

AN EXPLORATION OF FINANCIAL CONTROL PRACTICES IN THE SELECTED
CHURCH OF UGANDA DIOCESES OF CENTRAL UGANDA

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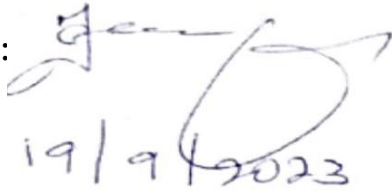
Mukono, Uganda

2023

DECLARATION

I declare that except where explicit reference is made to the contribution of others, this dissertation is the result of my own work and has not been submitted for any other degree at the Uganda Christian University- Mukono or any other institution.

Signed:

A handwritten signature in blue ink, appearing to be 'J. K. N. N.', written over the date.

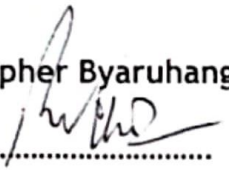
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APPROVAL

I certify that this thesis titled "*An exploration of financial control practices in the selected church of Uganda dioceses of central Uganda*" has been submitted with my approval as supervisor.

Rev. Can. Professor Christopher Byaruhanga

Sign 

Date 19/9/2023

DEDICATION

I dedicate this Ph.D. to

God: the Father, the Son, and the Holy Spirit.

my father, Ssalongo Cranmer Kato Ssempala,

my mother, Nnalongo Christine Bulyaba,

my beloved wife Margret Nabawanuka Senoga,

and my wonderful children:

Grace, Sylvia, Flavia, Jeremiah, Josiah, and Gloria.

This Ph.D. is for you

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DIOCESSES OF THE PROVINCE OF THE CHURCH OF UGANDA AS OF APRIL 2018



LIST OF ACRONYMS

ACFE	The Association of Certified Fraud Examiners
COU	Church of Uganda
IIA	Institute of Internal Auditors,
IMA	Institute of Management Accountants
AAA	American Accounting Association
AICPA	American Institute of Certified Public Accountants
FEI	Financial Executives International

ABSTRACT

This study explores financial control practices within the Church of Uganda dioceses of central Uganda, employing an Interpretivist paradigm approach and semi-structured interviews with diocesan secretaries and diocesan treasurers. It explores strategies employed to mitigate financial fraud, evaluates the effectiveness of these strategies, and identifies factors contributing to financial malpractice within the church context. The exploration of strategies to mitigate financial fraud revealed several control measures, including vigilant supervision, auditing, segregation of duties, ethical training, transparency, clear policies, promotion of honesty, structured authorization processes, and physical control measures. The evaluation of the effectiveness of these control strategies highlighted their positive impact on transparency, minimized financial risks, and responsible financial management. Challenges in implementation included resource limitations, stakeholder resistance, data privacy concerns, and the complexity of monitoring a large number of volunteers. Additionally, the study unveiled various factors contributing to financial misconduct, such as financial pressures, low remunerations, greed, family expectations, compensation issues, technological proficiency, and organizational culture. It also identified trusting church environments, deficient segregation of financial responsibilities, and limited financial resources as opportunities exploited by church personnel in perpetrating fraud. In conclusion, this research significantly contributes to our understanding of financial control practices within the Church of Uganda dioceses in central Uganda. It not only sheds light on both effective strategies and persistent challenges in mitigating fraud but also highlights the critical need for improved financial governance within the church community.

Recommendations stemming from this study include the implementation of enhanced training programs for church personnel, particularly in the areas of ethics and financial management. Additionally, it suggests the allocation of more resources to support robust financial control measures and the establishment of independent oversight bodies to monitor financial practices within the church. These measures, if adopted, can help safeguard the financial integrity of religious organizations and promote responsible stewardship of resources. Furthermore, future research can explore similar themes in different denominations or religious traditions to build upon the foundation laid by this study.

CHAPTER 1: INTRODUCTION

1.1. Introduction

This research thesis is about financial control practices in the Church of Uganda dioceses of central Uganda. Through the years, there has been growing interest in the topic of the internal control system and its relation to financial church management (Ellis, 1974; Hudson, 1994; Duncan, 1995; Woodbine, 1997; Chester, 2000; Gibson, 2011; Musaniwabo, 2015; Myers, 2012; Ahiabor & Mensah, 2013; Wood, Fligge, Krane, Kremin, Rose & Wagener, 2021; Rockson, 2019; Kirby, 2020; Maduabuchi, 2021). Recent studies, as mentioned in the previous sentence, have indicated that the internal control system is a very crucial area of interest for churches today if they are to attain their sacred role of preaching the gospel to the ends of the world. Internal controls must be established by church management to protect its resources and to ensure that the institution's ecclesiastical objectives and obligations are satisfied. Duncan and Flesher (2002) and Maduabuchi (2021) posit that internal controls can be present in churches, but they may not be valid. Therefore, not only the use of control strategies in the churches should be stressed, but also their efficacy.

According to Nortey (2019); Herimamy (2021), efficient internal controls can provide the condition required to promote the attainment of organizational goals and objectives. Additionally, the implementation of healthy internal controls will ensure that fraud is detected early and eliminated. Organizations provide stakeholders with credible financial reports and compliance with applicable laws, regulations, and policies. The study focuses on exploring financial control practices used to mitigate

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financial malpractice, the effectiveness of internal control in preventing financial fraud, and exploring the factors that lead to fraudulent activities in the selected Church of Uganda dioceses in central Uganda.

This chapter introduces the study by first discussing the background and the context, followed by the research problem, the research aim, the research objectives, the questions, the justification, the significance, and finally the scope of the study.

1.2. Background to the Problem

Twenty years of service in the ministry of the Church of Uganda introduced the author to the realities of church administration. His keen interest in church financial management emerged when he became a diocesan treasurer and became fully involved in financial church issues. During this time, he also became a member of the diocesan board of finance. During this exposure, the message of financial controls, supervision, auditing, authorization, integrity, accountability, and transparency has become challenging. Moreover, various concerns are raised globally and locally regarding the church's financial system (Katiimbo, 2022; Irvine, 2005; Kaila, 2013; Nortey, 2019).

Various scholars have revealed that financial theft in churches is on the rise internationally (Dahli, Gray, Rodrigo, & Villamarin, 2015; Appiadu, 2019; Fausto, Martin, De Sanctis, 2015; Mulusa, Kiganane, & Asienga, 2021; Omonijo, Nwodo, Uche & Ezechukwu, 2016; Pan, Blankley, Harris & Lai, 2022; Uroko, 2021). A widespread perception is that church leaders have strong morals, and churches promote the values of integrity, honesty, and dependability. Consequently, the need to establish efficient internal measures is sometimes regarded as superfluous, which may be detrimental to

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the overall mission of the church. Although churches are not enterprises, they function similarly to corporations from a financial, operational, and human resources standpoint (Suh, Shim & Button, 2018). However, churches may not use commercial concepts and techniques in their operations, rendering these religious organizations at risk of work-related fraud, which might severely impact their reputation, donor appeal, future financing of their actions, and capacity to promote their missions and fulfill their intended missional objectives (Greenlee, Fischer, Gordon, & Keating, 2007). The literature demonstrates consensus that the most prevalent kind of fraud against the church is occupational fraud in the form of asset misappropriation and embezzlement (O'Connor & Cutcher & Neale Accountants, 2016). Although academics have examined the elements that lead to work-related fraud (Orimoloye, Austin & Keys, 2015), little study has been conducted on internal control strategies and fraud in African churches. Consequently, there is insufficient knowledge about financial control techniques that may lead to efficient stewardship of church possessions.

As there is a need to investigate fraud in church of Uganda- dioceses in central Uganda, the author's experiences and observations motivated him to embark on this study to explore the manner in which the Church of Uganda dioceses of central Uganda ('the Church') manage their finances.

Previous studies reveal that financial malpractice and fraud in religious organizations can have significant consequences, both ethically and financially. This form of misconduct not only undermines the trust and faith of the congregation but also jeopardizes the overall stability and mission of the church. Understanding the underlying causes that lead individuals to engage in fraudulent activities is crucial in

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order to implement effective preventive measures. Limited empirical studies in Ugandan context have been conducted specifically focusing on the understanding the motivations and circumstances that drive individuals within churches to engage in financial malpractice. Therefore there is a need for research to explore and uncover the factors contributing to financial malpractices.

The Church implements internal controls to safeguard its assets from theft, misappropriation, embezzlement, and fraud(Rockson, 2019; Kirby, 2020). Despite implementing stringent financial control measures, instances of fraudulent activities persist within the church, leading to significant financial losses that adversely impact its operations and mission(Maduabuchi, 2021). Moreover, the dynamic nature of financial risks and emerging fraud tactics necessitates a continuous assesemnt of the perceived effectiveness of financial controls within the central dioces to ensure they remain relevant and adaptive to changing circumstances.The purpose of this qualitative study was to gain a deeper understanding of the current practices of the internal control systems of select Church of Uganda dioceses of central Uganda, to examine the effectiveness of their control strategies in mitigating fraud, and to examine the causes of financial malpractice.

1.3. The Problem

Financial fraud has been a persistent problem in Non-Profit Organization globally including churches and the church of Uganda is not exempt (Allaby 2020; Eze 2021; Johnson, Zurlo & Hickman 2015; Lachney 2022). A recent study conducted by Katimbo and Okoche (2022) revealed that weaknesses in control mechanisms, such as lack of assigned personnel, and lack of transparency in reports, contribute to the occurrence

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of fraud in the church of Uganda. Another source reveal that Christians from the West Ankole diocese sued Bishop Katonene for abuse of office. Christians dragged Bishop Katonene to court on accusations that he mishandled diocesan project funds and committed abuses in his official capacity.¹ According to the observer Newspaper, An Anglican *priest* has been suspended for alleged involvement in the illegal *sale* of St Andrews *Church land* in Kiteezi in Gayaza (The observer, September 20, 2021).

Meanwhile, in Soroti Diocese, an Anglican bishop banned one of his senior priests with immediate effect for allegedly stealing Shs8 million from a Norwegian person. Ms. Rundi Randi, a Norwegian, is claimed to have been one of the Europeans behind the financing of several of the diocese's youth initiatives.² These problems which may result in loss of reputation, loss of trust, impact on mission and ministry, legal and regulatory consequences, financial instability, loss of charitable status, income, inability to meet mission objectives, theft, misappropriation, embezzlement, and abuse of church assets (Eze 2021; Rockson 2019).

Despite implementing various financial controls, instances misappropriation, fraud, and financial mismanagement continue to occur hence, raising concerns about the efficacy of the existing financial control measures. There is dearth of empirical evidence on the the current financial control practices, and their effectiveness in reducing malpractices, and the causes of financial fraud in the selected church of Uganda

¹ <https://ugandaradionetwork.com/story/bishop-katonene-suid-over-abuse-of-office->

² <https://www.monitor.co.ug/uganda/news/national/soroti-bishop-fires-priest-over-shs8-million-theft-1755398>

Introduction

dioceses in central Uganda. In light of the above issues, the study seeks to explore the existing strategies, evaluate the existing strategies employed by the selected church of Uganda dioceses in Central Uganda, and to delve into the contributing factors that lead to financial malpractice within the selected church of Uganda dioceses in Central Uganda.

1.4. Purpose of the study

The purpose of this study is to conduct a comprehensive empirical exploration of financial control strategies used to mitigate financial malpractice in the selected Church of Uganda dioceses of central Uganda, with a focus on identifying strategies to mitigate fraud, evaluating the effectiveness of financial controls, and understanding the underlying causes of financial malpractice.

Through this study, valuable insights will be gained, contributing to the enhancement of financial stewardship and integrity within the selected Church of Uganda dioceses of central Uganda, and providing recommendations to strengthen its financial management practices for the benefit of its congregation and stakeholders.

1.5. Objective of the study

1.5.1. General objective

The overarching goal of this study is to explore the financial control strategies used to mitigate financial malpractice in the selected Church of Uganda dioceses of central

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Uganda, with a focus on identifying strategies to mitigate fraud, evaluating the effectiveness of financial controls, and understanding the underlying causes of financial malpractice.

1.5.2. Specific research objectives

The specific objectives of the study were:

1. To explore strategies used to mitigate fraud in the selected church of Uganda dioceses in central Uganda
2. To assess the effectiveness of financial controls in the selected church of Uganda dioceses in central Uganda
3. To explore the causes of financial malpractice in the selected church of Uganda dioceses in central Uganda

1.6. Central Research Question

The central research question to which this study attempts to answer is:

What financial control practices does the selected church of Uganda dioceses in central Uganda carry out to prevent malpractice or misappropriation of treasuries in the form of fraud?

1.6.1. Specific Questions

To fully respond to the primary question, it is necessary to answer the underlying secondary research questions:

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1. Which financial control practices are used to manage church funds in the Church of Uganda dioceses of central Uganda?
2. How effective are the financial control practices identified in Question 1 above?
3. What are the causes of fraud in your church setting?

1.7. Justification of Research

The study seeks to understand the internal financial control strategies, the efficacy of internal control activities, and the causes of fraud in the Church of Uganda dioceses of central Uganda. Failure to do so, the church's finances will continue to be misappropriated by fraudulent dealings (Tanui, Omare & Bitange, 2016).

1.8. Significance of the Study

The investigation is intended to analyze financial control practices in the Church of Uganda's central dioceses. This kind of research focuses on areas of church financial management that are critical in Africa and globally.

The present research study makes a significant contribution to the field of church financial management by providing empirical evidence, an area that has previously received limited academic attention. Notably, the study was conducted in a mainstream Ugandan church, which will aid in alleviating the scarcity of accounting research in such organizations. Furthermore, the research expands the current understanding of how churches tackle financial malpractice, thereby bridging the gap in academic literature.

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By utilizing the Fraud Diamond Theory in the context of religious organizations, this study extends the application of fraud theories to a unique ecclesiastical context. It offers valuable insights into how the factors within the Fraud Diamond Theory manifest and are dealt with within faith-based entities.

The study will be useful in assisting church leaders and faith-based organizations to evaluate the effectiveness of their internal control strategies and make any necessary changes. Finally, the study contributes to the existing literature on the effectiveness of financial control practices in churches, thereby enhancing research knowledge in this area.

1.9. Study Scope

1.9.1. Geographical Scope

The study's scope of inquiry was the Church of Uganda dioceses of central Uganda with specific reference to six dioceses: Central B Uganda, Mukono, Luwero, West B Uganda, Namirembe, and Kampala Dioceses. The rationale behind choosing these case studies is because the province has rural and urban setups. The Kampala diocese represents the urban setting, Namirembe represents mid-urban, while Central B Uganda, Mukono, Luwero, and West B Uganda represent the rural setup.

1.9.2. Subject Scope

Exploring the strategies used to mitigate financial fraud, the effectiveness of financial controls used in churches, and analyzing the causes of fraud in churches forms the basis for this study.

1.9.3. Time Scope

The study focuses on the diocesan financial control practices for preventing and detecting financial fraud for missional funds for ten years from 2012 to 2022. During this period, churches experienced many financial scandals.

1.10. Definition of Key Terms

Internal Control

‘Internal control’ includes a set of guidelines, policies, procedures, and strategies designed and implemented by organizational leaders to advance direction, increase efficiency, and strengthen adherence to policies (Nawawi & Salin, 2018; Turetken, Jethefer & Ozkan, 2020).

Internal Control Effectiveness

‘Internal control effectiveness’ refers to the degree to which the organizational strategies facilitates the achievement of the institutional goals and priorities (Mafiana, 2013). The study's effectiveness criteria are based on user satisfaction with the internal control system; an effective system is capable of meeting the requirements of its users (Salehi, Rostami & Mogadam, 2010). Thus, the participants' requirements for successful internal control measures were reviewed throughout the interview session. According

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to several participants in this research, effective control mechanisms meet their requirements in an easy-to-use way. In this regard, ease of use refers to the system's attributes such as user-friendly, simple, efficient, helpful, advantageous, quick, accurate, the presence of security measures, appropriate documentation, and auditor independence.

Fraud

Fraud is a deliberate act perpetrated by an individual or organization in a variety of ways that causes damage to other individuals or groups. Specifically, fraud may relate to falsehoods, cheating, forgeries, embezzlement, information misrepresentation, manipulation, evidence removal, and fact distortion (Flowerastia, Trisnawati & Budiono, 2021; Houdek, 2020; Said, Asry, Rafidi, Obaid & Alam, 2018). According to Siahaan, Umar and Purba (2019), fraud is a crime that encompasses all the many techniques that human creativity might create to obtain an advantage over another party via the use of false representations.

1.11. Limitations of the study

In carrying out this study, the researcher encountered some limitations.

The sample size was comparatively small and limited to twelve participants from the six selected church of Uganda dioceses in central Uganda . In some cases, participants preferred not to speak against their church organization because institutional financial confidentiality is high.

The researcher has limited literature on financial control practices in the selected church of Uganda dioceses in central Uganda.

1.12. Organization of the Thesis

The research is structured into six chapters: Chapter 1 discusses the introduction and context for the exploration, the explanation of the problem, the purpose of the investigation, objectives of the study, the study's particular research questions and scope of the study.

Chapter 2 deals with the literature that focuses on understanding of control strategies literature. The literature underlines the crucial significance of control strategies and internal control as a technique for preventing fraud. The present chapter also concerns itself with the study of explanation pertaining to the factors that prompt individuals to engage in fraudulent activities.

Chapter 3 presents the approach observed. The chapter details the research strategy, the research procedure, the research methodology, the data collection method, the selection of the sample, the research process, and the form of data analysis. The chapter closes with a thorough overview of the procedures taken in ensuring trustworthiness, compliance with ethical criteria, and the study's research data collection, analysis, and presentation of data.

Chapter 4 deals with the presentation of the data and consists of three sections. Each section shows the data results that pertain to a particular research question. Within each section, the results are organized according to the categories and themes that emerged from the preceding level of analysis.

Chapter 5 of the study deals with discussions. The chapter examines the relationship between the study's results and the fraud and internal control literature examined in

Introduction

Chapters 2 and 3. It connects the data findings with fraud and theoretical framework reported, control strategies literature to address the research questions generated for the study, and provide recommendations for practice in the Church of Uganda dioceses of central Uganda. This chapter provides a foundation for the subsequent and concluding chapter.

Chapter 6 serves as the study's conclusion by providing a synopsis of the most important research results in relation to the research objectives and a discussion of the limitations of the study and possibilities for further study. In addition, limitations, conclusions, and recommendations for action are presented.

CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

What strategies are used to mitigate fraud in organizations?

2.1. Introduction

This section focuses specifically the Research Questions 1,2, and 3 raised in Chapter 1. The section, therefore, discusses the internal control practices used by various organizations to detect and prevent financial fraud. This chapter presents information gathered by the researcher from books, journal articles, internet publications, library research, unpublished theses, and other research that describes the past and current state of information relevant to the investigation. The discussion in the first section is significant for addressing Research Question 1 (RQ1), which concerns the strategies used to mitigate fraud in organizations.

This study explores the financial control strategies used to limit the prevalence of financial fraud of missional funds in churches. A thorough understanding of general internal controls is vital concerning how adequate financial control practices give church leaders confidence to prevent financial malpractice or fraud. Therefore, the literature review begins with a discussion on internal controls, including how they can be embraced explicitly in the church.

The review of professional and academic literature provides a strong basis and justification for conducting the study to address Research Question 1 (RQ1) regarding the financial control strategies leaders use to prevent financial fraud in their organizations.

2.2. Financial Control Strategies

Internal control may have different meanings to an organization's people, lawmakers, managers, and others; thus, it must be clarified to avoid misconceptions in the organization. According to Spitzer (2005) internal control are a management-designed policy and procedures framework to be implemented by managers to ensure that an organization's resources are protected and that reliable financial reporting takes place. They are described as all the actions an organization takes to protect its resources against waste, extortion, and wastefulness, ensuring consistency with organizational approaches and guaranteeing proper bookkeeping in the organization (Ebhodaghe, 2014, Ozigbo & Orife, 2011; Kaplan Publishing, 2008; Cuomo, 2005; Petrovits, Shakespeare & Shih, 2011; Mwindi, 2008; Jokipii, 2006).

The International Standards of Auditing (IFA, 2016) maintains that internal controls refer to all policies and processes developed by the management body to accomplish organization objectives in terms of the protection of assets, the detection and prevention of fraudulent transactions, and the maintenance of timely and accurate financial data or information (Hurley, Gillespie, Ferrin & Dietz, 2013).

According to the COSO of the Treadway Commission (2013), internal control refers to procedures by the board of directors and management of an entity designed to provide reasonable assurance as to the achievement of three main objectives: reliability of the financial report; effectiveness and operational efficiency; and compliance with applicable legislation and regulations. Dionne (2013) posits that the COSO model illustrates important internal control characteristics. First, internal controls are a process; second, people are central to successful internal controls; third, the internal

control systems give only adequate assurance. Lastly, internal control has four fundamental objectives: fulfilling its mission, achieving its goals, providing accurate and reliable decision-making data, and complying with laws and policies. Jokiipi (2008) argued in the same line that internal controls aim to protect resources, ensure accurate records, promote efficient and effective operations, and attain organizational mission and goals.

2.2.1. The role and importance of internal control mechanisms in ensuring financial integrity within the Non Profit organizations and Churches

Analysis and practical studies have also revealed that internal controls are necessary for the organization's operations because of the potential fraudster's perceived opportunity and rationalization (Jabnoun, 2012; Mat, Nazri, Fahmi, Ismail & Smith, 2013). Agyei-Mensah (2016) stated that appropriate internal control procedures are necessary for proper resource management and accountability. For Frazer (2016) and Zakaria, Nawawi and Salin (2016), internal controls generate more commitment to laws, regulations, policies and procedures and reduce fraud and abuse. Internal control establishes checks and balances that safeguard church revenue and resources, regulates fund disbursement, safeguards the integrity and reputation of those charged with the responsibility of handling church funds, provides management with timely and accurate information, and ensures compliance with applicable laws and regulations (Ahenkora, Boadu-Ayebofo & Adiwokor, 2017). According to Miller (2021), internal controls may also boost managerial efficiency by reducing the requirement for micromanagement of all workers' activities. Furthermore, good practices of internal control are related to financial disclosure: reliable financial information and unbiased data provide proper

financial disclosure. Good practices of internal control can provide reliable financial information (Turedi & Celayir, 2018), and strong internal controls can ensure effective management and fraud prevention in churches (Tanui, Omare & Bitange, 2016). Likewise, sound internal control practices can detect and block potential errors that may lead to financial reporting mistakes (Feng, Li, McVay & Skaife, 2015), creating efficient operations (Feng, Li, McVay & Skaife, 2015), protecting the credibility of those involved in the management of church resources (Rockson, 2019) and producing better returns (Brown, Pott & Wömpener, 2014).

In his study, *An exploration of internal controls and their impact on employee fraud in small businesses*, Lachney (2018) cites Corns (1971), who claimed that “internal controls safeguard weak people from pressure, strong people from opportunity, and innocent people from suspicion”. Ahiabor and Mensah (2013) and Apollo (2020) recommend that church management regularly audit the internal control system to address identified shortcomings and ensure that it is routinely evaluated to prevent financial scandals. According to Ahiabor and Mensah (2013), Agyei-Mensah (2016) and Gachoka, Aduda, Kaijage and Okiro (2018a; 2018b), implementing control strategies in the church would promote the proper execution of tasks and obligations in accordance with current rules or regulations, hence reducing or preventing fraud. Ojua (2016) and Tanui, Omare and Bitange (2016) illustrate how internal controls may be efficiently used to manage church finances. Many churches, however, continue to face challenges related to inadequate knowledge regarding internal control systems, high implementation costs, unskilled personnel, congregational faith in church boards, and inadequate monitoring or supervision.

Literature review and Theoretical framework

Viviers and Venter (2008) argue that comprehensive and useful internal control procedures significantly contribute to organizational success. However, they acknowledge that internal control limitations lead to fraud, errors, and misstatements of financial reports. Despite this argument, Emmanuel (2016) stated that resources are adequately protected when sound control systems are implemented appropriately. To Ndungu (2013), any organization with insufficient controls is prone to fraud and malpractice and misses its objectives. Organizations fail to accomplish objectives because of the inherent limitations of the internal control mechanisms; some of the guidelines are never implemented, and thus, the integrity of the controls is in question (Yang & Chun-Li, 2009).

Inadequate internal controls may trigger financial record mistakes, leading to bad organizational decisions (Suh, Shim & Button, 2018), fraud (Lokanan, 2014a; 2014b), low-quality reports (Ghosh & Lee, 2013), loan losses (Cho & Chung, 2016), lower incomes (Su, Zhao & Zhou, 2014), reducing potential work ethics (Weiss, 2014), and lower accountability (Njobvu, Kaira, and Chowa, 2020). Significantly dysfunctional internal controls can lead to inappropriate organizational decisions.

Without adequate financial controls, there is a higher risk of mismanagement of funds within the church. According to (Njobvu, Kaira & Chowa, 2020), this could lead to improper allocation of resources, unauthorized spending, or even embezzlement of church funds by unscrupulous individuals. Such mismanagement can lead to financial losses and undermine the church's capability to execute its mission effectively.

Inadequate financial controls create an environment conducive to fraud. According to (Eze 2021; Gachoka 2018) Churches often handle donations and funds from various

sources, making them susceptible to fraudulent activities. Without proper checks and balances, dishonest individuals can exploit weaknesses in the system and engage in fraudulent practices, harming both the church and its members.

Financial controls play a vital role in ensuring transparency and accountability in church finances. Study by Faboyede, Ogunniyi, Atanda, Adesina and Ben-Caleb (2022) highlights that when controls are insufficient, it becomes challenging to track financial transactions, expenses, and the use of funds. This lack of transparency can erode the trust of church members and donors, leading to a decline in financial support.

Churches are subject to various legal and regulatory requirements related to financial reporting, tax compliance, and charitable solicitation. Study by Murphy (2017) reveals that inadequate financial controls may result in non-compliance with these regulations, exposing the church to penalties, fines, and potential legal issues.

Without proper financial controls, there is a higher likelihood of errors or intentional misreporting in financial statements. According to (Hale 2017; Rockson 2019), inaccurate financial reporting can misrepresent the church's financial health and lead to wrong decision-making by church leadership or donors.

Donors, both individual and institutional, want assurance that their contributions are being used responsibly and effectively. A study by Thomas (2021) reveals that inadequate financial controls can deter potential donors or lead existing donors to withdraw their support due to concerns about how their contributions are managed.

Financial mismanagement and the lack of financial controls can create internal conflicts within the church community. According to a study by Tanui and Bitange (2016),

members may become suspicious of church leadership, leading to disputes and divisions that can harm the overall unity and mission of the church.

Ultimately, the effect of inadequate financial controls can hinder the church's ability to fulfill its mission and carry out its programs effectively. According to a study by (Agyei-Mensah 2016; Tanui & Bitange 2016; Tetteh, Muda, Yawson, Sunu & Ayamga, 2021), limited financial resources may result in reduced outreach efforts, fewer community services, and a diminished impact on the lives of those the church seeks to serve.

To avoid these negative consequences, churches must implement robust financial controls. This includes clear policies, segregation of duties, regular audits, and accountability mechanisms (Njobvu et al., 2020; Faboyede et al., 2022; Murphy, 2017; Tanui & Bitange, 2016; Agyei-Mensah, 2016; Tetteh et al., 2021). By doing so, churches can ensure responsible stewardship, maintain donor confidence, and uphold transparency and integrity in financial management.

2.2.2. Purpose of Internal Controls in Fraud Prevention

From the information discussed above: While internal control's primary objective is to assist an organization in accomplishing its goal, it also assists an organization in promoting orderly, efficient, and effective operations and producing quality goods and services compatible with the company's mission; it protects resources against waste, misuse, mismanagement, mistakes and fraud; it encourages compliance with applicable rules and regulations. Management is obligated to ensure that financial controls are in effect, and every church must have adequate internal controls to ensure its finances'

proper management (Myers, 2012; Ahiabor & Mensah, 2013; Wood, Fligge, Krane, Kremin, Rose & Wagener, 2021). The clergy, lay-readers, the board of finance, accountants, and auditors in the church must be familiar with internal controls and be aware of their value.

2.2.3. Objectives of Internal Control System

Internal church control may be defined and executed under the church's authority. The system is specifically designed to ensure that specific fundamental objectives of the church's operation are achieved. These objectives ensure that activities are carried out effectively and efficiently (including the protection of assets); that financial reporting is accurate and reliable. Objectives ensure that all relevant rules and regulations are followed and that the top management or management board's directives and directing guidelines are followed. The COSO of the Treadway Commission (2013) classifies the above-mentioned internal control system as a technique of reasonably ensuring that assets are safeguarded and used only for the purposes of the organization, that information is correct, and the staff follows all relevant laws and regulations. The above-stated objectives shall briefly be explained.

- Ensuring the Effectiveness and Efficiency of Operations

This objective ensures the proper operation of the church's internal systems, especially those pertaining to the safety of its assets.

- Efficient and Effective Operations

Internal control systems are vital in ensuring efficient and effective church activities, and the notion of an effective internal control system is critical in this regard. The

internal control system of an entity is inextricably linked to the framework utilized by the firm's management to supervise its operations or to what is referred to as "corporate governance". Internal controls aid in securing church funds, ensuring efficient and effective asset management, and ensuring precise and accurate financial accounting, all of which contribute to the institution's success (Ahiabor & Mensah, 2013; Tetteh, Muda, Yawson, Sunu & Ayamga, 2021). To ensure that a church operates efficiently and effectively, the finance committee must give financial guidance to the church. The committee's prime obligation is to oversee and lead the congregation's financial health. All operational, industrial, commercial, and financial operations are included. Standards or operational principles must be defined, and performance and profitability indicators must be created for processes to operate properly. 'Assets' necessarily include actual and intangible assets, such as know-how, image and reputation. These assets may vanish due to thefts, fraud, lack of production, blunders, poor management choices, or a deficiency in internal control. In these instances, special consideration should be given to the connected procedures and processes involved in creating and processing accounting and financial data. Only processes directly related to creating financial reports and those that generate accounting data are included in this category.

- Ensuring the Reliability of Financial Reporting

The notion of a 'reliable financial statement' holds great significance for users of financial statements. This is because misleading financial information or fraud in financial statements pose a significant threat to fair competition and users of financial statements. This issue has resulted in an expenditure exceeding \$ 500 billion within the recent years and has had an adverse impact on market

participants such as investors, creditors, pensioners, and employees (Rezaee, 2002). The downfall of Enron, a major energy company in the United States, the fraudulent actions of WorldCom, and various other instances of corruption within churches and other organizations serve as evidence for the necessity of church leaders to establish and enforce efficient control systems (Gianpaolo, 2019; Tanui, Omare, & Bitange, 2016). Corruption, which has been pervasive in numerous states and governments worldwide, has infiltrated churches and other religious establishments. Church leaders according to (Abiola & Oyewole, 2013), must recognize the importance of ethics and governance in the church, as it serves as a prime example for others to emulate. Reliability can be guaranteed by preparing financial statements that adhere to accounting standards and ethical practices (Abdullah, Almsafir & Al-Smadi, 2015; Erpi et al., 2022; Lyudmila, Sotnikova, 2022). High-quality financial reporting plays a crucial role in minimizing the risks that users of financial statements might encounter. It is imperative for leaders to implement all necessary measures to boost the dependability of financial statements, thereby safeguarding the interests of all market participants. Frequent reconciliations of bank statements in relation to tithes and offerings must be implemented to instill ethics and governance in church accounting and finance and avoid creating a vacuum that personnel can exploit to steal church funds. This enables the administration of religious groups' finances to be reviewed and controlled on an ongoing basis. Financial reports include critical information that enables churches to plan, budget, and manage their finances effectively. Accounting is dependent on, in the case of a resource shortage, giving information regarding the reason for the crisis so that corrective action may be performed (Ahiabor and Mensah, 2013). Additionally, it is imperative to motivate individuals responsible for managing church finances to regularly provide updates to a committee and ensure that regular audits are carried out (Belinda, Muhembele, Likhanga 2014; Dahli, Gray, Villamarin, 2015; Hankerson, 2016). Financial information is only reliable when internal control mechanisms are in place that accurately records all the organization's activities. The following criteria may be utilized to evaluate the quality of this internal

control system: separation of responsibilities, allowing for a clear difference between recording, operating, and retention responsibilities. The function descriptions should make it possible to identify the sources and receivers of the produced information. An accounting internal control system verifies that activities were carried out in accordance with general and particular instructions and that they were properly accounted for to provide financial information that corresponds with generally accepted accounting standards.

- Ensuring Compliance with Applicable Laws and Regulations

This refers to the rules and regulations the church must follow. The applicable rules and regulations dictate the behavioral norms that a company implements into its compliance goals. Such standards and laws include churches and other financial institution acts, environmental regulations, contract terms, and safety regulations (McArthur, 2018).

- Policy Compliance

The primary responsibility of the church's leadership entails adhering to and abiding by the proper protocols and procedures of the organization. Additionally, their duty extends to ensuring that the remaining personnel within the church also comply with these established guidelines. Neglecting to fulfill this obligation may result in grave ramifications such as thievery, embezzlement, squandering, inaccuracies, and costly judicial proceedings. When striving to enforce internal control regulations, it is imperative for the church leaders to acknowledge that employees frequently concentrate on specific facets of their organization's regulations while disregarding other crucial matters. Continuous supervision and reporting will assist in bringing to light any areas that need attention (Agyei-Mensah, 2016). In order to operationalize a policy, it is imperative for the leadership to guarantee the dissemination of essential

information to the personnel. The absence of transparent communication regarding the policy can give rise to issues of adherence, thereby rendering the control mechanism ineffective. Moreover, the ecclesiastical leadership should acknowledge that certain employees or church workers have a proclivity for contravening policies, even when they seem to be in their own best interest.

Furthermore, it is essential for the leaders of the church to place a strong emphasis on ensuring that individuals refrain from converting church properties into their own private or personal properties. The leadership of the church must be mindful of the fact that individuals who profess to be spiritual may occasionally engage in criminal behavior (Dunaetz, 2020; Joana et al., 2020). It is necessary to establish and enforce regulations and guidelines to address criminal activities within the church (Tanui, Omare and Bitange 2016). Therefore, it is imperative for the church leadership to establish systems for ensuring that every church worker adheres to internal control regulations.

2.2.4. Types of Internal Controls

As noted earlier, internal controls refer to all policies and processes developed by the management body to accomplish organization objectives in terms of protecting assets, detecting and preventing fraudulent transactions, and the maintenance of timely and accurate financial data or information. Internal controls designed and implemented vary according to the complexity of operations from one entity to another. In the church setting, most undertakings carried out are in charity, thus considered not-for-profit. In such organizations, however, many of the same principles and practices of internal controls still apply. Scholars have also classified controls as preventative, detective and

corrective (Spencer, 2003; DiNapoli, 2005; Lousteau & Reid, 2003; Etuk Ifiok, 2011; Kamau, 2016). Such types of internal controls are explained in the following chapter.

2.2.5. Detective Controls

Detective controls are policies, regulations, and methods intended to communicate errors and wrongdoings after they take place. Detective controls aim to determine where preventive measures have not successfully stopped errors and fraud, particularly concerning resource protection (Lartey, Kong, Bah, Santosh & Gumah, 2020; Rockson, 2019). Detective controls expose specific types of errors by contrasting actual occurrences to pre-established criteria. Whenever the detective control recognizes deviations from the standard, an alert message is echoed to call attention to the issue. Fraud detection can be achieved in a variety of ways consistent with organizational policies, including the establishment of a whistleblower hotline system and utilizing periodic auditors to verify the compliance and fairness of transactions and accounting records. Others include monitoring amounts, physical inventory, bank reconciliation, and cash count surprise (reconciliation of the general ledger with the detailed subsidiary ledgers). The detective control activities are discussed next.

- Policy on Whistleblowers

Scaturro (2018) define whistleblowing as members of an organization disclosing unlawful, unethical, or inappropriate acts under their supervision to individuals or groups against whom they can effect change. Whistleblowing is the act of disclosing or reporting wrongdoings or unlawful behavior within an organization to people in positions of control or the general public. According to Mohamed-isa, Razman, Latiff, Noor, Osman and Hj (2020), whistleblowing entails notifying persons in authority about

wrongdoing, including financial fraud. According to the ACFE (2018) report, certain kinds of fraud and malpractices are discovered as a result of input from stakeholders or anonymous sources. Something that bolsters the concept of anonymous hotlines for reporting abuse to authorities. This means the whistleblower is not directly harmed by unethical conduct or misconduct.

Previous research has demonstrated that whistleblower policies decrease the likelihood of detecting fraud. According to the ACFE (2018), Daugherty and Neely (2012), Lee and Fargher (2013), and Krambia-Kapardis (2020), whistleblowing is an effective method of combating fraud. Similar sentiments are argued by Atmadja, Saputra and Manurung (2019), Transparency International (2016), and Maulida and Bayunitri (2021), all claiming that organizations that use effective whistleblower systems may be able to discover fraud more easily, take remedial action, and avoid fraud-related expenses.

Maulida and Bayunitri (2021) claim that an effective whistleblowing system will increase community participation and organizational employees' willingness to act to avoid fraud by reporting it to the appropriate authorities. Whistleblowing can help shift the culture from secrecy toward honesty and transparency.

According to Daniri (2008) and Handayani and Kawedar (2021), the success of the whistleblowing policy may be measured by the number of identified frauds and the time required to take action, which is significantly less than that required by other approaches.

Wardana, Sujana and Wahyuni (2018), Ramdhani (2018) and Oelrich (2021) have demonstrated that the whistleblowing system influences fraud prevention. Atmadja,

Saputra and Manurung's (2019) finding in Handayani and Kawedar (2021), on the other hand, reveals that the whistleblowing mechanism does not influence fraud prevention. According to Smaili (2021), Whistleblowing is the act of disclosing suspected wrongdoing or the possibility of wrongdoing. It may have far-reaching consequences for the organization, such as financial loss.

A whistleblowing policy establishes standards for disclosing misconduct inside an organization (Scheetz & Fogarty, 2019). It contributes to developing an ethical culture and encourages transparency and trust (Rustiarini & Merawati, 2020).

Whistleblowing ends misconduct, fraud, or illegal activity early on, minimizing harm and cost. According to ACFE (Thornton, 2022), whistleblowing is an effective method of preventing and identifying occupational fraud.

- Monitoring

Along with developing rules and procedures, an organization's controls should be reviewed to verify that they are followed. Employees should be observed, and this monitoring should be utilized to verify that rules and procedures are adhered to. Nawawi and Salin (2018) discovered a company with the necessary rules and procedures, but they were ineffectual due to workers' ability to circumvent or ignore the restrictions. According to Rubasundram (2015), training and progressive instruction may reduce employee override of restrictions.

- Auditing

Auditing, according to Van Wyk (2014) and Murphy and Free (2016), is the process through which an auditor analyzes or inspects different books of accounts, followed by

physical inventory inspections to verify that all departments adhere to a prescribed method of recording transactions.

Auditing is valuable for examining and verifying accounting and financial records to ascertain their accuracy and dependability. According to Frazer (2016), auditing involves verifying accounting data and establishing the correctness and dependability of financial accounts and reports.

The primary objective of auditing is to confirm that financial statements have been prepared following accounting principles and determine whether the financial statements produced according to accounting standards accurately reflect an entity's state of affairs.

According to previous scholars, auditing is a valuable instrument in financial management for enhancing and adding value to an organization's operations (Murphy and Free, 2016) and preventing fraud (Monisola, 2013; Trout, 2014; Roussy, Barbe & Raimbault, 2020).

According to Hutchinson and Zain (2009), an internal audit is an essential aspect of an organization's governance and corporate governance, including the audit committee supervising to verify that financial reporting practices are sound and compliant.

Ruth (2015) asserts that internal auditing is beneficial for conducting reviews of an organization's accounting, financial, and other activities. According to Raja (2002), increasing internal audit generally adds value and enhances the performance of the organization because of its objectivity and consultative forums with other departments within the same organization. According to Beyanga (2011), frequent in-house audits

assist in decreasing overhead, identifying opportunities for improving effectiveness, and leveraging coverage against potential performance degradation due to inadequately secured resources. Auditing is critical in organizations because it enables officials to be held responsible for financial correctness and prudent management (Roussy, Barbe & Raimbault, 2020).

Recent ecclesiastical financial scandals have raised concerns about the audit function, particularly in churches. If the audit function is not fully utilized, it would most certainly influence the financial performance of churches and related organizations.

Fraud may be significantly reduced by effective monitoring. According to Nanda, Salmiah and Mulyana (2019), and Pamungkas, Ghozali and Achmad (2018), oversight performed by the board of commissioners and audit committee is intended to decrease the prevalence of fraud as much as feasible via the audit committee's monitoring of the organization's financial audit by an external auditor.

In addition to overseeing the application of supervision from external auditors, the audit committee engages in the organization's internal supervision through internal audits to limit the incidence of fraud. Nanda, Salmiah and Mulyana (2019) assert that effective audit committee oversight would unquestionably increase audit quality and prevent fraud.

- **Internal auditing**

Auditing, as defined by the Institute of Internal Auditors Standard (2010), is a systematic, structural examination of an organization, its activities, and the products and processes of production within the organization system. Moreover, Boynton,

Literature review and Theoretical framework

Johnson and Kell (2005) and Oremade (1988) assert that auditing entails an examination and, thus, an investigation of an organization's previous history, records, and data to determine and ascertain the legality of its activities, transactions, tax reporting, and optimal quality of financial management. Internal auditing is an impartial evaluation function implemented within an organization to analyze and assess the operations undertaken in delivering services to the organization (Coetzee, Bruyn, Fourie & Plant, 2014). Internal auditing aims to help organization members, management, and the board of directors effectively perform their duties by providing analyses, evaluations, suggestions, advice, and information about the operations under scrutiny. The audit promotes cost-effective control (Coetzee, Bruyn, Fourie & Plant, 2014). Internal auditors' primary objective is to analyze and evaluate the efficacy with which the company's different organizational units perform their assigned responsibilities; internal auditors devote considerable time to studying and evaluating internal control (Irvine, 2005).

According to this research, many financial report readers think that the main audit purpose is to discover abnormalities and that auditors are responsible for finding all irregularities. This fallacy demonstrates the presence of an audit expectation gap between auditors and financial report users on the auditors' real responsibilities. The internal audit's objectives are:

- to advise management on whether the organization's operations have sound risk management and internal control systems in place;
- to analyze the organization's key risks; and

Literature review and Theoretical framework

- to make recommendations to management on how to manage identified risks.

Other audit objectives include determining whether controls over financial and operating data provide managers with reasonable assurance that the financial and operating data are accurate.

Three pillars support the usefulness of internal auditing: The first is governance, which concerns how an organization manages its corporate and other structures, culture, policies and strategies, and interactions with different stakeholders (ANAO, 2014). It encompasses efforts that build trust, promote fair service delivery, and ensure that government personnel conduct themselves appropriately while minimizing the possibility of public corruption (Institute of Internal Auditors, 2008). The second kind of control is internal control, which encompasses all rules and procedures implemented by management to ensure resource responsibility (Monday & Aladeraji, 2015). The third pillar is risk management, a critical component of every organization's strategic management process when developing plans (Monday & Aladeraji, 2015). According to the Institute of Internal Auditors Standard's (2010) engagement objectives:

Fraud is a purposeful act (or omission to act) to achieve an unfair advantage, either for oneself or an institution, by deceit, false recommendations, suppression of the truth, or other unethical techniques relied upon and trusted by others. Using any of the following tactics to deprive another person or institution of a benefit to which they are entitled also constitutes fraud.

