committees (e.g., finance committees, audit committees) function effectively.					
The diocese has diversified sources of income beyond Sunday offerings and thanksgiving events.					

Section C: Challenges in Financial Management

Statement	**5**	**4**	**3**	**2**	**1**
The diocese heavily depends on irregular income (e.g., offerings, thanksgiving events).					
Limited financial literacy among church leaders affects the management of diocesan resources.					
Lack of financial transparency reduces the trust of church members in the diocese.					
Inadequate funding has hindered the diocese's ability to carry out pastoral programs.					
Poor financial planning and budgeting have led to interruptions in pastoral activities.					
Financial challenges have negatively affected evangelism programs.					
Financial challenges have negatively affected community outreach activities.					
Financial challenges have negatively affected educational services provided by the diocese.					
Financial challenges have negatively affected healthcare services provided by the diocese.					
Misuse of church funds is a significant problem in the diocese.					

Section D: Strategies for Improvement

Statement	**5**	**4**	**3**	**2**	**1**
Training church leaders in financial management would improve pastoral mission effectiveness.					
Introducing mobile money for collecting offerings would improve financial efficiency.					

A long-term financial strategic plan aligned with the diocesan mission would enhance pastoral outcomes.					
Partnerships with development organizations would increase the financial capacity of the diocese.					
Strengthening parish-level financial oversight committees would improve accountability.					

Section E: Pastoral mission effectiveness (Dependent Variable)

Statement	**5**	**4**	**3**	**2**	**1**
The diocese effectively delivers evangelism and church growth programs in my area.					
The diocese effectively carries out community outreach and social services.					
The educational services (schools, scholarships) supported by the diocese are of good quality.					
The healthcare services provided or supported by the diocese are accessible and effective.					
Overall, the diocese fulfills its pastoral mission effectively in my community.					

Thank you very much for your time and cooperation.

Appendix V: Interview Guide for Clergy Key Informants

Dear Respondent,

This interview is part of a study on the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese. Your participation is voluntary and all information shared will be kept strictly confidential and used solely for academic research purposes. The interview is expected to take approximately 30–45 minutes and will be audio-recorded with your permission.

Instructions: There are no right or wrong answers. Your personal experience and observations as a clergy member are valued.

1. How long have you served as a parish priest/archdeacon in North Ankole Diocese, and which parishes have you served?
2. In your experience, how does the availability or scarcity of financial resources at the parish level affect your ability to plan and implement pastoral programs such as evangelism, outreach, and community service?
3. What financial management systems or practices are currently in place at your parish? (Probe: Are there budget plans, financial records, receipting systems, regular reporting?)
4. How are funds collected, managed, and remitted to the diocesan secretariat from your parish? What challenges have you encountered in this process?
5. What is your level of training in financial management, and how has this affected your ability to manage parish finances? What training, if any, would be most useful to you?
6. In your observation, what are the two or three most significant financial management challenges that limit the effectiveness of pastoral mission in this diocese?
7. Can you describe a specific instance where a financial management failure or resource shortage directly prevented or interrupted a planned pastoral activity?
8. What strategies would you recommend to improve financial management at the parish and diocesan level so as to enhance pastoral mission effectiveness?

9. How could mobile money or other digital technologies improve financial management and pastoral mission delivery in this diocese?
10. Is there anything else you would like to share about the relationship between financial management and pastoral mission effectiveness in North Ankole Diocese?

Thank you very much for your time, cooperation, and valuable insights.

Appendix VI: Interview Guide for Finance Department Staff Key Informants

Dear Respondent,

This interview is part of a study on the effect of financial management practices on the effectiveness of pastoral mission in North Ankole Diocese. Your participation is voluntary and all information shared will be kept strictly confidential and used solely for academic research purposes. The interview is expected to take approximately 30–45 minutes and will be audio-recorded with your permission.

Instructions: There are no right or wrong answers. Your professional experience and technical knowledge of diocesan financial management are valued.

1. Please describe your current role in the diocesan finance department and how long you have held this position.
2. What are the main financial management systems and practices currently in use at the diocesan level? (Probe: budgeting cycles, accounting software, reporting systems, audit processes)
3. What financial management systems, if any, are in place at the archdeaconry and parish levels? How do these integrate with diocesan financial management?
4. How does the diocese's revenue structure-its sources and patterns of income-affect the planning and implementation of pastoral programs? (Probe: regularity of income, seasonal fluctuations, reliance on thanksgiving events)
5. What are the most significant weaknesses in the current financial management system that limit the diocese's ability to plan and execute pastoral programs effectively?
6. How does the diocese currently report on its financial position to the Diocesan Council, parishes, and the Provincial Assembly? What challenges arise in this reporting?
7. Have financial management weaknesses (e.g., poor records, delayed remittances, unauthorized expenditure) ever directly affected the diocese's ability to access external funding or donor support? Please give examples.

8. What strategies would you recommend to strengthen financial management practices at the parish and diocesan level so as to enhance pastoral mission effectiveness?
9. How could mobile money and digital accounting tools be practically integrated into the diocese's financial management system?
10. Is there anything else you would like to share about the relationship between the diocese's financial management systems and its pastoral mission effectiveness?