Employees are accountable for preventing the loss of departmental finances, property, and equipment. The truth that fraud is feasible in any organization is a critical

underlying notion that must be embraced. If an organization does not think fraud is possible, it will miss it even if it is obvious. Frequently, fraud symptoms are misinterpreted as administrative mistakes since people cannot fathom the presence of fraud, especially in firms where coworkers have a long-standing relationship (Monday & Aladeraji, 2015). When the risk assessment suggests a high chance of financial statement fraud, auditors must ensure that the internal control system is adequate and efficient in preventing, detecting, and rectifying such fraud. When internal control risk is deemed high, suggesting that internal controls fail to prevent and identify risk, auditors should depend on their own test methods to detect financial statement fraud. The scope, timeliness, and kind of audit techniques used to detect financial statement fraud would be determined by the degree of internal control risk. Management is accountable for developing, maintaining, monitoring, and reporting on the efficacy of internal control structures. Internal auditors are uniquely qualified to advise management on the design, implementation, and maintenance of effective internal controls. Finally, an internal audit promptly investigates claims and suspicions of fraud actions, especially those involving collusive activity and managerial overrule.

- **Internal auditor's technical competence**

Internal auditors' skills and expertise are critical for fostering good governance and ensuring efficient use of public resources. Internal audit function professionals should be qualified, competent, and informed to execute their jobs successfully at the audit committee level and as internal auditors. Internal auditors have to be knowledgeable and experienced (Morgan, 2009). Internal auditors' uniqueness is enhanced by ensuring their independence, expertise, integrity, and diligence in performing their role

effectively. When internal auditors perform at a high level of competency, there is a positive correction in performance, resulting in overall more effective corporate governance (Albawwat, Al-Hajaia & Al Frijat, 2021; Chen, Lin, Lu & Zhou, 2020).

The efficiency of internal audits is influenced by their structures and members and the governance characteristics such as the independence, financial knowledge, and knowledge about the industry the organization operates on, holding of meetings on a regular basis, size of the internal audit department, and the presence of an internal audit charter (Menza & Aga, 2019).

▪ **Competency and Integrity of Internal Auditors**

Internal competence and integrity are critical for establishing good governance and ensuring efficient use of public resources. According to Morgan (2009), internal audit staff and the audit committee should be qualified, professional, and informed to carry out their responsibilities efficiently. The effectiveness of internal auditors is bolstered by assuring their independence, knowledge, honesty, and tenacity to do their work efficiently. However, according to Khemakhem and Fontaine (2019) and Kuntari, Chariri and Nurdhiana (2017), internal auditors' effectiveness is hindered by their lack of experience, skill, knowledge, and certification in auditing methods. The audit function is the most effective method for monitoring ethics and governance in government institution bodies.

• **Biblical Perspective of *Surprise Audits***

The Bible emphasizes the need for unannounced audits to measure internal control. There are parables in the gospels of Matthew and Luke on how proprietors should undertake unannounced audits. Matthew 24:46 outlines the behavioral consequences of

these audits: “Happy is the servant who is found at his employment when his master comes”. Currently, churches are encouraged to inspect to verify total compliance with their control systems. The Bible has some intriguing remarks on internal control mechanisms for the primitive economy of Biblical times. It is well established that human beings will steal unless a mechanism is built to prohibit it. Internal control components included, among others, physical protections, dual custody, surprise audits, and attention to personnel selection. All of these concepts are as pertinent now as they were then.

- Employee Training

Along with internal auditing, it is suggested that staff training helps enhance the number of fraudulent cases identified (Wells, 2018). General staff training and training, particularly on internal controls, boosts the efficacy of fraud detection. Davis and Harris (2020) emphasized the need for frequent staff training for organizational leaders to maintain efficient fraud prevention measures. Employees and supervisors should get fraud awareness training. Omar, Nawawi and Salin (2016) suggested that organizations should provide instruction on how to handle fraud situations if workers find themselves in a pickle as a result of their peers. An organization should constantly engage in initiatives that promote positive ethical principles, with senior management setting the standard. Occasionally, senior-level staff ignores or violate established protocols. Makgatho (2013) thinks regular training, strictly adhering to financial standards, and feedback may all help to improve internal control implementation. Imagbe, Abiloro & Saheed (2020) recommend that quick and significant attention to fraud can be done by hiring honest personnel and providing fraud awareness training that helps employees to

deal with fraudsters' rationalization. Kirby (2020) argued that internal control training for church leaders, staff, and volunteers might enhance the church's internal control framework. Although training does not ensure that fraud will not occur, the author suggested that it does increase financial responsibility. Churches typically lack the resources necessary to teach their leaders, staff, and volunteers, leaving them more vulnerable to fraudulent activity. According to McNeal (2006), permitting inexperienced and unqualified church leaders, staff, and volunteers to execute financial obligations exposes the church to an elevated risk of fraud.

2.2.6. Preventive controls

Preventive controls are policies, regulations, and methods to prevent, discourage, or prevent unacceptable transactions, blunders, or irregularities before they occur (Yee, 2015). Examples of preventive controls are employee training; password-protected access to asset storage areas, two or more signatures on all checks, employee required certifications, employee background checks, security camera systems, physical control of resources (locking money in a safe, locks on inventory stores), satisfactory finance duties segregation, obtaining approval before processing a transaction, and proper authorization of transactions.

- **Segregation of Duties**

Segregation of duties refers to the distribution of responsibilities among staff members to prevent any single individual from exercising complete control over all activities or operations. Duties are split among workers to eliminate the possibility of fraud and error. According to Ngwenya and Munyanyi (2015), Howard (2015), and Aladejebi and Oladimeji (2019), appropriate segregation of roles should imply that a single member

of staff is capable of initiating, approving, completing, reviewing, and recording a given transaction. In reference to the same issue, Rockson (2019) and Davis and Harris (2020) stated that no single employee should be able to exercise a limitless number of transactions. Typically, authorization, tracking, recording, payment, and payroll are delegated to employees. Likewise, Goldstein (2018) indicated that two authoritative signatures would be required as an internal check to prevent employees from executing financial transactions in multiple ways. Agyei-Mensah (2016) advised church leaders to divide staff responsibilities to prevent one person from having excessive control over certain transactions, which may include bookkeeping, permission, approval, and money handling. The separation of tasks is a critical component of an effective control environment. Multiple employees will be required to perform the various organizational functions. To ensure successful segregation, however, the smallest possible number of staff should be deployed to maintain appropriate segregation of incompatible duties. For example, a church may effectively employ donation or offertory information to ensure accuracy and completeness. Two or more employees must be used to evaluate and document records. By failing to execute the division of roles, the organization is endangered, and fraud and error are significantly more challenging to manage.

Organizations with insufficient responsibility segregation are prone to fraud and human mistakes (Fish, Self, Sargsyan & McCullough, 2021; Thornhill, Troy & Domino, 2016; Yohanna, Pujiningsih & Juliardi, 2021). Thornhill (2016) asserts that if only one person is accountable for authorization, recordkeeping, and custody, fraudulent acts are highly likely to occur. Messier, Glover and Prawitt (2017) and Thornhill, Troy and Domino (2016) claim that insufficient job segregation may make fraud detection more

challenging. For example, Perols (2010) and churches with a small number of leaders claim that staff may face difficulties implementing segregation, whereas Dimos (2016) argue that insufficient segregation of accounting activities may result in asset misappropriation. Maduabuchi (2021) suggested that churches with insufficient duty segregation are prone to fraud. As a result, he indicated that compliance with obligations would improve the church's financial performance. Gebu (2019) also emphasizes this point: "An effective organization should have the authorization, record keeping, and reconciliation of financial statements compartmentalized".

- Biblical Perspective of Dual Custody of Assets

The dual custody of assets principle is illustrated visually in 2 Chronicles 24:11-12:

After the chest was delivered to the royal office of control, which was managed by the Levites, the money contained inside it would be counted. Following this, the chest would be taken away by the king's secretary and a representative of the high priest.

In this instance, the sum was held in joint custody by the king's secretary and the high priest's envoy. It is also worth noting that the Levites maintained a running cash count to guarantee they reached their intended recipients. Scripture shows that more than one person can best handle money matters. Interestingly, both royal and priestly personnel are involved in the count and disbursement of the wealth (Hicks, 2001). The Levites were the ones tasked with delivering the full chest to the authorities working for the king. In addition to their participation in a variety of other temple activities, the Levites played an essential role in the reconstruction of the temple. The royal

secretary and the officer of the chief priest are the ones considered to be the king's officials in this context.³ These two officials would reflect the wide range of support for this reformation and would-be representatives of the power held by both the royal and the priestly orders. The generosity with which the people contributed clearly indicated that God looked favorably upon the endeavor. When it came time to reconstruct the overall fabric of the Lord's temple, Joash and Jehoiada provided the "large quantity of money" (v. 11) that the many artisans needed (Thompson, 1994).

Even as it was wise in ancient temple times to engage more than one person in safeguarding temple funds, it is wise today to segregate financial duties in the churches. When more than one party is involved to safe keep the funds, it will limit financial misuse and theft in the church today.

- Authorization

'Authorization' and 'approval' are terms that refer to the processes that are followed to certify the legality of a transaction. Management delegates authority to staff to carry out specific tasks and transactions within specified parameters. Perols (2014) states that authorization and approval are necessary preventive controls. Appropriate restrictions on approval authority should be set, blank checks should never be signed, and computerized approval passwords should never be shared. According to Agyekum (2016), proper authorization must be available, such as prior approval of spending prior to payout or approval needing supervisory review. Kirby (2020) says that all church expenditures should be authorized by the relevant church authority and approved prior

³ Cf. 2 Kings 12:10.

to payment. This position is echoed by those who believe that church transactions must be approved and authorized adequately to ensure that the activity or transaction is consistent with the department's and organization's goals and objectives. For instance, a department's regulations may permit purchase requisitions yet demand the director's approval of bills. Fikizolo (2019) says that proper authorization and approval precludes inappropriate cash disbursements, allowing the church to fulfill its goal. Those in positions of approval should be prohibited from reconciling bank statement transactions. Effective authorization methods eliminate the possibility of invalid transactions.

- Preliminary Checks

Before hiring, employers rely heavily on background checks and references to collect information about potential candidates from sources other than the applicant by completing a criminal background check as part of the organization's screening or selection procedure for employment. The organization minimizes the danger of hiring someone with a troublesome record. Before a church leader, employee, or volunteer begins working for the church. According to Rashid, Al-Mamun, Roudaki and Yasser (2022), background checks act as a preventive measure against fraud. Moreover, background checks are critical to fraud prevention since they enable organizations to undertake thorough checks on possible new leaders, personnel, or volunteers who would be liable for the church's funds. Watson (2019) proposes that it is prudent to do credit checks on employees to identify individuals who may be under financial stress and thereby omit fraud. Rixon, Rois and Faseruk (2014) and Davis and Harris (2020) propose that further reference checks, recruitment background checks, and credit

checks should be undertaken year-round for those who engage in a higher level of financial responsibility inside the organization.

Employers do background checks on prospective workers for a number of primary reasons: First, to avert various sorts of harm to employers or others. These include other employees who have been sexually harassed or assaulted at work and businesses that lost money or had bad image and reputation issues. Second, how well someone did in the past is a good predictor of how well they will do in the future. This can help the organization learn about an individual's job skills, professionalism, interpersonal communication skills, and productivity. Third, pre-employment screenings are very beneficial because they enable organizations to learn more about the candidates they select and to allocate new workers to activities that align with their skills and past job performance. A reference check tells you the difference between a genuine high-flyer and a sham. Kalovya (2020) say that the majority of fraud perpetrators are repeat offenders. Moreover, a lot of church fraud may be stopped by background and reference checks (Eze, 2020; Kirby, 2020).

On the other hand, the ACFE (Thornton, 2022) presented a contrary finding, indicating that only four percent of fraudsters had a prior conviction. The ACFE's (Thornton, 2022) findings imply that background checks offer only a limited level of protection against fraud detection. Organizations may use background checks in employment decisions; they must seek written agreement from potential employers to undertake such a particular criminal inquiry (Wood, Fligge, Krane, Kremin, Rose & Wagener, 2021; Tonowski, 2015). Employers can protect their reputations by establishing safer, more

secure work environments staffed by qualified employees and staffed by qualified employees.

- Rotation of Duties and Obligatory Vacations

Job rotation is a practice that some employers use to change the jobs assigned to their employees throughout their tenure. Job rotation is a human resource technique in which organizations shift personnel between different positions in the organization. According to Bennett and Savani (2011), job rotation is a process in which employees are transferred between different tasks over time, and this movement is intended to accomplish certain goals. Basuki, Husein and Ferdinandus (2021) believe that job rotation is a preventative measure that may be used to thwart fraud. When a role is changed, an employee will understand that every action he does in that capacity is visible to other workers. Fish, Self, Sargsyan and McCullough (2021) assert that work rotation occurs when persons are rotated between comparable tasks. Kirby (2020) asserts that personnel movement within an organization happens at the same level as long as they are not promoted from the function in which they are rotating.

All of the aforementioned are perspectives of those who support and define job rotation. Moreover, they posit that job rotation involves workers being moved between different jobs, frequently within the same organization. Previous scholars have indicated that job rotation enables the detection and prevention of fraud. Job rotation is a critical component of fraud prevention that must be implemented effectively. Kapp and Heslop (2015), as well as Wangombe, Kiragu and Kamau (2019), urge that duties be modified on a quarterly basis to make it more difficult to conceal a fraud. They discovered instances in which fraudsters were apprehended after declining a vacation

or reporting to work under adverse conditions, such as their return to work shortly after an operation. Kariyawasam (2014) reveals that many frauds, embezzlements, and other violations of internal procedures and internal controls come to light when the person with main function responsibility leaves on vacation, and someone else takes over the role for the duration of their absence. The backup may uncover fudged reconciliations, teeming, and lading. Fraud and mistakes are concealed via the employment of several techniques such as job rotation. Maduabuchi (2021) suggests that organizations with insufficient job rotation are vulnerable to fraud; inadequate job rotation can make it more difficult to detect fraud.

Job rotations offer numerous benefits, one of which is that they act as a stimulus for detecting wrongdoing. However, there are further advantages. According to (Diego-Mas, 2020; Mehdizadeh et al., 2020), job rotation enables managers to train employees to act as backups for other employees, resulting in a more adaptable workforce and a ready supply of trained employees.

Organization may opt to utilize job rotation for a variety of reasons, including as a mechanism for learning. Zhang's (2020) research indicates that the benefits of training people for diverse occupations may outweigh the expenditures. Employees are given the opportunity to acquire critical abilities that will enable them to progress inside an organization as a learning mechanism.

Additionally, this career opportunity boosts morale and self-efficacy. Job rotation may benefit an organization by allowing it to staff critical roles within the organization. This method may enable an organization to operate more efficiently, increasing its productivity and profitability. According to Suleman et al., (2022), organizations adopt

job rotation to relieve employees of the physical and mental strains associated with working the same job year after year. Moreover, permitting individuals to switch jobs may reduce the risk factors for some musculoskeletal disorders (Kim, Um, K. Kim & Y. Kim, 2016). Job rotation is also considered to alleviate boredom and monotony for individuals who work in the same role for an extended time. Zin, Mohd, & Ibrahim (2021) emphasizes the importance of job rotation in enhancing employer brand image, noting that everyone is likely to be concerned about job security during a difficult economic period. An organization that gives and promotes commitment to internal hiring preferences will enhance the organization's external brand image by providing long-term employment security and a positive work environment due to the emphasis on current employees' requirements. Increased security may also increase employee retention. Employees and the organization press routinely appreciate effective internal movement programs. If an organization has an outstanding program, it will contribute to the building of its external reputation as a desired employer and “best place to work”. Kumar (2020) state that job rotation enables the organization to hire at the ‘entry-level’ by filling the majority of the roles through internal transfers and promotions. This is beneficial since entry-level roles are less expensive, have a wider applicant pool, and provide the organization more time to educate and analyze “unknown” external personnel. At the same time, they are still in positions where they may inflict the least damage. Increased retention rates and fast movement help to alleviate dissatisfaction and fatigue. Individuals currently employed in their “dream employment position” are unlikely to obtain a better chance elsewhere. According to Eriksson and Ortega (2001), there is a high probability that various opportunities for

learning while working will enhance and expedite the development of leaders. This is because the assignments for development provide the chance to supervise a greater number of teams in different scenarios..

Job rotation, according to Serrat (2021), supports creativity by enhancing an organization's capacity to develop and adapt to change. The innovation in “process style” occurs due to workers' awareness of the overall link between activities, “allowing workers to apply their understanding of one job to the growth of others”. Alhegazi (2022) states that job rotation provides an organizational overview, enhances communication among departments, and revitalizes departments that would otherwise remain stagnant. According to Mehdizadeh et al., (2021), other benefits of job rotation include “reductions in boredom, workplace stress, absenteeism, and turnover, as well as increases in creativity, productivity, and loyalty”.

Previous scholars have revealed several advantages of job rotation and cross-training to employees and employers. According to Brathwaite (2020), a rotating employee is knowledgeable in abilities that are not necessarily required for their typical job, making them more adaptable when change is required. The worker acquires new abilities and experiences reduced monotony due to repetitive duties. Additionally, job rotation contributes to career contentment by distributing excellent and bad jobs and enables an organization to quickly replace vacancies. According to Bennett and Savani (2011), job rotation can contribute directly to accelerating new staff members' development.

Moreover, Cross-functional job rotation and job swapping can assist employees in gaining a better understanding of the organization and its activities by allowing them to work in a variety of areas across an organization and various departments.

Literature review and Theoretical framework

Furthermore, cross-functional job rotation can help employees better understand the organization's numerous functions. Fish, Self, Sargsyan and McCullough (2021) emphasize the organizational benefits of job rotation, stating that managers can employ job rotation programs to build staff capable of meeting future departmental goals. Additionally, job rotation can help employees develop social analytic skills, and Olorunsola (2000) asserts that job rotation effectively aligns employee beliefs and organizational goals. Engel, Huang and Reiss (2003) state: "Job rotation exercise identifies one possible answer to recruitment challenges".

Despite the benefits associated with acquiring multiple skills, job rotation has drawbacks. Some scholars reveal that job rotation has a number of disadvantages. Rotational experience differed in terms of cost and risk. Malinski (2002) highlighted various barriers to work rotation program adoption, including the following:

One impediment to job rotation is experienced staff reluctance. Experienced personnel [are] averse to acquiring new skills or relocating. Many experienced employees believe that being transferred to another department entails starting over. They view job rotation as a strategy of diverting attention away from one's primary passion.

Numerous organizations base their compensation structure on the level of competence required to perform the job. Organizations frequently struggle with determining where to place employees who are in training but lack the necessary skills to perform at a higher level. Being transferred to a new department eliminates the opportunity to employ the skills and experience required to produce more efficiently.

Literature review and Theoretical framework

One of the major obstacles to job rotation is the financial investment required. Job rotation decreases production since new members take time to acclimatize to the system. The disparity in skill levels among employees may be substantial, resulting in additional expense for staff development or a time of decreased output. Another expense is the time required for personnel to complete training and learning for a new job. Nevertheless, job rotation enables employees to gain knowledge and experience outside of their primary area while simultaneously utilizing the skills and expertise of other team members. As with any different process, job rotation has some drawbacks. A multi-skilled employee produces more than someone who works solely for income and despises accepting life's obstacles. It takes time and effort to motivate and persuade individuals to rotate jobs. Convincing employees to participate in job rotation can be a lengthy process. An employer simply cannot expect their team members to cooperate willingly with personnel of other departments they do cooperate with on the first attempt. Superiors must personally meet with each employee and explain the benefits of work rotation before motivating them to assist in other areas.

Employers cannot focus on anything else except continuing to encourage immediate juniors to accept job rotation. Another disadvantage of job rotation is that it takes time for personnel to become familiar with a new procedure, set up, and establish rapport with coworkers. Additionally, job rotation contributes to employee stress and anxiety. Employees are averse to leaving their comfort zone and contribute little to other departments. Job rotation, for them, is just another imposed formality or routine. They merely need to carry out their employer's instructions. They are quite comfortable working with people they have known for a long period but struggle tremendously with

new colleagues, resulting in a slew of complications. Individuals require time to warm up to new individuals, voice their thoughts in a new team, and frequently become pessimistic.

Another disadvantage of job rotation is that it does not account for the time spent training someone who does not deserve to be in the system. Occasionally, the wrong employee is chosen for job rotation, causing problems for everyone else and misusing the information and data of other departments. If someone volunteers for job rotation, the employer is required to provide them with an opportunity regardless of whether they are truly capable of doing so. Anyone denied the same would immediately begin speaking negatively about the organization and losing interest in work. Finding a suitable and deserving individual for job rotation is exceedingly tough.

Another problem with job rotation is that occasionally people learn very little, even after working in a different department for a few months. If the outcome is zero, all your efforts will have been in vain.

- Staff Training

Employee fraud training is an essential measure to avoid fraudulent activities within an organization as a result of an employee's behavior. Fraud can be common in the church, and employees must be well taught and watchful in order to prevent fraudulent acts. Employees must understand their responsibilities within the context of internal control and how they are accountable for the work of others. According to Osiefuah and Gwekye (2013) and Davis and Harris (2020), one of the most effective ways to be proactive is to educate employees about internal control tasks. Employee training is vital as it increases employees' knowledge and enables them to accomplish the organization's

vision and objective (Byaruhanga, 2018). To develop the essential and most successful training, an organization's personnel must first understand the organization's vulnerabilities.

According to the fraud triangle theory, if an organization has an opportunity for fraud, it will encourage personnel to commit fraud. If the organization is committed to fraud prevention, it will eliminate all opportunities for fraudulent activities. For instance, fraud in churches can take various forms; an employee must be aware of when they are in danger to protect the organization of which they are a member. Employees will benefit from training since they will know how they should conduct themselves inside an organization and what to look out for in fraudulent activities. A formal ethics training program delivers information on an organization's ethical viewpoint. Seminars and other ethical training activities reinforce the organization's behavioral standards and clarify the type of action the organization considers acceptable or unregulated. Biegelmann and Bartow (2006) advised that training includes a discussion of fraud risk, the types of fraud that can occur against the company, what can be done to deter fraudulent activity, and how fraud impacts the organization and its personnel. Previous research has revealed that training personnel is critical for preventing fraud. Fowler (2008) contends that organizations require individuals with proper training, a strong ethical foundation, and an understanding of accountability. According to Peltier-Rivest and Lanoue (2015), two effective approaches for preventing and detecting occupational fraud are to develop internal controls such as ethics and fraud training. Other scholars have argued that comprehensive training enables management and staff to prevent organizations from fraud (Herimamy, 2021; Tanui, Omare & Bitange, 2016). Verma,

Mohapatra and Löwstedt (2016) believe that ethical training helps ensure that organizations make ethical decisions. According to Sawaneh, and Kamara (2019), the organization that recruits and trains devoted people has a chance to realize the vision and objective of the organization. According to Zietlow, Hankin, Seidner and Timothy (2018), Jenssen (2018), and Maifizar, Marlina, Vonna, Damrus and Abdullah (2020), ethical leadership is crucial for preventing fraud by educating, hiring, and retaining qualified and dedicated personnel. Kirby (2020) and Maduabuchi (2021) emphasized the importance of making clear what is expected of the employee through training. He continued by stating that organizations should provide training to ensure that staff is capable of meeting expectations. Inadequate training may make the prevention and detection of fraud more difficult. Said, Asry, Rafidi, Obaid, and Alam (2018) claim that insufficient fraud training or a deficiency of anti-fraud measures for staff rises the likelihood of fraud occurring in an organization. Nortey (2019) and Treadwell (2020) underlined the importance of training management and staff on fraud and how to prevent it by raising employee awareness. According to McNeal (2006), allowing inexperienced and unqualified church leaders, staff, and volunteers to conduct financial functions exposes the church to an elevated risk of fraud.

Consequently, organizations may assist in restricting fraud chances by enhancing fraud awareness via training and cultivating an ethical organizational culture.

- Biblical Perspective of Training and Development

Training and development necessitate that every employee comprehends the organization's mission and objectives so that they may see how they can fit into the vision and contribute to its realization. Paul instructs and trains Timothy to prepare

him for ministry in 1 and 2 Timothy. Similarly, before his ascension into heaven, Elijah mentored Elisha via example and action (2 Kings 2:1-11). Jesus spent the final three years of His life describing how the Kingdom of God differed from the ancient kingdom. He imparted its principles and truths so that the people might genuinely become participants in and members of God's kingdom. Moses shared with the Jews their history as well as the words, plans, and promises of God so that they would be encouraged, realize their unity of purpose, and work together to fulfill God's plan for them. Paul did the same through his letters to the many churches; he communicated the truth of the Christian religion and endeavored to unite the churches as one body, working as a team to advance God's kingdom.

Training and development are essential to enable individuals to fulfill an organization's goal and purpose.

- Physical Assets and Financial Records Controls

Physical control over assets may be clearly defined as a method of asset protection. Internal controls over the protection of assets from illegal access, acquisition, use, or disposition are a mechanism implemented by an organization's leadership to provide reasonable confidence for the prevention and timely identification of abuse and malpractice. Financial contributions, money donations, and offertories are all examples of concern; additional tangible assets include premises, chequebooks, equipment, and currency. Financial records are official documents that document the transactions of an entity, an individual, or other organizations. Churches maintain financial records such as funds flow statements, income statements, and church balance sheets. Keeping financial documents organized is critical to an organization's success. According to

scholars, physical control is one of the tactics they use to safeguard their organization's assets (Spillan & Ziemnowicz, 2011; Maduabuchi, 2021). The church's assets are safeguarded by physical control of assets and records. These controls activities may include mechanical or electronic controls such as a safe, employee identification cards, fireproofs, and locks, such as a locked door, keypad systems, card systems, guards, cash registers, locked filing cabinets, fences, badge systems, computer password, or computer-related controls governing access privileges or established backup and recovery procedures. Other scholars have emphasized this position, arguing that the purpose of physical controls is to protect assets from being physically distracted; Tetteh, Muda, Yawson, Sunu and Ayamga (2021) say that all tangible assets should be physically safeguarded, including cash, equipment, and machinery. Nortey (2019) asserts that periodically inspecting inventory guarantees that it conforms to the control's records. According to Yohanna, Pujiningsih and Juliardi (2021) and Peters and April (2014), one aspect of financial stewardship in the church is the physical safeguarding of church assets obtained from both external donors and church members' offerings. As a result, they recommended that churches institute physical controls such as lockup procedures and security codes to safeguard the safety of their valuables.

In addition, churches should do an annual inventory of all physical assets, including computers, laptops, and printers. Inadequate physical controls over access to assets and financial documents may complicate fraud prevention. Physical controls, according to Bacher and Cooper (2018), are one of the most critical internal controls, although churches overlook them. Title deeds or documents must be stored in a fireproof and secure location, with the most critical documents being kept in a safe deposit box.

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Physical assets such as church chequebooks, books, and keys to church buildings should be monitored to further protect the church and its members. Busby (2005) recommends that buildings are insured and all church buildings are locked while not in use.

In addition to having insurance plans, church-owned vehicles and equipment should be stored behind a fence or, if one is unavailable, behind a lockable door. Departments with major capital assets or inventories should maintain permanent inventory control over these assets and inventories by tracking acquisitions and issuances. Periodically, the objects should be physically counted by an individual not involved in the purchase, authorization, or asset custody functions, and the counts should be compared to the everlasting records' balances. Investigate, resolve, and analyze missing items for any control weaknesses. If missing objects are not located, enduring records should be converted to physical counts. According to Morris (2011), any unit collecting or holding cash must ensure that the funds are adequately safeguarded. For control reasons, 'Cs' refers to currency, coins, checks, money orders, cash receipts, and petty cash.

- Biblical Perspective of Physically Safeguarding Assets Through Limited Access

Physically protecting assets by restricting access to them is a fundamental internal control method. Sirach 42:6-7 summarizes this internal control concept: "Where there are many hands, lock things up." Doing so encapsulates the notion of physical protection and expresses the perspective on human nature upon which internal control systems are founded.

- Written Code of Conduct

A code of ethics/conduct describes the organization's ideals, which are based on honesty and integrity. In conjunction with an adequate regulatory mechanism, a

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documented code of conduct should be prepared to prevent malpractices. These codes can be demonstrated at staff training sessions or courses and are included in the employee handbook or as a separate document. Prior studies established that ethics guidelines aid in preventing malpractice and fraud. Henry (2016) states that a written code of ethics educates employees about the entity's ethical ideals and offers them the skills needed to detect fraud. A code of conduct reduces the chance of fraud by fifty percent, according to ACFE (Thornton, 2022). As a result, he advised church leaders to embrace and distinguish between which activities are appropriate and which are not. According to Gagliardi (2014), the code of conduct should also specify the ramifications of infractions. When an employee is employed, they should get code of conduct training, and continued training should be planned throughout the year. A code of conduct also establishes guidelines for employees' ethical behavior. When confronted with an ethical quandary, it allows people to take a quick shortcut. Svava (2021) states that these codes of conduct comprise value statements representing the company. According to Paul and Townsend (1996) and Ernst & Young LLP (2009), employees that follow this code contribute to the organization's safety and well-being, avoid damage claims and legal penalties and experience greater job satisfaction, work culture, and loyalty.

Furthermore, they are less tolerant of fraud against the organization and are more inclined to disclose fraud allegations. A written code of conduct instills a sense of professionalism in every employee, which enhances the organization's overall efficiency and reputation. It ensures that personnel come on time, are appropriately clothed, and conduct themselves according to professional organizations. Once the expectation and

the consequence for noncompliance are established, there is no room for misunderstandings or excuses. A code of conduct training program increases teamwork by establishing trust among employees. People are more likely to work productively together when they trust and respect one another.

It establishes guidelines for both management and personnel. Setting clear boundaries necessitates communication of expectations. Employees will be informed of the workplace's expectations for what is and is not acceptable and the consequences of making a bad decision. It guarantees that each employee is courteous and friendly when interacting with coworkers. Organizations can use ethics to combat fraud by implementing a well-articulated written policy that includes data protection, conflict of interest avoidance, and legal compliance. They can also use employee orientation to discuss the code and clarify any concerns that may be unclear.

- Handling and Safeguarding Cash

Cash management is described as having the appropriate amount of money at the appropriate location and time to meet organizational commitments in the most efficient manner possible. According to Siekmann (2018) cash is legal tender (coins, currency, paper money, cheques, bank drafts, money orders, and cash balances and deposits in the organization's bank accounts). He defines cash as money an organization can disburse promptly and without restriction. Cash receipts in the church may result from a contribution, an offering, a tithe, or the rental income generated by church investments. Internal control principles such as segregation of duties, security, reconciliations, management review, and documentation all apply to securing cash transactions in an organization.

- Security

According to Thornhill, Troy and Domino (2016), all cash must be stored in a secure place until deposited. Rockson (2019) asserts that a drop safe is recommended for places with a steady stream of cash receipts to prevent unauthorized access to the safe's contents. Regardless of the type of safe used, Horsfall (2021) advises that access should be restricted to supervisory and authorized people exclusively to prevent fraud. Morris (2011) suggests that safety should be positioned in a constantly visible location to departmental personnel but is out of sight to the general public. Organizations should change the combination to the safe regularly and whenever an employee with knowledge of the safe's combination leaves the department or organization. If cash boxes are used, Boateg and Amponsah (2016) assert that they should be lockable, fireproof, immobile or concealable, and accessible only to the person collecting the cash. Peters (2015) argues that cash boxes cannot be shared among employees because accountability for cash shortages will decrease, and management will be reluctant to blame for shortfalls to the appropriate person.

- Reconciliation of Accounts

Bank reconciliation is a financial procedure that involves reconciling disparate data sets, identifying and investigating discrepancies, and taking corrective action. Daily cash collections must be reconciled to the cash register to verify that receipts are complete. Daily and monthly reconciliation are critical for limiting fraud and error by enabling the organization to spot any unusual or significant transactions. According to previous experts, monthly account reconciliations such as bank statement reconciliation will reveal unlawful or odd activities. Hamilton (2012) asserts that bank

reconciliation statements maintain the accuracy of deposits and payments. Agyei-Mensah (2016) claims that reconciliation provides reasonable assurance of correct financial records by comparing source documents and data recorded in an accounting information system continuously and consistently. According to Perols (2010), reconciliations must guarantee that the transactions presented match those processed. Thus, regularly performing reconciliations may help prevent cash theft and identify and correct accounting problems or un-posted bank transactions. Bierstaker, Brody & Pacini (2006) found that bank reconciliation was ranked as the tenth most successful strategy perceived by participants. Rockson (2019) asserts that reconciliation can be a highly effective method of ensuring function responsibility. Conducting assessments of certain functions frequently reveals financial compliance and operational concerns. Reconciliation is primarily concerned with analyzing transactions and financial operations to confirm the veracity of the information supplied. Monthly reconciliations are critical control procedures for churches, and financial statements should not be distributed to members until all bank accounts have been reconciled. All source documents should be cross-checked to confirm that transactions have been reported appropriately in the appropriate books. Perols (2010) thinks that bank reconciliation should be handled by a separate employee rather than someone involved in the church's daily operations. Someone with an accounting or finance background would be ideal for performing monthly bank reconciliations.

- Record Keeping

Record keeping is required at all stages of the cash collecting, deposit, and disbursement processes. As a result, maintaining correct records and duplicates of all

critical financial papers is essential for fraud protection. Record-keeping is typically divided among the staff to minimize the possibility of error and fraud. The employee who accepts the cash must keep track of the funds acquired. This may take the shape of a cash register, pre-numbered receipt book, or other records; this record will be compared to the cash on hand during daily register or cashbook balancing. Deposits must be documented and preserved to aid in the reconciliation process. Carry (2010) asserts that reconciliation between book and bank balances must occur on a monthly basis. That evidence demonstrating that the reconciliation occurred, the reconciliation issues were investigated, and the reconciliation items were addressed must be preserved. According to previous experts, accurate record-keeping is critical for minimizing error and fraud. Feng, Li, McVay and Skaife (2015) assert that correct, adequate documentation and records substantiate the accuracy of financial statements. According to Kirby (2020), measures to ensure proper record keeping (documentation) include the creation of simple-to-use invoices and other papers, the use of pre-numbered receipts, and the timely preparation of records.

- Financial Accountability

Financial accountability, according to Seda and Tilt (2020), is defined as “the requirement to provide information to both internal and external stakeholders”. It is the process of gathering, measuring, and disseminating economic data to make informed and rational decisions. The International Organization of Supreme Audit Institutions defines accountability as a person's or entity's fiscal responsibility for managing resources, managerial responsibilities, and programs assigned to him. Dekker, 2016; Myers (2012), who defines accountability as the obligation of persons who manage

the resources of others, agrees with this viewpoint. Ghanem and Castelli (2019) agree that accountability is a process for individuals and organizations to account for their acts or behaviors. This concept includes the idea that persons entrusted with resource management should be able to explain and report on the mechanism, process, and outcomes of the resources assigned to them. Financial accountability is the fiscal or financial honesty and avoidance of fraud that guarantees money is spent and documented as agreed and in accordance with applicable regulations, so that accurate reports are given to stakeholders on time (Hariyanti, Rusiyanto, Dewi & Purwati, 2021). According to Lin, Xiao and Tang (2003), financial responsibility ensures that finances are used in conformity with agreed-upon guidelines and standards. Accountability, as defined above, is a presentation or disclosure and communication regarding performance based on pre-determined objectives and agreed upon by linked parties. Financial responsibility is achieved by creating and distributing financial reports or statements to stakeholders. According to previous research, accountability can be beneficial in a variety of ways. According to Abd, Rahman, Alam & Said (2015) accountability is essential for democratic control and behavioral monitoring, preventing overuse of authority, and enhancing the efficacy and efficiency of resource usage. Accountability functions as a controller, which helps to resist the unpredictability of problematic financial activities (Bovens, Scillemans and Harts, 2008). Financial accountability enables church leaders to demonstrate effective management of church resources and assets (Schneider, Ehrhart & Macey, 2013). According to Leithwood and Riehl (2003), accountability teaches church leaders to hold others accountable.

On this topic, Kirby (2020) proposed measures to assist religious leaders in operating on solid and smooth monetary administration, including counting committees, individual offertory envelopes, regular cash banking, and duty segregation. As part of the internal control system, Oppong, Owiredu & Abedana (2016) recommends that all transactions be authorized and approved by the appropriate person. Yohanna, Pujiningsih and Juliardi (2021) argue that financial duties should be separated so that no single individual is authorized to carry out financial operations from start to finish. No single person is authorized to request, authorize, verify, record, or monitor transactions. Those entrusted with handling money on behalf of others should be watched frequently; they must be protected from being enticed into misusing the funds (Muhunyo, 2018). Transparency and frequent reporting on fund use effectively achieve financial accountability (Ortega-Rodriguez, Licerán-Gutiérrez & Moreno-Albarracín, 2020). With this knowledge, Osioru, Rotich and Anyango (2017) believe that financial accountability is important because it guarantees that funds are effectively kept and protected from theft and fraud by unscrupulous persons.

- Supervision

Supervision is another critical internal control and safeguard when it is difficult to implement segregation of duties (Chen, Chan, Dong & Zhang, 2009). Nonetheless, trusted personnel at a non-profit organization should be subject to oversight to ensure that no fraud occurs. Rather than blindly trusting the individual, the company should employ a strategy of trust and verification (Kramer, 2015). There should be a balance between blindly trusting everyone and trusting no one (Kramer, 2015). For instance, one organization mandates that all costs and time spent on each project be authorized

by a supervisor (Baapogmah, Mayer, Chien & Afolabi, 2015). An illustration would be someone not responsible for putting accounting data into the monthly bank reconciliation to identify unconfirmed transactions that might suggest fraud (Applegate, 2019). Additionally, before authorizing check processing, a manager might analyze invoices, authenticate suppliers, and ensure receipt of items (Applegate, 2019). Bank reconciliations can be performed on a surprise basis by management (Kramer, 2015), and an annual budget should be prepared by every organization and audited by qualified individuals at the conclusion of each fiscal year (Lalnumawia, 2022; Nortey, 2019)

- Biblical perspective of Supervision

Matthew 7:3-5 discusses the concept of supervision: A supervisor must provide an opportunity for the employee to express personal unhappiness with the manager's leadership style and learn how to enhance supervision. The employee will be able to do a better job, and the supervisor will be able to improve in some areas as a result. Scripture in Proverbs 11:14 states: "Where there is no direction, the people will fail, but where there is an abundance of counselors, there is a success." Proverbs 13:10 states that nothing except turmoil results from arrogance, whereas those who seek guidance, get insight. If a supervisor reviews an employee with insufficient or erroneous information, the employee may cause harm to the employer or cause conflict. However, a more realistic review can be conducted, which promotes workplace harmony, if the supervisor or other responsible party has access to the relevant information. Using many raters will also result in more accurate results and lessen rater prejudice and subjectivity.

- Accounting Control

Accounting controls, as defined by Francis and Imiete (2018), are measures used to guarantee that transactions are computed, documented, and processed accurately. It entails the maintenance of paperwork for alternative transactions and aids in the correct execution of the recording function. The transactions to be documented are properly approved, recorded, and processed. This involves assessing the mathematical correctness of records and document validation, verification, and reconciliation.

- Fraud Prevention Programs

Fraud prevention is a well-defined set of proactive actions, such as an anti-fraud policy to prevent or mitigate fraud. An anti-fraud policy, commonly referred to as “a fraud policy statement”, describes an organization's attitude toward fraud and its duties for preventing and detecting it. Additionally, it sends vital deterrent signals to staff and third parties, underlining that the business will not accept fraudulent behavior and that the fight against fraud is sponsored and supported at the highest levels of the organization (Miller, 2022). Adams, Campbell, Campbell, and Rose (2006) assert that the most successful method of avoiding or mitigating fraud and addressing financial losses caused by fraud is to design a fraud prevention program. Each organization's anti-fraud policy, including a whistleblowing policy, an ethical policy, and fraud prevention programs, is critical (Hite, Bellizzi & Fraser, 1988). According to previous research, fraud prevention programs successfully detect and prevent fraud in churches (Kirby, 2020; Maduabuchi, 2021; Peters, 2015; Rockson, 2019). A major focus should be placed on fraud prevention, which may assist reduce the likelihood of fraud, and fraud

deterrence, which can help people stop committing fraud due to the threat of detection and punishment.

Additionally, preventative and deterrence techniques are significantly less expensive than the time and expenditure involved in detecting and investigating fraud (ACFE, 2012). A fraud prevention program, according to Kamaliah, Marjuni, Mohamed, Mohd-Sanusi and Anugerah (2018) may help a corporation promote ethical behavior, close gaps in internal controls and build methods for recognizing and addressing fraud. Effective procedures such as security access restrictions, monetary authorization limitations, and transaction monitoring may be developed by a fraud prevention program to reduce the risk of fraud (Davis & Harris, 2020; Kovács & David, 2016; Nawawi & Salin, 2018). Previous research has revealed the benefits of fraud awareness programs and that fraud training is critical in preventing fraud in a company (Meinert, 2016; Omar, Nawawi & Salin, 2016). According to the ACFE (Thornton, 2022), firms that undergo fraud awareness training are 56 percent more likely to receive fraud tips than organizations that do not receive training (37 percent). By raising fraud awareness among workers, Shonhadji and Maulidi (2021) recognize fraud signs and typologies and encourage them to express concerns in good faith and for legitimate reasons. This research also implies that fraud awareness might be used as a human capital investment to develop sensitivity in spotting fraud signs and discourage criminal involvement. Kamaliah, Marjuni, Mohamed, Mohd-Sanusi and Anugerah (2018) discovered a statistically significant correlation between fraud prevention measures and fraud incidence in public entities. Another study by Yuniarti (2017) revealed that internal control and anti-fraud knowledge were shown to have a considerable impact on fraud

prevention. It implies that committing fraud may be avoided by implementing effective internal controls and raising anti-fraud awareness among all participants in the organization.

Often, church organizations want to minimize the risk of internal fraud. They would rather keep the situation under wraps, dismiss the perpetrator, and minimize the damage (Jurado, 2013; Ventura & Daniel, 2010). While this may seem in the organization's best interests, it may also result in gossip, exaggeration, and more reputational harm (Maduabuchi, 2021; Yuniarti, 2017). Church organizations should identify and resolve instances of fraud swiftly and directly in order to preserve the organization's health and integrity.

- Encouraging Ethical Values

Ethics may be described as “an agreement on what is desirable and undesirable and what constitutes proper and improper action or behavior on the part of a person or organization” (Gortner, 2019). Rok (2009) defines ethics as “behavioral and moral principles-based actions that govern personnel”. Additionally, Ambrose, Arnaud and Schminke (2008) defined ethical principles as “encompassing ideals that people and organizations accept”. Individual ethical beliefs are shaped through conduct and what is deemed correct or incorrect. Meanwhile, Irianto, Novianti, Rosalina and Firmanto (2009) defined ethical principles as “being truthful while adhering to organizational norms and procedures”. Employees that possess ethical principles may be able to restrain fraudulent behavior, given their strong convictions about what is right and wrong. Mathenge (2014) analyzed the ethical standards of law enforcement personnel and found that they are susceptible to corruption. As a result, strong ethical standards

(competence, confidence, and professionalism) lower the risk of personnel engaging in fraudulent behavior while executing their job. The presence and observance of ethical standards by workers may help firms minimize fraud (Haron, Ismail & Abdul Razak, 2011; Zandstra, 2002). For instance, the Enron scandal served as a reminder of the critical nature of ethical values. According to Zandstra (2002), Enron's demise is mostly a result of a failure to exercise ethical responsibility. Ethical principles, according to Andreoli and Lefkowitz (2009), may be formed and reinforced by the development and strengthening of a set of ethical rules, top leadership support, training, compliance, and other specialized ethics programs, such as ethics groups, hotlines, and the hiring of ethics officials. Numerous research has been conducted to determine the effect of ethical principles on employee behavior and work performance (Jenkins, Hunt & Bransfield, 2002; Moon, Youn, Hur, and Kim 2020; Tanui, Omare & Bitange, 2016). According to scholars, ethical standards may help workers lower their proclivity for deception (Irianto, Novianti, Rosalina & Firmanto, 2009; Dikolli, Mayew & Steffen, 2012). Thus, when an organization upholds ethical standards, workers naturally respond positively, developing positive views regarding work and engaging in good behavior (Baker, Hunt & Andrews, 2006; Jenkins, Hunt & Bransfield, 2002). Individuals with strong ethical beliefs act honest and morally (Rockness & Rockness, 2005).

Additionally, ethical principles inspire workers to use critical judgment while making decisions (Zahra, 2007). In contrast, personnel who lack ethical principles are more prone to participating in bribery and corruption (Chen, Chan, Dong & Zhang, 2013). Additionally, organizational leaders lacking ethical convictions often flout regulations

and procedures to advance their agendas, and consequently, less ethical employees are more likely to participate in unethical behavior and fraud.

- Promoting Integrity

The term 'integrity' derives directly from the Latin word 'integrate', which means 'complete' (Rosalina, 2009). The term 'complete' denotes a lack of flaws and concealment. According to Kaptein (2007), integrity is the degree to which individuals or groups adhere to their environment's true values and expectations. Integrity and ethical behavior have always been emphasized in conjunction with the organization's personnel. Employees with a high degree of integrity may be less prone to unethical acts such as asset theft. Numerous studies discovered that honesty might deter fraud (Houdek, 2020; Puspasari & Suwardi, 2016; Rubasundram, 2015). Integrity entails truthful behavior while adhering to the organization's norms and procedures (Rosalina, 2009). When individuals possess integrity, they are deterred from engaging in fraudulent behavior because they feel the behavior is bad and jeopardizes their confidence in performing honestly. Managerial integrity, according to Dikolli, Mayew and Steffen (2012), is described as management's competence to design policies and processes consistent with existing laws and regulations, which results in a decrease in fraudulent conduct. Chen, Chan, Dong and Zhang (2013) corroborated these findings by stating that executives who lack integrity are more prone to flout regulations and procedures to advance their own interests at the cost of other investors; consequently, unethical conduct and fraud are more likely to occur among them. Mathenge (2014) asserts that a lack of ethics and integrity among Kenyan police officers may expose them to corruption as opposed to policemen who demonstrate integrity and are seen

as trustworthy, competent, professional, and confident. Thus, they will be unable to engage in fraudulent conduct as a result of these characteristics. As a consequence, one may argue that an organization's integrity correlates negatively with the occurrence of fraud.

- Biblical Perspective of Virtuous Behavior and Integrity

The Bible emphasizes the necessity of fund stewards to be men of honesty. In 2 Corinthians 8:16-17, Paul states that he is sending Titus and two renowned brethren to collect money accumulated by the Corinthians. Paul praises their goodness and states in 2 Corinthians 8:19-20 that he is sending three so that they can fulfill their pledge for the poor in Jerusalem.

¹⁹What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. ²⁰We want to avoid any criticism of the way we administer this liberal gift.

Explicitly, apostle Paul acknowledged that dual custody by trustworthy personnel would diminish the possibility of theft and alleviate the public's fear of fraud. This is compatible with the system's present internal control philosophy, which demands competent and ethical employees. Writing to Timothy, Paul says that leaders in the church must be "above reproach" (1 Timothy 3:2), which certainly applies to the way a congregation's offerings are handled. There should not even be a hint of impropriety, certainly not before God, but also not before people (Valleskey, 2001). According to Weems and Michel (2021), "we are stewards, not owners, of God's things". Church

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leaders should exercise prudence in financial matters as part of their stewardship responsibility. As emphasized in the Old Testament, it was of the utmost significance to execute the code of behavior that would enable the Hebrews to become a civilized community. In Exodus 18:21, when establishing a grievance system for the Israelites, Moses' father-in-law advised him to choose honorable individuals who abhorred dishonest gain as judges to resolve disagreements amongst the people. In addition, a number of texts make particular references to honesty in economic operations: Leviticus 19:36 states, "Do not use dishonest criteria for measuring length, weight, or amount. Utilize accurate weights and scales" Deuteronomy 25:15-16 states, "You must have precise and trustworthy weights and measures to ensure a long and fruitful life in the land that the Lord your God is giving you." The Lord, our God, abhors those who engage in such conduct, as well as those who engage in unethical business practices. According to Proverbs 16:11, the Lord has accurate scales and balances. Isaiah 33:15 describes the characteristics of those who act with integrity as "those who walk righteously and speak the truth, who reject wealth through extortion and refrain their hands against receiving bribes, who block their ears to murder plans and close their eyes to bad thoughts". Proverbs 13:5 states, "The virtuous abhor what is untrue, while the wicked create a nuisance of themselves and bring disgrace upon themselves." Proverbs 16:8 caution about the means used to obtain wealth: "It is preferable to do a little bit of something correctly rather than a lot of something wrong." It is hardly surprising that Jesus says in Matthew 19:23-24: "Truly I tell you, it is difficult for the wealthy to enter the kingdom of heaven. It is easier for a camel to pass through the eye of a needle than for a wealthy person to enter the kingdom of God."

Other allusions to integrity (righteousness) in the Gospels include Matthew 5:6: “Blessed are those who hunger and thirst for righteousness because they will be satisfied.” Elsewhere, the parable of the astute steward in Luke 16:1-13 presents a tough message since it looks like Jesus is condoning unethical conduct. A wealthy man accused his manager of squandering the riches delegated to him and thus removed him from his responsibilities. To ensure his future, the steward developed a scheme to curry favor with the wealthy master's defaulters by permitting them to pay less for the whole sum due. In an unexpected outcome, the wealthy man praised the manager's shrewdness. Jesus also commends the deed, saying, “I say to you, use earthly money to make friends so that when it is gone, you will be welcomed into everlasting mansions.”

- Building and Preserving a Culture of Honesty

Developing and sustaining an ethical culture is critical to an organization's fraud mitigation and sustainability. According to Kantabutra, Ketprakon (2020), only enterprises ethically will be able to grow and develop over time and attract and retain stakeholders. In comparison, Murphy and Dacin (2011) posit that senior management's inability to encourage strong ethical standards results in workers perpetrating fraud. Similar sentiments are echoed by Sengur (2012), who asserts that senior management defines and communicates appropriate ethical behaviors to workers by establishing an ethical culture.

Furthermore, Moffett and Grant (2011) examined the link between internal control and fraud prevention and found that, although internal control is critical for fraud prevention, the manner in which senior leadership interacts with it may either enhance

or damage it. This research established that top management oversight alone is insufficient to avoid fraud; management must 'walk the walk' and lead by example.

- Biblical Perspective of Fairness

In Psalm 72:1-8, the necessity of honesty in establishing corporate trust is highlighted. Integrity requires the constant application of ethical values to mission endeavors, communication, job-related transactions, and leadership style; fairness in daily church relations is part of integrity. Verse 7 - one of the most commanding, beautiful, and mysterious passages in the book of Psalms - eloquently demonstrates the principles of honesty and impartiality toward all topics. The scripture exhorts, "Let the monarch be fair to everyone, and let there be peace till the moon falls from the sky." Undoubtedly, the expression "peace till the moon falls from the sky" conjures a bizarre sense of tranquility. The psalmist asserts that peace and security cannot be attained until everyone is treated equally (Fischer & Friedman, 2014).

- Board Practices and Strategic Leadership

According to Miller (2021), boards should contain individuals with various experiences and skillsets. Board members should keep each other accountable for providing board tasks with appropriate time to discuss critical problems and choices thoroughly. The board should consistently endeavor to increase its members' understanding of the field of corporate governance. The church should have a functional board with the necessary composition, size, and commitment to effectively carry out its tasks and duties (Carver, 2010). Carver (2010) added that the majority of the board should comprise independent directors. Organizations should be transparent about their processes for the board of directors, its committees, and individual directors.

Additionally, information showing reporting should be given. Prior research had indicated that strengthening board practices can be beneficial in a variety of ways. According to Chimainikire (2002), organizations can enhance their governance processes through:

- clearly stating their beliefs and objectives,
- improved human resource development,
- leadership and staff training,
- improved management procedures, and
- Financial management, accounting, and budget systems.

Albrecht, Howe and Romney (1984) posit that fraud opportunities can be thwarted in churches with a strong board of directors. Rehli (2011) established that to maintain a stable, powerful board, those involved must be competent and have corresponding inclinations, level of knowledge, and source of income. Defining an organization's strategic direction results in its improvement. Dess Lumkin (2010) argues that when done well, strategic planning positively affects church performance by educating services to the poor, broadening the scope and quality of services, and multiplying financial resources. According to Grace (2010), the strategy creates a chance for stakeholders to come to an agreement. In such forums, long-term solutions are forged, provided the leadership pauses and reconsiders its mission to develop a long-term vision for the church. Byaruhanga (2013) states that strategy enables churches to be more focused and effective in their endeavors, benefitting teamwork. Boya, & Chiloane-Phetla (2022; Shah, David & Surawski (2022) observed that a well-developed church

plan is a foundation for making key decisions such as resource allocation. This would result in greater performance as resources are allocated to essential departments. Boyle, DeZoort and Hermanson (2015) argue that motivated employees exploit the weaknesses of the board of directors to commit fraud. Akotia (2019) adds that members of committees with limited capacity cannot participate effectively in procedural exercises and decision-making. According to Hankeerson (2016), it is expected that the ability of the management committee would be enhanced by organizational performance. Nortey (2019), Miiro (2013), and Rockson (2019) conclude that the real power of churches is due to the poor capability of the finance committee to address error, misuse, fraud, and interference of top church officials.

- Compliance with Accounting Regulations

Accounting procedures are intended to improve clarity, direction, and transparency and must be documented to guarantee consistency and compliance with applicable accounting principles and standards (Frazer, 2016). Numerous operations should be documented; accounting is simply one of the many areas on which organizations of all kinds must concentrate their efforts. Generally accepted accounting principles (GAAP) consist of accounting concepts, standards, and procedures that all businesses must follow while compiling financial statements (Epstein, Nach & Bragg, 2009; Lartey, Kong, Bah, Santosh & Gumah, 2020). GAAP is a set of authoritative regulations (created by policy authorities) and widely accepted recording and reporting techniques for accounting data and improving the clarity of financial information communication. Simangunsong and Metekohy (2019) posit that GAAP must be observed when a church discloses its financial accounts outside the church. GAAP regulates revenue recognition,

the classification of balance sheet items, and the measurement of outstanding shares. Organizational leaders and other stakeholders should use caution if a financial statement is not prepared in accordance with GAAP.

As one of the important components of a healthy and strong financial management system, organizations must document their policies and processes for creating and sustaining internal controls, accounting, and reporting. In their conference, the United States Catholics advised that church policies and practices for adhering to accounting and regulatory standards must be documented (Jenkins, Hunt & Bransfield, 2002). The organization's policies and procedures should contribute to preserving the institutional memory of how and why things were done in the past and serve as a critical model for capturing how things are done now. The organization's policies and procedures are critical for defining duties and responsibilities and ensuring accurate financial data is used to make decisions. The document should serve as an effective training tool for new and existing staff, informing and guiding them through daily operations and processes (Bryson 2018). Accounting policies and procedures should be examined on a regular basis to determine if they need to be altered or improved, but they should not be updated regularly. Additionally, some businesses believe it is most effective to produce distinct policy and procedure manuals for distinct lines of business, even if the various sectors or divisions are included in the organization's definition. The churches should make every effort to ensure that their rules and processes are as plain and straightforward as possible to facilitate their understanding. The organization's policies and procedures might be documented separately or merged into a single manual. Additionally, policies and procedures can be written in paper or electronic format.

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Numerous firms have also developed detailed step-by-step 'desktop procedures' (in addition to official policies and procedures) to assist staff in doing ongoing activities regularly. Appropriate policies and processes are the bedrock of accurate accounting and financial reporting. Developing policies and procedures may necessitate collaboration with multiple departments, including accounting, development, human resources, compliance, legal, and management. It is critical to keep in mind that companies must be capable of implementing any policy they choose to establish. When evaluating whether rules and processes are practicable for their business, the organization must examine its available resources (time, systems, and employees, for example)(Herrington, Bonem, and Furr, 2020).

Accounting policies assist staff in conducting systematic evaluations of accounting transactions. Numerous accountants may be reviewing financial activity in bigger firms, and since accounting decisions involve judgment, these accountants may arrive at various accounting conclusions for the same transaction. Accounting policy provides a framework for the implementation of generally recognized accounting concepts and avoids the potential of influencing employee judgment (Howard, 2015). Accounting rules enable workers to arrive at the proper accounting strategy for complex accounting challenges, such as revenue recognition or security classification, even if they lack specialist expertise in the challenging subject. Caution is required of accounting supervisors, and accounting employees should understand how to apply accounting rules and identify when a transaction deviates from the policy's criteria, necessitating further investigation (Howard, 2015). According to Birt, Chalmers, Maloney, Brooks, Oliver & Bond (2021), accounting regulations can improve the efficiency of the bookkeeping

process by streamlining decision processes. Accounting rules may automatically process basic financial transactions in a church's accounting system, and the automation of accounting processes results in a reduction in inaccuracy. Automated accounting systems, in general, do not commit typographical errors. Human intervention is considerably decreased, as are human mistakes. While automated accounting systems are not error-free, they are more methodical and thus easier to spot.

- Impirical studies on the control practices used by churches in Uganda

There is dearth of recent impirical research in Uganda specifically focusing on financial control practices in the church of Uganda. However, there have been some studies on financial management practices in faith based organization and non-profit organization in Uganda.

Jjemba's (2011) study investigated the influence of internal controls on financial management within the Seventh-day Adventist Church in Central Uganda Conference. The research paper emphasizes the crucial role of accountability in managing financial resources within the Central Uganda Conference of the Seventh-Day Adventist Church. It highlights the importance of transparency, integrity, and efficient financial management in ensuring accountability within the organization. The study identifies various mechanisms and practices, such as regular financial reporting, internal auditing, and stakeholder involvement in decision-making, that contribute to accountability. Furthermore, it stresses the need for continuous improvement in accountability practices and the development of clear policies and procedures to enhance financial

resource mobilization. In conclusion, the research offers valuable insights into the challenges and opportunities related to accountability and financial management in the Central Uganda Conference of the Seventh-Day Adventist Church, along with recommendations for improving these aspects.

Nambasi's (2022) study investigated the relationship between financial management practices and financial performance at Kampala Archdiocese, one of the nineteen Catholic dioceses in Uganda. It examines specific churches and investigates their financial control practices, governance structures, and mechanisms for ensuring transparency and accountability.

Apollo's (2020) study established the relationship between control environment and financial accountability in Pentecostal churches. The research uncovered a noteworthy and substantial correlation between the control environment and financial responsibility in Pentecostal churches. Additionally, the investigation aimed to determine the connection between risk assessment and financial responsibility in Pentecostal churches. It was found that there is indeed a relationship between risk assessment and financial responsibility in Pentecostal churches. Lastly, the study also sought to establish the relationship between control activities and financial responsibility in Pentecostal churches. The research unveiled that there exists a connection between control activities and financial responsibility in Pentecostal churches. Hence, one can infer that in order for proper financial accountability to be established in Pentecostal churches, it is imperative to have a favorable control environment in conjunction with risk evaluation and effective control activities.

Based on the reviewed literature, some gaps can be identified. First, there is limited research specifically focusing on the financial control practices in the church of Uganda dioceses in central Uganda. Secondly, the existing studies financial management practices in faith-based organizations in Uganda generally do not provide a detailed analysis of the specific control practices used in these organizations. These gaps provide an opportunity for this study to contribute literature on financial control practices in faith-based organizations in Uganda specifically the church of Uganda dioceses in central Uganda.

2.3. Effectiveness of Financial control Practices

Effectiveness is the degree to which something succeeds in achieving the desired result. "Effectiveness of Financial Control Practices" refers to the degree to which the mechanisms and procedures put in place by an organization to manage its financial activities successfully achieve their intended goals. The effectiveness of the internal control mechanism ensures the prevention of financial fraud (Jokipii, 2006). Internal control can be classified as effective if the objectives of the entity's activities are met; written financial statements are drawn up, accurate, and relevant laws and regulations are complied with (Arena & Azzone, 2009; Ahmad, Radia Othman, Rohanna Othman & Jusoff, 2009; Mihret et al., 2010, Dittenhofer, 2001).

2.3.1. An International Model for Evaluating Internal Controls

As a result, with the increase in fraud scandals, COSO considered it necessary to establish a framework for assessing internal and organizational controls. In 1992, the COSO published a document titled *Internal Control-Integrated Framework* (COSO of the

Treadway Commission, 2013). This document has been a guide for effective internal control systems since then. It helps to understand the components of successful internal control systems, which must be earnestly considered when developing, implementing, and effectively operating controls to protect organizational resources. The COSO framework can be applied to churches and other nonprofit organizations to enhance the effectiveness of financial control strategies and mitigate financial malpractice. By adopting the COSO framework, churches can establish internal controls that promote accountability, safeguard assets, and prevent financial mismanagement. The model looks at five interrelated components: control environment, control activities, information and communication, risk assessment, and monitoring. The model reveals that no entity without proper control in its management system will likely succeed in its financial management (Adom-Frimpong, 2019). The effectiveness of the five control components thus determines the effectiveness of the control framework.

- Control Environment

The control environment is the organization's attitude towards internal controls (Whittington & Pany, 2001; Amudo & Inanga, 2009; Ofori, 2011 Alawaqleh, 2021). Kabuye, Kato, Akuguzibwe and Bugambiro (2019) refers to the controlled atmosphere as the management's overall attitude, perception, and behavior about internal controls and their role in the organization. The control environment is a prerequisite for successful internal control and influences people's control consciousness. According to Beneish, Billings and Hodder (2008), the board of directors and senior management set the tone at the top about the importance of internal control, including expected standards of conduct. That is to say; it lays the tone of an organization (known as 'tone-

at-the-top). An entity that sets and maintains a robust control environment will be able to counter fraud by setting behavior patterns that conform to the honesty and ethical values of the organization, establishing criteria that make the board of directors show independence from management, and supervising the creation and execution of internal controls; with the guidance of the board, management creates mechanisms, reports, and relevant parties and obligations for achieving objectives that the organization demonstrates; the organization holds individuals responsible for their internal control obligations for the achievement of goals, with a duty to select, establish and maintain qualified professionals in line with goals (COSO, 1993). Notably, most of the items in each factor have some ethics that provides moral guidance and communication. For instance, policies and practices on human resources are established based on its code of conduct. Control Environment may well be held as the ethical environment. COSO (1992) indicates that the control environment is the basis for all other internal control components and that efficiently managed organizations aspire to employ capable, integrity-conscious people to set the “tone at the top”. Tetteh, Muda, Yawson, Sunu & Ayamga (2021) points out that the first step in establishing a stable control system was establishing the company's ethical principles and ethics. Wilkins and Haun (2014) argue that the company's internal system could be improved with the introduction of a structured organizational framework, background checks for new workers, the creation of written job descriptions, establishing a code of ethics for workers, and the introduction of a formal employee evaluation process. According to Marquet (2011) and Ernst & Young LLP (2014), one method to prevent fraud is to conduct thorough background checks on employees and people who manage

church funds. Research results from ACFE (2016) show that around half of the victim organizations carried out a background check when the perpetrator was hired. Tonowski (2015) indicated that while background checks could be used in hiring decisions, employers should have written consent from prospective applicants to conduct such a particular criminal investigation. According to Zakaria, Nawawi and Salin (2016), efficient control environment indicators include a whistleblower hotline or disciplinary guidelines that seriously violate internal control. Oseifuah and Gyekye (2013) assert that training staff about the role of internal controls is an essential way of being proactive. Besides, Biegelman and Bartow (2006) recommended that training include discussions of the fraud, its causes, prevention, and its effect on the organization and its stakeholders.

- Risk Assessment

Risk assessment - another key element of internal controls and sometimes referred to as the 'What could go wrong?' - is the practice of detection, determination, and management of risks that impact achieving objectives (Popov, Lyon and Hollcroft, 2016; Rockson, 2019). Internal control risks are unexpected opportunities threatening the effectiveness and efficiency of internal controls and, thus, the achievement of objectives. Prevalent internal control risks in institutions include lack of an established system for internal control, improper organization protocols and procedures, Information Technology risk Human errors, and fraud risk. Recognizing underlying hazards allows an entity to consider its future threat while evaluating the effectiveness of internal controls helps it consider its general threat level. The COSO (2013)

recommends that organizations carry out regular fraud risk assessments as part of broader risk management processes.

Management should carry out regular risk assessments because of ever-changing fraud threats (Marais & Ostwalt, 2016; Gachoka, Aduda, Kaijage & Okiro, 2018a; 2018b). There should be strategies for identifying, reducing, and mitigating the likelihood of risk. An effective internal control system can diminish the threats to achieving objectives.

An organization establishes and retains a robust risk assessment by ensuring that the company outlines targets with adequate consistency. The entity determines the risks to achieve its ultimate goals and analyzes the risks to assess how they are to be managed; the organization acknowledges fraud potential in identifying risks to the achievement of the objectives and assesses improvements that could substantially affect the internal control system.

- Control Activities

Control activities are measures established to solve unforeseen circumstances that may hinder the entity's ability to achieve its goals and missions (Messier, 1997; Wilkins and Haun, 2014). Control activities can be both manual and automated. Oppong, Owiredun & Abedana (2016) state that control activities and their functions occur at all organizational levels. Control activities usually involve segregation of duties, authorization, approvals, surprise and routine checks, reconciliations, physical control, supervisory check, and job rotations. Management should take up these activities and operate an effective control system.

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According to COSO (2013), an organization that maintains productive control activities determines the acquisition and execution of control activities that add value to mitigating risks. The organization chooses and establishes general technology control activities to facilitate objectives achievement; the organization exercises control through policies that determine what is expected.

- Information and Communication

Information and communication are the channels through which workers learn of internal controls and management's readiness to prevent fraud. All elements of the COSO framework are linked to information and communication. An effective control system requires information at all organizational levels to help management achieve its objectives. The internal control information and communication aspect provides information on the nature and quality needed inefficient control systems using the information and reports necessary to communicate it to efficiently produce accurate and reliable reports. It entails the process of gathering and disseminating information throughout the organization. Critical information should be remembered, gathered, and exchanged to help individuals perform their duties.

Sufficient information and communication that supports employees in their work can be gathered from policy guidelines, worker manuals, and orientation processes that workers receive communications related to ongoing control efforts periodically throughout their engagement. Information on the control environment and other spheres of an organization needs to be communicated up, down, and across an organization. According to Chambers & Penman (1995), trustworthy and appropriate information must be defined, registered, processed, and promptly transmitted from

internal and external sources to stakeholders that require it. He emphasized that all workers must have the means and capacity to interact upwards, downwards, and through an organization's levels. Pett, Blomster and Wallace (2015) clarified that COSO theory 13 recognizes the value of organizations that produce or use knowledge to increase the efficacy of internal controls.

- Monitoring

Monitoring, the final component of internal control, refers to the ongoing feedback mechanism that ensures that internal control systems designed by the management continue to be appropriately executed and valid. It appraises the quality of internal control over time. Levy (2016) and McCole (2014) argued that monitoring is accomplished by using ongoing management methods to monitor and verify performance to ensure control compliance.

Effective monitoring includes internal auditing, supervisory activities, management reviews over operations and financial reports, surveillance, activity tracking, external communication monitors, physical stock, and asset reconciliation.

In summary, by adopting the COSO framework, churches can strengthen their financial control strategies, reduce the risk of financial malpractice, and ensure responsible stewardship of their resources.

- Biblical perspective of Monitoring

The internal control system's primary purpose is to monitor the performance of resources. Additionally, it attempts to ensure that no leeway is allowed to agents or outsiders to mislead a financial control body. Scripture in the second book of Kings

12:16 mentions the construction of the temple. During this time, "No accounting was maintained with the individuals to whom the funds were delivered to pay employees." This is repeated in 2 Kings 22:7. It might be expected that such accounts would have been maintained if the contractors had been dishonest for this length of time. Therefore, the Bible stresses the need for financial controls for monitoring and preventing fraud.

Furthermore, it illuminates why monitoring agents are obligatory. Luke 16:1-13 has a story about a dishonest resource manager. The owner knows that his steward is abusing and squandering his money in the narrative. "Therefore, the wealthy man contacted his manager and said, "What is this I hear about you?" Luke 16:2, the rich man tells the manager, "Let me examine your books. It is clear that you can no longer manage my property anymore." This story emphasizes the critical significance of financial regulations throughout this period. It was employed as a monitor performance control device. Additionally, it suggests that the master should have required regular financial control reports to help him uncover his stewards' resource management deficiencies.

2.3.2. Empirical Studies on the effectiveness of Internal Control System in Churches

Several studies were published on the effectiveness of internal controls. Wooten, Coker & Elmore (2003) conducted a study on financial control in religious organizations; using survey research. The study revealed that many non-profit organizations like churches are increasingly accommodating financial management principles in their organization.

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They further recommended that more studies be done on the effectiveness of these principles in non-profit organizations.

Gachoka, Aduda, Kaijage and Okiro's (2018) study compares the effectiveness of financial controls in mitigating fraud risks across different churches. It examines the impact of control mechanisms such as budgetary controls, segregation of duties, and financial reporting systems on fraud prevention. The research provides insights into variations in control effectiveness based on church size, governance structure, and financial management practices.

Eze's (2021) research investigated the role of internal controls in mitigating fraud risks in churches. It examines real-life case studies to explore how the presence or absence of effective financial controls contributed to the occurrence or detection of fraudulent activities. The study offers empirical evidence on the effectiveness of financial controls tailored to the specific context of churches.

Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon (2023) examined the efficacy of accountability systems in preventing nonprofit misconduct. It examines how open and transparent financial reporting practices can deter and detect fraudulent activities. The research evaluates the relationship between financial transparency, control effectiveness, and fraud mitigation within nonprofit organizations.

Young, Baker, Medlin & Vahlbusch (2017) focused on the effectiveness of segregation of duties in preventing fraud in churches. It explores how assigning different responsibilities to separate individuals within the church can reduce the opportunities

for fraudulent activities. The study evaluates the implementation and impact of segregation of duties as a control measure in mitigating fraud risks in church organizations.

Appiadu (2019) evaluated the financial management practices in the sustainability of Pentecostal-Charismatic churches. It explores the impact of board oversight, internal control systems, and financial reporting practices on fraud prevention. The research emphasizes the importance of strong governance structures and effective financial controls in deterring and detecting fraud within churches.

Ahiabor and Mensah's (2013) study investigated the effectiveness of internal auditing in fraud prevention in churches. It examines how internal auditors contribute to the assessment of fraud risks, the design and implementation of control systems, and the detection of fraudulent activities. The research provides insights into the role of internal auditing as a control mechanism in mitigating fraud risks within churches.

Lachney (2022) explored the impact of financial policies and procedures on fraud prevention in protestant churches. It examines how the establishment and enforcement of comprehensive financial policies, including expense reimbursement, procurement, and cash handling procedures, can contribute to fraud deterrence. The study evaluates the effectiveness of financial policies and procedures in mitigating fraud risks in church organizations.

Bainbridge's (2021) study on restoring Confidence in the Roman Catholic Church evaluated the effectiveness of whistleblowing mechanisms in fraud detection in

churches. It examines how churches' corporate governance analogies, policies and procedures for reporting fraud can encourage congregants, staff, and volunteers to come forward with information. The study assesses the impact of whistleblowing mechanisms on fraud prevention and detection in the church context.

Ahiabor and Mensah (2013) discussed the impact of internal control on Ghanaian churches, revealing that churches face challenges and difficulties in enforcing controls: there is limited segregation of duties, managers have increased the possibility for overriding internal control, identifying qualified volunteers, recruiting and retaining skilled accountants and lack of resources to maintain adequate controls.

Wood, Fligge, Krane, Kremin, Rose and Wagener (2021) discussed the methods of defrauding churches, including using credit cards to divert church funds and involving third parties in fraud due to lack of internal controls and concluded by advising churches to subject fraudulent cases to secular punishment.

Fonfeder, Holtzman, and Maccarrone (2003) studied the control activities of the Jerusalem Temple for the Jewish religion. They found that recordkeeping control activities were not performed well. Furthermore, the control activities are only focusing on certain types of charity funds, which is money, without any information about specific forms of funds, including fixed resources.

Ojua (2016) investigated the issue of controls and fraud by assessing whether churches have effective internal controls and whether they can prevent fraud. They concluded that in order to avoid the incidence of fraud, churches need to work primarily on authorization and personnel controls.

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Another study by Shaibu (2013) focuses on control activities for three churches in Greater Accra for the Christian religion. The study revealed weaknesses in control activities, such as the absence of an explicit place for an accounts clerk to collect and manage charity funds: other ineffective practices, incorrect record keeping, and failure to observe procurement procedures.

Tanui, Omare and Bitange (2016) found a close link between effective internal control and financial management among Protestant Churches in Eldoret Municipality. Similar to this, Ojua (2016) analyzed the importance of internal controls in the operation of churches in Nigeria. This research was motivated by arguments that non-profits, particularly the ecclesiastical arm, lack internal control because of the failure of their responsibilities. The investigation's prime goal was to investigate the issue of controls and fraud by assessing whether churches have effective internal controls and whether they can prevent fraud. This was achieved by obtaining information from one hundred randomly selected participants who are church workers from whom observations were made, using appropriate statistical tools, and concluding that internal controls exist in the Church. However, only a few of them are familiar with controls. It was noted that internal controls in these churches are based on trust and not on the basic accounting principles. Therefore, they cannot optimize the effectiveness of internal controls to their advantage. Based on the results, the research recommended that churches work on the effectiveness of the control system to detect and prevent fraud.

Other studies on internal control efficiency have shown that it depends on the five internal control components. A study of the Nigerian banking sector conducted by (Adom-Frimpong, 2019) discovered that effective internal control is contingent upon

timely presentation of reports, respect for authority, readiness to effect changes, readiness to apply controls, control measures for unusual transactions, lack of employee complicity in bad acts, employee competence, internal control team independence, management compliance with control, cost of establishing internal control processes, salary and wage of internal control staff, and structure of the organization.

A study by Shim et al. (2018) and Wang (2015) discovered that corporate governance frameworks impact internal control efficacy by including owners, the board of directors, and senior management in the enterprise's start-up and growth phases.

The findings of Wang's (2015) study indicate that the effectiveness of internal audit can be influenced by a variety of internal factors, including the capacity of internal auditors, the scope of internal audit, the internal auditor's independence, the size of internal audit, and the internal audit's operational bases and methods. The study presented six suggestions based on the research findings: improving the internal auditor's operational foundations; boosting the internal auditor's independence; raising the quantity and capability of internal auditor employees; extending and not underestimating the scope of the internal auditor, and restructuring the internal governance structure. These offered solutions might be implemented not just by steel enterprises in Vietnam but also by other businesses in the country or jurisdictions with comparable characteristics.

In a study by Shakeel, Rasheed, Ahmed and Bakhsh (2020) on the efficacy of the internal audit function. Pakistan's external auditors' perceptions. The research stated that the existing role of internal audit might be improved by establishing an

independent internal audit function and inducting employees with the appropriate qualifications, abilities, and relevant experience. Additionally, external auditors may benefit from a competent internal audit role.

Wood, Fligge, Krane, Kremin, Rose and Wagener (2021) examined the organizational components that influence the efficacy of the internal audit function and discovered that the internal audit team's characteristics, internal audit methods, and organizational connections all had an impact on the internal audit function's effectiveness.

According to Dittmeier and Casati (2014), internal control effectiveness indicators include the design and implementation of internal control systems. According to Dittmeier and Casati (2014), an internal control system is well designed when relevant, timely, and robust. It is effectively implemented when all resources necessary to perform the controls are available. The scholars argue that control compliance is observed, and activities capable of monitoring and measuring possible residual risks are in place.

In Uganda, Etengu & Amony (2016), carried out a study to investigate the role of internal control system in the financial performance of non-governmental organizations in Uganda. Their study was borne out of the concern that little is known about the influences of internal control systems and financial performance of NGOs in Uganda. They carried the study using survey method and discovered that a significant relationship exists between control environment, control activities, monitoring, and financial performance. They recommended that control environment, control activities, and monitoring should be enhanced in order to further improve the financial

performance of NGOs. However, full generalization of their findings cannot be adopted as it was limited to just the Ugandan environment and information was gotten from just an NGO.

Based on the reviewed literature, some gaps can be identified. There is a limited research on the effectiveness of financial control practices used in mitigating financial control practices in faith-based organizations in Uganda. This gap provides an opportunity for this study to contribute literature on financial control practices in faith-based organizations in Uganda specifically the church of Uganda dioceses in central Uganda.

2.4. What factors contribute to incidences of fraud in churches?

This section delves into the causes of fraud that are pertinent to the study's purpose. It identifies and examines common fraudulent activities within churches, a discussion that holds particular significance in addressing Research Question 3 (RQ3), which pertains to the factors contributing to financial malpractices. To explore the factors leading to fraud in the church, the study employs the fraud diamond theory. The Fraud Diamond Theory, developed by Wolfe and Hermanson (2004), is a well-known framework used to understand the conditions and factors that can contribute to fraud within an organization.

2.4.1. Fraud

Financial statement fraud and occupational fraud are the two typical classifications used by academics to classify fraud. Financial statement fraud is generally performed by dishonest business leaders who want to look more lucrative than they really are, whereas employees can commit occupational fraud at any level of the organization. When financial statement fraud occurs, organizational assets are falsified on its behalf. When occupational fraud occurs, organizational assets are stolen.

Fraud can also be committed through the omission or deliberate omission of material facts, the non-disclosure of which renders other statements misleading (Goldstein, 2018). The Association of Certified Fraud Examiners (ACFE) classifies corporate fraud into financial statements fraud, asset misappropriation, and corruption (Thornton, 2022).

Fraudulent financial statements lie on purpose, like leaving out amounts or details. This is done to trick people who use financial reports. Asset misappropriation is the act of stealing someone else's property. It may manifest itself in various ways, including stealing assets, embezzling receipts, or compelling an organization to pay for products or services it did not obtain. Asset theft may be accompanied by inaccurate or deceptive records or papers created due to sidetracking controls. Corruption schemes in the church context involve employees abusing their authority in church transactions to enrich themselves or someone else. Financial fraud in churches can arise from a combination of factors.

- Opportunity

Opportunity is caused by a lack of structure and governance to monitor and regulate the organization's activities and asset use. Internal control shortcomings have been highlighted as the key way fraud may arise (Ruankaew, 2016). To solve this, Holtfreter (2004) emphasized that each organization should have an appropriate organizational structure, operational procedures, internal control procedures, and pre-screening of individuals to ascertain their motivation. Fraudsters can perpetrate fraud because of the opportunity that emerges when no surveillance or monitoring techniques are deployed, and when management fails to address identified gaps to prevent prospective fraudsters from exploiting them (Miller, 2021). Fraud and other fraudulent activity behaviors, such as embezzlement, according to previous scholars (Albrecht, Howe, & Romney, 1984; Azam, 2018; Dellaportas, 2013; Kranacher, Riley & Wells, 2010; Kassem & Higson, 2012; Manurung & Hadian, 2013) are primarily caused by inadequate of internal control within an organization.

Additionally, Rae and Subramaniam (2008) concurred that deficiencies in internal control systems might provide opportunities in general. Inadequate supervision, a lack of job separation, a lack of management permission, or a lack of system control are all examples of situations that may provide the potential for employee fraud (Sanusi, Rameli & Isa, 2015). Maduabuchi (2021) recognized lax internal control as an issue that might create an opportunity to use human resources as a risk assessment tool. Without a doubt, the opportunity may result in the purpose that motivates or induces individuals to commit fraud. Meanwhile, the possibility of an employee being caught is minimal due to the organization's wealth of options, exposing employees to the risk of fraud

(Cressey, 1953; Lister, 2007).

Ventura and Daniel (2010), Maduabuchi (2021) and Rockson (2019) indicated that despite church organizations' strong moral and ethical values, fraud opportunities existed in Christian churches. Some of the opportunities exploited by church employees to commit fraud are discussed in the following section.

- Trustworthiness of Church

Prior research into church financial control techniques discovered that church members place their trust in their pastors to manage the church's financial affairs. According to Ventura and Daniel (2010) and Elrod (2021), members' confidence in their pastors remains unaffected despite church fraud being on the rise. Additionally, church priests constantly entrust their staff and volunteers with the responsibility of overseeing the church's daily financial operations. Typically, the church leader or board members do not want to question the volunteer's actions, and therefore improper transactions go unnoticed until it is too late. Duncan and Stocks (2003) discovered that although priests appreciate internal control concepts, they place their faith in their staff and volunteers. As a result, they are unwilling to implement internal control systems in their church. Fraud can be extremely destructive to a church and should not be allowed to go unnoticed. The majority of church members would rather not worry about fraud, particularly within their congregation (Kramer, 2015). Because churches' missions involve doing good for the less disadvantaged, their trustworthiness can make them more prone to deception (Alexander, 2012). According to the Brotherhood Mutual Insurance Company (2019), the congregation's most trusted member is typically the one who conducts fraud. Members frequently become naïve to the possibility of fraud in

their church as a result of the trusting ties developed between church members and leadership (Peters, 2015). Reliance on employee and volunteer trust alone might have catastrophic consequences (Busby, 2005). According to Fleckenstein and Bowes (2000), churches overlook internal controls in favor of charity and trust. Due to their trusting character, churches are more prone to fraud than other organizations, and fraudsters target churches in the belief that they would not be discovered or penalized if detected (Giovino, 2014).

- Unwillingness to Bring Charges

Even when the church is aware of fraud, there is a reluctance to prosecute (Steinhoff, 2005). Churches are hesitant to prosecute because they are opposed to accusing individuals of wrongdoing and feel they should show sympathy to those in tough situations (Gottschalk, 2017).

Previous scholars have indicated that churches' reluctance to prosecute is based on various issues. While compassion and forgiveness are fundamental components of the church's belief system, it is critical to acknowledge fraud's harmful impact on the church. According to Peters (2015) and Noble and Smith (2015), church members believe that accusing and prosecuting someone for misbehavior violates their religious convictions. When a valued church leader, or staff, violates the law and abuses his privilege level, the church should recognize the gravity of the matter and carefully evaluate whether to prosecute or not pursue (Hallowell, 2016). Additionally, Ekoma (2015) posits that the church should acknowledge that disciplining or prosecuting an employee who has committed fraud is more successful at minimizing the likelihood that the employee will steal from their next job.

Churches are frequently hesitant to prosecute since disclosing fraud demonstrates that current norms and processes are ineffective or that church leaders are not adequately monitoring money operations in the church (McNeal, 2006). Additionally, the church does not want to run into the danger of losing financial donations from donors as a result of financial malfeasance within the church. However, with social media and instant access to news in today's digital age, covering up or concealing news of fraudulent conduct in a church would be difficult practically. As a result, church leaders should evaluate whether withholding the information would harm donor relations more than being candid and transparent (Dimos, 2016).

- Inadequate Segregation of Duties

Segregation of duties refers to the division of roles among organization staff. In most circumstances, a lack of duty segregation indicates that the church depends on a single member to undertake all financial obligations (Tetteh, Muda, Yawson, Sunu and Ayamga (2021). Internal control issues relating to work segregation are the most commonly noted by auditors (Goldstein, 2018). Inadequate job segregation is one of the most serious internal control flaws, providing a chance for thieves to steal money from the church (Wooten, Coker & Elmore, 2003). Previous studies have indicated that inadequate separation of financial duties in churches is attributed to various factors. According to Pavlo (2013), many churches are unfamiliar with the concept of internal controls, particularly the critical nature of duty segregation. Another reason for the lack of segregation of roles is that many churches place their confidence in individuals responsible for their financial operations. This can result in instances of fraud by an individual. Manages the church's money with minimal control or supervision (Akotia,

2019). An investigation by Agyei-Mensah (2016) revealed that a shortage of human resources is the primary cause of this problem.

- Shortage of Competent Employees

Some churches do not have financial planning, and there are no accessible experts or volunteers with the requisite experience to adequately manage the church's fiduciary duties (Kummer, Singh & Best, 2015). Due to their small size and unskilled employees, some churches lack adequate accounting policies and procedures, which might result in asset misappropriation (Ruhl & Smith, 2012). By hiring church leaders with accounting or financial expertise, the probability of fraud occurring is considerably reduced (Egging, 2015). Financial errors and the likelihood of fraud may emerge from a failure to appropriately teach church leaders, personnel and volunteers (Andon, Free & Scard, 2015). The majority of churches regularly employ a secretary to oversee their financial operations. However, most church secretaries are inept accountants, leaving the organization vulnerable to fraud (Foohey, 2014). Church leaders undertake a fiduciary obligation to church members to ensure that contributions are utilized effectively to further the church's mission (Hallowell, 2016). If possible, the church should implement a financial committee comprising individuals with accounting or financial backgrounds. The financial committee should conduct frequent audits of the church's financial records and inquire about any anomalous activities (Goldstein, 2018). Small churches often lack an active financial committee. If they have one, its members likely lack the accounting or financial abilities necessary to successfully monitor the church's financial operations (Snyder & Clifton, 2005). Peters and April (2014) state that the finance committee is often fully volunteered. Its members have extra responsibilities, such as

full-time employment and family duties, that prohibit them from devoting the time and effort required to guarantee that internal controls are working correctly.

- Inadequate Annual Audit

Churches that do not conduct annual audits are more susceptible to fraud (Aristanti, 2015). Kulikova and Satdarova's (2016) research found that the denomination and size of the church affected the frequency of annual audits. More prominent churches tend to have financial resources to execute their audits, which is not the case for small churches. According to Wooten, Coker & Elmore (2003), bigger churches have more accessible resources, more robust internal controls, and a greater likelihood of being audited by an independent certified public accounting firm. Due to their advanced position and resources, bigger churches have more difficulty evaluating whether an audit improves internal controls. In contrast, Kulikova and Satdarova (2016) found a clear link between regular audits and reduced fraud and that avoiding fraud is more successful than identifying it.

- Inadequate Management Practices

According to Pamungkas, Ghozali and Achmad (2018) and Rahmatika, Kartikasari, Indriasih, Sari and Mulia (2019), in organizations, fraud opportunities emerge as a result of insufficient or non-existent management supervisory responsibilities, ineffective financial management practices; and management violations of financial controls (Ghazali, Shafie & Sanusi, 2014; Shaharuddin & Sulaiman, 2015). A lack of independent audits, inadequate fraud awareness training (Thornton, 2022); management's failure to discipline fraud perpetrators (Albrecht, Howe & Romney, 1984); and insufficient

segregation of duties (Mat, Nazri, Fahmi, Ismail & Smith, 2013; Goldstein, 2018) all contribute to the creation of fraud opportunities in organizations.

- Inadequate Internal Controls

Avent and Cashwell (2015) said that internal controls should safeguard assets, encourage good stewardship, and develop the Kingdom. Internal controls within a church should be assessed regularly to ensure their efficacy and personnel compliance. Numerous churches have come under fire for incidents caused by lax internal procedures. To preserve sustainability, the church must maintain strict internal controls. The research demonstrates that a large number of churches possess ineffective internal controls to avoid fraud and fail to consider red flags to lessen the likelihood of fraud occurring (Peters, 2015).

Furthermore, the church may lack the necessary staff to conduct efficient internal controls, particularly the division of roles. The literature on church fraud revealed a dearth of financial control methods, exposing the church to increased error, fraud and asset misappropriation (Albrecht, Howe & Romney, 1984). According to a 2015 analysis by Peters, church fraud is growing at a rate of more than six percent per year and is expected to reach \$80 billion by 2025. Vulnerabilities in the church's internal control system enhance the possibility of fraud.