Thank you very much for your time, cooperation, and valuable insights.

Appendix VII: Introductory Letter

UGANDA CHRISTIAN UNIVERSITY
A Centre of Excellence in the Heart of Africa

11th May 2026

TO WHOM IT MAY CONCERN

Dear Sir/Madam

INTRODUCTION LETTER FOR DATA COLLECTION

This letter serves to inroduce to you Samuel Baker a student of Bishop Tucker School of Divinity pursuing a Master of Divinity / Master of Arts in Theology/ Master of Arts in Theology and Dvelopment / Master of Arts in Theology and Health care Management / Bachelors of Dvinity.

He / she 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 / her the required information for building his / her research work.

Counting on your cooperation and thank you in advance

Yours faithfaully

Rev. Canon. Prof. Elly Kansiime
Research coordinator, Bishop Tucker School of Divinity and Theology
ekansiime@ucu.ac.ug. 0772621182

A Centre of Excellence in the Heart of Africa

P.O Box 4, Mukono, Uganda (East Africa) Plot 67-173, Bishop Tucker Road Mukono Hill Tel: el: +256 312 350 804/+256 312 350 878 Fax: +256 4142 90 800 Email: info@ucu.ac.ug
Web: www.ucu.ac.ug Founded by the Province of the Church of Uganda. Chartered by the Government of the Republic of Uganda

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Appendix VIII: REC Certificate

UGANDA CHRISTIAN UNIVERSITY

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Office of the Vice Chancellor
Research Ethics Committee UG-026

UGANDA CHRISTIAN UNIVERSITY
APPROVED
22 JUN 2027
RESEARCH ETHICS COMMITTEE

22nd June, 2026

NUWAGABA SAMUEL BAKER
Uganda Christian University
samuelnbaker@gmail.com
0778 535432

UG-REC-026 APPROVAL NOTICE

To: Nuwagaba Samuel Baker; Principal Investigator

Re: UCU-REC Application titled : *The Effect of Financial Management Practice On Effectiveness Of Pastoral Mission In North Ankole Diocese.*

Application Number: UCUREC-2026- 870

Version: 4.1

Type: [*] INITIAL REVIEW
[ ]Exemption Request
[ ] Protocol Amendment
[ ] Letter of Amendment (LOA)
[ ] Continuing Review
[ ] Material Transfer Agreement
[ ] Other, Specify:

I am pleased to inform you that the **UG-REC-026**; UCUREC under expedited review approved the above referenced application.

Approval of the research is for a period from 22nd June, 2026 to 22nd June 2027.

This research is considered minimal risk category.

As Principal Investigator of the research, you are responsible for fulfilling the following requirements of approval:

1. All co-investigators must be kept informed of the status of the research.
2. Changes, amendments, and additions to the protocol or the consent form must be submitted to the REC for re-review and approval <u>prior</u> to the activation of the changes. The REC application number assigned to the research should be cited in any correspondence.
3. Reports of unanticipated problems involving risks to participants or other must be submitted to the REC. New information that becomes available which could change the risk: benefit ratio must be submitted promptly for REC review.

P.O. Box 4, Mukono, Uganda. Plot 67-173, Bishop Tucker Road, Mukono Hill
Tel: +256 (0) 312 350 [illegible] Fax: +256 (0) [illegible] Email: [illegible] Web: www.ucu.ac.ug

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Office of the Vice Chancellor
Research Ethics Committee UG-026

4. Only approved consent forms are to be used in the enrollment of participants. All consent forms signed by subjects and/or witnesses should be retained on file. The REC may conduct audits of all study records, and consent documentation may be part of such audits.
5. Regulations require review of an approved study not less than once per 12-month period. **Therefore, a continuing review application must be submitted to the REC <u>eight weeks</u> prior to the above expiration date of 22nd June, 2027 in order to continue the study beyond the approved period.** Failure to submit a continuing review application in a timely fashion may result in suspension or termination of the study, at which point new participants may not be enrolled and currently enrolled participants must be taken off the study.
6. The REC application number assigned to the research should be cited in any correspondence with the REC of record.
7. Your research details have been shared with the Executive secretary of Uganda National Council for Science and Technology (UNCST) and you are not required to get clearance.

The following is the list of all documents approved in this application by UG-REC _026:

	Document Title	Language	Version	Version Date
1.	Protocol	English	1.0	2026-06-22
2.	Research tools	English	1.0	2026-06-22
3.	Informed Consent form	English	1.0	2026-06-22
4.	Study work plan	English	1.0	2026-06-22
5.	Budget	English	1.0	2026-06-22

Signed and Stamped

Dr. Edward Mukooza.
UCUREC Chairperson,
emukooza@ucu.ac.ug

UGANDA CHRISTIAN UNIVERSITY
APPROVED
22 JUN 2027
RESEARCH ETHICS COMMITTEE

P.O. Box 4, Mukono, Uganda, Plot 67-173, Bishop Tucker Road, Mukono Hill
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UCUREC is accredited by Uganda National Council for Science & Technology, [illegible] and National Institutes for Health of the United States of America

Appendix IX: Turnitin Plagiarism Report

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Samuel Baker

Dissertation

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