Eze's (2020) study examines the causes and prevention strategies related to financial fraud in religious organizations, specifically focusing on churches. It explores factors such as lack of financial oversight, inadequate internal controls, and ethical lapses that contribute to fraudulent activities. The study discovered that a church's lack of financial

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control policies increased the likelihood of fraud therefore, recommendations for and that strong financial control methods enhanced the church's accountability and sustainability.

Rockson's (2019) research highlights the motives behind financial fraud in churches, aiming to understand the underlying psychological and situational factors. It explores reasons such as personal financial pressures, a sense of entitlement, and exploitation of trust within the religious community. The study offers insights into the causes of fraud and suggests strategies to promote financial integrity within churches.

Lamothe, Ter-Mkrtchyan, Ruddle and Kuyon's (2023) study explored the role of governance in mitigating financial fraud in nonprofit organizations. It examines the impact of board oversight, transparency, and accountability mechanisms on fraud prevention. The research revealed that poor governance can lead to fraud activities..

Another research by Duke (2021) and Gachoka (2018) delves into the influence of organizational culture on financial fraud in churches. It explores how cultural factors, such as ethical values, religious teachings, and power dynamics, shape the organization's vulnerability to fraudulent activities. The study provides insights into the role of cultural elements in preventing financial fraud within church communities.

Tanui and Bitange's (2016) study addressed issues on technology-related fraud risks in churches. It examines the use of digital platforms, online donations, and data management practices in churches and how they can create vulnerabilities for fraudulent activities. The research suggests technological safeguards, policies, and

training programs to enhance fraud prevention and detection capabilities within church organizations.

Said, Asri, Rafidi, Obaid, and Alam's (2018) study applies the fraud triangle theory to understand the causes of financial fraud and misconduct in religious institutions, including churches. It explores the interplay between pressure, opportunity, and rationalization as factors contributing to fraudulent behaviors. The research provides insights into how the fraud triangle theory can be applied to prevent and detect fraud within religious organizations.

Kirby's (2020) research examines the impact of internal controls on financial fraud in churches. The study explores the vulnerabilities created by inadequate financial oversight, lack of segregation of duties, and insufficient monitoring mechanisms. The study investigates how strengthening internal controls can play a crucial role in preventing and detecting fraudulent activities within church organizations.

- Pressure

Skousen and Wright (2006) and Lokanan and Sharma (2018) conducted studies to determine how important the components of a fraud triangle are in terms of spotting and predicting fraud. As a result of the research results, it was discovered that personal financial needs, external pressures, financial stability, and financial aspirations somehow contributed to the category of fraud risk factors. Financial or non-financial pressure may be used as a motivator for fraud (Gbegi & Adebisi, 2013). Miller (2021) asserts that the pressures that contribute to fraud might be personal, corporate, or employment-related, as well as external. Economic pressure is associated with the individual's lifestyle, while

non-financial pressure is associated with greed and a lack of financial discipline. On a more corporate level, bosses or colleagues may demand some manipulation of data, regulations, and procedures to suit a particular requirement. Managers and staff may commit fraud as a consequence of pressure or incentive factors, while an individual employee is more likely to commit fraud if financial or other forms of pressure are present (Murdock, 2008).

A study by Said, Karim, and Johari (2018), revealed that fraud was motivated by personal financial concerns or organizational pressure, greed, addiction, and living beyond one's means. The study of Abdul Rahman, Sulaiman, Eiman Saleh Fadel & Kazemian (2016) overwhelmingly supports this conclusion. According to Dellaportas (2013) and Shelton (2014), pressure significantly raises the chance of personnel engaging in fraud. However, financial constraints may manifest differently depending on the employee's position. For instance, a cashier may be subjected to personal pressure consistent with the purpose.

In contrast to financial pressure, the manager's pressure may be focused on reaching the objective. According to Miller (2021), pressure can arise from management demanding that financial statements be transformed to make the business appear more financially sound. Vinten (2003) elaborates on this link by stating that the chief executive officer of an organization may commit fraud in order to demonstrate increasing profits or avoid revealing certain obligations in financial statements, as was the case with Enron. Promotions, titles, and bonuses are all motivating factors that put the fraudster under pressure to act illegally (Crumbley & Ariail, 2020; Davis & Harris, 2020; Zuberi & Mzenzi, 2019). Moreover, a study by Butler, Serra and Spagnolo (2020) reveals that low pay-rise motivates individuals to perpetrate fraud.

- Rationalization

Rationalization is a process used to justify an action or thought inconsistent with one's beliefs (Flowerastia, Trisnawati & Budiono, 2021). It is the justification given by a person for accepting responsibility for fraud. According to Desai (2020), rationalization occurs when a person's capacity leads him to reframe deprived and evil activities as morally acceptable. For example, employees who commit financial statement fraud may feel their activities are in the organization's best interests. Another instance is when workers explain their illicit behavior by claiming they have no option (Charlopova, Andon & Free, 2020; Coetzer & Snell, 2013; Shonhadji & Maulidi, 2021). 'Reasoning' is a significant component in fraudulent actions (Kula, Yilmaz, Kaynar & Kaymaz, 2011). Cressey (1953) argues that a person, even if he or she is a first-time offender with no prior criminal history, has a rationale for their behavior. As a result, many perpetrators are just individuals who have been caught in dire circumstances (Cressey, 1953). Ali's (2021) study backs this conclusion. According to the data, the vast majority of first-time fraudsters explain their acts and will not consider themselves criminals in the traditional sense. According to ACFE's (Thornton, 2022) research, fraud in government, among workers, or inside an organization is often justified in a variety of ways, allowing the perpetrator to operate "innocently". According to Anindya and Adhariani (2019) and Homer (2020), individuals often justify illegal behavior prior to committing the offense. They would often make explanations such as "there is no other way to finish this", "we had no clue the action was deemed a bribe", and "we're just doing what we always do." Murphy and Dacin (2011) evaluated a variety of factors that lead to fraud occurrences in three distinct categories, including indications of fraud, a perusal of fraud-related publications, and actual fraud. The results indicated

that an organization's internal culture directly affects the prevalence of fraud since it presents several reasons and rationalizations. Rationalization, according to Charlopova, Andon and Free (2020) and Miller (2021), may embrace expressions such as:

I was merely one of a team that was executing it ... I don't see how it could be harmful to anybody... Personally, I don't think it's a bad idea.... Surely, I'm entitled to extra money? ... I had every intention of reimbursing the money that I had taken.

Numerous other avenues exist for fraudsters to justify their actions. For instance, workers who steal funds from their employer defend their acts by claiming they are merely borrowing the money (Ali, 2021). Apart from that, Charlopova, Andon and Free (2020) and Zuberi and Mzenzi (2019) argue that workers explain their dishonest behavior by claiming that they are “merely using money from the firm, not stealing from their employer”. In conclusion, the possibility of fraud increases whenever a workplace becomes rationalized.

According to Trout (2014), Cressey's (1953) knowledge of fraud has been validated through prior studies. Schuchter and Levi (2013), on the other side, critiqued why all three risk elements must exist for fraud to occur, claiming that an organization's positive culture impacts the risk variables. Regardless, professional associations have traditionally made extensive use of the fraud triangle hypothesis to explain individual moral codes (Burke & Sanney, 2018; Glebovskiy, 2021; Kurniawan & Azmi, 2019). The empirical research on fraud also places a premium on the fraud triangle (Abu Khadra & Delen, 2020; Homer, 2020). When the organization's leadership fails to encourage an ethical culture, the

likelihood of managers and workers committing fraud raises the organization's fraud risk (Davis & Harris, 2020; Ocansey & Ganu, 2017; Said, Asry, Rafidi, Obaid & Alam, 2018).

- Capacity

Fraudsters possessing the appropriate characteristics and skills to perform a fraudulent crime. Individuals that possess the capacity have the potential to bring fraudulent crime to fruition, most commonly as a result of the individual's power (Omar, Nawawi & Salin, 2016). Moreover, (Pamungkas, Ghozali & Achmad, 2018; Rustiarini, Sutrisno, Nurkholis & Andayani, 2019) stress that individuals who commit fraud must be capable of recognizing and exploiting opportunities. A person's position or job within an organization may enable him or her to manipulate a fraudulent opportunity that other personnel are unaware of (Ruankaew, 2016). This individual has identified a potential fraudulent opportunity and is capable of making it a reality. According to Wolfe and Hermanson (2004), a fraudster also has the requisite characteristics and talents to carry it out.

In a study conducted by Wolfe and Hermanson (2004), critical observable characteristics associated with an individual's potential for deception were identified. These characteristics encompass an authoritative position or role within the company, the intellectual capacity to exploit accounting and internal control systems, the presence of ego and courage, and the ability to effectively manage stress. These traits serve as risk factors that may contribute to deceptive behaviors within organizational contexts.

Overall, although opportunity exists, the fraud diamond hypothesis indicates that without capacities, such as specific expertise, confidence, deceptive skills, and atmospherical manipulation, a person may choose not to commit fraud or cannot do so (Omar, Nawawi & Salin, 2016).

2.4.2. Empirical studies on financial fraud in churches:

The Study of 100 Cases by the Association of Certified Fraud Examiners (ACFE) on Financial Fraud in Churches found that financial fraud is a significant problem in churches, with an average loss of \$840,000 per case. The most common types of fraud were embezzlement (63%), misuse of funds (21%), and financial statement fraud (16%).

Another study by the National Church Audit Corporation (NCAC) on Financial Malpractice in Religious Organizations found that financial malpractice is a widespread problem in religious organizations, with an estimated 1 in 10 organizations experiencing some form of fraud or abuse. The most common types of financial malpractice were embezzlement (43%), misuse of funds (32%), and financial mismanagement (25%).

Moreover, John Jay College of Criminal Justice's (2011) study on Financial Fraud in the Catholic Church found that financial fraud is a serious problem in the Catholic Church, with an estimated \$3 billion lost to fraud and abuse over a 20-year period. The most common types of fraud were embezzlement (57%), misuse of funds (28%), and financial statement fraud (15%).

A review of the literature by Maltz & Weirich (2005) on Financial Fraud in Religious Organizations reviewed the literature on financial fraud in religious organizations and found that it is a significant problem that can have a devastating impact on these

organizations. The study also found that there are a number of factors that can contribute to financial fraud in religious organizations, including: Lack of financial oversight and controls, lack of training for financial personnel, a culture of secrecy and isolation, and a lack of trust among church members.

Hendrix's (2009) study on embezzlement in Religious Organizations examined a case of embezzlement in a small religious organization. The findings revealed that the embezzlement was able to occur because of a lack of financial oversight and controls, as well as the embezzler's ability to gain the trust of the church leadership.

McGee's (2010) practical guide to prevention and detection provides practical advice for churches on how to prevent and detect financial fraud. The book covers topics such as establishing financial policies and procedures, separating financial duties, requiring dual signatures, conducting regular financial audits, and implementing a whistleblowing policy.

A study by Kimani (2015) on financial fraud in Kenyan churches examined a case of embezzlement in a large church in Kenya. The findings revealed that the embezzlement was able to occur because of a lack of financial oversight and controls, as well as the embezzler's ability to gain the trust of the church leadership.

A study by Aina (2016) on Financial Malpractice in Nigerian Churches surveyed 100 churches in Nigeria and found that 10% of them had experienced some form of financial malpractice in the past year. The most common types of financial malpractice were embezzlement (40%), misuse of funds (30%), and financial mismanagement (20%).

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A study by Njoroge (2017) on Financial Fraud in African Churches discusses the growing problem of financial fraud in churches in Africa. The study argues that the problem is due to a number of factors, including: The lack of financial education and training among church leaders, the culture of secrecy and isolation that often surrounds church finances, the lack of accountability and transparency in church financial dealings.

Moreover, a study by Ogundele (2018) on Financial Fraud in African Pentecostal Churches examined a case of embezzlement in a large Pentecostal church in Nigeria. The findings revealed that the embezzlement was able to occur because of the church's culture of secrecy and isolation, as well as the embezzler's ability to gain the trust of the church leadership.

A Study of Kenyan Churches by Maingi on Financial Mismanagement in African Churches surveyed 100 churches in Kenya and found that 20% of them had experienced some form of financial mismanagement in the past year. The most common types of financial mismanagement were poor financial planning, lack of accountability, and lack of transparency.

Furthermore, Njoroge & Ogundele's (2017) study on the role of culture in financial fraud in african churches discusses the role of culture in African churches. The study argues that the culture of secrecy and isolation that often surrounds church finances, as well as the culture of respect for authority, can create an environment that is conducive to fraud.

2.4.3. Empirical studies on the causes of fraud in churches in Uganda

In Uganda a study by Kaila Jurado (2013) on financial fraud in Ugandan churches examined a case of embezzlement in a large church in Uganda. The findings revealed that the embezzlement was able to occur because of a lack of financial oversight and controls, as well as the embezzler's ability to gain the trust of the church leadership.

Another study by Nsubuga (2017) on financial malpractice in Ugandan churches surveyed 100 churches in Uganda and found that 15% of them had experienced some form of financial malpractice in the past year. The most common types of financial malpractice were embezzlement (40%), misuse of funds (30%), and financial mismanagement (20%).

Mubiru's (2018) study discusses the impact of financial fraud on churches in Uganda. The study argues that financial fraud can have a devastating impact on churches, leading to financial ruin, loss of trust, and even criminal prosecution.

A comparative Study by Ntege (2019) on financial fraud in Ugandan churches related institutions compared the incidence of financial fraud in churches in Uganda with the incidence of financial fraud in other types of organizations in Uganda. The findings revealed that the incidence of financial fraud was higher in churches related institutions than in other types of organizations.

The study by Musinguzi (2020) discusses the role of culture in financial fraud in Ugandan churches. The study argues that the culture of secrecy and isolation that often surrounds church finances, as well as the culture of respect for authority, can create an environment that is conducive to fraud.

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Moreover, Mubiru and Ntege's (2021) study on the impact of financial fraud on the mission of churches in Uganda discusses the impact of financial fraud on the mission of churches in Uganda. The study argues that financial fraud can have a devastating impact on the mission of churches, leading to a loss of trust, a decline in membership, and a decrease in charitable giving.

A Case Study of Namirembe Diocese by Katiimbo (2022) on financial malpractice in churches in Uganda found that the main causes of financial malpractice in churches in Uganda are: lack of transparency and accountability in financial management, poor financial planning and budgeting, lack of internal controls, self-dealing by church leaders, pressure from church members to spend money on non-essential items,

Another study by Nangalama (2009) on the impact of financial malpractice on the growth of churches in Uganda found that financial malpractice has a negative impact on the growth of churches in Uganda. It can lead to: Loss of trust in church leaders, decreased financial support from church members, decline in church attendance, increased competition from other churches

Moreover, a study by Namagembe (2017) on the role of church boards in preventing financial malpractice found that church boards can play a key role in preventing financial malpractice by: Ensuring that there is transparency and accountability in financial management, appointing qualified and experienced financial managers, putting in place strong internal controls, Monitoring the financial performance of the church

Namusisi's (2016) study on financial accountability in churches in Uganda found that the following factors contribute to financial malpractice in churches in Uganda: Lack of financial education among church leaders and members, Lack of clear financial policies and procedures, lack of oversight by church boards, Pressure from church members to spend money on non-essential items

A study by Nalule (2018) on the role of culture in financial malpractice in churches in Uganda found that the following cultural factors contribute to financial malpractice in churches in Uganda: The belief that church leaders are not accountable to anyone, the belief that church money is not real money, the belief that it is okay to use church money for personal expenses

A study by Nabukenya (2020) on the impact of financial malpractice on the ministry of Churches in Uganda found that financial malpractice has a negative impact on the ministry of churches in Uganda. It can lead to: A decrease in the number of people attending church, a decrease in the amount of money donated to the church, a decrease in the church's ability to carry out its mission

These studies and resources provide valuable insights into the problem of financial fraud in churches. By understanding the risks and taking steps to prevent fraud, churches can protect their finances and their mission.

2.4.4. Effects of Fraud on Churches

Fraudulent acts in churches directly impact the resources available to churches to carry out their missions (Apollo, 2020; Hankerson, 2016; Kirby, 2020; Peters, 2015). According

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to Johnson, Zurlo and Hickman (2015), \$50 billion (or nearly six percent of all contributions made by Christians worldwide) was lost to fraud in 2015. It is expected to reach \$60 billion by 2025.

When it comes to church leaders and personnel, the consequences of fraud are pretty damaging. According to Decker, Oppong, Abedana and Ibrahim (2019), the church will suffer a loss of money and a blow to its reputation as a result of fraud's repercussions.

According to Kirby (2020), fraudulent activities, such as embezzlement, misappropriation of funds, or unauthorized financial transactions, can result in substantial financial losses for the church. These losses can impede the church's ability to carry out its core activities, provide support to the community, and maintain its facilities.

Furthermore, Elrod (2021) highlights that fraud erodes the trust and confidence that members of the congregation have in the church's leadership and financial stewardship. When people learn that funds or resources have been misused, it can lead to feelings of betrayal, skepticism, and disillusionment among church members.

As news of fraudulent operations spreads, it can lead to a decline in church membership. A study by Grumbles (2023) revealed that people may be hesitant to affiliate with a church that has been associated with financial misconduct, causing a decrease in attendance and community engagement. Similarly, Rockson (2019) attest that fraudulent operations can strain relationships both within the church and with external partners, donors, and organizations. Internal divisions may arise as suspicions

and accusations spread, and external entities may be hesitant to collaborate or provide support due to concerns about the church's financial integrity.

News of fraudulent operations can spread quickly, tarnishing the church's reputation within the community and beyond. A study by Omonijo, Nwodo, Uche and Ezechukwu (2016) on the proliferation of churches and moral decadence indicate that negative publicity can drive away potential new members, donors, and supporters who are hesitant to associate with an organization involved in financial misconduct. Moreover, a study by Isiko (2019) on state regulation of religion in Uganda highlights that fraudulent activities may lead to legal and regulatory consequences, including investigations, lawsuits, and potential criminal charges. These legal proceedings can further drain the church's resources and distract from its primary mission.

Churches exist to serve their congregations and communities through spiritual guidance, social programs, and charitable activities. Fraudulent operations divert resources away from these meaningful endeavors, reducing the positive impact that the church can have on people's lives. The effects of fraudulent operations can have long-term repercussions on the church's financial stability, reputation, and community relationships. Rebuilding trust and recovering from the damage caused by fraud may take years, affecting the church's ability to fulfill its mission effectively.

The above investigation demonstrates the devastation that fraud may inflict on church establishment, highlighting the critical need for internal control to combat fraud. A good grasp of general internal controls is critical for church leaders to have trust in their ability to prevent fraud.

2.4.5. Biblical Perspective of Fraud

Fraud is illegal deceit committed to misleading others to gain a financial advantage for oneself (Bell & Whaley, 2017; Pimentel & Steinmetz, 2022). In the Church of Uganda dioceses of central Uganda, it is taught that stealing is not acceptable to God and that God is not pleased with people who deceive and lie; stealing is ungodly and, therefore, unethical; people used to steal and lie from each other in Moses's time, but God was not pleased with it. In Exodus 20:15, God commands the Hebrews not to steal. When Moses proclaimed in Leviticus 19:11: "You must not steal; you shall not deal falsely; you shall not lie to one another," the people were urged to be ethical in their ministry dealings. Van Duzer (2010) outlined the manner in which church leaders should behave themselves in order to exhibit God's character. He underlined the critical need for church leaders to exhibit honesty on a continual basis. Moreover, Collins (2009) and Pink (2007) said that church leaders should be dedicated to their work and deliver an honest day's work in exchange for an honest day's pay.

In Proverbs 6:6-11, the reader is admonished to "go to the ant" and "consider its ways and be wise as a warning not to be slothful and lazy". Similarly, Proverbs 10:4 reminds us that "sluggish hands produce poverty, but industrious hands bring riches". Church leaders should be vigilant in "everything [they] do, work at it wholeheartedly, as though for the Lord, not for men" (Colossians 3:23).

According to the Church of Uganda, church leaders should serve diligently, not carelessly, and earn their position by hard labor, not via deception; regardless of their position in a ministry, they must model ethical behavior that praises God. Van Duzer (2010) also stressed the need for sustainability for ministries. When an organization is

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involved in fraud, its viability is called into doubt. Van Duzer (2010) stated God's purpose for ministry as “serving people by providing commodities or services that are needed in the society and ‘expressing church leaders’ God-given gifts via meaningful, honest job experiences”. Additionally, Keller and Owens (2008) emphasized that people often lack possibilities for physical, emotional, and spiritual flourishing without a meaningful job. Winston, Stevens, Loudon and Migliore (2012) succinctly defined the significance of labor: “[It is] that work is not simply a means to an end, but the end itself.”

According to the accounts of the Old Testament, occupational fraud has detrimental effects on the offender, the ministry organization, and society at large. When a person commits fraud, both him or her and his or her family bear the costs. Joshua detailed Achan's thievery and deception. As Achan described in Joshua 7:21, “I went and stole a gorgeous garment from Babylonia, two hundred shekels of silver, and a bar of gold weighing fifty shekels.” Verse 24-25 detailed the ramifications of his theft:

Then Joshua, together with the rest of Israel, brought Achan, son of Zerah, the silver, the robe, the gold bar, his sons and daughters, his cattle, donkeys, and sheep, his tent, and everything else he had to the Valley of Achor. ‘How did you bring this calamity upon us?’ Joshua inquired. ‘Today, the Lord will send you distress.’ Then Israel as a whole stoned him, and after they had stoned everyone else, they burned them.

This anecdote serves as a reminder that an individual's actions have a ripple effect. When an organization commits fraud, the perpetrator may face prosecution, which has a ripple effect across the offender's family and the church family. Additionally, the ministry may develop a terrible reputation, resulting in financial losses for the owners,

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investors, and other church leaders. Eventually, the ministry may file for bankruptcy, wreaking havoc on the local economy. The benefit that an individual may get by deception generates a negative cycle. The Bible instructs us to be truthful to God; being untruthful to mankind or God is a fraud (Acts 5). Luke mentioned Ananias and his wife Sapphira's deaths in Acts 5:1-11; they informed Peter that they had contributed the earnings from selling a plot of property to the church, but they had not. They wanted the honor and status associated with self-sacrifice, but without the hassle. As a result, they made a bold falsehood in an attempt to obtain a reputation they did not deserve. Their generosity was motivated not by a desire to alleviate poverty but by a desire to bolster their egos.

From the above text, it can be noted that church leaders, based on the conclusions of this research, must design and apply control strategies to adequately empower their organizations to accomplish God's mission for service.

2.4.6. Conceptual Framework

The conceptual framework provides a visual representation of the four key variables, and relationships that will guide this study.

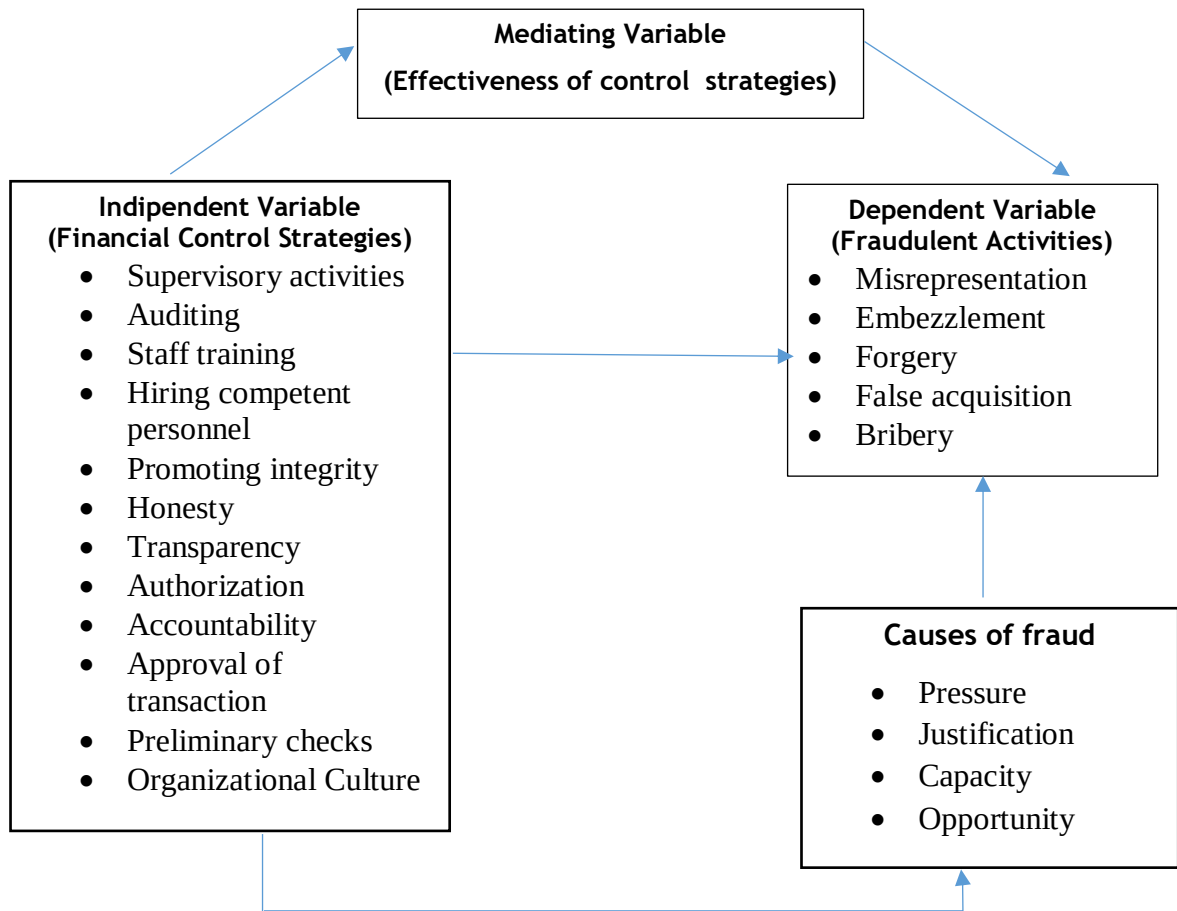


Figure 1: Conceptual Framework

The first perspective is financial Control Strategies other factors related to the organizational context and leadership style as Independent Variable. This variable

refers to the various practices, policies, and procedures implemented by selected church of Uganda dioceses in central Uganda to manage and control its financial processes. These strategies are designed to ensure the prevention of financial malpractice. Examples of financial control strategies include documentation and record-keeping practices, approval processes for financial transactions, segregation of duties, internal audit procedures, staff training, and the use of technology for financial management. Organizational culture, shaped by leadership tone and values, plays a significant role in determining the importance placed on financial integrity and ethical behavior. An organization with a strong ethical culture and committed leadership is more likely to prioritize effective financial control practices and mitigate the risk of financial malpractice.

The second perspective is Effectiveness of Financial Control Strategies as Mediating Variable. The mediating variable serves as an intermediary between the independent variable (financial control strategies) and the dependent variable (financial malpractice). It represents the perceived or actual effectiveness of the financial control strategies used within selected church of Uganda dioceses in central Uganda. Positive attitudes towards financial integrity, strong reporting mechanisms, and a willingness to report suspicions of malpractice can enhance the impact of control measures. This variable measures how well the implemented financial control practices are achieving their intended objectives, such as detecting and preventing financial malpractice, ensuring accurate financial reporting, and promoting overall financial integrity. The measurement of Internal Controls will involve characters; assessment of the control environment, risk assessment, control activities and monitoring. These characteristics

were borrowed from COSO (1992) and are the most common features used in previous studies such as Gachoka, Aduda, Kaijage and Okiro (2018), Tanui et al. (2016) and Muraleetharan (2013). Previous studies on Church Internal Controls such as Bowrin (2004), have used similar components in their study

The third perspective is Financial Malpractice as Dependent Variable. The dependent variable represents the occurrence of financial malpractice within selected church of Uganda dioceses in central Uganda. Financial malpractice refers to any deliberate or negligent actions that lead to fraudulent financial reporting, misappropriation of funds, unauthorized access to financial resources, or any other form of financial misconduct. This variable is the main outcome of interest in the study, and its occurrence is influenced by the effectiveness of financial control strategies and other contributing factors.

The fourth perspective is causes of financial malpractice as causal variable. The causal variable refers to the underlying factors and reasons that contribute to the occurrence of financial malpractice within selected church of Uganda dioceses in central Uganda. These causes can be related to pressure, opportunity, and rationalization, and capacity, internal weaknesses in the financial control system, ethical considerations, cultural or behavioral aspects, insufficient oversight, or external factors such as regulatory gaps or socioeconomic influences. Understanding the causes is crucial for identifying areas of improvement and developing targeted strategies to prevent future financial malpractice.

2.4.7. Theoretical Framework: Fraud Diamond Theory

To address the research objectives effectively, this study will adopt the Fraud Diamond theory as a foundational framework. The Fraud Diamond theory, proposed by researchers Wolfe and Hermanson (2004), presents a comprehensive model to explain the conditions that foster fraudulent behavior within organizations. The theory highlights four crucial components: Pressure, Rationalization, Opportunity, and Capability. Together, these elements provide a lens through which financial malpractice within the selected church of Uganda Dioceses in central Uganda can be understood.

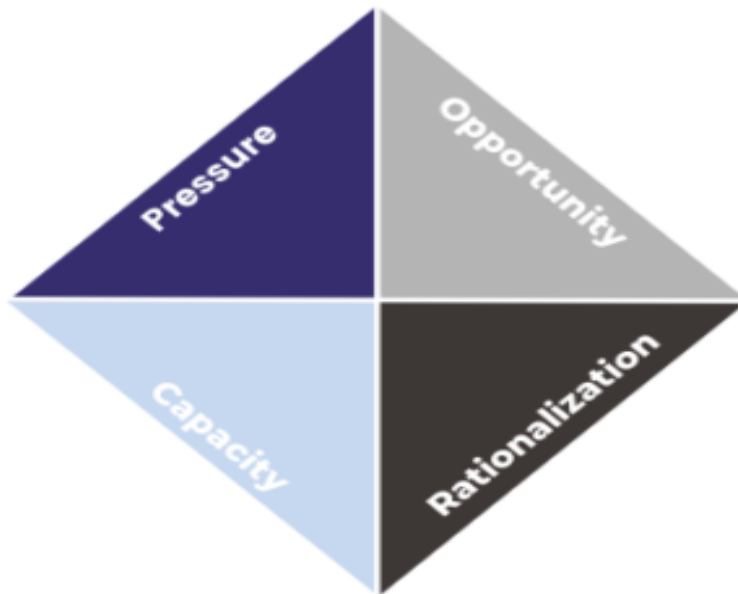


Figure 2: *The complete elements of the fraud diamond theory (Source: Wolfe & Hermanson, 2004).*

Pressure: This component explores external and internal factors that create pressures on individuals to engage in fraudulent activities. Financial difficulties, personal financial burdens, and organizational goals can all contribute to the pressure individuals may face.

Rationalization: Rationalization refers to the psychological process individuals undergo to justify their fraudulent actions. Ethical culture, perceived inequities, and organizational norms influence how individuals rationalize fraudulent behavior.

Opportunity: The opportunity component considers the existence of internal control weaknesses and vulnerabilities that create opportunities for fraudulent acts. Lack of oversight, inadequate financial controls, and weak internal processes contribute to these opportunities.

Capability: Capability examines the skills, knowledge, and access to resources that individuals possess to execute fraudulent acts successfully. Access to financial resources, relevant skills, and positions of authority can contribute to an individual's capability to commit financial malpractices.

The fraud diamond theory is relevant to the church of Uganda, as it provides insights into the factors that contribute to fraud and the conditions that must be present for it to occur (Albrecht et al., 2019; Nikmah, 2023; Wells 2016). By understanding this theory, the church of Uganda can implement effective controls to prevent fraud, and promote financial integrity.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1. Introduction

This section of the study details the research strategy, the research procedure, the research methodology, the data collection method, the selection of the sample, the research process, and the form of data analysis. In Chapter 2, a review of the literature regarding internal controls, effectiveness of financial control strategies, and the underlying causes of fraud were given. The chapter closes with a thorough overview of the procedures to ensure trustworthiness, compliance with ethical criteria, and the study's research limitations.

3.2. Research Paradigm

A research paradigm is a particular term used to refer to the pattern of argument and the conceptual frame of reference for research (Bogdan & Biklen, 2003; Kivunja & Kuyini, 2017). A research paradigm is an overarching guide that directs investigators, and the selection of the adopted paradigm defines research design methodologies and data collection methods (Khaldi, 2017). The researcher refers to the paradigms for organizing observations, and these are the lenses through which the researcher recognizes truth, influenced by his experience, facts, and feelings (Hennink, Hutter, & Bailey 2020; Willis, Jost & Nilakanta, 2007). While discussing the underlying philosophical assumptions of qualitative research, Guba and Lincoln (1994) and Neuman (2006) argue that these paradigm issues are a fundamental point of departure to guide study investigation and should come before chosen techniques. The authors claim that researchers are guided by four basic paradigms: positivism, interpretivism, critical

theory and realism. Two fundamental research paradigms are prominent in the literature, namely positivist (quantitative) and interpretative (qualitative) (Stake, Denzin & Lincoln, 2003; Kamaliah, Marjuni, Mohamed, Mohd-Sanusi & Anugerah, 2018). This chapter explored and explained the relevant paradigm and related components that led to this study.

3.2.1. *Positivist*

Positivism is a philosophical philosophy that claims that all knowledge is based on natural phenomena and their characteristics and relationships. The positivist paradigm of the social investigation is built on the underlying concepts of the French philosopher Auguste Comte, who claims that human behavior can best be understood through observation and reason. In other words, science can only be based on empirically measurable evidence. Real understanding is based on sense experience and can be obtained in accordance with positivist paradigms through observation and experimentation. Positivists rely heavily on determinism, empiricism, parsimony, and generality. On the ontological side, positivists recognize that truth is objective and measurable based on the quantification of properties to systematize the knowledge generation process, enhance description precision, and the relation between parameters. Positivism reveals and interprets truth empirically (Guba & Lincoln, 1985; Henning, Van Rensburg & Smit, 2004; Grix, 2004). Positivists say that knowledge is to be discovered or revealed by science; the knowledge discovered helps us understand world events' causes. A positivistic paradigm emphasizes experimentation, monitoring, observation, and reliability in research processes. That requires a quantitative approach. Positivists argue that knowledge can and should be objectively established

without affecting the ideologies of researchers or participants. When properly established, knowledge is the truth; that is, to establish truth properly, there must be a clear distinction between the subject in the study and the researcher. Positivists function in duality and objectivity to achieve this distinction. In other words, positivists organizations that it is possible to separate participants and researchers (dualism). Besides, the two parties are isolated by following strict protocols to minimize bias in the analysis (objectivity).

The social sciences need the researchers to build worlds where specific external influences are minimized outside the study variables. It involves a little experimental analysis in a social science context. The study focuses exclusively on the explanatory or causal interactions of the variables in the study. Experimental designs, particularly quasi-experimental designs, have also been preferred in the positivist paradigm. Experimental findings can test or strengthen assumptions that can potentially result in new theories and issues for future studies. Positivists assert that the scientific research process gives reliable, verified, rational, and philosophical responses to the research issue or assumption. They also claim that utilizing the scientific method offers straightforward and realistic answers and should be implemented consistently in any historical and cultural sense.

To clarify the idea of carrying out research independently of others, especially the study target group, a positivist researcher may obtain and interpret completed surveys from participants that they had not even met or expected to meet. What they want are the answers that can lead to definite conclusions. The advantages of a positivist research approach are that the investigators can address a series of problems in a short

period. However, the following limitations of positivism must also be considered: The positivist claims the natural world is analogous to the social world, so they should use the same techniques to research them. Therefore, the positivist approach is “experimental or manipulative” (Guba, 1985). Researchers prefer studies, correlation testing methods, and quantitative statistical analysis to pursue trends and causes and likely consequences in the social environment. The approaches are based on quantitative techniques, such as surveys and questionnaires (Creswell, 2013; Scott & Usher, 2011; Punch, 1998; Cohen & Sayag, 2010).

Positivism is opposed to Interpretivism because they disregard the role played by human actors in truth development. They contest science objectivity and experimental methods to analyze human behavior because understanding human behavior does not require a linear cause mechanism (Gage, 1989). However, the critical theorists oppose the generalization of positivist assertions and why they view the universe as a ‘closed structure’, deliberately disregarding this structure (Cohen & Sayag, 2010).

In epistemology, positivism is also known as a theory of knowledge that claims that only direct empirical experience is trustworthy and dependable. Positivists claim that events exist as abstract entities independent of knowledge and experience and are founded on reality and sense as artifacts. Thus, there is a substantial difference between the investigator and the investigated individual. The researcher takes an empirical stance and considers the social environment as the natural world, empathizing with the effect of assumptions, monitors, and cautious methodological interventions of beliefs and other biasing and complex variables (Cohen & Sayag, 2010).

In order to conduct statistical analysis, quantifiable measurements are required. Researchers following a positivist approach assert that a researcher with little impact on the object they observe can observe an objective reality. Positivism means that objective, independent natural laws apply to human existence. The purpose of the research is to define and explain these objective regulations. Under this view, the universe contains processes, standards, brands, and relationships. Proof that such laws exist and have an impact is scientific research. To put it briefly, according to Scott and Usher (2011), positivism can be criticized for not taking account of the multiplicity and complexity of the human environment. Bryman and Bell (2007) argue that positivists use natural science techniques to study the human character and that all disciplines do not look on as separate entities. Positivists narrowly view this phenomenon and conclude that an occurrence can only be interpreted accurately. They do not consider people holding different views of things where reality exists in any context (Rubin & Rubin, 2005). This biased perspective makes finding solutions to social problems difficult for positivists as they do not recognize and do not engage in the cause of these events (Taylor, 2005).

Positivists sacrifice useful data by quantifying the social environment by forcing them to be the universe in static variables. Positivists cannot use science and experimental technologies to produce meaning and results in practice.

Laboratory testing, field testing, and questionnaire use create uncertainty among participants and respond to surveys to reflect researchers' expectations rather than their ideas and feelings (Marshall & Rossman, 2016).

3.2.2. Interpretivist

Also referred to as the 'naturalist paradigm' is the interpretive paradigm (Rolfe, 2006). According to Rolfe (2006) an interpretive approach is equally as rigorous, even though it differs from the more usual positive method.

Henning, Van Rensburg and Smit (2004) represent the following interpretation: 'Interpretive research focuses on the meaning and aims to comprehend the definitions of social members and their perception of situations. The interpretive paradigm does not focus on searching for widely applicable laws and regulations but on creating descriptive analyses emphasizing an in-depth, interpretive understanding of social phenomena.

Bryman and Bell (2007) argued that Interpretivism is an alternative approach to positivism. Interpretivism concerns the interpretation of complex social and human actions (De Villiers, 2005). Interpretivists claim that a great deal of knowledge is gained by social constructions such as language, memory, shared meaning, documents, and other artifacts that have importance in human lives (Bryman & Bell, 2007). Therefore, because of their own cultural influences and historical contexts, researchers have their own understanding, perceptions, and opinions on the phenomena concerned (Miles & Huberman, 1994).

3.3. Theories Adopted in this Research Study

This research is primarily within the framework of interpretive research. Interpretive research focuses on the meaning and seeks to understand the meanings and knowledge of social members' circumstances. The interpretive paradigm is not concerned with

searching for widely relevant laws and regulations but with producing descriptive analyzes emphasizing a profound, interpretive knowledge of social phenomena (Henning, Van Rensburg & Smit, 2004).

This study endeavor conforms to De Villiers's (2005) definition. It attempts to examine and characterize the social world of church leaders and relate their religious values as they implement internal financial controls to address fraudulent issues that are undesirably impacting the operation of the church. The interpretivists paradigm helped the researcher gain knowledge and ideas about how the church leaders experience acquaintance with internal control knowledge. By acquiring knowledge, the researcher became a part of the participants' world to appreciate their feelings and ideas (Bryman & Bell, 2007). In terms of church life, the interpretive paradigm was particularly essential because it enabled researchers to understand individual opinions and attitudes. These opinions should be taken seriously to find solutions to the many urgent financial fraud challenges affecting churches.

Denzin (2012) posits that the interpretivists paradigm is established on the view that human activities require people to be described and explained from their historical and cultural perspectives. The focus is a thorough analysis of life and work behavior. In other words, the researcher endeavors to interpret how the participants interpret the societal reality they inhabit.

De Villiers (2005) argues that the interpretivists approach is significant because the results of a study in one context cannot be generalized in other contexts; therefore, different researchers interpret findings according to their orientations. Interpretivism's

benefit is that it allows the investigator to gain productive, in-depth data from participants Hesse-Biber and Leavy (2006).

3.4. Research Method

Researchers can utilize qualitative, quantitative, or mixed methods (Strauss & Corbin, 1998; Denzin, 2012; Makombe, 2017). To answer the research question - What are the financial control strategies undertaken by the Church of Uganda to prevent abuse or misappropriation of treasuries in the form of fraud? -a qualitative study was carried out to analyze financial control practices used in the Church of Uganda dioceses of central Uganda.

Qualitative research aims to better understand a certain social setting, event, role, group of individuals, or interaction (Locke, Spirduso & Silverman, 1987). According to Creswell (2014), It is an investigative process in which the researcher systematically understands a social phenomenon by comparing, evaluating, reproducing, and classifying the subject under investigation. Reason and Bradbury (2001) propose that this includes the immersion of daily life in the study environment: the researcher enters the participants' world and searches the participants' experiences and meanings through ongoing interaction.

According to the researchers, a qualitative analysis may be distinguished from quantitative techniques by a number of distinct design-related traits. The following is a summary of common assumptions about attributes made by various researchers. The natural environment is the setting for qualitative research, which takes place there because that is the context in which human behavior and events occur.

Qualitative researchers aim to gather data on the platform where participants encounter the problem or issue. They do not transport individuals into laboratories (as in the past), nor do they often send tools to finish. This up-to-date knowledge gained by directly talking to and watching people behave and act in their natural environment is an important feature of qualitative research. Researchers connect directly with time in the natural world. The investigator, rather than an inanimate device, is the principal instrument for data gathering (Eisner, 1991; Lincoln & Guba, 1985; Merriam, 1988).

Qualitative researchers collect data directly from subjects by analyzing records, monitoring behavior, or interviewing them. They may build their own protocol rather than relying on surveys or instruments established by other researchers.

Qualitative research is predicated on very different assumptions than quantitative research. There is no predefined theory or hypothesis. Qualitative researchers typically collect data using a variety of techniques, including interviews, observations, and documents, instead of relying on a particular source of information. The researchers next examine and comprehend all the data, grouping it into categories or ideas that span all data sources.

Researchers that use qualitative methods organize the data they collect into more abstract units of knowledge in order to construct models, classifications, and themes from the ground up. This inductive technique demonstrates how to work with the themes and the database to generate a complete collection of themes. Additionally, it included collaborating with participants to develop the ideas or abstractions that emerged from the process. For qualitative researchers, the process of research is continually refined, suggesting that the preliminary study plan cannot be precisely

specified in advance and that once the researcher arrives in the field and starts collecting data, all stages of the procedure are required to adapt or shift in some way. The data gathering methods may vary, as may the individuals examined and the locations visited. The core principle of qualitative research is to ascertain the participants' or subjects' problems or issues and then work with the study to obtain this information.

Qualitative analysis is an interpretative strategy that requires researchers to interpret, hear, and comprehend what they observe. Their interpretations are inextricably linked to their circumstances, histories, contexts, and past understandings. After the completion of a study report, readers analyze the participants and provide additional interpretations to the analysis. The understanding of the readers, participants, and researchers reveal how many views on the issue will arise.

Qualitative research is concerned with the participants' views and experiences and their attempt to make sense of their life (Fraenkel & Wallen, 1990; Locke, Spirduso & Silverman, 1987; Merriam, 1988). Thus, the effort is directed at comprehending numerous realities (Lincoln & Guba, 1985). A qualitative research method is suitable for developing incremental and descriptive perceptions of an issue focusing on understanding study participants' experiences, viewpoints, and thinking (Cottrell & Donaldson, 2013; Longfield et al., 2016). Qualitative research is also helpful in understanding study participants' emotions and opinions and interpreting the experiences of participants of a phenomenon to describe human behavior (Clark & Bower, 2016).

The findings of qualitative analysis are descriptive. Data was recorded mainly in the words of the participant (Fraenkel & Wallen, 1990; Locke, Spirduso & Silverman, 1987; Marshall & Rossman, 2016; Merriam, 1988). In contrast, quantitative research methods involve collecting and analyzing numeric values to describe a phenomenon (Labaree, 2022), but somewhat mixed approaches incorporate qualitative and quantitative methods of research (Zohrabi, 2013). Consequently, given that this research aimed to explore financial control practices used in the Church of Uganda dioceses of central Uganda and did not offer statistical validation to the phenomenon, qualitative approaches were more suitable than quantitative and mixed methods.

3.5. A Case Study Research Design

Multiple case studies were undertaken. The critical qualitative research designs are case studies, narrative studies, grounded theory, ethnography, and phenomenology (Denscombe, 2014; Urquhart & Fernández, 2013; Yin, 2014; Lewis, 2015). Among the five research designs, a case study was chosen as a tool for researchers to study the church's internal financial control phenomena. The researcher wanted to closely observe and explore the perceived effectiveness of church control strategies in mitigating financial malpractice.

The investigation was not narrative research. A narrative researcher investigates a phenomenon by collecting the necessary data from documentary sources or tales (Clandinin, 2016). A narrative study enables researchers investigating the explicit viewpoints of participants to develop a narrative based on the narratives gathered through interviews (PedenMcAlpine, Liaschenko, Traudt & Gilmore-Szott, 2015). In contrast, the objective of this study was not to document the facts or perspectives

through participants' narratives. The researcher investigates an organization's phenomena to find the causes of fraud, the strategies used to mitigate fraud, and the perceived effectiveness of controls used in churches to mitigate fraud.

The investigation was not based on grounded theory. According to Charmaz and Belgrave (2012), researchers doing grounded theory research go beyond a description to produce or uncover a theory, a cohesive theoretical explanation for a process or action.

According to Chun, Birk and Francis (2019), grounded theory research is a naturalistic investigation that detects themes and patterns and uses rigorous coding to evaluate and understand qualitative data. This study aimed not to develop a theory on a subject matter from study data obtained, as in grounded theory research (Urquhart & Fernández, 2013). In grounded theory research, the breadth of the population is often greater than in case studies, and the analysis of the data is typically considerably more in-depth (Mason, 2010; Walsh et al., 2015). This research aimed to analyze the perceived effectiveness of controls used by churches in preventing fraud risk by interviewing a few church leaders with the responsibility of implementing financial controls, not building a theory.

Case studies have merit in promoting basic knowledge in the relevant knowledge domains. The core philosophy of a single case study is "not to prove but to improve", according to Stufflebeam, Madaus and Kellaghan (2000). This research aims to improve the effectiveness of internal financial controls used in the churches by developing strategies that could be applied to churches and other organizations operating under similar situations.

When conducting an ethnographic study, the researcher is interested in examining the patterns of behavior, beliefs, and language that the entire culture-sharing group shares. Additionally, the researcher is interested in providing a description of the senses and the sociality of observation and in-depth interviews, as well as photographing and audio and video recording, along with research participants (Marion et al., 2015). My intention was not to describe the experience of culture and life in as much depth as an anthropological study would. The researcher was interested in the in-depth experiences of church leaders who have effectively implemented financial controls in their congregations. The investigator monitors and participates in conventional ethnography but does not consciously attempt to alter the situation (Wolf, 2012). The researcher searched for a strategy and advocated the change of situations to promote effective financial controls for the church. In addition to active observation, the researcher thus endeavored to alter the risky condition of a church mission.

The researcher's investigation was not phenomenological. Researchers performing phenomenological research determine the original and unchangeable meanings of the problem under investigation (Aagaard, 2017; Hopkins, Regehr & Pratt, 2017). Phenomenologists investigate human consciousness or awareness (Gallagher & Zahavi, 2020; Van Manen, 2017). The objective of this research is not to investigate human consciousness or self-awareness. In phenomenological research, a thorough phenomenological analysis of personal tales is typically coupled with the researcher's interpretation (Hopkins, Regehr & Pratt; Taylor, 2005; Van Manem, 2017). A case study design was applicable for this research because the researcher analyzed different causes of fraud and the strategies for implementing the effectiveness of financial

controls used in churches. Researchers can use various data collecting methods, which is one of the advantages of the case study for determining the answer to an issue (Yin, 2017). The researcher used data saturation as one strategy. With sufficient data, researchers may generalize the findings of a study. Failure to achieve data saturation compromises the study's quality and undermines its content validity (Roller & Lavrakas, 2015). Data saturation depends on (a) the purpose of the study, (b) the specificity of samples, (c) the utilization of proven theory, (d) the standard of dialogue, and (e) the strategy of research (Moser & Korstjens, 2018; Lowe, Norris, Farris & Babbage, 2018). When a researcher collects sufficient data to reproduce the analysis, the researcher meets the data saturation criteria. Additional data is no longer available, and other researchers can replicate it (Fusch, Fusch & Ness, 2015). The researcher performed a multiple case study, interviewing six diocesan secretaries and six treasurers and analyzing academic and church documents to meet the requirements. The researcher selected a conceptual framework to support data analysis and used an interview framework, recorded interviews, and computer software to analyze the data to meet dialogue quality requirements with focused analysis. Furthermore, the researcher analyzed the additional documents for triangulation and data saturation.

3.5.1. Study Population

MacMillan and Schumacher (2001) observe that the first step in undertaking research is to identify the population to be examined within their geographical, demographic, and other limits to decide whether it should be covered in full or in part. Therefore, a research or target population relates to the community from which the investigator wishes to obtain information and draw conclusions (Hennink, Hutter, & Bailey, 2020).

In this study, the population was 12 church leaders from the six Church of Uganda dioceses of central Uganda with the responsibility and experience to implement financial controls. These included six diocesan secretaries and six diocesan treasurers from the six Church of Uganda dioceses of central Uganda.

3.5.2. Sampling

In the context of this research study, the authors employed a purposeful sampling technique to carefully select a specific group of participants for their investigation. The primary objective of this sampling method was to provide a detailed and comprehensive description of the research sample. The sample consisted of twelve individuals, specifically six diocesan treasurers and six diocesan secretaries.

The rationale behind choosing purposeful sampling was to ensure that the selected participants possessed the necessary attributes and characteristics relevant to the research questions and objectives. This approach was aligned with the guidance provided by Frey (2000), which emphasized the importance of selecting individuals based on their knowledge, relationships, and research expertise.

To elaborate further on the selection process, it's crucial to note that this study did not employ a traditional probability-based sampling method. Instead, it opted for non-probability sampling, which is characteristic of purposeful sampling. This decision was made to intentionally target participants who had a special and significant connection to the phenomenon under investigation.

Several key criteria were taken into consideration when choosing the participants:

Knowledge: Participants were selected based on their depth of knowledge relevant to the research topic. In this case, the focus was on financial management within diocesan settings. Hence, individuals with expertise in this area were prioritized.

Relationships: The participants were chosen because of their relationships with the phenomenon being studied. This likely indicates that they held positions of influence or authority within their respective dioceses and, therefore, had a substantial impact on financial decisions and management practices.

Research Expertise: The participants were expected to possess research expertise, which would enable them to provide valuable insights and perspectives on the research questions. This criterion was important to ensure that the study could benefit from their analytical and critical thinking abilities.

Work Experience: Relevant work experience in financial management was a key factor in the selection process. Participants were chosen based on their professional backgrounds, particularly their roles in managing finances within a church context.

Active Involvement in Church Activities and Ministry: Another crucial criterion was active involvement in church activities and ministry. This was deemed essential because it would enable the participants to provide context-rich information and insights into how financial management intersected with the broader mission and activities of the church.

Overall, the purposeful sampling strategy allowed the researchers to deliberately select individuals who possessed the specific qualities and attributes needed to address the

research questions comprehensively. By focusing on diocesan treasurers and secretaries with the right combination of knowledge, relationships, research expertise, work experience, and church involvement, the study aimed to obtain a holistic understanding of financial management practices within the context of the church. This approach was chosen to enhance the validity and depth of the research findings, ensuring they were closely aligned with the research objectives.

3.5.3. Sampling Size

The size of the sample when utilizing a qualitative research strategy depends on the information received. This is guided by the premise that the qualitative sample size may depend on the researcher's consideration of the study's purpose, the usefulness and credibility of the selected cases, the time allocated, the resources available, and the study's objectives. Creswell (2007) proposed a sample size range between 20 and 30 interviews, which indicates that qualitative research will typically require a smaller sample size than quantitative research. Based on previous qualitative research studies, Emmel (2013) opined that for the qualitative study, the mean sample size is 30, with a standard range of 15-30 participants. According to Mason (2010) and Constantinou, Georgious and Perdikogianni (2017), the concept of saturation is one method for case studies determining the sample size. In conducting interviews, the researcher notes a point after which new interviews do not yield additional or new information, called the saturation point. Mason (2010) advises that when conducting qualitative research, sample size decision concerning the concept of saturation should follow Glaser and Strauss (1967). Thus, a purposive sampling technique was deployed within this context of the study. Upon reaching the point of saturation, the researcher stopped collecting

data. For this study, the target sample size for the study comprised 12 purposively selected church leaders from the six-central diocese of the Church of Uganda with extensive knowledge and willingness to speak about internal control practices of the church.

Table 1: Sample population

Name of Diocese	Diocesan Treasurer	Diocesan Secretary	Total
Central BUganda	1	1	2
Kampala	1	1	2
Namirembe	1	1	2
Mukono	1	1	2
West Buganda	1	1	2
Luweero	1	1	2
Total	6	6	12

Source: Reseaarcher, 2023

The researcher contacted the participants at their places of employment to inform them of the aims of the study, his position as the researcher, what their participation included, the interview settings, and ethical concerns. The researcher and the participants determined when, where, and how to conduct the individual interviews. To achieve data saturation, the researcher evaluated the participants' replies and presented them to the participants for confirmation. The researcher followed up with the subjects until no new information, insights, or themes surfaced (Constantinou, Georgious & Perdikogianni, 2017).

3.6. Qualitative Data Collection Method and Tools

As already mentioned, this analysis was approached from an interpretative perspective, agreeing with scholars who acknowledge that interpretive researchers use several data sources. For this reason, the primary methods for collecting data in this qualitative study were interviews, observations, field notes, library documents, or content analysis (Ritchie, Lewis, Nicholls & Ormston, 2013; Zohrabi, 2013). After the sample had been determined, next was high time to take into account a detailed interview method and tools for data collection. The researcher was the data collection instrument that noted the answers of the participants in the interviews. The researcher typically gathers the information and works as a data instrument, according to Cope (2014). According to Yeasmin and Rahman (2014), a researcher collects data from various sources as a data collection instrument. In the same vein, Yin (2014) posits that the researcher would interview participants, gather data, and share findings while functioning as the instrument. For this study, the researcher conducted semi-structured face-to-face interviews, analyzed archived data, and conducted observations. The researcher performed interviews at a time and place that was ideally suitable for the participants. A face-to-face interview provides the benefit of building rapport and gestures, as well as the interviewer can observe the person they interview. Open-ended questions throughout the interview enabled participants to discuss their experiences with control strategies in a private setting at the most suitable moment. With semi-structured interviews, researchers ensure that all participants are asked relevant questions and

allow participants to talk about important issues to them (Creswell,2014).⁴ The researcher actively engaged the interviewee while ensuring he served as a balanced judge. To guarantee dependability, as Yin (2014) recommended, an interview protocol was followed to perform open-ended interviews for data collection during interviews. Interview questions for semi-structured interviews were prepared. Denscombe (2014) proposed that investigators use open-ended questions to gather relevant information that cannot be collected using closed-end questions. Open interviews, according to Silverman (2017), help researchers appreciate participants and see their thoughts, views, and interpretations. In the interview procedure, the researcher has scheduled open-ended interview questions to ask the participants. After open questions were asked to the participants, their answers were paraphrased and shared with the participants to ensure their correct understanding.

As a document review helps achieve data saturation, a document review was performed for triangulation validation of the results. A document review is often used for triangulation by qualitative study researchers (Natow, 2020). Even though a document review would not elicit as many insightful replies as interviews (Bergman Blix & Wettergren, 2015), it is a handy way for researchers to obtain data. Through library databases, news media, and participating organizations, the majority of papers are easily accessible on the Internet. In this study, several church documents, including journals, church budgets, diocesan financial policies, church payment vouchers, payroll, bank statements, and receipts, enriched the researcher's knowledge about

⁴ Semi-structuring interviews are comprehensive discussions between the interviewer and the interviewee whose ultimate intent, however, is focused on the views, viewpoints and experiences of the interviewee.

fraud prevention and detection, the effectiveness of fraud detection and prevention strategies, financial management practices in churches. These documents were analyzed to determine the extent to which they are being adhered to in the selected diocesan churches of the Church of Uganda.

Data validation was a critical process in the dioceses in central Uganda that ensured the accuracy and reliability of various financial and administrative documents. It involved a systematic review and verification of information to maintain transparency and adherence to established policies. The following paragraphs reveal how this validation was carried out for different documents:

Journals: The first step was to carefully check journal entries to ensure they were complete and accurate. Each entry had to have proper documentation and necessary approvals. Entries were categorized correctly, distinguishing between income, expenses, and donations. Additionally, the mathematical accuracy was confirmed by reconciling debit and credit totals.

Church Budgets: Comparing the current budget with the previous year's budget was crucial to ensure consistency. The validation process also verified that budgeted amounts aligned with the financial policies of the diocese. It was important to confirm that budgeted expenses were reasonable and adequately funded.

Church Payment Vouchers: Payment vouchers were meticulously examined for completeness. This included checking vendor details, transaction amounts, and the purpose of each payment. Validating payments to ensure they were authorized and within budget limits was crucial. Supporting documents like invoices and contracts were

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reviewed for accuracy. There was also a strict segregation of duties between those creating vouchers and those authorizing payments.

Payroll: Payroll validation involved checking employee data regularly to confirm its accuracy, including salaries, deductions, and tax withholdings. Timekeeping records were compared with payroll calculations. Payroll was cross-checked against approved budgets, and periodic audits were performed to identify and correct any discrepancies.

Bank Statements: Bank statements were reconciled with financial records every month. This involved verifying that all transactions were accurately recorded. Any discrepancies were investigated and resolved promptly. Duties were segregated to prevent a single individual from having control over all financial transactions.

Receipts: Receipts were checked for financial transaction to ensure transparency. Validation included cross-referencing receipt records with deposit records to verify the correct allocation of funds. It was important to confirm that funds were deposited into the right accounts. Internal controls were put in place to safeguard cash handling and reduce the risk of fraud.

Documentation Review: The researcher reviewed the church's official documentation related to financial authorization processes, including policies, guidelines, or procedures (P4, P7, P9, P6). These documents were compared with the reported practices to ensure alignment.

Interviews with Authorized Signatories: The researcher conducted interviews with individuals designated as authorized signatories (P7). Inquired about their roles,

responsibilities, and the procedures they followed when approving financial transactions. This provided firsthand insights into the authorization process.

Transaction Record Analysis: The researcher examined transaction records and financial documents to confirm that approval levels and authorization procedures were consistently followed (P4, P7, and P9). Looked for evidence of approvals and supporting documents for various transactions.

Segregation of Duties Evaluation: The researcher assessed the segregation of duties within the church's financial processes (P6). Interviewed personnel involved in financial transactions to confirm that different individuals handled initiation, authorization, and recording of transactions.

Audit of Financial Transactions: The researcher conducted an internal audit of a sample of financial transactions to verify that the authorization process was being correctly followed and that supporting documents were reviewed (P9). This provided an independent assessment of compliance.

The downside of document analysis involves obsolete knowledge, prejudices, and resource unavailability (Booth, 2016). Marshall and Rossman (2016) explicated means member checking can enhance a qualitative study constancy. Member checking was used to analyze participants' relayed data to enhance the interview results' reliability and validity. A follow-up meeting with participants was planned to complete the member review process, review their answers, and make any appropriate corrections. This method ensured a correct understanding of each participant's response and solidified the data, including data saturation.

3.6.1. Library Research

The researcher utilized the Hamu Mukasa Library at the Uganda Christian University to engage the available written resources like textbooks, newspapers, and other related documents to ascertain and answer the research questions. This helped in connecting with the available information.

3.7. Ethical Considerations

When researchers contact people during a research project, they may encounter some serious or ethical difficulties, according to Greenwood (2016) and Thomas (2017). Ethical standards are broad guidelines that a researcher must follow throughout the study process to protect participants' privacy and confidentiality (Munhall, 2018). Professional associations, research institutions, and government agencies have all developed ethical guidelines to safeguard the study participants and researchers during a study analysis (Greenwood, 2016). It is critical for the study's credibility that researchers and participants comprehend ethical norms (Robson & McCartan, 2016). To ensure the research's legitimacy: participants' identities were concealed by classifying, identifying, and categorizing them using the codes P1 to P12. The guidelines were established by the Uganda Christian University Research Ethical Committee (UCU REC), which is in charge of ensuring that all Uganda Christian University researchers adhere to the university's ethical standards as well as the Uganda National Council for Science and Technology regulations. Before any data collection can begin, permission from the UCU REC is essential, so approval from the UCU REC was requested prior to beginning the data gathering procedure. The researcher's UCU REC approval code is REC.009.529.01. Consent must be obtained in writing, and participants' confidentially

must be maintained in order to gain permission from the UCU REC (Antonia et al., 2020; Betty, Jean, Dee-Price, 2022; Fride, Haram, Klykken, 2021; Mari-Rose et al., (2021).

To ensure participant anonymity and data security: data was stored in a safe and secure cabinet for a minimum of five years to allow for a possible audit before destroying it. After five years after the date of the researcher's graduation, all interview summaries, notes, and other research materials shall be trashed using a shredder machine.

After gaining clearance from the UCU REC, twelve individuals were chosen randomly and sent an email, followed up with a phone call to see whether they accepted to participate in the research. Additionally, following ethical standards, an informed consent form was taken to them. The informed consent form detailed information on the study's background, the expectations of participants, and the study's purpose. Informed consent often entails disclosing the study's goal, data confidentiality, and assurances that the data acquired was securely maintained and utilized only for the research's intended purpose.

Additionally, participants were informed that they may resign from the study at any moment throughout the research process without penalty and that the study would have no negative consequences for them. Additionally, the researcher never provided study participants incentives and took care to evade ethical and legal repercussions while retaining and safeguarding the research data. In return for their willingness to engage in the study, the researcher acquired participants' signatures on an informed consent form. He urged participation in this research and stressed the possible advantage of supporting other dioceses in the Church of Uganda in combating fraudulent financial practices.

3.8. Data Collection Instruments

The researcher was the main instrument used in this investigation to gather data. Face-to-face interviews with semi-structured questions were the major data-gathering approach for this qualitative multiple case research. The researcher opted for semi-structured interview questions since they enabled me to prepare questions in advance (Cleland, 2017; Weller et al., 2018; Saldaña, 2021). Additionally, organizational documents, archival materials, and financial and audit reports were examined, all of which included evidence of fraud since case studies need the collection of facts and information from various sources (Fusch, Fusch & Ness, 2018). An interview protocol was utilized to understand how leaders in the Church of Uganda dioceses of central Uganda undertake fraud reduction within their institutions. The participants included leaders of six Church of Uganda dioceses of central Uganda. The researcher requested Uganda Christian University UCU REC's permission prior to conducting data collection (Akinyode & Khan, 2018). The researcher wrote to each participant and followed up with a phone call to arrange for a one-on-one interview at a mutually convenient time. Participants gave permission for the interview to be recorded and signed an informed consent form. To ensure a successful interview: semi-structured interviews in the participant's quiet and discreet workplace were performed and audiotaped. The data's quality is also contingent upon the veracity of its informant (Abdalla, Oliveira, Azevedo & Gonzalez, 2018), hence the reason the interviews were audiotaped and typed.

Additionally, the use of open-ended questions enabled the gathering of accurate and genuine data (Grossoehme, 2014; Weller et al., 2018). Throughout the interview, the researcher took notes on the responses offered. Following each question, he employed

member-checking to confirm the correctness and clarity of the participants' responses by providing them with a summary of the interview for evaluation (Vaughn & Turner, 2016; Silverman, 2017). To ensure the data's consistency, the researcher also observed and documented any nonverbal signs or interview interruptions from participants. Jamshed (2014) and Grosseohme (2014) assert that when doing interview-based qualitative research, fluency, clarity, and the ability to explain and analyze are essential for obtaining in-depth information from the respondents and the researcher themselves. As a qualitative investigator, the researcher followed the recommendation of Moser and Korstjens (2018). The researcher posits that researchers use member verification and triangulation in qualitative analysis to strengthen the credibility, trustworthiness, and validity of data gathering methods. The semi-structured interview questions elicited abundant, rich, and focused data, allowing me to present a persuasive description of the study's issue. The researcher was clear and fluent while posing questions to the participant to obtain in-depth information from them (Kazmer & Xie, 2008). The general purpose of the one-on-one interview protocol is to use an in-depth semi-structured or dialogic interviewing approach that allows participants to express opinions about their organizations' fraud preventive interventions (Taylor, 2005; Silverman, 2017). The researcher compiled data from the diocesans' yearly audited accounts to highlight their financial statements, including their financial condition, church activities, financial results, funding sources, and internal control procedures. The audit report contains chapters detailing audit findings and whether the church has the necessary internal controls to comply with generally accepted accounting procedures.

Member checking was utilized to enhance research approaches' validity, trustworthiness, and transferability. Participants got an interview summary for evaluation, correction, and comments on any additional study-related items. According to Morse (2015) and Stackhouse (2020), member checking improves qualitative data constancy. Pre-triangulation involved examining papers received from archives and documents. Triangulation is often used to improve a study's validity and reliability by combining several methodologies (Natow, 2020). In his research, the researcher utilized data source triangulation to determine if the provided information had the same meaning under various conditions.

3.9. Data Collection Technique

According to Yin (2018), observations, semi-structured interviews, documentation, and audio-visual sources are the key sources of data collecting. Moreover, Savenye and Robinson (2013) and Weller et al. (2018) suggest that semi-structured interviews are more dependable than other methods. The researcher used semi-structured interviews with open-ended questions to generate discussion and keep the interview on track. As supplemental support, an audio recording device was employed to capture the interviews to eliminate bias and assure the trustworthiness of the transcribed interview replies. The interviews were done at the participants' workplaces. The interview procedure before beginning the one-on-one interviews was confirmed that participants read and signed the informed consent form.⁵

⁵ See Appendix A.

The researcher developed a connection with each participant at the introduction stage in order to increase their confidence and desire to engage in the research. Guest, Namey, Taylor, Eley and McKenna (2017) claims that the purpose of an interview should be to elicit personal and candid responses from participants. Participants freely answered several interview questions, from which data was gathered to analyze fraud causes and the prevention techniques utilized in the Church of Uganda dioceses of central Uganda. The interviews were concluded with a concluding comment in which the researcher expressed his gratitude to each participant. The researcher anticipated collecting data from the six executive leaders of the Church of Uganda dioceses of central Uganda over five weeks. He transcribed and analyzed the data gathering using a Techno recorder for participant interviews.

Qualitative data collection has a number of pros and downsides (Yin, 2018). One benefit of qualitative data is that it lends itself to member verification and triangulation. According to Suen, Huang and Lee (2014), member verification and triangulation enable participants to validate their replies and gather data from the interviews and archive records. To corroborate the interview results: papers and archival materials collected from the agencies were utilized. Given the time constraints of interviews, documents and archival records aided and assisted in delivering precise and comprehensive information, reducing the length of interviews.

Before each interview, the voice recorder's function and the battery or dry cells' condition were tested to ensure it was functioning well. Before conducting the interviews, the study's purpose and design were submitted to the Uganda National Council for Science and Technology for clearance since human subjects would be used.

Following permission of the research by the Uganda National Council for Science and Technology, purposive sampling was used to recruit study participants. The interviews were scheduled, and the researcher prepared for them after receiving authorization from the Uganda National Council for Science and Technology. Interview questions were left open-ended to enable participants to react freely. Member checking was done by requesting that every participant reread the interview summary and verify that the data gathered from their responses was correct.

3.10. Data Organization Technique

According to Yin (2018), researchers arrange data to ensure openness and conduct appropriate data analysis. Yin (2018) asserts that researchers use data organizing approaches to group data into themes, trends, and patterns for ease of comprehension and to examine data prior to analysis. The researchers should arrange data in accordance with their study objectives and accomplishments (Lewis, 2015; Stackhouse, 2020; Yazan & De Vasconcelos, 2016). Prior to the formal publication of the study, investigators should not discuss any information with anyone who is not engaged in the investigation procedures (Greenwood, 2016). At Uganda Christian University, members of the Study Ethical Committee demand that investigators safeguard data during the study process and keep it secure and locked for at least five years beyond the study's conclusion in case of an audit (Uganda Christian University, 2018). Interview notes, summaries, and research journals were separated into several files for this study, each with its specific password-protected identifying number. Additionally, the data was stored on a removable backup drive and computer hard disk in a lockable safe that was only accessible to the researcher.

The answers of the participants were checked and arranged into groups based on the research's themes and sub-themes. To maintain confidentiality: each participant's transcript was assigned a unique identification code only known to the researcher. Except for any data or information that compromised confidentiality, the data from the participants were transcribed verbatim. During the transcription review process, each irrelevant discussion to the study was eliminated. Using the NVivo program, codes and themes were generated straight from the data. According to Hancock, Algozinni and Lim (2021), it is critical to use NVivo software to convert interviews to summaries and categorize themes to reduce study bias. To keep track of dates and activities: journals and folders were also utilized to safely arrange the interview material for each participant. To safeguard the data: it was labeled, copied onto the hard drive and flash drives, and kept secure in a location.

3.11. Data Analysis

Case study research, according to Yin (2018), is a systematic process that includes design reasoning, data collection methodologies, and specific approaches to data interpretation and analysis. Yin also underlined the need to do high-quality case study research that is rigorous, valid, and reliable. The purpose of data analysis in qualitative research, according to Bernard and Ryan (2016), Patton (2015) and Stackhouse (2020), is to elucidate the significance of data and to discover possible dispositions and implementations for presenting the results. According to O'Connor and Joffe (2020), data analysis is the most critical approach for identifying data patterns and characterizing study data.

Researchers should take responsibility for comprehending the context of data analysis in order to convey credible conclusions and persuade readers. As is the case with all data, interpretation and analysis are necessary to provide order and insight; data analysis is an interactive process in which data are methodically sought and examined to produce an enlightening account of the phenomena under investigation. According to Joslin and Müller (2016), data analysis is the process of compiling or reconstructing data in a meaningful or intelligible way that is transparent, rigorous, and complete while being faithful to participants' stories. Researchers use the data triangulation technique during data analysis to supplement existing sources and increase accuracy, credibility, and validity. According to Cope (2014), data analysis is an iterative or recurrent process that results in the generation of new ideas or the creation of new concepts to explain the meaning of data.

Researchers use methodological triangulation to enhance their study's quality, correctness, validity, and dependability (Morse, 2015). Methodological triangulation was utilized throughout the research methods to acquire data from observations, diocesan documents, and structured interviews. NVivo application software was utilized to create codes and themes from interview data to assess the techniques employed by the leaders of the Church of Uganda dioceses of central Uganda to combat fraud. As Castleberry and Nolen (2018) and Saldaña (2021) suggest, researchers should prioritize data quality over quantity when doing qualitative analysis since data quality results in believable conclusions. The researcher resorted to Yin's (2015) five phases of data analysis to ensure the success of the study: (a) gather data, (b) organize it, (c) interpret it, (d) analyze it, and (e) communicate the results. As part of the researcher's research

and data analysis activities, he listened to the audio recordings multiple times and identified patterns, codes, and themes. Then, he categorized the data by category and question in order to identify trends and correlations between the categories. The researcher determined which themes and linkages should be used to describe the results. The analytic activities included initial coding, adding comments and thoughts, creating memoranda, and searching for patterns, sequences, relations, differences, and themes. Finally, trends were investigated, expansions of fraud triangle concept topics developed, and the results reported.

3.12. Reliability and Validity

Reliability and validity are critical components that researchers must consider in order to assure the study's credibility (Yin, 2018; Stackhouse, 2020; Ellen, Chetwynd 2022; Ishtiaq, Ahmed, and Sundas, Ishtiaq (2021). Golafshani (2013) claimed that researchers might assure validity and reliability by expressing their perspective on the topic under study and demonstrating their results' consistency. The definitions of reliability and validity may alter depending on whether the approach is qualitative or quantitative. According to Yin (2018), reliability and validity help decrease bias in research and increase transparency. Triangulation and member-checking were employed to guarantee the reliability and validity of this qualitative research by gathering, organizing, and evaluating data from various sources. Additionally, the research's quality was evaluated using the dependability, credibility, confirmability, and transferability criteria.

3.12.1. Reliability

Researchers make reference to reliability in order to increase the dependability of their study. Qualitative research investigations, according to Belotto (2018) and Noble and Smith (2015), are dependable when they use rigor, reliability, and validity. According to Lub (2015) and Johnson, Adkins and Chauvin (2020), prolonged involvement, persistent observation, and detailed account may contribute to a study's rigor in qualitative research. According to Bengtsson (2016), researchers employ reliability to choose, justify, and implement research techniques, processes, and methodologies described by utilizing the audit trail to determine the study's efficacy. An audit trail was generated for anybody interested in reviewing the research approach. Member checking was implemented to confirm the reliability of the research. To ensure their responses' correctness and reduce any potential bias, the researcher a summarization of the interview transcript was delivered to the participants for review.

3.12.2. Validity

Marshall and Rossman (2016) and Shakeel, Rasheed, Ahmed and Bakhsh (2020) assert that the qualitative study's idea of validity entails a comparison to the concepts of credibility, trustworthiness, and authenticity. The validity of a study is determined by the accuracy or correctness of the results, not only for the researcher but also for the participants and readers of the study. According to Hayashi, Abib and Hoppen (2019) and Evers (2018), validity is critical in qualitative research since it attests to the results' trustworthiness and correctness. Researchers should strive to minimize bias in order to increase the validity of their findings. According to Yin (2015) and Guba and Lincoln, 1985, Houghton, Casey, Shaw and Murphy (2013), researchers must combine credibility,

transferability, confirmability, and data saturation in order for the study to be legitimate and trustworthy.

3.12.3. Credibility

According to Yin (2018), investigators may use triangulation and member checks. Triangulation and member-checking, according to Brooks and Normore (2015), are used to prevent bias by accurately identifying and describing the examined phenomenon. Credibility is crucial for demonstrating trustworthiness in qualitative research (Hussein, Shahmoradi & Turk, 2015). According to Gray and Villamarin (2015), a study's credibility is established through establishing confidence in the data gathering and interpretation's correctness. This is accomplished by continuously evaluating empirical results and correlating them to the body of knowledge. To further establish credibility, the researcher forwarded the transcriptions of the data obtained to the participants to confirm that the researcher comprehended the material provided, according to Bryman and Bell (2015). This was beneficial since the researcher guaranteed that only those truly qualified for the study were chosen. This critical aspect of participant selection was reinforced by the pre-interview background inquiries. Additionally, the usage of recordings meant that all information was received and accurately recorded, ensuring no critical information was missed.

3.12.4. Dependability

All research processes were meticulously documented to achieve dependability, from the formulation of the problem, the recruitment of research participants, the conduct of interviews and transcriptions, and the data analysis, to a quantifiable conclusion

(Bryman & Bell, 2015). Additionally, returning the transcribed data to participants for approval guaranteed that all data was accurate and trustworthy. Further, having the thesis scrutinized and assessed by research supervisors bolstered its credibility.

3.12.5. Transferability

Transferability refers to the capacity to ascertain whether or not comparable or dissimilar study results exist in other investigations (Hadi & Closs, 2016). According to Morse (2015), researchers must offer extensive explanations to persuade readers to draw conclusions about the results by giving a reason and detailed information about the case study. To ensure the transferability of the study: extensive information regarding data collecting and analysis were included to allow readers to decide if other studies have produced comparable findings or outcomes (Bryman & Bell, 2015). This is done in this research by detailing the data collecting and analysis methods in sufficient depth. Additionally, data saturation concepts were employed to help readers grasp the uniqueness of the results. According to (Fusch, Fusch & Ness, 2015; Braun, Virginia, & Clarke, Victoria, 2021), data saturation is the practice of doing interviews until the researcher runs out of fresh data, topics, and codes to include and utilize in the data gathering methods.

3.12.6. Confirmability

Yazan and De Vasconcelos (2016) suggested that through interpreting data collecting and analysis, NVivo software ensures the confirmability of the study. Helviet al., (2020), define confirmability as the degree to which the study's steps may be audited, confirmed, or repeated. Marshal and Rossman (2016) argued that researchers must

persuade readers to agree with the study's result. Additionally, Bryman and Bell (2015) state that confirmability assures that the researcher draws a conclusion devoid of bias. The research was validated by presenting genuine data and case studies on the impact of fraud on the Church of Uganda dioceses of central Uganda. The researcher also allowed participants to check that the interpretation of the interview findings corresponded to their real intended viewpoints. Additionally, the methodology was triangulated by examining data from semi-structured interviews, organizations, and church records.

Additionally, having a purposive sample of fully aware and informed participants about the topic under investigation boosted the data's confirmability.

3.12.7. Data saturation

Researchers use data saturation to demonstrate the quality, trustworthiness, and transparency of their study (Lauren, Houston A., et al., 2021; Moser & Korstjens, 2018; Lowe, Norris, Farris & Babbage, 2018). As Moser and Korstjens (2018) and Lowe, Norris, Farris and Babbage (2018) indicated, the researcher's objective was to prevent data duplication and to examine the information from interviews and church documentation indefinitely until data saturation occurred. Data saturation, according to (Fusch, Fusch, & Ness, 2015; Braun, Virginia, & Clarke, Victoria, 2021), is the practice of doing interviews until the investigator runs out of fresh data, topics, and codes to include in the data gathering methods. However, Mwita (2022) contends that data saturation is not about running out of fresh data, but rather about reaching a point where observing more data will not lead to the discovery of more information related to the research questions. Moser and Korstjens (2018) and Lowe, Norris, Farris and Babbage (2018)

agreed that investigators should continue collecting data until data saturation is reached. Data saturation for the research was guaranteed by conducting more interviews until no new themes or ideas related to the research questions appeared throughout the data analysis process.

3.13. Conclusion

The study described in this chapter used a qualitative research methodology to examine the control system in the Church of Uganda dioceses of central Uganda. For these reasons, an investigation was conducted to better understand the efficiency of the church's internal control mechanisms and their application to detect and prevent fraud inside the organization. As a result, none of these difficulties can be resolved without first choosing an appropriate philosophical perspective. In this instance, the interpretivist method guided an investigation in which the researcher discovered additional sources of information that aided in the researcher's grasp of the research questions. Following these grounds, the study was conducted in six Church of Uganda dioceses of central Uganda: Mukono, Namirembe, Central BUganda, West BUganda, Luwero and Kampala. It involved the church in general and the Church of Uganda dioceses of central Uganda in particular. The participants, twelve individuals, all senior church authorities, were selected using purposive sampling. Interviews and documentary reviews were used to elicit data.

The study themes were chosen in accordance with the research questions. Supplementing the responses from participants were studies of policy documents, journals, papers, and acts. The study was conducted following ethical guidelines, and the data were manually reviewed. This chapter sets the framework for the data

presentation and discussion in the following chapters. The next chapter, Chapter 4, presents and describes the research findings. Chapter 5 discusses findings, the application of professional practices, and implications for the church's practice.

CHAPTER 4: DATA ANALYSIS AND PRESENTATION OF FINDINGS

4.1. Introduction

As we delve into the data analysis phase of this study, this chapter unveils findings that will illuminate the financial control strategies, effectiveness, and the underlying causes of financial malpractice within the selected Church of Uganda dioceses in central Uganda.

The overarching goal of this study is to explore the financial control strategies used to mitigate financial malpractice in the selected Church of Uganda dioceses of central Uganda, with a focus on identifying strategies to mitigate fraud, evaluating the effectiveness of financial controls, and understanding the underlying causes of financial malpractice.

A qualitative multiple case study was used, which helped collect information from different participants who experienced the phenomenon. A multiple case study design was crucial to understand the phenomenon better and get answers to who, why, when, and how questions about fraudulent behaviors. For data collection, semi-structured interviews, which included several open-ended questions, were conducted.⁶ Participants included six diocesan secretaries and six diocesan treasurers of Church of Uganda dioceses of central Uganda.

⁶ See Appendix.

4.2. Demographic Characteristics of the Participants

Table 2: Demographic Characteristics of the Participants

Participants	Gender	Years in position	LED
P1	Male	5	Master's Degree
P2	Male	12	Master's Degree
P3	Male	8	Master's Degree
P4	Male	14	Bachelor's Degree
P5	Male	5	Master's Degree
P6	Male	12	Bachelor's Degree
P7	Male	16	Master's Degree
P8	Male	9	Bachelor's Degree
P9	Female	5	Master's Degree
P10	Male	6	Bachelor's Degree
P11	Male	7	Bachelor's Degree
P12	Male	6	Master's Degree

4.2.1. Gender

The table above shows that most of the participants were male. The researcher found that more male 11(92%) than female 1(8%) employees manage church funds in the Church of Uganda dioceses of central Uganda.

4.2.2. Number of Years in the Position or Department

Table 4.1 above indicates that most participants (six) had spent 5-8 years working in the church, followed by four who had spent 9-12 years, and two who had spent 13 years

and more. The results indicate that most of these participants were experienced because they had stayed longer in their offices or positions.

4.2.3. Level of Education

Table 4.1 above reveals the participants by level of education; eight of the participants have bachelor's degrees; four had postgraduate qualifications. Their level of education clearly shows that employees in financial management positions in the Church of Uganda dioceses of central Uganda had enough education to understand the church's financial control issues.

An interview protocol and member verification were utilized in the data gathering and analysis processes to lessen investigation biases. The UCU REC's ethical research guidelines were adhered to, which recommend treating participants with respect and justice during the research processes. Member checking facilitated me to explain some concepts, the meaning of participant communications, and agree with the actual information of their summaries after getting their input, which contributed to the validity of the study and ensured its dependability. Methodological triangulation was also useful for data collection and analysis since it provided additional information about the research methods and helped connect the data with the main research objective. Interview summaries, diocese accounting records, and other documents to triangulate data were used.

For data analysis, interview recordings, summaries, and notes were incorporated into NVivo 11 in order to determine nodes, themes, and subthemes. Three major themes emerged from the interview data, review of relevant diocesan documents and

observation notes. The themes indicated the causes of financial malpractice, strategies used by church leaders to mitigate financial malpractice, and the effectiveness of the strategy used to manage the finances of the Church of Uganda dioceses of central Uganda. Data saturation improved reliability and validity by ensuring that participants answered all questions and that no new concept, code, or theme emerged throughout the course of the study. After interviewing the twelfth participant, data saturation was reached because there was no further information emerging to add to the research.

This chapter presents the findings on the major thematic areas.

4.3. Themes Related to the Research Objectives

This section presents the findings from the interviews. The results are organized in three parts, in accordance with the study-specific questions offered in Chapter 1 and the interview guidelines provided in Appendices 3. The replies to questions on the application of internal control are provided at the beginning. Following that, replies to queries on the efficacy of financial control strategies in preventing fraud are addressed. Finally, replies to questions on factors contributing to fraud are offered.

4.4. Theme 1: Internal Control Strategies

This section presents the findings of the internal control strategies used by the Church of Uganda dioceses of central Uganda to detect financial malpractice and fraud.

The participants were asked what financial control practices they use in their church to mitigate financial malpractices. The findings from the interviews revealed that detective techniques such as supervisory activities, periodic audits, physical control of

access to assets and financial record, bank reconciliation, and cash count were regularly applied in the Church of Uganda dioceses of central Uganda.

4.4.1. Supervisory Activities

The participants mentioned establishing an independent internal supervisory body to address managerial fraud opportunities. The findings indicated that monitoring procedures are in place to provide internal control over the church's usage of finances and that the dioceses have a financial committee that verifies whether church funds are properly used or not (P8).

As required in the rules, the church council, via the finance committee, must have at least four meetings every year and perform a comprehensive check on allocation and spending to validate whether church money was appropriately handled (P9).

Through the implementation of robust supervisory bodies, the church of Uganda has put in place a system of checks and balances to safeguard against financial malpractice and ensure responsible financial management (P4). P7 emphasized that "Our church maintains strong control over financial activities by appointing supervisory bodies that monitor transactions, review financial reports, and provide guidance to prevent any potential financial malpractice."

For data triangulation, verify the accuracy and reliability of the data collected I read financial board minutes that reported on the work of supervisory team to the parishes.

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When the participants were asked about the benefits of supervisory bodies, P2 revealed that:

"Supervisory bodies play a vital role in our church's financial control strategy, conducting regular audits and inspections to identify and address any signs of financial malpractice or misconduct."

P4 stated that, "Supervisory bodies serve as a crucial control mechanism within our church, monitoring financial transactions, conducting risk assessments, and maintaining a proactive approach to prevent any financial malpractice." For data triangulation to verify the accuracy and reliability of the data collected I requested P4 for the church's financial policies and procedures manual. I was able to validate the roles and responsibilities of the financial committee, internal controls, and guidelines for financial decision-making.

Inquiry into the role supervisors play in detecting and addressing potential financial malpractices among the participants yielded a range of insightful observations. Among these, the following roles emerged:

P7 highlighted that supervisors are responsible for monitoring the financial activities of their teams and ensuring compliance with established financial policies and procedures. They review financial transactions, budgets, and reports to identify any inconsistencies or deviations. P10's response concerned early detection revealing that "supervisors are often the first to notice unusual financial patterns or behavior that may indicate potential malpractices. They are attentive to discrepancies, unexplained expenses, or

suspicious financial activities.” supervisors set the tone for ethical behavior within their teams. By demonstrating integrity and adhering to ethical standards themselves, they foster a culture of honesty and responsibility, discouraging unethical conduct (P4). P8 in a similar vein echoed that “supervisors lead by example, demonstrating ethical conduct and responsible financial management. Their actions encourage their subordinates behaviors and commitment to ethical practices.”

In the course of the discussion, the participants were prompted to share their approaches to tracking and monitoring supervisory tasks. P6 highlighted:

Each month, we visit numerous churches. We work in the office from the first to the twenty-first day of the month, doing clerical responsibilities, while we labor in the fields from the twenty-second to the last day of the month. We have monthly meetings with clergy, and part of our agenda includes checking and executing work plans. To ascertain if they are consistent with expenditure, we inspect ledger books to ensure they are properly entered and completed; we also inspect bank statements to ensure they are reconciled with expenditures and the bank account balance.

The participants were prompted to elaborate on the structure of financial supervision within the Church, shedding light on how it functions to oversee financial activities and guide decision-making. P1 revealed that the highest level of financial supervision is often provided by a board of directors, board of trustees, or a group of elders. This governing body is responsible for setting financial policies, approving budgets, and providing strategic oversight of the church's financial activities.

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A finance committee, typically composed of board members and experienced financial professionals, may be established to assist the board in financial decision-making. The committee reviews financial reports, budgets, and financial plans and provides recommendations to the board (P2).

P6 brought to light that the church appoints a treasurer or financial officer who oversees day-to-day financial operations. The treasurer manages financial transactions, prepares financial reports, and ensures compliance with financial policies.

In some cases, the church have an internal auditor responsible for conducting periodic internal audits to assess the effectiveness of financial controls and identify potential issues or discrepancies (P10).

A prominent role was underscored by P8 was that some churches engage external audit firms to conduct independent financial audits. External auditors review financial statements and assess the accuracy and compliance of financial records with accounting standards and regulations (P8).

By establishing a structured financial supervision framework, churches maintain financial accountability, transparency, and responsible stewardship of resources. The oversight provided by various entities within the structure helps safeguard against potential financial mismanagement and ensures the church's financial activities are conducted in accordance with ethical and legal standards.

4.4.2. Auditing

Participants were inquired about their practices and procedures regarding the auditing process. The participants stressed that internal auditors are guided by the Church of Uganda, audit guidelines, procurement and financial policies (P8, P6, P1). Section 25 of the Financial Policy gives the diocesan auditors the mandate to audit accounts of every diocesan church. On the other hand, Section 17 of the Financial Policy requires the diocesan auditors to pay close attention to each aspect of expenditures, particularly those that have been authorized in accordance with the policy. The data reveals that diocesan auditors bear the responsibility for conducting audits encompassing all diocesan departments, ministries, and missions. This aligns with the Provincial Financial Policy implemented in 2016, which stipulates the mandatory internal auditing of financial accounts for each diocese by independent audit professionals. P5 recounted:

Internal auditors are an integral component of the diocesan synod in ensuring that churches follow prescribed rules, laws, and processes and that monies are spent effectively to achieve the goals of various programs and initiatives.

A question on the frequency of auditing was posed to the participants, and P8 said that the procedure requires internal auditors to perform audits quarterly, whereas external auditors must do audits at least once a year. Similar sentiments were echoed by P1, and P6, who revealed that auditing occurs once or twice a year in the majority of the central dioceses.

In this study, Participants P2, P3, and P6 revealed that auditing at the diocese level is carried out by diocesan internal auditors and, in certain instances, external auditors:

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“Generally, the diocesan synod assigns external auditors to work with internal auditors to ensure that monies are spent appropriately” (P6). P3 said:

When monies are collected in churches, it is the responsibility of auditors to determine if the monies collected by churches were correctly spent or whether they were misused in any way. Typically, first, internal auditors inspect churches, and then external auditors.

P2 added: “Auditors sample a few churches since visiting every church in the diocese is impractical,” and P11 said:

Everything must be examined; auditors examine projects and ensure that processes for obtaining materials are followed. Also, documents such as requisition orders are scrutinized to determine whether they represent quality. It is also possible to determine the value for money by examining what has been acquired and determining if it is worth the price paid.

According to P7:

Internal auditors verify accounting documents such as invoices, payment vouchers, quotations, and meeting minutes to ensure they are accurate. This is done in order to ascertain whether expenditures were authorized at the relevant meeting.

However, if any transactions are unclear or odd or insufficient records are discovered, P3 and P9 reveal that a conversation between church officials and auditors is convened. Either party makes recommendations on how to rectify the problem. P9 indicated, “If auditors are fully unsatisfied with the nature of inquiries at the diocese/parish, they

may suggest disciplinary sanctions to be taken by the diocesan board of finance.” P3 attested:

If any records are missing or cannot be located, the auditee is given time to retrieve them. If an auditee expresses an opinion or raises a question, the auditee is given the opportunity to answer. If the auditors are satisfied with the responses, the inquiry is closed or withdrawn. Alternatively, suppose the auditors are dissatisfied with the responses. In that case, the inquiry is sent to senior management, and the auditor encourages management to conduct more examinations by convening an audit committee.

The study also indicated that the audit report is forwarded to the board of finance, which then forwards the report to the diocesan council/synod for further debate. P3 said:

The auditor's report uncovers instances of misappropriation, abuse of church finances, abuse of office, and other violations of diocesan financial rules [...]. Apart from that, the auditor's office is tasked with identifying instances of inaccuracy, misappropriation, and fraud. It should be noted that the regulations require each church organization's leadership to establish control systems to prevent malpractice. The auditor's role should be secondary to management's internal control in church offices.

These findings imply that the diocesan departments have to publish the diocesan auditors' reports in the Diocesan Synod/Church Council's reports to increase transparency and internal control. The internal auditing ensures that the central

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diocese of the Church of Uganda implements all relevant aspects of the internal audit manual; the financial records are maintained following the established accounting regulations, and the financial and accounting regulations are complied with.

For data triangulation, verify the accuracy and reliability of the data collected. I sought for the annual audit reports from P3. This report was published in the diocesan council document where it was present to the council.

The researcher inquired about the measures taken to prevent identified instances of fraud. This section subsequently presents the findings pertaining to the internal control strategies employed by the Church of Uganda dioceses in central Uganda to mitigate the risk of financial malpractice and fraud. The structured interviews yielded insights into the preventive controls commonly practiced, including employee training, password-protected access to asset storage areas, the requirement for two or more signatures on all checks, thorough employee background checks, physical resource control (such as securing money in a safe and employing locks on inventory stores), adequate segregation of finance duties, the necessity of obtaining approval prior to transaction processing, and the proper authorization of transactions.

4.4.3. Staff Training

Inquiring about the participants' insights on how employees are trained on financial policies, procedures, and ethical standards within the church, P4 indicated that new leaders in the diocese and the local churches typically receive financial training during their orientation and onboarding process.

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P7 disclosed a significant facet regarding the training methods employed within the church's context concerning financial policies, procedures, and ethical standards.

According to P7's account,

The church has adopted a strategy where they regularly organize training workshops and seminars. These sessions are carefully planned to cover a wide range of topics related to financial management. The aim is to provide inclusive learning opportunities to individuals involved in financial matters within the church.

P7's revelation sheds light on the dynamic nature of the church's training approach, extending beyond singular instances of orientation or onboarding. The periodicity of these workshops and seminars signifies a deliberate effort to ensure that church workers receive ongoing education and skill refinement in matters related to financial practices.

Additionally, P5 drew our attention to the existence of periodic training workshops and seminars that cover various aspects of financial management, including budgeting, financial reporting, handling donations, and compliance with legal requirements. In his words P5 said:

Periodic training workshops and seminars are conducted to cover various aspects of financial management. These sessions focus on specific financial processes, budgeting, financial reporting, handling donations, and compliance with legal requirements.

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P1 underscored a vital aspect of the church's training approach, emphasizing the utilization of in-person training sessions as a means to effectively educate church workers on financial policies and ethical standards. P1 elucidated that these training sessions are facilitated by experienced financial personnel or external trainers, chosen for their expertise in the field. P1 stressed:

We really put a lot of effort into having training sessions in person. Our sessions are led by experts who really know a lot about money and what's right and wrong. When we have these sessions, the people we're training can talk directly with these experts. They explain things about money and what's right and wrong in simple ways that everyone can understand. These sessions are definitely not boring; they're lively and you get to be a part of them. You can ask questions, talk, and practice what you're learning in real situations. We believe this way of learning is better than just reading or listening. All in all, these in-person sessions are a big part of our plan for training. They help make sure the people who work with us know all the important things and can use them in their jobs.

P12 illuminated a crucial aspect of the church's training framework by emphasizing the provision of targeted training to employees, centered on the church's code of conduct and ethical principles. P12 elaborated that this specialized training encompasses a comprehensive range of subjects, incorporating directives on maintaining financial integrity, upholding confidentiality, addressing conflicts of interest, and procedures for reporting instances of misconduct. In P12's own words:

We are very committed to being good and honest in our church work. We do special training sessions that focus on our church rules and being good in what

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we do. These lessons talk about being careful with money. They also talk about how we should make choices that are fair and good for the church and the people in it. We also learn how to tell someone if we see something wrong happening, and there is help for people who do this. Our training makes sure we know how to follow our church's rules in everything we do with money. It helps us be good and honest in our work and make good choices.

P9 illuminated a significant aspect of the church's training framework, emphasizing the comprehensive nature of the training provided to employees. P9 detailed that this training extends to encompassing the specific financial policies and procedures established by the church. The training encompasses a wide range of subjects, including directives related to budgeting, spending, expense reporting, and financial reporting. In P9's own words:

We really want our workers to understand our money rules. So, we teach them about many important things. We talk about making budgets, which means planning how we spend money according to what our church wants to do. We also teach them how to say "yes" to spending money in the right way and how to keep records of what we spend. And we show them how to tell everyone about our money so everyone knows what we're doing. Our training helps our workers know how to handle money in a good and honest way, which is what our church believes in.

P2 conveyed a significant aspect of the training approach within the church's context, underscoring the central theme of stewardship. P2 detailed that the training initiatives place a strong emphasis on instilling the principles of stewardship, with a specific focus

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on the profound responsibility associated with managing the resources entrusted to the church. In P2's own words:

The way we teach is based on something called stewardship. We want to show church ministers how important it is to take care of the things people give us to use. We don't just think of these things as stuff - we see them as a promise to our church and something bigger we're working towards. Our training helps church ministers understand that making good choices with money is connected to being responsible for what we have. We want them to know that the choices they make affect our group and what we're trying to do. By teaching stewardship, we want church ministers to feel like they should be honest and responsible. We want them to know that they need to be reliable, open, and follow what our church believes in. In the end, our training is about making a team that knows how to handle money and cares about our goal and what we're working for.

P4 highlighted a crucial aspect of the training conducted within the church, underscoring the paramount importance of ethical conduct in the realm of financial decision-making. P4 elaborated that the training initiatives lay a strong emphasis on imparting a clear understanding of the ethical principles that should guide financial choices. Specifically, the training emphasizes the values of honesty, confidentiality, and the imperative of steering clear of conflicts of interest. In P4's own words:

In this diocese, we really care about doing the right thing when it comes to money. We teach our employees to make good and honest choices when handling money. Being truthful is at the core of our training because it's super important in all money matters. We stress how crucial it is to be honest to keep the trust

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of our congregation and to maintain our church's reputation for being responsible with money. We also teach our employees to keep financial information private to keep people's trust. Plus, we show them how to make money decisions without letting personal interests get in the way. We want to create a culture where everyone always makes money choices with honesty and integrity. Our training helps our employees become skilled in financial matters and stay committed to making ethical decisions, which is vital for our church's financial health and reputation.

P10 brought to light a pivotal aspect of the training undertaken within diocese, highlighting the profound importance of donations and tithing. P10 underscored that the training initiatives are specifically tailored to address the appropriate methods of handling, recording, and documenting these crucial contributions. In P10's own words:

Donations and tithing hold immense significance, and our training framework places a strong emphasis on equipping our personnel with the knowledge and skills necessary for handling, recording, and documenting these crucial contributions. Our training sessions provide a comprehensive understanding of the processes involved in receiving and managing donations and tithes, emphasizing transparency and accuracy in recording to maintain our congregation's trust. Meticulous record-keeping is a focal point, serving as a testament to our financial integrity and building trust with our donors. We also address the ethical considerations surrounding these sacred contributions, stressing the values of gratitude and stewardship

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P3 highlighted a key aspect of the training process within the context of financial management, underscoring the focus on educating staff members. P3 elaborated that the training initiatives are specifically designed to impart a comprehensive understanding of the process of preparing, interpreting, and sharing financial reports with stakeholders. In P3's own words:

During training, we really focus on making sure our staff can understand financial reports really well. We cover everything about these reports, from making them to explaining them to others. We want our staff to be experts in making accurate and clear financial reports. We teach them to pay close attention to every detail. We also teach them how to read and understand these reports, so they can make smart decisions and plan for the future. And we stress that when they share these reports, they should do it in a way that everyone can understand, even if they don't know much about money. Our goal is to help our staff and the people we work with understand money reports better, so everyone can trust what we're doing in our church.

By employing a combination of these training approaches, Church leaders ensured that personnel are informed about financial policies, procedures, and ethical standards. This creates a culture of financial responsibility and accountability, fostering trust among stakeholders and supporting the Church's mission and values.

4.4.4. Hiring Competent Personnel

The participants in this study revealed that hiring competent personnel is a great strategy to prevent misuse, error, and fraud. The most significant concerns revealed by

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participants regarding this code related to qualifications, individual integrity, moral competence, relevant training, and capabilities of church workers. The findings revealed that hiring the appropriate people to work in the church is one of the best strategies for reducing error, misuse, and fraud in the church. This comprehension is described in P2's comments:

Most of the church work is done by people. Therefore, the Church always looks forward to hiring the most competent workers who can perform church work in the most honorable way... we are guided by the human resource policy in which the recruitment process and managing human resources is stipulated.

P1's comment highlights that the church has an employment policy manual stipulating hiring qualified individuals. Moreover, the findings revealed that the Church was committed to hiring trusted professionals with a high level of morality and integrity at all levels, ensuring that things were being done correctly. This comprehension is described in P5's comment: "Church workers are ministers of the gospel. Therefore, they ought to be people of high moral integrity." The participants revealed that some churches recruited knowledgeable and skilled accountants to manage church funds and qualified practitioners with a minimum of a diploma in accountancy and business administration. The findings revealed that hiring followed church policies. In particular, P4 attested that "the church has an employment policy that encourages hiring the most qualified personnel that passes through panel interview to ensure unbiased selection". Further findings revealed a rigorous process for background checks (P1, P2, P4). Among the most important factors considered by the Church were the candidate's education

history and personnel references. All these would aid in determining their honesty and moral character. P1 revealed that:

When advertising a post, the human resource department of the diocese ensures that it adheres to all of the equal opportunities rules. Furthermore, the applicant is obliged to complete a standard application rather than accepting resumes in order to check that there are no discriminatory concerns, and the applicant gets the same information as the other candidates.

The findings from the interviewed participants highlighted the exceptional value of screening and recruiting competent staff. The findings revealed that competent staff saves time (P4):

We don't just hire everybody who asks for a job. You must be quite conscious in this regard [...] the church is not going to perform ministry with someone who is not ethical. So, if we uncover an unethical individual, we will simply refuse to hire him.

According to P4, competent workers are committed to the job, reducing errors contributing to fraudulent reporting. P1 Indicated that by prioritizing the recruitment of competent personnel, the diocese cultivates a team of professionals who uphold ethical financial practices, contributing to a control strategy that safeguards against malpractice. P8 echoed that competent leaders' supervision and evaluation of personnel assist and assure competence and ethical behaviors. The above interview excerpt paints a visual overview of competent persons being selected, recruited, and hired. Hiring skilled staff according to P9 improves time management. P6 remarked

that hiring skilled people is vital because it saves money. According to P2, the presence of competent employees promotes teamwork: “When you recruit people who know what they are doing, you expect them to work as a team and refer to each other as a buddy resulting in a great work connection.” The results implied that churches mitigate fraud incentives considerably, giving due consideration to hiring competent personnel.

4.4.5. Promoting Integrity

Qualitative data from participants revealed that leaders promoted the value of integrity to prevent malpractice and fraud. The most significant integrity codes indicated that integrity necessitates a person to be transparent, honest, responsible, and wise. The participants of this study revealed that encouraging ethical issues such as honesty, transparency, and responsibility as stipulated in the guidelines is regular to ensure the ethical use of church funds. By promoting such values of integrity, church workers were encouraged to maintain high ethical values and practices in their field undertakings.

Comments from P3 describe this understanding:

People and organizations need to act honorable in matters of faith and service to God and people. Therefore, we encourage our staff to work with integrity in financial issues and other aspects of life. This helps them to avoid any malpractice.

The findings revealed that integrity was promoted through accurate record keeping. P3 said: “Church financial books and records must represent our transactions correctly and honestly, have sufficient depth, and follow our accounting procedures and standards.”

P5 reiterated:

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While some personnel are assigned specific responsibility for preserving church financial records, in one way or the other, we all participate in the process of capturing and maintaining operating transactions or records.

The finding indicates that the guidelines in the financial manual promote financial integrity. These guidelines are church financial guidelines and procurement. The findings revealed that the diocesan/parish/sub-parish financial policy and guidelines included the procedures for using church funds. P5 said: “We are guided by church financial policy, revised in 2016 and other policies such as human resource[s] (1996) to use the funds.” As a result, it was determined that financial policy serves as a countrywide framework upon which other diocesan standards are based and developed.

Participants revealed the exceptional value of integrity in the mitigation of financial malpractice. P4 revealed that encouraging individual and organizational integrity creates value: “Integrity involved doing the right thing because it is the right thing to do”. P5 stated, “Honesty is a necessity for work. Ethical employees are frequently attracted.” P2 said that honesty and integrity are highly encouraged while training new church workers. P10 reiterated, “In looking for people to hire or give responsibility in the church, we consider integrity and honesty.” P2 said, “We want people in church organizations to act with integrity. It is an important value [that] employers are looking for when considering hiring.” P5 stressed, “I think honesty and integrity are interwoven important values that all church workers should embrace if they are to be good stewards of God's resources. This, in essence, limits malpractice and frauds in the Church.” Further support for the above was shared by P4, who posited that “Enhancing ethical behaviors is one way to help prevent dishonesty and conflicts of interest, which is

another benefit of doing so.” The findings imply that organizations that mitigate fraud are concerned about the financial policy that guides honest utilization of funds, correct maintenance of accounting records, and uniformity across the system should be.

4.4.6. Honesty

The researcher inquired of the participants as to the practices or policies that have been implemented to foster the transparent reporting and disclosure of financial information. P9 has illuminated a crucial component of the financial ethos within the church, emphasizing the necessity of fostering honesty and integrity as fundamental principles. P9 has expounded on the fact that this dedication to honesty serves as the foundation for ethical conduct and responsible financial management. Furthermore, P9 has accentuated the critical role that Church leaders, including clergy, administrators, and board members, must play in exemplifying honesty and integrity through their financial decisions and practices. In the words of P9:

In our church, being honest is really important. It's like a big part of how we handle money and make decisions. We believe that being honest helps us follow our values and keep the trust of our members and everyone we work with. Our church leaders, like the pastors, administrators, and people on the board, have a special job. They need to show everyone what it means to be honest and do the right thing with money. When they make decisions, they're like role models. They show us how to be open and fair. They inspire others by always making choices that are clear and good. We want to create a culture where everyone is honest and does the right thing with money. It's not just about being good; it's a

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big part of what makes our church strong and trustworthy, and it helps us do our mission.

P11 underscored a pivotal element within the church's approach to ethical financial management, highlighting the establishment of clear ethical standards and values. P11 elaborated that these standards are designed to emphasize honesty, transparency, and accountability in all financial matters. Furthermore, P11 emphasized that the church ensures that these standards are effectively communicated to all members, employees, and volunteers. In P11's own words:

Our commitment to ethical financial practices is grounded in strong values and rules, serving as the foundation for our money management. These guidelines ensure unwavering honesty, transparency, and accountability in all financial affairs. Our church's deep belief in ethics shapes every financial decision we make. By adhering to these principles, we not only maintain the trust of our congregation and partners but also foster a clear sense of right and wrong within our community. We actively educate all members about these principles to emphasize the importance of honesty, transparency, and accountability in financial matters, promoting a culture that aligns with our faith and mission.

P12 emphasized a critical component within the church's commitment to ethical financial conduct, highlighting the implementation of regular ethics training and education programs. P12 detailed that these initiatives are designed to provide continuous reinforcement of the significance of honesty and ethical behavior in all

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financial interactions. Furthermore, P12 underscored that these training programs include staff, wardens, and leaders within the church community. In P12's own words:

We take being honest and ethical with our money very seriously. That's why we regularly have training programs to help our staff, wardens, and leaders in the church understand why being honest and ethical with money is so important. These programs help us all really grasp why it's crucial to be truthful and do the right thing with money. We talk about real-life situations and tricky moral questions, and we share the best ways to handle them while being honest. We make sure everyone in our community knows about our ethical standards, so we're all on the same page.

These training programs help everyone, no matter their role, understand how to protect our ethical values. This means they can ensure we're honest and accountable in everything we do with money. Our aim is to make a culture where being ethical isn't just something we hope for, it's how we live and work every day. This shows how dedicated we are to handling our money in the right way.

P8 highlighted a pivotal element within the church's financial culture, underscoring the promotion of open communication surrounding financial decisions and practices. P8 elaborated that this culture encourages all stakeholders to actively engage by asking questions and seeking clarifications about financial matters. In P8's own words:

We actively cultivate an environment where discussions about financial decisions and practices are not only encouraged but welcomed. This inclusive approach

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invites every stakeholder, from our congregation to community partners, to engage in dialogue, ask questions, and seek clarifications regarding financial matters. We firmly believe that transparency thrives within an atmosphere of open communication, providing a platform for individuals to gain a deeper understanding of our financial operations and the principles guiding our decisions. Our financial culture extends beyond numbers, embracing the sharing of insights, intentions, and aspirations. When stakeholders ask questions, they contribute to a shared understanding that enriches our community's financial literacy and engagement. Through this commitment to open communication, we demonstrate our dedication to mutual respect and shared responsibility, recognizing the value of diverse perspectives in shaping our financial future. In embracing this financial culture, we stand united in our commitment to transparency, accountability, and building a stronger, more resilient Church community collectively.

P7 highlighted a pivotal role within the church's approach to ethical financial conduct, underscoring the significance of spiritual leaders in providing guidance on honesty and integrity. P7 elaborated that these leaders connect ethical behavior with faith and values, fostering a deeper understanding of the relationship between financial matters and the church's principles. In P7's own words:

Our spiritual leaders are really important in helping us understand why being honest and doing the right thing with money matters. They connect honesty and integrity with our faith and values, knowing that money choices are a part of our

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spiritual journey. These leaders show us the way, showing how our financial actions reflect our commitment to living according to our beliefs. Through their guidance, they help us see how being ethical matches our mission and purpose. They inspire us to make money decisions that line up with our values. Their influence reminds us of how important honesty and integrity are when it comes to money and shows their dedication to building a community that lives by our faith and principles. This strengthens our determination to hold onto these values in everything we do.

P10 highlighted a pivotal aspect within the church's approach to financial accountability, underscoring the practice of holding individuals accountable for their financial decisions and actions. P10 elaborated that this practice reinforces the expectation of honesty and responsible stewardship, aligning with the church's principles. In P10's own words:

A big part of how we stay honest with our money is by making sure everyone takes responsibility for their financial choices. This means we expect everyone to be honest and responsible with their money decisions. This idea of taking responsibility is like the foundation of how we deal with money in our community. It's not just for a few people; it's for everyone. When we all take responsibility for our money choices, it makes our community stronger and more honest. It shows how much we care about handling our money the right way and how each decision we make with money affects our community and our goals.

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This practice is really important to us and shows how dedicated we are to living by our beliefs and being honest in everything we do.

The researcher inquired of the participants about the methods used to promote and nurture honesty within the church's financial culture. P1 highlighted a significant practice within the church's approach to ethical financial conduct, underscoring the acknowledgment and celebration of instances where honesty and integrity shine through in financial matters. P1 elaborated that this practice serves to reinforce the importance of these values. In P1's own words:

At the heart of our commitment to ethical financial behavior is the practice of recognizing and celebrating instances where honesty and integrity shine through in our financial matters. We view these moments as opportunities to reinforce the deep significance of these values within our community. Our Church understands that ethical conduct is not just a set of principles; it's a lived experience that shapes our financial culture. When individuals demonstrate honesty and integrity in their financial interactions, they embody the core values that define us. Through acknowledgment and celebration, we highlight the impact of these values on our community and the trust they build. This practice is a testament to our commitment to fostering a culture where ethical behavior is not just encouraged but celebrated, reinforcing the importance of honesty and integrity in every financial decision and strengthening the bonds that unite our community.

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P12 emphasized a pivotal practice within the church's approach to selecting volunteers for financial responsibilities, underscoring the criteria of integrity and commitment to ethical conduct. P12 elaborated that volunteers are chosen and entrusted with these responsibilities based on these fundamental qualities. In P12's own words:

When we choose volunteers for financial roles in our department, we focus a lot on making sure they are honest and committed to doing the right thing. It's not just about their skills; it's about their values. We carefully check that they have the same values as our community, like being honest and ethical. Our commitment to ethical behavior isn't just something we talk about; it's something we do. We give financial responsibilities to people who show that they're honest and really care about doing the right thing. This helps us build a culture where we trust each other and hold each other accountable. When volunteers take on financial roles, they carry our values with them, showing that being ethical isn't just something we expect; it's how we live. By prioritizing integrity and ethical conduct in our selection process, we create a community of volunteers who set a high standard for responsible stewardship. This shows how much we care about having a Church that's honest, open, and dedicated to our mission.

P2 emphasized a critical practice within the church's approach to maintaining ethical financial conduct, underscoring the establishment of independent financial oversight. P2 elaborated that this oversight is put in place to review financial practices and ensure alignment with ethical standards. In P2's own words:

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To ensure our money is used honestly, we have an independent financial oversight. This means we have a group that carefully checks how we handle money. They make sure we follow our ethical rules. We believe in being transparent and accountable. This group looks at our money decisions in a fair way, separate from our daily work. This shows how serious we are about using money wisely. We want our members and partners to know that we're committed to doing the right thing. This way of checking our actions helps us stick to our values. It also shows that we're always trying to improve and do what's right according to our faith and mission.

P3 highlighted a significant aspect within the church's financial management, underscoring the integrity embedded in the budgeting process. P3 elaborated that budgets are meticulously prepared to accurately reflect the genuine financial needs and priorities aligned with the church's mission. In P3's own words:

At the core of our responsible money management is our honest budgeting practice. We view making a budget as a way to show everyone exactly where our money goes and how it supports our church's mission. We do this with complete integrity, meaning we're always truthful and open about our financial needs and plans. Creating a budget is like drawing a detailed map that shows where every dollar should go to help our mission. People trust us to use money wisely, and by making accurate and honest budgets, we keep that trust and show that we're responsible. Our budgets aren't just numbers; they represent our promises to our congregation and the wider community. By sticking to our values of honesty and

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integrity, we create a clear path for our financial decisions and prove our commitment to using money responsibly for our mission's success.

By implementing these practices and policies, the Church creates a framework that emphasizes the value of honesty in financial reporting and disclosure. Consequently, it fosters an environment of transparency, accountability, and ethical behavior, which ultimately contributes to the Church's reputation for responsible financial management and integrity. Such an environment builds trust among stakeholders and enhances the credibility of the dioceses in their financial dealings.

4.4.7. Transparency

The researcher asked the participants how transparency is demonstrated in the financial reporting and disclosure practices of the church.

P4 revealed a significant aspect of the church's communication and transparency efforts, underscoring the practice of creating and disseminating annual reports. P4 elaborated that these reports encompass comprehensive financial details, accomplishments, and a summarized overview of activities conducted throughout the year. In P4's own words:

We really want to be transparent and honest with everyone in our church. So, we make a report every year that tells you everything important about what we did. It's not just about money; it's about everything we worked on. We want to show you how we're doing with our money, but also the good things we achieved, like our missions and helping our community.

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The report also tells you quickly about all the activities we did during the year, like programs and events. We do this to be open and honest with everyone in our community and to show that we take our values and our responsibilities seriously.

P8 underscored a crucial aspect of the church's communication and transparency efforts, highlighting the practice of presenting the annual budget to its members and stakeholders. P8 elaborated that this presentation includes a detailed explanation of how funds will be allocated across different ministries, programs, and projects. In P8's own words:

Transparency and honesty are our core values when it comes to the financial matters of our church and the actions we undertake. Each year, we meticulously prepare and distribute reports to disseminate this information. These reports tell you a lot about our church's money, like where it comes from, how we spend it, and where we put it. We do this because we really care about keeping everyone who is interested informed about how we're doing with our money.

But our reports aren't just about money. They also talk about all the good things we did during the year, like our missions and how we help our community. We even mention events and programs we had. We do all this to be open and honest with everyone in our community. We want to show that we take our values seriously, and we have a responsibility to the people who care about our church.

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P6 highlighted a significant practice within the church's communication strategy, focusing on the presentation of the annual budget to both members and stakeholders. P6 detailed that this presentation entails a comprehensive explanation of the allocation of funds across diverse ministries, programs, and projects. In P6's own words:

To be open and include everyone, we have a special yearly event where we talk about our budget. This event is really important in how we communicate. It helps us be clear about how we plan to spend our money and where it's going for our valued members and everyone involved with us. We don't just give numbers; we explain where the money is going - to our different activities and projects that match our mission and vision. By showing everyone how we use our money, we want to connect the dots between what people give and how it helps our diocese to grow. This event is a way to show that we take good care of our money, we're open, and we like working together. It helps us build trust, get people involved, and work together towards our goals.

P10 highlighted a fundamental practice within the church's financial governance, emphasizing the conduct of independent financial audits by external auditors. P10 detailed that these audits are executed to evaluate the precision and dependability of the church's financial records. Moreover, the audited financial statements are accessible to the church members. In P10's own words:

We really care about being open and responsible with money entrusted to us. To make sure everything is right, we hire experts from outside to carefully check our financial records. These experts make sure everything is accurate and

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trustworthy. This helps us follow the best practices in taking care of money, and it gives confidence to our members, stakeholders, and the public.

After the experts finish checking, we share the results with everyone in our synod or diocesan council meetings. This is called "audited financial statements." It's like a clear picture of our money situation, and it shows that we're honest and open about our finances. This whole process and sharing the statements show that we are serious about handling God's money responsibly, in line with our values and mission, and for the good of our community.

P12 emphasized a necessary practice within the church's communication strategy, highlighting the provision of regular reports to the congregation and donors. P12 elaborated that these reports offer insights into how contributions are utilized and showcase the tangible impact of their support on the church's mission. In P12's own words:

Our primary objective is to ensure absolute transparency and accountability in managing church funds. To achieve this, we regularly share detailed reports with our church congregations and donors. These reports not only offer a glimpse into the financial aspects but also serve as a vivid portrayal of how their contributions play a crucial role in realizing our diocese or church's mission. It's not just about numbers; these reports vividly illustrate how their support impacts various projects and programs that align with our shared goals. Essentially acting as snapshots, these reports reveal the tangible impact of their generosity, showcasing the positive changes within our community. Our ultimate aim is to

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empower our congregation and donors by making them feel like active partners in our mission, fostering a sense of collective purpose and collaboration towards our common objectives.

P1 underscored a fundamental principle within the church's approach to financial transparency, highlighting the practice of disclosing relevant financial information in a clear and transparent manner. P1 elaborated that this disclosure encompasses key financial aspects, including sources of income, expenses, assets, and liabilities. In P1's own words:

It is our sincere commitment to ensure that our financial affairs remain transparent and easily understandable. It is our conviction that anyone within our church community or those who want to work in partnership with us should have a clear and direct view of our financial standing. So, when we talk about our money, we make it simple and easy to follow. We show where our money comes from and how we use it for different things we do. We also show what we own and what we owe, so you can see everything about our money. We do this because we want you to trust us and know that we're responsible with our money. It's important to us to be open and clear about our finances, and it's part of our values as a church community. We hope that by doing this, we can have a conversation with everyone that helps us all understand our financial journey better.

P3 emphasized a significant practice within the church's approach to financial transparency, highlighting the disclosure of key information related to fundraising

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efforts. P3 detailed that this disclosure extends to fundraising goals, expenses linked to fundraising activities, and the designated purpose for the funds raised. In P3's own words:

Being transparent about our fundraising efforts is what we really believe in. When we ask for money, we want to make sure everyone knows what we're doing with it. This means we tell our congregation and everyone interested about our fundraising goals, what we're trying to achieve, and how we're going to use the money. We also show all the costs involved in our fundraising, from planning to do it. We think it's really important for our supporters to understand how their money will help our mission. By being completely clear like this, we want to strengthen the connection between our fundraising and our community. It's all about being responsible and trustworthy with our money, which is a big part of our church's values.

P5 stressed a crucial practice within the diocese's commitment to financial transparency, highlighting the accessibility of financial reports and disclosures through various platforms. P5 detailed that these reports are often made available on the diocese's website and other accessible avenues. In P5's own words:

All our financial information is easily accessible and transparent for everyone to view. Therefore, we have made it convenient for you to locate significant documents that display how we utilize our funds. You can see them on our diocese website and other places that are easy to reach. Our goal is to make it

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simple for you to get this information and have a conversation about it. When we put these reports online, it means our diocese members, the people we work with, and anyone who's interested can check our money details easily. We believe in keeping you informed and accountable. We want to give you the tools you need to make smart decisions and make sure our money actions match the trust you have in us.

P9 highlighted a key practice within the church's approach to financial transparency, highlighting the provision of visibility into ministry expenses and the allocation of resources across various ministries. P9 detailed that this practice is aimed at offering clarity and understanding about how resources are dedicated to support the diverse range of ministries. In P9's own words:

At the core of our commitment to financial transparency is the practice of providing a clear and comprehensive view of our ministry expenses and resource allocation. We believe in offering visibility into how our resources support the diverse ministries within our Church community, ensuring our congregation and stakeholders understand how their support contributes to these vital areas. By disclosing this allocation, we establish a tangible connection between financial decisions and their impact on our shared mission, fostering a deeper appreciation for each ministry's important work. Our commitment to this visibility extends to the heart of our community's aspirations, promoting informed engagement and inviting our congregation to join us in advancing our shared goals and celebrating the collective impact of our efforts.

P11 underscored a fundamental practice within the church's commitment to responsible financial management, highlighting the establishment and communication of clear financial policies and procedures. P11 detailed that these policies and procedures serve as a governing framework for the utilization of funds and resources. In P11's own words:

The management of finances is of great importance to our church and we are dedicated to handling them with utmost responsibility. To do this, we have clear and strong rules about how we handle money, and we make sure everyone knows about them. These rules are like the building blocks of how we manage our money, and they make sure we do it in a way that matches our beliefs. We've thought carefully about these rules to cover things like how we use funds and resources, and we want to be open and honest about it. We've created detailed guidelines for how we handle money, get approvals, report expenses, and other important financial things. This helps our congregation, those we work with, and our staff understand how we do things. By being clear about all this, we build trust in how we manage money and show our commitment to being honest and doing things right. These rules also make sure our financial management follows our mission and values, and this is something we believe in strongly. It's all about using resources in a way that respects the trust and faith everyone has in us.

Through the integration of transparent financial reporting and disclosure practices, the church of Uganda diocese in central Uganda are able to establish a notable level of credibility and trust amongst its members and stakeholders. Consequently, the use of

clear language, detailed breakdowns, independent audits, and comprehensive information on financial activities and governance all contribute to fostering an environment of openness and integrity within the Church's financial management.

4.4.8. Accountability

The participants of the study revealed that promoting accountability practice is a great way to mitigate fraud incentives. As highlighted by P5, the Church's first accountability practice is to be accountable to the congregations.

A similar sentiment was made by P1, who stated that,

Our primary accountability practice within the Church is centered on our congregation. We believe that our utmost responsibility is to be transparent and accountable to our members. This entails regular financial updates during congregational meetings, where we share detailed reports about how funds are collected and allocated. We also encourage open dialogue, allowing our church members and donors to ask questions, voice concerns, and hold us accountable for our financial decisions.

Moreover, P1 also revealed, "The church's commitment to promoting accountability is evident through the establishment of oversight committees, financial transparency measures, and the active involvement of members in financial decision-making processes."

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The P11 emphasized that, to be accountable to their congregation, they often accepted collective responsibility for challenges arising from their choices rather than blaming one another. P11 elaborated on this by stating,

Accountability starts with our congregation's trust. To honor that trust, we've established a comprehensive system that ensures transparency in our financial operations. We maintain a detailed record of all income sources, including donations, tithes, and offerings. These records are regularly reviewed by a financial committee consisting of both church leaders and independent members. This committee conducts audits, scrutinizes financial reports, and ensures that all transactions align with our stated financial policies.

Additionally, the participants came to a consensus on the pivotal role of accountability in both ecclesiastical and civil positions. It was affirmed that all entrusted responsibilities must be fulfilled with the greatest loyalty, as trustworthy stewards who owe a debt to those who have entrusted resources. P9 expanded on this point, "The church has a strong emphasis on promoting accountability, fostering a culture where financial integrity and responsible stewardship are valued, thus deterring any potential financial malpractice." Additionally, P4 highlighted, "Through regular communication and education, the church promotes accountability among its members, ensuring that everyone involved in financial matters understands their responsibilities and the importance of ethical conduct."

P6 eloquently articulated the church's firm commitment to promoting accountability. Specifically, he stated that, "Promoting accountability is a cornerstone of our church's

financial control strategy, where individuals are encouraged to take ownership of their actions and are held responsible for their financial decisions." P7 emphasized that by establishing clear policies and procedures, conducting regular audits, and openly discussing financial matters, the church creates a culture of accountability that acts as a powerful deterrent against financial malpractice. In P7's words:

It is our firmly held belief that the establishment of clear policies and procedures, the implementation of regular audits, and the encouragement of transparent dialogues about financial affairs is crucial. These practices are the cornerstones of our commitment to creating a culture of accountability that serves as a powerful deterrent against financial malpractice.

In conclusion, the insights shared by participants highlight the Church's proactive stance in ensuring the highest standards of financial accountability, governance, and ethical practice. This commitment to transparency and prudent financial management not only strengthens the Church's internal operations but also enhances its credibility and trustworthiness in the eyes of its members, stakeholders, and the broader community. Through these comprehensive practices, the Church of Uganda continues to demonstrate its steadfast commitment to upholding the principles of financial integrity and responsible stewardship.

4.4.9. Financial Duties Segregation

The researcher asked the participants the manner in which financial duties segregated among employees within the Church to ensure checks and balances. The participants

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revealed several prevalent methods through which financial duties are segregated within the Church of Uganda. P4 revealed that the authority to initiate financial transactions and approve expenses is often separated. For example, the person who approves a payment or expense should not be the same person who initiates the transaction. Additionally, P6 expounded that

In financial management, organizations often use the principle of separating duties between documenting financial transactions and protecting valuable assets such as currency or objects of value. This helps protect against potential financial malfeasance or fraudulent activities. By separating these roles, organizations ensure that those responsible for documenting financial transactions, such as accounting entries or ledgers, remain separate from those responsible for protecting assets. This helps prevent misappropriation of funds or theft.

Echoing this statement, P8 highlighted that “employees responsible for reconciling bank statements or financial records are different from those who handle the actual transactions. This separation ensures that any discrepancies are detected and addressed by an independent party. Furthermore, the process of budgeting and controlling expenditures is often managed by different individuals or departments, as mentioned in the "Budgeting and Expenditure Control" section. This separation ensures that expenditures are aligned with approved budgets and financial plans.

In the realm of proficient management of donor contributions, encompassing the crucial aspects of recording, monitoring, and reporting, it is highly likely that the handling of such contributions may necessitate the collaborative endeavors

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of multiple individuals or teams, all of whom are dedicated to fostering an atmosphere of utmost transparency and accountability in the administration of these donations(P2).

Additionally, P4 indicated that “The onus of supervising the intricate payroll process customarily rests upon a specialized Human Resources or Financial department, thereby ensuring a meticulous segregation of duties that guarantees the comprehensive and thorough processing of salaries, benefits, and deductions, which are subject to rigorous verification.” According to P10, financial Reporting and external Auditing are segregated in the diocese whereby different people are assigned different roles in the financial management. The team responsible for financial reporting is distinct from the external auditing team, maintaining independence and objectivity in the auditing process.

The researcher asked participants the major procedures of segregating financial duties. The most significant procedures raised by participants in response to this code concerned whether one person in the same position was responsible for cash collections, recording, security, authorizations, and reconciliation.

- Cash Collections

The participants revealed that implementing a cash handling policy is a great way to mitigate fraud rationalization. P3 described:

Cash handling includes ensuring that the churchwardens who collect the offertories and other monies during the service are not the same people to count, sort, document and even deposit the money in the church bank accounts.

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Similar sentiments were revealed by P7, who emphasized, “Because cash handling is such a delicate activity, procedures must be in place to guarantee the correct safeguarding of cash collected.” Furthermore, a question was asked about how those who handle cash are recruited. P2, P5 and P6 observed that individuals are appointed to posts either by election or on the basis of their dedication to church activities and mission and evidence of being a ‘communicant’. P8, P4, and P11 confirmed that church members come up to volunteer in offering the required church service. P5 revealed that “representatives from the various church groups are encouraged to volunteer in ministry-related activities”. P10 stated that prior preliminary checks or references are carried out before a person can offer church services.

- Recording and Reconciliation

The participants underscored that fraud opportunities are thwarted through reconciling cash and recording transaction in organization ledgers. The participant emphasized that the cash collections are counted and recorded as soon as received. P1 indicated that collection bags are handed around by the wardens, who afterwards hand them to the chief warden, who finally hands them over to the priest to bless. After the service concludes, the money is turned over to the church secretary and other church personnel, who will count it and record it before putting it in the bank. Every month, those employees who are not engaged in cash collecting and recording verify that all money has been deposited into the correct accounts by comparing deposit slips and ledgers. P8, P10 and P6 reported that monthly bank reconciliations are the responsibility of finance committee members who are not engaged in cash recording. These findings imply that fraud opportunities can happen because of weakness in the

segregation of financial duties. Therefore, it is important for church leaders to develop and maintain segregation of financial duties to check against such error, embezzlement, and fraud.

4.4.10. Authorization of transactions

The researcher interviewed the participants regarding the organizational structure of the authorization protocol for the approval of financial transactions and disbursements within the ecclesiastical institution. P4 highlighted a critical aspect within the church's financial authorization process, underscoring the initial step of establishing well-defined approval levels based on transaction value and nature. P4 elaborated that this practice ensures a structured and accountable approach to financial decision-making. In P4's own words:

A basis of our approach to financial authorization lies in establishing a robust framework that starts with the clear definition of approval levels, aligning the authorization process with the value and nature of each transaction. This approach ensures a consistent and accountable process, reflecting our commitment to financial stewardship. We carefully assess the financial significance and context of each transaction, setting appropriate thresholds that guide the involvement of decision-makers.

P7 highlighted a key practice within the church's financial authorization process, underscoring the designation of specific individuals or positions as authorized signatories. P7 elaborated that these signatories hold the responsibility to approve

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financial transactions within their designated approval levels, ensuring a controlled and accountable approach to expenditures and financial decisions. In P7's own words:

Making sure money is used right involves picking certain people or roles to approve money transactions. These people are called authorized signatories, and they're responsible for saying yes to spending money at different levels. We choose these people carefully based on their skills, roles, and how well they follow our values. This way, we make sure our money is handled safely and properly. We're all about being open and making sure we're doing things the right way. We know that how we spend money affects our community, the people who care about us, and what we're trying to achieve. When we let the right people make decisions about spending, it helps us look after our money better and shows how much we care about doing things the best way possible. This practice of having authorized signatories helps us be in control, so we can manage our money wisely and follow the values that make our Church special.

P9 emphasized a crucial step within the church's financial authorization process, highlighting the review conducted by authorized signatories before approving transactions. P9 elaborated that this review involves examining relevant supporting documents, such as invoices, receipts, purchase orders, and expense reports, ensuring the legitimacy of the transaction and its alignment with the church's financial policies. In P9's own words:

A very important part of how we handle money is having our authorized signatories carefully check all the papers and documents related to a money

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transaction before they say it's okay. This means they look at things like bills, receipts, orders, and expense reports to make sure everything is right and follows our Church's money rules. Our signatories make sure that every transaction is proper and follows our rules. It's not just a step we have to follow; it's a way to show how much we care about managing our money in the best way possible. It's like a stamp of approval that tells our community and everyone who cares about us that we're taking good care of their money, and that means a lot to us. This review by our authorized signatories is a big part of our commitment to doing the right thing with our money, and it reflects our values of honesty, accountability, and being good stewards of our resources.

P6 underscored a critical practice within the church's financial authorization process, highlighting the structured approach to enforce segregation of duties. P6 elaborated that this practice ensures that the individual authorizing a transaction is distinct from the person who initiates or records it. This separation of responsibilities serves as a safeguard against fraud and errors. In P6's own words:

Our financial authorization process centers on a structured approach that enforces the segregation of duties, ensuring that the individual authorizing a transaction is not the same person who initiates or records it. This separation of responsibilities serves as a potent safeguard against potential fraud and errors, creating a system of checks and balances that promotes transparency and accountability. Through this structured approach, we communicate our dedication to responsible financial stewardship, recognizing that a strong

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financial culture requires safeguards that uphold our cherished principles. By enforcing the segregation of duties, we collectively commit to preventing improprieties and errors, strengthening our financial operations with a robust system reflecting our values of doing things honestly and being good stewards of our resources.

These insights collectively underscore the meticulous practices within the Church of Uganda diocese in central Uganda's financial authorization process. The systematic approval of transactions, comprehensive review, authorized signatories, and segregated duties exemplify the institution's dedication to transparency, accountability, and ethical governance. Through these practices, the church upholds its commitment to responsible financial stewardship and safeguards the integrity of its operations.

4.4.11. Physical Control over Assets and Records

During the course of the study, the participants were asked a series of questions regarding the way in which physical control over assets and financial records is maintained within the church, and what measures are in place to safeguard against misappropriation or theft.

P6 placed a particular emphasis on a critical aspect of the church's approach to the safeguarding of assets and financial records. P6 expounded upon the fact that access to areas containing valuable assets and financial records was of paramount importance

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to the organization and as such, was tightly controlled and limited exclusively to authorized personnel. In P6's own words:

Keeping our money and important financial documents safe is really important to us. To do this, we make sure that only the right people can get into the places where we keep our money and records. This comprehensive approach involves restricting entry to areas where valuable assets and financial records are housed, exclusively granting access to authorized personnel entrusted with these responsibilities. These areas, critical to our financial operations, are safeguarded with locks and a meticulously managed key access system, ensuring that only individuals with legitimate reasons and proper authorization can enter. By limiting access to authorized personnel, we establish an environment where the highest standards of security are upheld, underscoring our dedication to responsible stewardship.

The findings revealed by P5 indicated that some churches have a unique door access control system, which allows only authorized personnel to enter the financial document and record room. For instance, only the finance department staff are allowed to enter through a particular entrance. P5 said:

With the utilization of this specific identification card [showing staff ID], it is within our means to attain permission to enter our designated location while displaying our individualized staff identification. In contrast, the Treasury Department possesses a designated and restricted area that is solely accessible to Treasury Department personnel who have been granted the issuance of their

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unique identification cards, thus allowing them exclusive access to this area [treasury staff ID]..

P12 highlighted, "By implementing strict control measures, including surveillance systems, access badges, and restricted entry points, the diocese ensures the physical protection of assets and financial records, reducing the potential for malpractice." I was able to triangulate the findings by my physical observation whereby I was able to see and observe the physical control measures, such as locked cabinets, secure rooms, and access logs. This enables the diocese maintains the integrity of financial records and assets, thus reducing the likelihood of malpractice."

P2 emphasized a critical element within the church's strategy for maintaining security and access control. P2 highlighted the allocation of trained security personnel to oversee access points and verify adherence to access control measures. In P2's own words:

We use modern technology to keep important areas safe. We have things like special cards and machines that scan fingerprints to control who can get into these places. By using these advanced systems, we show that we're serious about keeping our resources secure and our community's trust intact. These measures also highlight our commitment to using the latest security technology to protect our assets and records, aligning with the values that are important to our Church.

P10 emphasized a crucial practice within the church's security measures. P10 highlighted the careful handling of valuables, including cash and important documents,

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through the utilization of secure safes or locked storage rooms. This approach is designed to prevent unauthorized access and ensure the protection of these assets. In P10's own words:

As an integral part of our commitment to security, we exercise great care in handling our valuables, including cash and important documents. Secure safes or locked storage rooms are employed to safeguard these assets and prevent unauthorized access, aligning with our dedication to transparency and accountability. This approach, while reflecting our commitment to financial integrity, also underscores our devotion to responsible stewardship by tangibly representing our commitment to protecting entrusted Church resources. Through these security measures, we communicate our unwavering dedication to preserving the value and integrity of our assets, fostering trust among our community and stakeholders, and reflecting our shared commitment to responsible management.

P1 emphasized a pivotal policy within the church's security protocols. P1 highlighted the existence of a visitor policy that mandates all guests to sign in and be accompanied by authorized personnel when accessing sensitive areas. This policy is designed to ensure controlled access and enhance security measures. In P1's own words:

To keep things safe, we have a clear rule for visitors: they need to sign in and be with someone authorized when they go to important places. This helps us control who comes in and out of areas where we keep valuable stuff and important

information. Our rule makes sure that we keep an eye on who's coming in, which matches our promise to be open, responsible, and careful with what we're trusted with. It demonstrates our commitment to protecting what we have and keeping the trust of our community. In essence this rule is all about making sure our Church is a safe place while sticking to the values that are important to us.

In sum, the various strategies presented by the participants collectively demonstrate the Church's strong commitment to the secure handling of assets and financial records. These measures not only reflect its dedication to responsible stewardship but also serve as tangible representations of its shared commitment to responsible management and the preservation of trust within its community and among stakeholders.

4.4.12. Job Rotation and Mandatory Vacations

During the course of the research project, participants were asked to answer a series of questions regarding the use of job rotation and mandatory vacations as a means of preventing fraudulent activities within ecclesiastical institutions.

P12 highlighted an important practice within the church's approach to managing financial roles. P12 emphasized the establishment of a predefined rotation schedule, outlining the timing and frequency at which employees in financial roles undergo rotation. This schedule ensures that rotations occur at appropriate intervals to strike a balance between continuity and risk mitigation. In P12's own words:

We have a plan in place for how often our employees switch roles in finance positions. We think it's important to balance keeping things stable and reducing the chances of something going wrong. By following this plan, we make sure that

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the people handling our money get new ideas while still knowing a lot about how things work. This shows that we're serious about being open, accountable, and good with what we're trusted with. It's a way to make sure one person doesn't have too much control over money matters and helps us manage our finances well. This plan also shows that we're committed to being flexible, smart, and always learning when it comes to our finances, all while sticking to our Church's values.

During the qualitative research, P2 emphasized a significant practice within the church's approach to managing financial positions. P2 highlighted the importance of documenting and communicating well-defined roles and responsibilities for each financial position. This clarity ensures that employees can transition smoothly into new roles and have a clear understanding of their responsibilities. In P2's own words:

In our plan for managing financial jobs, we make sure that every job is carefully explained and that everyone knows what they are responsible for. We believe that it's really important that our employees understand their jobs, what's expected of them, and what they are in charge of. This way, when people switch jobs, they can do it smoothly and confidently because they have all the information they need. This way of doing things shows how we want to be open, accountable, and responsible with our work. It's a way of making sure that everyone on the team knows what they're supposed to do and can work together well. By clearly explaining roles and responsibilities, we're making sure our

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employees are ready and confident to do their jobs while keeping our promises and values in our Church.

P11 emphasized a critical alignment within the church's approach to role rotation. P11 highlighted that rotations are in sync with the church's segregation of duties policies, a strategic measure aimed at averting the concentration of power and reducing the risk of fraud. In P11's own words:

Plans for rotating roles in the diocese is to make sure we follow the rule about keeping different duties separate. We know it's really important to stop any one person from having too much control or from doing anything dishonest in our money matters. So, when we decide who should switch roles and when, we're careful to follow these rules. This way, we're making sure that not one person has too much power over our money stuff. This shows how we're committed to being open, accountable, and responsible with our resources and to keeping the trust of our congregation and supporters. Our way of doing things also shows that we're really serious about having strong rules for managing our money and that we're doing our best to prevent any problems.

In essence, these participant insights collectively illuminate the Church of Uganda dioceses in central Uganda's multifaceted approach to role rotation and the prevention of fraudulent activities within ecclesiastical institutions. These strategies encompass predefined rotation schedules, well-documented roles, and alignment with segregation of duties policies. They serve as tangible manifestations of the Church's unwavering

commitment to responsible financial management and the preservation of trust within its community and among its supporters

4.4.13. Preliminary checks

During the investigation the researcher asked the participant the manner in which the background checks contribute to ensuring the integrity and trustworthiness of employees handling financial resources.

P8 revealed a crucial insight concerning the use of credit history. P8 highlighted that credit history checks provide insights into an individual's financial responsibility and management. A candidate with a history of sound financial management is more likely to handle Church resources with care and prudence.

Credit history checks play a crucial role in assessing an individual's financial responsibility and management. We understand that a person's financial history can provide valuable insights into their ability to handle financial responsibilities effectively. Through credit history checks, we aim to ensure that individuals entrusted with financial roles within our institution possess the necessary financial acumen and responsible financial management skills. This practice is in line with our commitment to uphold the highest standards of fiscal responsibility and ethical conduct, ultimately safeguarding the financial well-being of our faith community.

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P10 highlighted that Background checks verify an individual's education, professional certifications, and work experience. This ensures that candidates possess the appropriate qualifications and expertise for their financial roles. In P10's words:

Thorough background checks in ensuring the qualifications and integrity of individuals in our community who serve in roles of trust and responsibility is key. Our background checks encompass verification of education, professional certifications, and work experience, among other relevant factors. These checks are a vital component of our commitment to maintain transparency, accountability, and ethical standards in all aspects of our work. By confirming the qualifications and experience of those who serve, we reinforce our dedication to the highest standards of integrity and excellence in fulfilling our mission.

P2 highlighted that by contacting references and conducting employment history verification, background checks assess a candidate's character, work ethic, and trustworthiness. This evaluation helps identify individuals who can be entrusted with financial decision-making. In P2's words:

We place a strong emphasis on conducting thorough background checks for candidates seeking roles of trust within our community. These checks include contacting references and verifying employment history, allowing us to assess a candidate's character, work ethic, and trustworthiness. We believe that ensuring the integrity of those who serve is essential to maintaining the highest standards of accountability and ethical conduct. Our commitment to these comprehensive

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background checks underscores our dedication to upholding the values and principles that guide our faith community.

P6 highlighted that Background checks help detect any misrepresentation or falsification of information on a candidate's resume or application. This ensures that the Church is hiring individuals who are honest and transparent about their background.

In P6's words:

Background checks as a vital step in our selection process is paramount. These checks play a crucial role in detecting any misrepresentation or falsification of information on a candidate's resume or application. By conducting thorough background checks, we uphold our commitment to transparency, integrity, and ethical standards in our recruitment process. We believe that verifying the accuracy of the information provided by candidates is essential to ensuring that those who join our community do so with honesty and authenticity, aligning with the values and principles of our faith.

P1 highlighted that Identifying candidates with a history of financial fraud or misconduct helps reduce the risk of internal financial fraud within the Church. This contributes to the protection of Church assets and resources. In P1's words:

We understand the critical role of background checks in our selection process. Identifying candidates with a history of financial fraud or misconduct is a crucial step in reducing the risk of internal financial fraud within our church. By conducting thorough background checks, we prioritize the protection of our

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financial integrity and the trust of our faith community. This practice aligns with our commitment to transparency, accountability, and ethical standards, ensuring that those who serve in financial roles share our dedication to upholding the highest standards of financial ethics.

P3 highlighted that implementing thorough background checks demonstrates the Church's commitment to responsible stewardship of resources and accountability to stakeholders. This builds trust with donors, members, and the wider community. In P3's words:

I firmly believe that implementing thorough background checks is a testament to our commitment to responsible stewardship of resources and accountability to our valued stakeholders. By conducting comprehensive background checks, we ensure that those entrusted with roles within our community share our dedication to upholding the highest standards of integrity and ethics. This practice reinforces our commitment to transparent and accountable financial management, ultimately safeguarding the trust and resources of our faith community.

P11 highlighted that Background checks are an integral part of the Church's internal control system, helping to prevent unauthorized access to financial resources and ensuring compliance with established policies. In P11's words:

Background checks are considered to be an indispensable component of our internal control system. These checks serve as a vital safeguard against

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unauthorized access to our financial resources and play a pivotal role in ensuring strict compliance with our established policies. By conducting comprehensive background checks, we uphold our commitment to maintaining the highest standards of accountability, security, and ethical conduct within our faith community. This practice reinforces our dedication to responsible stewardship of our resources and the protection of the trust placed in us by our members and stakeholders.

P5 highlighted that by screening candidates for alignment with the Church's values and ethical standards, background checks ensure that employees handling financial resources share the organization's commitment to integrity and ethical conduct. In P5's words:

Thoroughly screening candidates by conducting comprehensive background checks is of utmost importance to us. These checks are integral to our commitment to ensure that employees entrusted with financial resources align with our organization's core values and ethical standards. By conducting thorough background checks, we affirm our dedication to maintaining a team that shares our unwavering commitment to integrity and ethical conduct. This practice not only safeguards our financial resources but also strengthens our faith community's foundation of trust, transparency, and responsible stewardship.

P7 highlighted that conducting background checks helps the Church fulfill legal and regulatory obligations related to employment practices and financial positions. In P7's words:

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Performing background checks plays a crucial part in meeting our legal and regulatory responsibilities concerning employment procedures and financial roles. These checks are an essential component of our commitment to compliance and accountability. By ensuring that our hiring and financial decisions align with legal requirements, we uphold the integrity of our faith community and demonstrate our dedication to responsible stewardship. Our practice of conducting background checks reflects our unwavering commitment to both our faith's values and the legal standards that govern our actions in the employment and financial realms.

In conclusion, the insights offered by the participants collectively shed light on the multifaceted role of background checks in fortifying the integrity and trustworthiness of employees responsible for financial resources within ecclesiastical institutions. These practices serve to underscore the Church's commitment to transparency, accountability, ethical standards, and responsible stewardship, ultimately safeguarding the financial well-being of its faith community while upholding the highest levels of integrity.

4.4.14. Financial Management and Accounting Standards

The findings from the interviews with respondents suggested that financial management and accounting policies were one of the strategies used to combat fraud in the Church. The participants said their churches' rules and regulations clarify who has power over church books, cheque books, receipts, and vouchers. P6 specified:

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Church leaders have a sacred duty to manage the finances of the church with transparency and responsibility, and the financial policy serves as a comprehensive plan for achieving this goal. The policy outlines the roles and duties of church leaders in careful detail, leaving no room for ambiguity and establishing a framework for financial transactions. The financial policy specifies who has access to church financial documents, who sign checks, who are authorized to retain cheque books, keeps the receipt, and who may be authorized to sign payment vouchers.

Through its emphasis on accountability, the policy serves as a covenant that binds stewards of church resources to a sacred commitment to transparent and responsible financial behavior.

P2 contributed to this research by underlining the multi-layered nature of these financial policies. P2 explained that these policies not only outline obligations but also accentuate the imperative need for accountability in all financial transactions involving the church. This underscores the dual purpose of these policies: not only to define roles but also to underscore the overarching theme of financial responsibility and transparency within the church. In P2's words:

The financial policy outlines the roles and responsibilities of church leaders with precision, leaving no room for ambiguity. It makes a lasting impact on the church's ethos, emphasizing that all financial transactions must adhere to the principles of responsibility, regardless of their nature or magnitude.

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P9 further enriched this investigation by extending the purview of these financial regulations. It was elucidated that these regulations extend their influence from the parish level to the diocesan headquarters, thereby creating a comprehensive and consistent framework governing financial transactions across the entire ecclesiastical hierarchy. In P9's words:

The financial regulations that make up the fabric of our religious organization provide the necessary structure for our monetary activities to function cohesively. These regulations are not confined to a singular echelon but radiate their influence across the entire diocese, from the grassroots parish level to the esteemed diocese headquarters. They form an intricate web of guidance, establishing a consistent and unyielding standard for financial transactions within our sacred institution. At the parish level, these regulations act as a guiding light, directing the meticulous handling of church funds and resources. They provide clear directives on everything from record-keeping to the disbursement of funds, ensuring that even the smallest financial transaction adheres to the overarching principles of transparency and accountability.

P6 introduced another dimension by highlighting the provision of a diocesan financial policy document. P6 highlighted that in addition to accounting and financial policies, the diocese provides a diocesan financial policy document to help ministers, clergy, and officers in their financial operations. The diocesan financial policy acts as a rule of behavior for ministers, clergy and officials. P6 established:

In the pursuit of promoting an environment of financial integrity, this diocesan financial policy document emerges as an indispensable ally. It goes beyond being

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a mere set of guidelines; it represents the wisdom and prudence of generations of church leaders. Through this document, our ministers, clergy, and officers are equipped with a comprehensive toolkit, helping them navigate the complexities of financial management with confidence and clarity. It is a living testament to our commitment to nurturing responsible stewardship and safeguarding the financial resources entrusted to us by our faithful community. As a result, this document plays a pivotal role in preserving the trust and confidence of our congregation and the wider community in our financial operations.

In order to triangulate the findings, the researcher read the diocesan financial policy manual. The manual contained policies that guided financial procedures in the diocese. The results show that instituting rules and procedures to guide leaders' behavior help churches avoid financial malfeasance. Therefore, accounting and financial management regulations help churches prevent fraud.

The findings from the research suggest that the strategic implementation of accounting and financial management regulations plays a critical role in strengthening ecclesiastical institutions against the devastating impact of fraudulent activities. These regulations, which are encompassed within the ambit of financial policies, serve as all-encompassing frameworks that shape the conduct of church leaders. Within these provisions, there are measures that promote transparency, foster accountability, and ultimately act as a safeguard against fraudulent practices. The meticulous rule-setting and policy articulation by churches highlights their unwavering dedication to financial integrity and responsible stewardship, which is firmly grounded in a foundation of ethical and accountable financial management.

4.5. Theme 2: Effectiveness of Financial Control Practices

This section presents findings on Research Question 2 on the effectiveness of the financial control practices used to manage church funds in the Church of Uganda dioceses of central Uganda. The effectiveness of a process is measured by how that process can achieve the purpose for which it is created. The effectiveness of internal controls helps organizations achieve their operation, financial reporting, and compliance objectives. To understand the effectiveness of the financial control practices used to manage church funds in the Church of Uganda dioceses of central Uganda, the following research question was asked:

How effective are the mechanisms used to mitigate malpractice in the Church of Uganda dioceses of central Uganda?

With the intention of answering the research question, eight interview questions were constructed. The answering was through data collection with responses from sampled participants and achieved by asking probing open-ended interview questions to selected participants. The probing research questions were in line with the specific research questions of the study. The study aimed to assess the extent to which internal controls and other fraud prevention and detection strategies effectively mitigated error, malpractice, and fraud in churches. The probing questions sought to ascertain how the various internal control strategies are perceived to have reduced losses, errors, malpractice, and fraud and whether they have helped ensure compliance with laws and regulations. Whether they have led to ensuring the reliability of financial reporting: all transactions are appropriately and timely recorded, are accurate, properly classified,

and correctly summarized. The researcher sought to ascertain whether the existing control mechanisms still serve their desired purposes. The probing questions sought to identify the extent to which internal controls were adhered to in mitigating malpractice in the Church of Uganda dioceses of central Uganda. The questions used to collect more information from the participants during the interview related to monitoring, oversight activities, auditing, promoting ethical values and integrity, staff training, hiring competent personnel, accountability, approval of transactions, segregation of financial duties, physical control of assets, job rotation, preliminary checks, and regular reporting. These questions were designed to encourage participants to share their experiences, perceptions, and insights in a detailed and meaningful way:

- Interview Questions

1. Describe the processes through which your church's monitoring department detects and reports issues.
2. Explain the efficiency of supervisory bodies in your church and why they are beneficial.
3. What are the benefits of staff training?
4. What steps do you take to ensure that your church has competent personnel?
5. What methods may successfully instill ethical values in a church culture?
6. What steps do you take to ensure your church has effective financial accountability?
7. When it comes to approval of transactions, does your church have a structure in place?
8. What procedures do you use to illustrate the separation of duties in your church?

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9. What procedures do you have to guarantee that jobs are rotated regularly?
10. How do you ensure accuracy, timeliness, and frequency of financial reporting?
11. Comment on the capacity of financial committees in your church.
12. From your perspective, how do these financial control strategies contribute to promoting responsible financial management and mitigating financial malpractices within the diocese?
13. Can you share specific examples of instances where the financial control strategies have been effective in preventing or detecting potential financial malpractices?
14. What are some challenges or limitations you have encountered in implementing or maintaining these financial control strategies, and how have they impacted their overall effectiveness?

The analysis of interview Question 1 revealed three sub-themes: supervisory bodies, auditing and staff training.

4.5.1. Supervisory Bodies

Participants 3, 5, 7, and 11 emphatically stress the primary mission of supervisory bodies: "to ensure a proper internal control system and oversee financial management to identify deficiencies and report them immediately." This clarion call for vigilance forms the bedrock of their existence.

P3 unveils the intricate web of oversight, explaining, "The diocesan board of finance, audit committees, internal auditors, and church committees are vital organs for Church supervisory. To guarantee the effective management of church finances, these

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supervisory organizations maintain communication and engage in follow-ups on each other." These entities, acting in harmony, create a formidable fortress against financial impropriety.

P5 shines a light on the pivotal role played by the diocesan council in this symphony, stating, "The diocesan council, through the board, ensures that recommended tasks by the auditors are correctly understood and that action is taken." Their role ensures that the wisdom of auditors is not merely heard but translated into decisive action.

Regarding safeguarding against Fraud and Ensuring Accountability. P1 introduces a vital aspect of this financial safeguarding: "Oversight bodies help limit fraud by ensuring that one person does not perform all tasks associated with financial management without supervision from others." This intrinsic accountability mechanism is the linchpin of fraud prevention.

Amid these challenges, the diocesan tribunal emerges as a beacon of hope. Ps collectively attest: "Cases are passed over to the diocesan audit committee for further investigations within 60 days, and the report is submitted to the tribunal." The swift and decisive action taken in the face of financial misconduct stands as a testament to the commitment to accountability.

Concerning capacity Building and Resource Scarcity. Within this ecclesiastical ecosystem, P5 points out a facet that transcends vigilance - the nurturing of knowledge. Supervisory bodies undertake the noble task of equipping new committee members with financial acumen, ensuring a lineage of responsible stewards.

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Yet, amid their noble mission, supervisory bodies grapple with the ever-present specter of resource scarcity. P7 aptly captures this challenge: "there is a scarcity of resources to assist and enable these authorities' ability to do their duties successfully." The struggle for adequate tools and funding to carry out their vital functions is a persistent battle.

P1 echoes this discord, expressing concerns about the effectiveness of supervisory bodies, attributing their struggles to a lack of resources and capability. P1 notes: "Supervisory bodies are ineffective because they lack the ability and sufficient resources to ensure ethical use of funds in churches. They are not effective enough as they are not doing a supervisory role regularly." These words echo a concern that a lack of resources may compromise their efficacy.

P3 lends credence to this concern, noting that the geographical distance between diocesan headquarters and local churches requires substantial resources for consistent supervision, resources that often remain elusive. In P3's words: "The distance from diocesan headquarters to the local churches needs resources to facilitate consistent supervision." The vast geographical expanse adds an additional layer of complexity to their mission.

P7, lamenting the diocese's financial struggles, underscores a broader challenge: "The unfortunate thing is that the diocese itself faces serious financial resource challenges to execute its activities." The ripple effect of financial constraints affects not only supervisory bodies but the entire diocese.

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P9 underscores these limitations, particularly in the inspectorate department. The absence of necessary resources, especially vehicles for transportation, significantly impairs their ability to conduct thorough supervisory functions, eroding internal controls. P9 states: "The diocese does not have the resources necessary to carry out proper supervisory functions. To transport officials to and from churches: there are no vehicles available. Because of this, internal controls are not significantly improved or reinforced." The lack of basic resources adds an additional layer of vulnerability.

Regarding meeting Irregularities. In a poignant coda to our investigation, P7 highlights the discord in managing church finances. Irregular church council meetings, a consequence of the exorbitant costs involved, compel priests to make unilateral decisions. Holding these sessions four times a year is financially daunting, with a single conference estimated to cost at least one million shillings. Consequently, many churches reluctantly convene just once a year, while a handful manage two meetings annually to skirt these financial constraints. P7 paints a stark picture: "Church finances are not properly managed, and church council meetings are not held regularly, causing priests to make decisions independently." The cost of holding these sessions, estimated at a prohibitive one million shillings per conference, forces many churches to convene only once a year. A few resilient congregations manage just two meetings per year to navigate these financial constraints.

In conclusion, the study findings underscore the importance of supervisory bodies in managing church finances and ensuring ethical use of funds. However, resource constraints, irregular meeting schedules, and challenges at the diocesan level present significant obstacles to their effectiveness in some cases. Efforts are needed to address

these challenges and strengthen supervisory mechanisms from the diocesan level down to the local church level to ensure effective resource management.

4.5.2. Auditing

The study sought to determine the effectiveness of internal audits in mitigating error and malpractice in the central diocese. The participants were questioned to provide information on whether auditing in the central diocese is clearly defined. The findings revealed that:

- The measurement of internal audit function quality in churches is based on various factors, including the availability of audit department, experience, training, objectivity, and focus on the financial work of the department in the internal audit role.
- The role of internal auditors consists of examining the conformity and evaluating internal controls, financial risk management, and fraud risk management in the organizations.

P3, P4, and P5 agreed on these roles of internal auditors. P5 said: “The internal audit function not only performs an examination of the organization's internal controls but also investigates the underlying reasons [for] any problems that may arise.” P3 said: “The internal audit function not only performs an examination of the organization's corporate controls but also investigates the problems' underlying causes.” According to the participants, the key tasks of the internal audit function include assessing the compliance of internal controls, evaluating those controls, and providing advice on how to make them more effective. The findings revealed that recommendations made by

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internal auditors after conducting audits are being implemented by top church management. The audit department has complete and unfettered access to all operations, personnel assets, and transaction records of the central dioceses of the provinces of the Church of Uganda. The findings revealed that auditors perform their duties independent of management. However, according to participants, the internal audit function is not fulfilling its responsibilities adequately. Some participants revealed that auditing is one of the factors leading to malpractice in churches. Although evidence indicates that auditing exists, Participants 1, 6, 9 and 11 posited deficiencies. P9 said, “Auditing is usually carried out despite being constrained by limited funding and a lack of expertise among its workers.” P6 attested, “At times, auditors are awaiting funding in order to conduct audits”, meaning that audits will be less frequent, as they will not be undertaken on a quarterly or semi-annual basis as required by financial policy. P11 said, “Auditing is undertaken annually with churches. However, auditors are not always available throughout the year.” P1 said, “We only have an audit for diocesan books since they represent information from other churches. This exercise is done once a year.”

P8 said, “It is ineffective in executing the aforementioned duties. Our corporate sector does not have an accurate understanding of the internal audit function.” P1 said, “In the Church of Uganda, the internal audit function should have a risk-based function, but it does not.” There are several explanations for this occurrence, including church leaders’ perceptions of the internal audit role, the internal audit function’s lack of independence, a lack of sufficient top management support, and seeing it as an expense rather than a value-added function. P11 said, “Internal audit has little ability to

influence managerial function. They report to management, the individuals who are to assess them.” P8 said, “Our church leaders consider internal auditing as little more than an expense. Few individuals have the correct understanding and want to invest in internal audit.” P2 described the requirements for a successful internal audit role and said:

It depends on how much autonomy and authority organizations provide internal auditors through a charter adopted by the board and audit committee. Suppose the internal audit function is autonomous and has some degree of powers as well as some level of competence in the form of the proper resources and the right capabilities, then, of course. In that case, its job becomes highly successful in terms of risk management.

- Attributes of an Effective Internal Audit Function

The participants were asked a question:

What characteristics make the internal audit function so efficient if the internal audit role is highly beneficial?

The participants believe that in order for the internal audit function to be successful, it is necessary to have staff with the appropriate qualifications and levels of experience, as well as proper training, the backing of senior management, and open lines of communication with the audit committee, and complete autonomy. P3 said:

The internal audit function should be provided with power, a charter, and terms of reference (TOR). The church council delegates this responsibility to the audit committee or the board of audit. This may be beneficially provided they have

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the correct skillset, which includes staff capabilities and a variety of experience[s].

According to the participants, the characteristics of internal audit function staff vary on the activities of the organization and the territories served. However, suitable qualifications and experience are inevitable. An individual with extensive knowledge, abilities, and experience should head the audit function. P5 said: “It is an excellent function led by a competent individual. The audit teams in diverse areas must possess all the expertise necessary to conduct audits of those areas.” About the head of internal audit, P2 said:

The leader of the internal audit must possess the appropriate credentials and periodically refresh his expertise. He must be knowledgeable of the changes in his career and the sector in which he works. In addition, industry-specific expertise is important.

Internal auditors should be professionals with suitable qualifications, applicable skillsets, and relevant, diverse experience; IT proficiency is also crucial. According to the participants, personnel of the internal audit department must have an appropriate understanding of IT functions and software solutions. P7 said:

It is very important that during this era of IT that the auditor be knowledgeable and skilled in IT so that he can be able to monitor and support systems. Many systems are computers based. If the auditor does not have these qualifications, he may be irrelevant. It is a competence that is highly valued and necessary within the internal audit function.

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The characteristics which should exist in the internal auditors include independence, authority, direction, open communication, and audit committee support, and internal auditors should only be answerable to the audit committee. P3 said:

The internal audit function is not something that would come under the supervision of the Church Council. The Auditors should get complete and exclusive reporting from the Audit Committee. Their audit plan needs to get approval from the audit committee.

P9 said: “Although the internal audit must have a relationship with the top leadership, in a church setting, the Audit Committee is responsible,” while P11 stressed the necessity to create awareness in the churches concerning the effectiveness of the internal auditing role. He said:

Effective internal auditing requires a transformation in our culture. Because no one likes being reprimanded or supervised, a cultural transformation necessitates a shift in the perceptions of top church management, the committees, and other workers. People believe that both the external auditor and the internal audit function are to criticize them. However, this is not the case. Internal auditor’s role is working for your benefit and advising you on the most efficient methods to doing your duties.

According to the data, auditing is a difficult duty for the diocesan auditors in the central dioceses. Internal auditors face various obstacles, including insufficient financial and human resources due to the size of the dioceses.

4.5.3. Staff Training

Concerning training: the study sought to ascertain if the Church's staff training is effective. The finding revealed that employee training led to less waste of church resources. P12, resonated strongly: "When employees were trained properly, they learned how to manage the institution's resources efficiently, safely, and cost-effectively. Errors and equipment damage are reduced, resulting in less waste." These words reflected a significant revelation - that well-trained individuals became adept stewards of the church's resources.

P4 added to this study, affirming, "Staff training increased productivity and performance." Through training, employees not only expanded their knowledge but also gained a newfound confidence. This knowledge-ability-confidence trio, participants agreed, elevated their performance, allowing them to work with greater effectiveness and efficiency.

Participant P11 highlighted improved workplace morale: according to P11, "Participating in fraud training programs gives participants a sense of belonging to an encouraging workplace where they are valued, boosting their morale and allowing them to approach their job tasks with greater confidence." This sense of belonging became a beacon guiding their commitment to the cause.

However, this journey towards financial integrity was not without its challenges. P4 voiced the universal challenge of budgetary constraints faced by churches: "Churches frequently face the challenge of limited budgets, which can create difficulties when trying to set aside enough money for thorough training programs for their employees."

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Financial constraints tugged at the purse strings, compelling leaders to make tough decisions about resource allocation.

The facet of "Time Constraints," as emphasized by P8, is brought into sharp focus: P8 emphasized the preciousness of time: "Our staff and volunteers play pivotal roles in numerous facets of our church's activities, and their time is a precious resource that's often stretched thin." This challenge of time underscored the importance of flexible training delivery methods, ones that could accommodate demanding schedules.

Navigating further, the theme of "Employee Resistance" emerges, as elucidated by participant P10. According to Participant P10: "Introducing fresh training initiatives to combat financial malpractice within a church setting confronts a distinctive challenge. Employees may hold the view that their existing knowledge and experience render additional training unnecessary." This resistance, born of confidence, needed to be addressed through clear communication and tailored approaches.

Within the purview of "Perception of Training," P2 accentuates the importance of perception, noting, "Some staffs within the diocese may not completely grasp the importance of financial training, often viewing it as less vital in comparison to other aspects of church operations." Bridging this perception gap became imperative to emphasize the relevance of financial education.

The reality of high staff and volunteer turnover, shared by P6, added complexity to the study: "Some churches grapple with consistent turnover among both their staff and volunteers, creating an ongoing necessity for retraining initiatives and incurring

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additional expenses." The need for efficient training mechanisms that could adapt to a dynamic personnel landscape became evident.

Additionally, participant P11 sheds light on "Cultural Resistance," noting that, "In some cases, there could be cultural resistance within a church community when it comes to openly discussing financial matters or introducing accountability measures through training." The importance of respecting these cultural perspectives while nurturing transparency and accountability could not be overstated.

"Persistence in Training," as P3 emphatically underscores, is a hallmark challenge: "One of the significant challenges faced by the diocese is the task of sustaining a consistent and continuous training program." Acknowledging that one-off training sessions have limitations, participants recognize the profound need for unwavering commitment to an ongoing framework that engrains ethical financial management into the very ethos of the church.

P7 emphasized the importance of comprehensive training: "In some cases, training programs may exhibit limitations by failing to comprehensively cover all the pertinent financial aspects, ultimately leaving employees ill-prepared to identify and prevent financial malpractice." This compels an appreciation for holistic training frameworks that adapt seamlessly to the evolving contours of financial landscapes.

These findings highlight the various challenges and considerations churches face in implementing effective staff training to prevent errors and malpractice in their financial practices. They underscore the importance of tailored, continuous, and

comprehensive training strategies to promote responsible financial stewardship within the church community.

4.5.4. The Capacity of Financial Committees

The findings revealed that training to advance capacity at different levels was provided to Clergy, lay-readers, and church treasurers at diocese/parish/sub-parish levels. Further findings revealed that many financing mechanisms were used to construct this training. It was shown that, first and foremost, church committees were engaged and effective. However, several churches had difficulties, especially those with freshly elected committees. The issue also involves ineffective record keeping. The researcher asked about the capacity of church financial committees; P11 and P6 said it is still low. Participants revealed that few members are knowledgeable in some cases, while most are not. A limited number of church board members in town areas are educated. Most of them have attained secondary school education level (P11, P7, P4), while the majority of rural residents are uneducated and lack the competence to manage church money (P10, P6, P3). P3 alleged that finance committee members lack the ability to supervise efficiently: “The guidelines require financial committees to control church funds, but they lack the ability to query allocations and expenditures.” This lack of ability is because financial committees fail to convene every four months of the year, and on most occasions, the clergy makes most decisions individually (P3). Failure to meet to make decisions is a challenge to managing church funds. Committee members inadequately verify and approve the transaction. They rarely meet to look at the budget and variances. They often grow loyal to the church treasurer and priest and are unable to criticize them when things go wrong with the church (P10). As previously stated,

ineffective oversight of church committees over the administration of church money has a negative impact on the efficacy of services provided. The poor supervision by church committees can encourage fraud opportunities in the Church.

4.6. Fraud Prevention Techniques Implemented

This section presents the findings of the internal control strategies used by the Church of Uganda dioceses of central Uganda to prevent financial malpractice and fraud. The findings from the structured interviews revealed that preventive controls such as employee training; protected access to asset storage areas, employee background checks, physical control of resources (locking money in a safe), satisfactory finance duties segregation, obtaining approval before processing a transaction, proper authorization of transactions were regularly used in the Church of Uganda dioceses of central Uganda.

The analysis of interview Question 2 revealed the benefits of hiring competent personnel.

4.6.1. Hiring Competent Personnel

Interview question 3 examines the effectiveness of financial committees in mitigating errors and malpractice in the central diocese. Several key findings emerge from the provided paragraphs:

- **Selection of Personnel**

The study sought to ascertain if the Church's staff selection process is well-defined. The findings revealed that a careful hiring process is in place. P4 revealed: "The church

has an employment policy that encourages hiring the most qualified personnel that passes through panel interviews to ensure unbiased selection.” P1 indicated that:

The diocese has a human resource department that advertises positions in accordance with equal opportunity guidelines. The applicant is also required to complete an application for those seeking employment within the diocese as part of the standard procedure. In addition to the candidate’s educational background and references from previous employers, the Church considered various other factors in its decision. All of these factors would be helpful in determining their honesty and moral character.

The above interview excerpts paint a visual overview of selected, recruited, and hired competent persons, implying that churches have a rigorous hiring procedure. The human resources department is tasked with finding possible workers based on job criteria to limit error and malpractice.

- **Job Descriptions**

The findings from P9 revealed that duties are clearly defined and communicated appropriately in writing. According to P9, “In order for workers to grasp the demands and requirements of an available position, good job descriptions are provided.” He posits, “Good job descriptions are required in order for employers to appropriately hold employees responsible for the duties they are employed to perform.” The finding revealed that the human resource department is engaged in finding potential workforces based on job specifications, implying that churches employ clearly defined and stated responsibilities as a technique to mitigate error and malpractice.

- **Knowledge and skills**

The participants revealed that the treasury determines the skills and knowledge necessary to perform a specific job and that management is aware of the necessary knowledge and skills needed to undertake tasks. According to the participants, some churches recruited knowledgeable and skilled accountants to manage church funds. This implies that churches hire competent and qualified workers to carry out activities that will aid in the discovery of the error and fraudulent activity. The finding revealed that churches hired trusted professionals with a high level of morality and integrity at all levels, ensuring that financial activities are done correctly. This comprehension was described in P5's comment about church workers being "ministers of the gospel" that ought to have "a high level of moral integrity".

The findings revealed that implementing and maintaining hiring competent personnel as a strategy to mitigate financial malpractice in a church setting faces several challenges:

P12 brought to light that churches often operate under limited budgets, which can create hurdles in attracting and recruiting highly qualified individuals possessing financial expertise. In P12's own words:

Frequently, churches operate within constrained budgets, which can pose significant challenges when it comes to attracting and recruiting highly qualified individuals with financial expertise. The limited financial resources available to many religious institutions may not always compete with the compensation offered by other sectors or organizations. Consequently, finding individuals who

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possess the necessary financial skills and are also committed to the church's mission can be a demanding task.

The revelation of budget limitations as highlighted by P12 serves as a reminder of the pragmatic realities churches encounter as they strive to build a knowledgeable financial team. This situation underscores the importance of creative recruitment strategies, such as seeking volunteers with financial backgrounds or partnering with members of the congregation who can contribute their expertise. It also emphasizes the need for churches to prioritize financial stewardship and management to maximize the impact of their available resources.

P2 revealed that churches encounter competition from secular churches that have the capacity to provide more attractive salaries and enhanced benefits. This competition creates difficulties in attracting top financial talent to church roles. In P2's own words:

Churches often find themselves in direct competition with secular organizations that have the financial capacity to offer more appealing salaries and enhanced benefits. This competition presents a notable challenge when it comes to attracting top-tier financial talent to church roles. Highly skilled individuals in the financial sector may be drawn to opportunities that promise better financial rewards and job security, which secular institutions often provide.

Churches often operate with a unique set of priorities, driven by their mission and values. While these priorities contribute to the church's distinct identity, they might not always align with the financial incentives that secular churches

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can provide. As a result, churches may face hurdles in attracting individuals with the highest level of financial expertise.

The revelation of competition from secular churches, as illuminated by P2, serves as a reminder of the multifaceted considerations churches must navigate as they strive to build a capable and dedicated financial team. It prompts churches emphasize the unique mission and purpose they offer, tapping into candidates who prioritize making a meaningful impact over financial gain. Additionally, they may consider creative compensation packages that blend competitive pay with the intrinsic rewards of serving a faith community.

P4 unveiled that certain churches exhibit a preference for hiring individuals from within the congregation, even when these candidates might lack the essential financial expertise. This preference can pose a hurdle to effective financial management. In P4's own words:

In certain instances, specific churches may exhibit a strong preference for hiring individuals from their own congregation, even if these candidates lack the fundamental financial expertise required for their roles. While this preference often stems from a desire to nurture a sense of community and trust within the church, it can present a significant obstacle when it comes to effective financial management. Making hiring decisions primarily based on familiarity or church membership can result in individuals assuming financial responsibilities without the necessary qualifications, potentially jeopardizing the financial stability of the church.

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P6 revealed that churches must establish a well-defined plan to navigate leadership transitions effectively and facilitate a seamless transfer of financial responsibilities to capable successors. In P6's own words:

Churches face the imperative of developing a well-structured plan to adeptly navigate leadership transitions and ensure a smooth transfer of financial responsibilities to capable successors. Effective succession planning is vital to maintaining the financial stability and integrity of a religious institution. When key financial leaders, such as treasurers or financial administrators, transition out of their roles, the church must have a well-defined process in place to identify and prepare suitable replacements. This involves not only transferring knowledge and skills but also maintaining the continuity of financial operations without disruption.

The insight shared by P6 prompts churches to cultivate a culture of transparency, accountability, and documentation in their financial practices to facilitate this seamless transition. By doing so, they can ensure that the new leaders are well-equipped to carry out their financial duties effectively and in alignment with the church's mission.

P8 unveiled that the absence of comprehensive background checks on potential candidates can result in the hiring of individuals with a history of financial malpractice. In P8's own words:

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Failing to conduct comprehensive background checks on potential candidates can lead to the recruitment of individuals who may have a history of financial malpractice. Background checks play a pivotal role in safeguarding a church's financial integrity and reputation. Without a thorough examination of a candidate's financial history, employers may inadvertently bring on board individuals who have previously engaged in fraudulent or unethical financial activities.

The revelation shared by P8 stimulates churches to prioritize a comprehensive approach to candidate assessment, guided by the values of transparency and responsible management.

P7 revealed that the mere hiring of capable personnel doesn't inherently ensure ethical behavior. It's imperative for churches to go beyond competency and ascertain that those brought on board uphold elevated ethical standards and demonstrate an unwavering commitment to financial integrity. In P7's own words:

Employing skilled individuals does not automatically guarantee ethical conduct. It is incumbent upon churches to recognize that competence alone is insufficient; they must extend their assessment to ensure that new hires adhere to elevated ethical standards and exhibit an unwavering dedication to maintaining financial integrity. Competence in financial matters is undoubtedly important, but it must be accompanied by a strong moral compass to prevent any potential ethical breaches or financial misconduct.

The revelation shared by P7 serves as a reminder of the church's role in curating a team of ethical custodians who mirror the values of the congregation and uphold the sanctity of financial stewardship. Churches, being custodians of trust and values, have a responsibility to thoroughly vet candidates for their alignment with the organization's ethical principles. This includes a careful evaluation of their past conduct, references, and commitment to transparent financial practices. By placing a strong emphasis on ethics in the hiring process, churches can build a financial team that not only possesses the necessary skills but also upholds the church's commitment to integrity.

4.6.2. Promoting integrity

Qualitative data from participants revealed that leaders promoted the value of integrity to prevent malpractice and fraud. The analysis of interview question 4 revealed six sub-themes: tone at the top, acceptable practices, codes of conduct, honesty and fairness, transparency, and acting responsibly.

- **Tone at the top**

The findings revealed that top church leaders set a positive tone and spoke consistently about the importance of integrity and ethical values. P9 said, “Church leaders lead the fight against resource misappropriation by example”, implying that church leadership and personnel set a positive example and communicate the importance of integrity and ethical principles to prevent fraud.

- **Acceptable Practices**

The participants' opinions on the tone set by top church leaders indicate a clear ethical guideline on what is right and unacceptable. The findings revealed that the diocesan administration and employees are familiar with the Church's standards regarding the proper use of church resources, suggesting that churches in the central diocese use a clearly defined set of acceptable organizational practices to detect and prevent error and malpractice. However, P6 and P8 contend that policies are poorly understood and the majority do not perceive and comprehend them. P6 said: "Some church treasurers and committees find the procedures complicated since they are rigid, so they choose to ignore the policy and do it their way." P7 further revealed, "Some funds in churches, for example, development fees that have to be sent to the dioceses, have no guidelines and complicate the management of funds in the churches."

- **Codes of Conduct**

With regard to the code of conduct, the findings revealed that the diocesan management and staff understand the Church's policies governing relationships with donors, creditors, and other stakeholders, showing that the dioceses leverage management and staff awareness of the Church's laws guiding the prevention of errors and fraud within church organizations.

The findings revealed that implementing and maintaining a written code of conduct as a strategy to mitigate financial malpractice in a church setting encounters several challenges:

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P4 highlighted that within certain church circles, there exists resistance towards the adoption of a formal written code of conduct, with some members or leaders holding the belief that trust and shared values should serve as adequate guiding principles. In P4's own words:

In specific church circles, there is a notable resistance to embracing a formal written code of conduct, as some members or leaders contend that trust and shared values should be sufficient guiding principles. This resistance often arises from a deeply rooted belief in the importance of faith, which emphasizes trust and common values as the bedrock of the congregation's identity. In such contexts, the notion of formalizing behavior through written rules can be viewed as antithetical to the spirit of faith, which prioritizes personal relationships, accountability, and mutual respect. However, this perspective may sometimes overlook the practical advantages of a formal code of conduct, which can offer clarity, consistency, and a structured approach for addressing conflicts or ethical dilemmas within the church community.

Highlighting a crucial perspective, P12 stressed that certain individuals uphold the belief that behavior should be governed by religious principles, rendering a distinct written code of conduct redundant in their view. In P12's own words:

Certain individuals firmly hold the belief that their behavior should be guided primarily by religious principles, rendering a separate written code of conduct unnecessary in their perspective. To them, the foundational teachings and doctrines of their faith serve as the ultimate moral compass, and they see no

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need for an additional, distinct code of conduct with specific rules and regulations. They argue that their faith provides a comprehensive framework for ethical and moral decision-making, making any external code redundant. In their view, adherence to religious principles is sufficient to govern their actions and interactions within their community.

The insight shared by P12 reminds us of the rich tapestry of perspectives within a religious community. It prompts individuals and institutions to engage in constructive dialogue that finds a harmonious intersection between deeply held religious beliefs and the tangible benefits of a written code of conduct.

While this approach can foster a strong sense of unity and moral clarity within a religious group, it also raises questions about the role of a formal code in addressing specific, practical situations or conflicts that may not be explicitly covered by religious doctrine. Balancing the principles of faith with the practicalities of everyday life can be a nuanced challenge for these individuals and their religious communities.

Illuminating a significant facet of ethical governance, P2 revealed that the task of ensuring consistent enforcement of the code of conduct across all staff and volunteers can prove intricate, particularly when violations involve individuals who hold influence or have longstanding affiliations. In P2's own words:

Ensuring the consistent enforcement of a code of conduct across all staff and volunteers can pose a complex challenge, especially when violations involve individuals who wield influence or have longstanding affiliations within the

organization. In such cases, the need for impartiality and fairness in addressing misconduct is paramount, yet it can be difficult to navigate when individuals with strong connections to the church are involved. There may be concerns about potential conflicts of interest or a reluctance to confront established members who have contributed significantly to the community over the years. Balancing the principles of accountability and maintaining a harmonious church environment can be a delicate endeavor.

P3 underscored that the effectiveness of a code of conduct as a deterrent to malpractice can be compromised if violations are not met with appropriate consequences. In P3's own words:

In the context of churches, the effectiveness of a code of conduct as a deterrent to malpractice can face challenges when violations are not met with appropriate consequences. A well-structured code of conduct plays a pivotal role in setting ethical standards and expectations within the church community. However, the impact of such a code depends on the consistent application of consequences for those who breach its principles. When individuals who violate the code do not face meaningful or consistent repercussions, it can erode trust in the code's enforcement and diminish its ability to discourage unethical behavior. This can have far-reaching implications for the overall moral and ethical character of the church.

The insight shared by P3 underscores the symbiotic relationship between ethical behavior and consequences. It reminds churches that the effective execution of

consequences underpins the potency of a code of conduct in fostering an environment of integrity, trust, and ethical excellence.

Addressing this imperative calls for churches to establish a framework of consequences that align with the severity of violations. Solutions might involve a clear escalation process, impartial review mechanisms, and a commitment to swift and consistent enforcement to underscore the code's significance as a deterrent.

To preserve the code of conduct's integrity and its role as a potent deterrent, churches must exhibit a commitment to enforcing consequences that are commensurate with the gravity of the transgressions, thereby nurturing a culture of accountability and ethical commitment within the congregation.

4.6.3. Honesty and fairness

With regard to honesty, P1, P4 and P8 revealed that promoting honesty in the Church of Uganda dioceses of central Uganda mitigated error and financial malpractices. According to P1, “honesty at work may foster confidence among all stakeholders, including the community and management, hence reducing malpractice instances.” P4 stated, “Honesty at work has built trust from both management and the community, so being honest has reduced the acts of malpractice.” P8 said:

But the most important thing is that people who work with the Church ... to be honest with themselves. Not only is honesty essential in avoiding malpractice, but it has also assisted workers in gaining the confidence of their superiors.

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The findings revealed that implementing and maintaining promoting honesty as a strategy to mitigate financial malpractice in a church setting encounters several challenges:

P9 pointed out that within certain church circles, there exists resistance toward embracing a culture of honesty. Some church members or leaders perceive such a culture as unnecessary or potentially disruptive to existing norms. In P9's own words:

In specific church circles, there exists a notable resistance to adopting a culture of honesty. This resistance can stem from various sources, including the perception that such a culture is unnecessary or could disrupt established norms within the congregation. Some members or leaders believe that the inherent trust and shared values within the church community should naturally foster honesty without the need for explicit emphasis. There is also concerns that openly addressing issues related to honesty might create discomfort or conflict, potentially jeopardizing the sense of unity and harmony that the church strives to uphold. While these concerns arise from a desire to preserve the church's harmony, they inadvertently impede the growth of a culture where open communication and integrity are valued cornerstones.

Addressing this challenge involves nurturing open conversations that bridge the gap between existing norms and the benefits of a culture of honesty. Solutions might encompass education on the positive impact of honesty, demonstrating real-world

examples, and illustrating how ethical conduct aligns with the core values of the church.

The insight shared by P9 highlights the complexities of cultural transformation within a church context. It prompts individuals and leaders to engage in dialogue that paves the way for a harmonious blend of tradition and ethical progress.

P6 revealed that certain individuals within the church community might not possess a comprehensive understanding of the significance of honesty in deterring financial malpractice. In P6's own words:

In the church community, there exist individuals who may not possess a comprehensive understanding of the critical importance of honesty in deterring financial malpractice. This limited awareness can be attributed to various factors, such as a lack of exposure to financial matters or the belief that the church's shared values should be sufficient to promote ethical conduct. Some individuals might not fully grasp how even minor acts of dishonesty can undermine trust and compromise the integrity of the church's financial operations.

Addressing this insight prompts the church community to embark on educational efforts that elucidate the role of honesty in preventing financial malpractice. Solutions might encompass interactive discussions, case studies, and illustrating real-world examples that illuminate the consequences of underestimating the impact of honesty in financial matters.

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The perspective shared by P6 reminds us of the need to continuously foster awareness and understanding of the ethical principles that safeguard the church's financial integrity. It encourages a proactive stance toward education and empowerment within the congregation.

It falls upon church leaders to recognize this knowledge gap and take proactive steps to educate and advocate for the significance of honesty in financial affairs. By nurturing a culture of transparency and emphasizing the pivotal role of honesty as a safeguard against malpractice, churches can ensure that all members of the community fully comprehend its importance.

P4 revealed that certain individuals within the church community underestimate the impact that honesty in deterring financial malpractice. In P4's own words:

Within the church community, there are individuals who may underestimate the profound impact that honesty has in deterring financial malpractice. This underestimation can arise from various factors, including a limited understanding of financial intricacies, a belief in the inherent integrity of church members, or the assumption that shared religious values are sufficient to ensure ethical behavior in financial matters. Some individuals might not fully grasp how even seemingly minor breaches of honesty can erode trust and compromise the overall integrity of the church's financial operations.

It is incumbent upon church leaders to recognize this underestimation and take proactive steps to educate and emphasize the critical role of honesty in financial

affairs. By cultivating a culture of transparency and highlighting the significance of honesty as a formidable deterrent against malpractice, churches can work to ensure that all members of the community fully appreciate its impact.

Bringing attention to a significant challenge P5 highlighted that the process of addressing and rectifying past incidents of dishonesty within the church community has posed notable difficulties, particularly when such incidents have been previously ignored or overlooked. In P5's own words:

Dealing with past incidents of financial dishonesty within the church community has proven to be a challenging task, especially when these transgressions have been ignored or overlooked in the past. These difficulties often stem from a variety of factors, including a reluctance to confront uncomfortable truths, a desire to preserve the reputation of the church, or a lack of awareness regarding the full extent of the financial misconduct. In cases where such malpractice has been allowed to fester over time, the challenges become even more pronounced, as the scope and impact of the wrongdoing may have grown significantly. Church leaders and members may find themselves grappling with fundamental questions, such as how to uncover and rectify misappropriated funds, how to hold those responsible accountable, and how to rebuild trust and confidence within the congregation.

Addressing this challenge prompts the church community to embark on a journey of reconciliation and transparency. Solutions might encompass acknowledging past

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oversights, establishing restorative processes, and engaging in open dialogue to restore trust and pave the way for ethical renewal.

The insight shared by P5 underscores the significance of acknowledging past missteps as a crucial catalyst for ethical progress. It reminds the church community of the transformative power of transparency and proactive measures in addressing historical incidents of dishonesty.

To address these difficulties effectively, it is essential for churches to adopt a proactive and transparent approach, encompassing thorough investigations, open communication with the congregation, and the implementation of stringent financial controls to prevent future malpractice.

Illuminating a crucial perspective P7 revealed that the task of setting forth clear consequences for dishonest behavior within a church context, and subsequently ensuring their consistent enforcement, can prove intricate. In P7's own words:

Setting forth clear consequences for dishonest behavior within a church context and subsequently ensuring their consistent enforcement can be a challenging endeavor. This challenge arises from the need to strike a delicate balance between promoting ethical conduct and upholding the church's core values, which often include forgiveness and redemption. On one hand, it is crucial to have measures in place to deter dishonesty, protect the church's financial integrity, and maintain the trust of the congregation. On the other hand, churches often emphasize the importance of values like compassion, forgiveness,

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and offering second chances, which can create a tension when it comes to imposing strict penalties for dishonesty. Moreover, ensuring consistent enforcement can be complex, as each case may possess unique factors and contexts.

The perspective shared by P7 emphasizes the importance of a structured and just approach to consequences. It underscores the necessity of navigating a path that balances the maintenance of ethical standards with compassion, fostering an environment where accountability and fairness prevail.

To effectively navigate this complexity, churches must develop a code of conduct that clearly outlines consequences for dishonest behavior while also nurturing a culture of accountability and rehabilitation. Regular education and communication with the congregation can further reinforce the significance of ethical behavior while upholding the principles of compassion and grace.

Addressing this challenge involves the creation of a comprehensive framework that outlines consequences in alignment with the gravity of the dishonest behavior. Solutions might involve independent review processes, transparent communication of consequences, and a commitment to fair and impartial enforcement that upholds the integrity of the church community.

Shedding light on a critical consideration, P11 revealed that the process of instituting accountability measures to prevent practices demands supplementary resources and exertion. In P11's own words:

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Implementing accountability measures to prevent certain practices necessitates additional resources and effort. Establishing robust systems and procedures to track and monitor specific practices, especially those that carry ethical or legal implications, requires an investment in technology, personnel, and training. These measures may involve the development and implementation of compliance programs, regular audits, or the deployment of specialized software tools to ensure adherence to established guidelines. Additionally, assigning responsibility for oversight and enforcement within the organization places an additional burden on staff and management. While the process can be resource-intensive, it is often seen as a necessary step to mitigate risks, ensure compliance with regulations, and safeguard the organization's reputation.

Addressing this insight prompts the church community to recognize the significance of commitment to the cause of ethical governance. Solutions might encompass a strategic allocation of resources, the establishment of specialized oversight teams, and a comprehensive approach that unifies technology, training, and vigilant monitoring.

The insight shared by P11 underscores the proactive nature of ethical leadership. It reminds the church community of the value in dedicating resources and exertion to ensure a robust framework of accountability that fortifies the commitment to honesty, transparency, and the protection of the church's values. To navigate this challenge effectively, organizations must weigh the costs against the benefits of accountability measures and seek ways to optimize their allocation of resources while maintaining a commitment to ethical and legal standards.

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Highlighting a significant insight P2 revealed that the process of cultivating a culture characterized by honesty and trust within a church community is a gradual endeavor, particularly when previous incidents have contributed to the erosion of trust. In P2's own words:

Cultivating a culture characterized by honesty and trust within a church community is a gradual and intricate endeavor, especially when past incidents have contributed to the erosion of trust. Rebuilding trust and fostering an environment where honesty is valued requires consistent effort over time. Previous incidents of dishonesty can leave a lasting impact, affecting the perception of the congregation and making it challenging to establish a sense of openness. Addressing these issues demands open communication, transparency, and a commitment to addressing the root causes of distrust.

By actively engaging in discussions, acknowledging past shortcomings, and emphasizing shared values, church leaders can lay the foundation for rebuilding trust and cultivating a culture that prioritizes honesty.

Addressing this insight prompts the church community to embark on intentional efforts to rebuild trust and restore a foundation of integrity. Solutions might encompass transparent communication, restorative processes, and the consistent demonstration of ethical conduct over time to gradually mend the fabric of trust.

The perspective shared by P2 serves as a reminder that ethical transformation is a journey with its own rhythm. It encourages the church community to recognize the

power of sustained efforts in cultivating a culture where honesty and trust flourish once more.

4.6.4. Accountability and Transparency

The researcher asked the participants how they keep their church congregations and other stakeholders informed about their Church's financial health and management practices. P5 commented:

The Church leadership organizes a church council meeting whereby members come and discuss church matters, including the church finances. In these meetings, members may be required to adopt the annual or operational budget.

- Acting responsibly

Participants indicated how they promote and uphold employees' open attitude of high responsibility in managing church funds. P3 said:

Employees of the Church ought to be honest and responsible in all matters as they work with the Church and the community. Honesty is fundamental in preventing misconduct because employees will definitely gain the management and the public trust.

4.6.5. Financial Duties Segregation

The analysis of Interview question 6 revealed three sub-themes: cash collections, authorization, recording and reconciliation of financial transactions. The participants emphasized that segregation of duties is an element of control activities used to mitigate the opportunity to commit fraud. The most significant procedures raised by

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participants in response to this code concerned whether one person in the same position was responsible for cash collections, authorizations, recording, security, and reconciliation.

- Cash Collections

The participants revealed that implementing a cash handling policy is a great way to mitigate fraud rationalization. P10 stated that prior preliminary checks or references are carried out before a person can offer church services.

- Authorization

The participants revealed that fraud rationalization is reduced by emphasizing authorization of transactions. According to participant P8, the “church councils and committees meet regularly to examine ministry requirements and ensure that they are met”.

Recording and Reconciliation of Financial Transactions

The participants underscored that through reconciling cash and recording transaction in organization ledgers; fraud opportunities are thwarted, and they emphasized that the cash collections are counted and recorded as soon as received.

P4 underscores the reality of Timely Recording: According to P4, “It is of paramount importance to place emphasis on the act of counting and recording cash collections in a timely manner upon their receipt. Failure to do so may result in the creation of opportunities for misappropriation or mishandling of funds. The act of promptly recording transactions is an integral aspect of ensuring that the church maintains the

highest standards of accountability, for it guarantees that funds are properly accounted for from the very moment they are received.”

P6 highlighted the important point of Accuracy and Accountability: According to P6 “The process of reconciling cash and recording transactions ensures accuracy in financial records. It has helped us in verifying that the amount of cash collected matches what is recorded in the ledger. This accuracy is so important for maintaining the trust of church members and donors who expect their contributions to be handled faithfully.”

The facet of Preventing Embezzlement was highlighted by P8: According to P8, “Reconciliation procedures acts as a protective measure against embezzlement and inappropriate use of funds. By cross-checking the cash on hand with the ledger entries, any discrepancies are identified quickly and investigated, if deemed necessary, to avert financial malpractice.”

4.6.6. Physical Control over Assets and Records

As discussed earlier at 4.5.2, asked about how documents and church assets are protected from misuse, the participants indicated that some churches preserve cash and other related documents in a safety box and that only authorized financial staff have access to the box to eliminate fraud and theft. Some churches even have unique door access control systems, allowing only authorized personnel to enter the financial document and record rooms. For instance, only the finance department staff are allowed to enter through a particular entrance:

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In the past, all people used to pass through this door to access other offices, but now things have changed because we want this place to be more secure and private to only treasury staff. Therefore, we installed a special door for only those working in the treasury to access this office.

The findings revealed that implementing and maintaining physical control over assets and financial records as a strategy to mitigate financial malpractice in a church setting encounters several challenges:

P8 emphasized that smaller churches, often constrained by limited budgets, grapple with the dilemma of allocating resources to invest in security measures that would physically safeguard assets and records. In P8's own words:

Smaller churches, frequently operating under tight budgets, grapple with a significant dilemma when it comes to allocating resources for security measures that can physically safeguard their assets and records. The financial limitations inherent to smaller congregations can make it challenging to allocate adequate funds for security infrastructure, personnel, or technologies that are essential for protecting valuable assets and sensitive records.

Addressing this challenge calls for creative problem-solving within the realm of financial stewardship. Smaller churches seek innovative ways to enhance security without imposing undue strain on their budgets. This might involve strategic resource allocation, leveraging technology, or exploring partnerships to attain the desired level of protection.

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P3 illuminated that while the maintenance of clear and accurate documentation for assets and financial records is paramount, the task of consistently upholding organized records presents a considerable challenge. In P3's own words:

It's really important to keep clear and accurate records of money and stuff in a church. But, it's also really hard to always keep these records super neat and organized. In a church, where money, donations, and things are always moving around, there's a lot of paperwork and digital files to handle. Sometimes, when new people come in or the leaders change, it can mess up how things are recorded, and that can cause problems. If you don't do a good job of keeping records, it can lead to money issues, trouble during audits, and just make things work less smoothly overall.

Addressing this challenge prompts churches to invest in robust record-keeping systems and offer ongoing training to staff and volunteers entrusted with maintaining financial documentation. Standardizing processes and instilling a culture of precision and accuracy can go a long way in mitigating the risk of disorganized records undermining the church's financial integrity.

P4 underscored that the task of restricting access to specific areas or financial information solely to authorized personnel can be challenging, particularly within the context of an open and welcoming church environment. In P4's own words:

It can be tough to decide who gets access to certain areas or financial info in a friendly church. Churches want to be open, welcoming, and trustworthy, which

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can make it hard to say "only some people can go here or see this." But, it's also important to keep things like money and secret places safe. Finding the right balance between being open and keeping things secure is tricky. Sometimes, when you put rules in place, it might seem like you don't trust people or you're not being transparent. This can cause problems in the church community.

The insight shared by P4 is a reminder of the nuanced landscape of security considerations within a church. It prompts churches to communicate the rationale behind such security measures clearly, emphasizing that they are in place to protect the financial health of the congregation and the integrity of church operations.

P9 highlighted that the presence of multiple parishes within a diocese poses a challenge in achieving uniform implementation of physical control measures across all churches. In P9's own words:

The presence of multiple parishes within a diocese presents a significant hurdle when it comes to achieving uniform implementation of physical control measures across all churches. Each parish often operates independently, resulting in differences in security policies, practices, and resource allocation for physical control measures. This decentralized structure can make it difficult to establish consistent security standards and protocols across the diocese, leading to potential vulnerabilities. Factors like budget limitations, diverse community needs, and varying risk assessments can further complicate efforts to create a standardized security framework.

The insight shared by P9 underscores the intricacies of security within a multifaceted ecclesiastical structure. It prompts dioceses to consider implementing centralized guidelines and policies that set minimum security standards while allowing individual parishes some flexibility to adapt security measures to their specific contexts. Collaboration, open communication, and resource-sharing among parishes can also facilitate the prioritization and alignment of security efforts across the diocese.

4.6.7. Job Rotation and Mandatory Vacations

The participants were asked about the difficulties faced in managing and supervising the rotation of financial responsibilities among employees. The Participants revealed that implementing and managing the rotation of financial duties among employees pose various challenges for the Church. Some of the common challenges encountered emerged:

P3 revealed that dioceses with limited staff may find it challenging to rotate financial duties effectively, especially if they have a small finance team or limited qualified personnel. In P's words: "Some of the challenges we've encountered in implementing and managing the rotation of financial duties among our employees include the limitation of staff. This becomes particularly challenging when we have a small finance team or a shortage of qualified personnel."

P12 indicated that not all employees may possess the necessary skills and expertise to handle different financial roles. Rotation could lead to individuals being assigned to tasks for which they are not adequately trained, potentially increasing the risk of errors. In P's words: "Not everyone in our organization possesses the necessary skills and

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expertise to handle different financial roles. When we implement rotation, there's a risk of assigning tasks to individuals who aren't adequately trained, which can lead to errors."

P4 unveiled that Employees who are comfortable in their current financial roles may resist rotation due to fear of the unknown or concerns about their ability to adapt to new responsibilities. In P4's words: "We've noticed that some employees resist rotation because they are comfortable in their current financial roles. They fear the unknown or have concerns about their ability to adapt to new responsibilities."

P10 highlighted that Frequent rotation can disrupt the continuity and efficiency of financial processes. Employees may require time to adjust to new tasks, which could impact productivity in the short term. In P10's words: "Frequent rotation can disrupt the continuity and efficiency of our financial processes. Employees need time to adjust to new tasks, which can impact productivity in the short term."

P5 revealed that rotation may complicate the audit trail and make it harder to attribute specific actions to individuals. This could present challenges in identifying responsibility for financial transactions. In P5's words: "Rotation can complicate our audit trail, making it harder to attribute specific actions to individuals. This presents challenges in identifying responsibility for financial transactions."

P9 highlighted that implementing rotation requires adequate training for employees to handle new financial duties effectively. Ensuring proper training may be time-consuming and resource-intensive. In P9's words: "Implementing rotation requires us to

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provide adequate training for employees to handle new financial duties effectively. Ensuring proper training can be time-consuming and resource-intensive."

P1 noted that regularly planning and managing rotations can be demanding in terms of time and effort. Administrators need to coordinate and schedule rotations while ensuring smooth transitions. In P1's words: "Regularly planning and managing rotations demands a significant amount of time and effort from our administrators. They need to coordinate and schedule rotations while ensuring smooth transitions."

P8 underscored that rotation may require granting access to sensitive financial information to different employees, raising concerns about data security and confidentiality. In P8's words: "Rotation may require us to grant access to sensitive financial information to different employees, which raises concerns about data security and confidentiality."

P3 highlighted that in some cases, there may be a limited pool of qualified individuals with the necessary skills and experience to rotate through financial roles. In P3's words: "In some cases, we have a limited pool of qualified individuals with the necessary skills and experience to rotate through financial roles."

P7 highlighted that it can be challenging to ensure a balance of skillsets across financial roles, especially if some tasks require specialized knowledge or certifications. In P7's words: "Ensuring a balance of skillsets across financial roles can be challenging, especially when some tasks require specialized knowledge or certifications."

P2 revealed that frequent rotation may impact employee morale, as some individuals may prefer stability in their roles. It's essential to address concerns and communicate

the benefits of rotation effectively. In P2's words: "Frequent rotation can impact employee morale, as some individuals prefer stability in their roles. It's crucial to address these concerns and communicate the benefits of rotation effectively."

P4 revealed that in some cases, internal politics or resistance from certain employees or teams may hinder the smooth implementation of rotation. In P4's words: "Internal politics and resistance from certain employees or teams can hinder the smooth implementation of rotation in some cases."

4.6.8. Preliminary Checks

The participants underscored the implementation of preliminary checks as a viable strategy in combating financial malpractices within the Church. P12 revealed, "When we verify the claims made by a candidate, we are able to make the right choice the first time, which saves us both time and money." P6 indicated:

Sometimes a huge number of candidates make fraudulent claims; background checks help us prevent from employing someone who misled on their application. We confirm their education, employment, and criminal history.

P1 highlighted:

Background check practices have been crucial in migrating financial practices within our diocese. By conducting thorough background checks on individuals involved in financial roles, we have minimized the risk of potential misconduct

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or fraudulent behavior. This has enhanced the integrity of our financial practices and ensured the responsible management of our resources.

The findings revealed that implementing and maintaining background checks as a strategy to mitigate financial malpractice in a church setting faces several challenges:

P9 revealed that certain church members or leaders might express resistance toward the notion of background checks, perceiving them as intrusive or indicative of distrust. This resistance can manifest as hesitancy to implement such measures. In P9's own words:

In some church communities, there may be a segment of members or leaders who exhibit resistance to the idea of conducting background checks, often perceiving them as invasive or as a sign of mistrust. This resistance can manifest as hesitancy when it comes to implementing such measures within the church's practices.”

The revelation shared by P9 serves as a reminder of the diverse perspectives that influence decision-making within the church. It prompts for church leaders to engage in open and honest conversations about the significance of background checks in safeguarding the congregation's well-being and maintaining the church's integrity.

P11 revealed that the process of conducting background checks necessitates the handling of personal and sensitive information, which in turn raises valid concerns about data privacy and adherence to pertinent laws and regulations. In P11's own words:

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The process of conducting background checks inherently involves dealing with personal and sensitive information, leading to legitimate concerns about data privacy and the need to adhere to relevant laws and regulations. Churches must acknowledge the significance of the data they collect during these checks, which often encompasses an individual's personal history, including criminal records, financial details, and other private matters. Safeguarding the privacy and confidentiality of this information is not only a matter of ethical responsibility but also a legal requirement in numerous jurisdictions. Failing to handle this data with due diligence and in alignment with data protection laws can result in legal ramifications and harm to the organization's reputation.

The insight shared by P11 serves as a reminder of the multifaceted dimensions associated with implementing background checks. Addressing this challenge prompts churches to be vigilant about adhering to data privacy laws and regulations, implementing secure data handling procedures, and being transparent about how personal information is collected, processed, and stored.

P1 revealed that the process of conducting background checks does not invariably unearth all pertinent information, particularly in cases where the individual lacks a prior criminal history or financial misconduct. In P1's own words:

It's essential to recognize that the process of conducting background checks is not foolproof and may not uncover all relevant information, especially when dealing with individuals who lack a prior criminal history or financial misconduct. Background checks primarily rely on publicly available records and databases,

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which may not encompass every facet of an individual's background. Those who have maintained a clean record in terms of criminal activities or financial wrongdoing may not trigger any alarms in these checks. Consequently, a background check may not necessarily reveal any red flags regarding their past behavior.

P3 revealed that the process of conducting background checks may not always yield all pertinent information, particularly when the individual being assessed has no prior criminal history or history of financial misconduct. In P3's own words:

It's crucial to recognize that the process of conducting background checks may not always provide a complete picture, especially when dealing with individuals who have a clean history with no prior criminal record or financial misconduct. Background checks rely on publicly available records and databases, which may not encompass every aspect of an individual's background. Those who have led law-abiding lives and have maintained financial responsibility may not have any adverse information registered in these databases. Consequently, a background check may not reveal any concerning details about their past.

This recognition prompts churches to approach candidate assessment holistically, factoring in not solely the absence of negative indicators but also the presence of positive attributes and alignment with the church's principles. It reinforces the necessity of supplementing background checks with a comprehensive evaluation that encompasses both professional qualifications and personal character.

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P2 underscored that acquiring pertinent background information for volunteers who lack a formal history of employment can pose heightened challenges. In P2's own words:

Gathering relevant background information for volunteers who lack a formal employment history can indeed be more challenging. Volunteers frequently come from a diverse range of backgrounds, and many may not have a documented history of formal employment that can be easily verified through traditional means such as reference checks or employment records. This absence of a conventional employment history can complicate the background screening process, necessitating a more flexible and nuanced approach.

The insight shared by P2 underscores the dynamic nature of candidate evaluation and the importance of customizing approaches based on the individual's circumstances. It prompts churches to explore alternative methods to assess potential volunteers, such as conducting personal interviews, obtaining references from other community involvements, or implementing skills assessment tests.

P4 underscored that the church staff tasked with conducting background checks might not possess the requisite experience and expertise to carry out thorough checks proficiently. In P4's own words:

Important to recognize is a fact that the church staff responsible for conducting background checks might not always possess the requisite experience and expertise to carry out these checks proficiently. Background checks mandate a comprehensive understanding of legal and ethical considerations, coupled with

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access to dependable databases and resources for thorough investigations. Without the appropriate training and experience, church staff members may inadvertently overlook critical details or navigate legal and privacy issues incorrectly during background checks. This deficiency in expertise compromises the efficacy of the screening process, potentially exposing the church to risks associated with inadequate due diligence.

P6 underscored that churches frequently depend on the support of volunteers, and performing background checks on volunteers can prove more complex than on paid staff due to the sheer volume of individuals involved. In P6's own words:

Churches heavily rely on the dedication of volunteers, and conducting background checks on these volunteers can be a more complex endeavor compared to screening paid staff. This complexity mainly stems from the sheer volume of individuals involved in volunteer roles within a church community. Unlike paid employees who typically undergo background checks as part of their structured onboarding process, volunteers often represent a diverse and ever-changing group with varying levels of involvement. Managing background checks for a large number of volunteers can present logistical challenges, necessitating significant resources and time.

Addressing this challenge necessitates the development of streamlined processes that balance the need for thorough vetting with practicality. Churches seek ways to optimize the background check procedure for volunteers, ensuring that essential information is

acquired efficiently while respecting the commitment of these individuals to the church's mission.

Nevertheless, it remains crucial for churches to prioritize safety and due diligence by establishing an efficient process for conducting background checks on volunteers. This commitment is vital for maintaining the well-being and trust of the congregation while ensuring the church operates in a secure and responsible manner.

Research Question 3: What are the causes of fraud in churches?

The participants in this study were requested to answer the third research question.

4.7. Theme 3: Factors contributing to financial Malpractice

This theme emerged from each participant's response to questions related to fraud in the Church. The interview participants were questioned on the main factors contributing to financial malpractice within the church. The participants revealed church finances are misused due to pressure, opportunity, rationalization, and capacity. The next paragraphs address the sub-themes and nodes in further detail.

4.7.1. Perceived pressure

What are the perceived incentives that might lead individuals within churches to engage in fraudulent financial practices?

The first sub-theme was perceived pressure emerged from researcher's interview question to posed to the participants regarding the specific situations or circumstances

create pressure for employees, or leaders to resort to unethical financial behaviors. The findings highlight various sub-themes of pressure such as low salaries, delayed payments, family needs, and the desire for recognition. These pressures create financial strain and increases the perceived need for fraudulent activities to meet personal obligations or expectations.

- Delayed payments

Findings provided by P4, P9, P2, and P5, reveals that delayed payments within the diocese have contributed to the occurrence of financial malpractice. P4 revealed that the financial challenges faced by the diocese, including delayed payments, have created a fertile environment for such malpractice to thrive.

The financial difficulties faced by the diocese, including the recurring issue of delayed payments, have inadvertently created fertile ground for malpractice to take root and thrive. When a diocese encounters financial challenges or experiences delays in fulfilling its financial obligations, it can result in heightened financial stress and anxiety among its employees and volunteers. In such situations, individuals may be tempted to resort to unethical practices, such as embezzlement or the diversion of funds, in an attempt to alleviate their personal financial burdens or maintain the functioning of church operations. These financial hardships can also strain the existing oversight and control mechanisms, making it easier for malpractice to occur without detection or intervention.

P9 further elaborated on this point, stating that staff members may resort to unscrupulous means to access funds due to the delays in salary payments. P9 said:

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In situations where salary payments to staff members are consistently delayed, it can create a precarious financial predicament for employees. Such circumstances may push some individuals to resort to unscrupulous means to access the funds they are rightfully owed. Financial pressures, mounting bills, and the need to support their families can exacerbate the desperation felt by these staff members. This desperation can lead to unethical actions like embezzlement, misappropriation of funds, or irregular financial practices as individuals attempt to bridge the gap between their financial needs and the delayed salaries.

P2 in a similar vein reiterated that staff members, when faced with delays in salary payment, may resort to engaging in financial malpractice. In P2's words:

When staff members encounter persistent delays in receiving their salary payments, it can create a challenging financial situation that some individuals may find difficult to navigate. In such circumstances, desperation can set in as employees struggle to meet their financial obligations, cover basic living expenses, and support their families. This financial strain can lead some individuals to make regrettable choices, such as engaging in financial malpractice to bridge the gap between their needs and the delayed salary disbursements.

Additionally, P5 pointed out that frustration arising from payment delays has driven some individuals to participate in financial malpractice. *P5 said:*

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The persistence of delayed payments can create an atmosphere of uncertainty and financial strain, leaving affected individuals grappling with the weight of unmet financial obligations and the uncertainty of when they will receive their due compensation. As this distress intensifies, the vulnerability of certain individuals increases, opening the door to illicit temptations they might have otherwise resisted.

Furthermore, the connection between delayed payments and a sense of entitlement among staff members was highlighted by P10.

Prolonged and consistent delays in salary payments can gradually reshape the perspective of employees, causing them to view their rightful compensation more as an entitlement rather than a privilege earned through their dedication and hard work. When individuals confront recurring delays in receiving their wages, it can breed frustration and a sense of financial instability. Over time, this can corrode the perception of their salary as a just reward for their labor and commitment. This sense of entitlement can lead to a detachment from the organization's financial reality, where some staff members may come to believe that they deserve access to funds beyond their designated salaries or allowances.

- Greed

The findings from P12, P4, P9,P5, P11, and P7 highlighted the prevalence of greed as a significant factor contributing to financial malpractice within the church. P12 expressed concern over individuals in financial positions who exploit their authority for personal

enrichment, emphasizing the unfortunate reality of greed in these circumstances. P12's statement stresses this concern:

In my experience, I have come across deeply distressing cases where individuals who were entrusted with the sacred duty of managing church finances have shamelessly exploited their positions, using them as opportunities to divert funds and unjustly enrich themselves. These instances are not only disheartening but also profoundly disappointing, as they represent a betrayal of the trust and faith that the congregation places in those tasked with the stewardship of church resources. ... but also inflict spiritual and emotional wounds on the community.

Similarly, P4 identified greed as a major problem within their diocese, attributing it to the dissatisfaction with current compensation levels and the desire for more, which ultimately leads to financial malpractice.

The prevalence of greed within our diocese has emerged as a significant and deeply distressing issue, serving as a prominent driving force behind instances of financial malpractice and ethical misconduct. Greed, with its insatiable desire for personal gain and enrichment, has the potential to corrupt individuals in positions of trust and authority within the diocese. This has, in turn, led to a range of unethical behaviors, including embezzlement, misappropriation of funds, and financial manipulation, all of which undermine the financial stability and moral integrity of the diocese.

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P9 echoed these sentiments, stating that some individuals succumb to greed when presented with opportunities for personal financial gain, even if it means disregarding established policies and procedures. *P9 said:*

In their pursuit of financial gain, these individuals may engage in various forms of malpractice, such as embezzlement, fraud, insider trading, or misappropriation of funds. They may manipulate financial records, hide transactions, or bypass controls to cover their tracks and avoid detection. Their actions not only jeopardize the financial health and stability of the organization but also erode trust and confidence among stakeholders.

Another recurring sub-theme was the prioritization of personal gain over the wellbeing of the church. P8 emphasized that certain members within the diocese place their self-interest above the collective well-being of the religious institution, resulting in instances of financial malpractice.

Regrettably, within the diocese, there exist certain members who prioritize their self-interest over the collective well-being of the religious institution. This troubling inclination has led to instances of financial malpractice, where individual gain supersedes the core principles and values of the diocese. In such circumstances, these individuals may resort to unethical activities, such as embezzlement or the inappropriate use of church funds, effectively sidelining the broader mission and spiritual objectives of the religious community.”

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This conduct not only imperils the diocese's financial health but also corrodes trust within the congregation, creating a disheartening rift between the actions of a few and the aspirations of the wider religious community.

Similarly, P11 identified greed as the root cause of financial malpractice, as some individuals are driven to commit fraudulent acts in pursuit of greater monetary gains.

P11 said:

My strong conviction rests upon the belief that the persistent root cause underlying the issue of financial malpractice afflicting our diocese is undeniably greed. Greed, characterized by an insatiable desire for personal gain, often at the detriment of the collective well-being and values of the diocese, emerges as the primary driving force behind these unethical behaviors. It has led individuals in positions of trust to prioritize their own self-interest above the mission and guiding principles of the religious community, resulting in actions like embezzlement and the improper use of church funds.”

- Low salaries

The issue of low salaries emerged from P11, P5, P4, P12, P10, P8, and P9 as a significant factor contributing to financial malpractice within the church of Uganda dioceses in central Uganda. P11 emphasized that low salaries can be demotivating for church personnel, potentially leading them to engage in financial malpractice.

Low salaries can have a demotivating effect on church personnel, potentially pushing them towards engaging in financial malpractice as a means of supplementing their income. When individuals working within the church

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context struggle to make ends meet due to inadequate compensation, it can create financial stress and frustration. In such circumstances, the temptation to resort to unethical actions, like embezzlement or misappropriation of funds, may increase as individuals seek ways to bridge the gap between their financial needs and their meager salaries.

This sentiment was echoed by P5, who stressed the need for the church to address the issue of low salaries as it undermines the integrity of the institution and contributes to financial malpractice. *P5 said:*

The church must address the pressing issue of low salaries because it is a significant contributing factor to financial malpractice and poses a substantial threat to the church's overall integrity. When church personnel are not compensated fairly for their dedicated service, it can lead to financial stress and discontent among them. This financial strain may push some individuals towards contemplating unethical actions, such as embezzlement or the misappropriation of funds, as a means of supplementing their inadequate income.

Furthermore, P3 highlighted the diocese's challenge of attracting and retaining qualified staff due to low salaries, which can result in inadequate financial management and malpractice.

The diocese faces a significant challenge in attracting and retaining qualified staff due to the issue of low salaries. When compensation levels fall below industry

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standards or do not align with the qualifications and responsibilities required, it becomes difficult to attract and retain individuals with the necessary expertise in financial management. This shortfall in talent can have detrimental consequences for the diocese's financial management, potentially resulting in inadequate oversight and controls. In some cases, the frustration stemming from low salaries may even lead to financial malpractice, as individuals seek alternative means to supplement their income.

While low salaries were acknowledged as a contributing factor, P6 emphasized that they should not serve as an excuse for financial malpractice, but rather recognized the need for the church to address this issue proactively to prevent further occurrences.

While it's crucial to underline that low salaries should never justify or excuse financial malpractice within the church, it's equally important to recognize that they can indeed contribute to its occurrence. Low compensation levels can create financial stress and hardships for church personnel, making it more challenging to meet their basic needs and financial obligations. This financial strain can, in turn, increase the temptation for some individuals to engage in unethical actions, such as embezzlement or misappropriation of funds, as they seek to alleviate their financial difficulties.

To prevent such situations and maintain a culture of financial integrity, churches must address not only low salaries by providing fair compensation but also the ethical conduct of their personnel. Fostering a strong commitment to ethical behavior,

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transparency, and accountability remains paramount, ensuring that financial malpractice is never tolerated or justified, regardless of compensation levels.

- Familial pressure

The findings provided highlights the role of family pressure as a significant contributor to financial malpractice within the context of the church. P1 observed instances where staff members embezzle church funds to meet their family's needs, thereby engaging in financial malpractice. This emphasizes the influence of family obligations on the unethical behavior exhibited by some individuals. *P1 said,*

We have come across distressing cases within the church where some personnel resort to embezzling church funds to address their family's financial needs. This behavior represents a clear instance of financial malpractice and is deeply concerning, as it not only violates the trust placed in these individuals but also undermines the financial integrity of the church. When church funds are diverted for personal use, it jeopardizes the organization's ability to fulfill its mission and support the needs of the congregation.

P6 underscored the issue of family pressure among staff members, as it plays a substantial role in contributing to financial malpractice. The participant suggests that by recognizing and addressing this underlying factor, the diocese can effectively tackle and mitigate instances of financial misconduct. *P6 said,*

Family pressure among church staff members is a notable contributor to instances of financial malpractice. Many of these staff members bear a deep sense of responsibility to support and provide for their families. When confronted with financial challenges, particularly when compensation from the church is

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insufficient, this family pressure can become overwhelming, serving as a potent motivator for unethical actions. Some individuals may yield to the temptation to embezzle church funds or engage in financial misconduct to ease the financial burdens placed on their families.

Similarly, P3 noted that some staff members prioritize their family's needs above the needs of the diocese, leading to financial malpractice and mismanagement of funds. P4 said,

It has become evident that certain personnel within the diocese prioritize the financial needs of their families over the financial needs of the organization, which has, unfortunately, resulted in instances of financial malpractice and mismanagement of funds. While it is entirely reasonable for individuals to have a strong commitment to their families, this should not come at the expense of their professional responsibilities within the diocese. In some cases, the pressure to provide for their families or address pressing financial concerns has led these individuals to engage in actions such as embezzlement or misappropriation of diocesan funds. This behavior not only undermines the financial stability of the diocese but also breaches the trust placed in these staff members.

To mitigate this issue, it is crucial for the diocese to implement clear ethical guidelines, robust financial controls, and mechanisms for financial support to ensure that the needs of both the organization and its staff members are effectively met without resorting to financial malpractice.

P10 identified family pressure as one of the main motivations behind the fraudulent activities undertaken by staff members involving church funds. The participant stressed the potential risks posed to the diocese as a consequence of this behavior. In P10's words:

Family pressure stands out as one of the primary driving forces behind the engagement of certain staff members in fraudulent activities involving church funds, thereby posing a significant risk to the diocese. These staff members often find themselves in the challenging position of balancing their commitment to their families' financial needs with their professional responsibilities within the church. When faced with mounting family pressure, including the need to cover basic living expenses or address unforeseen financial crises, some individuals may resort to fraudulent activities, such as embezzlement or misappropriation of church funds, as a means of alleviating these pressures. This behavior not only jeopardizes the financial stability of the diocese but also erodes trust within the congregation.

- Employment pressure

The findings provided illuminate the significant role of pressure in contributing to financial malpractice among staff members within the church. P8, in acknowledgment of the pressure faced by staff members to balance the books and maintain financial order, recognizes that this pressure can occasionally result in mistakes or even financial malpractice.

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P1 articulates, "Staff members are often under a lot of pressure to balance the books and keep the finances in order, and this pressure can sometimes lead to mistakes or even financial malpractice." Building on this point, P2 highlights the challenging nature of the church's financial targets, suggesting that some staff members may perceive fraudulent activities as the only means to meet these targets. This indicates the potential influence of pressure in driving individuals towards engaging in unethical behavior.

P2 adds,

The financial targets set by the church can be exceedingly challenging, creating a sense of pressure among certain staff members. In such situations, these individuals may perceive fraudulent activities as the only means to meet these ambitious objectives. Whether it's the need to secure funding for essential programs or address critical operational requirements, the desire to achieve these financial goals can drive some staff members to engage in unethical actions, such as embezzlement or the misallocation of church funds. This behavior highlights the adverse consequences of placing unrealistic expectations on staff members to deliver financial results, especially when they lack the necessary resources or support to attain these targets legitimately.

Drawing further attention, P4 points out the pressure on staff members to meet fundraising targets, which may tempt some individuals to resort to financial malpractice as a means to achieve their goals.

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The pressure placed upon staff members to fulfill challenging fundraising targets can create a strong incentive for some individuals to contemplate financial malpractice as a means of achieving their goals. Fundraising targets are often crucial for the church, as they support vital programs, initiatives, and community services. However, when these targets are set at unrealistic or unattainable levels, it can create an environment where certain staff members feel pressured to resort to unethical actions, such as embezzlement or the misuse of funds, in an attempt to meet these objectives. This conduct stems directly from the intense pressure imposed on staff members to generate the necessary funds, even when the resources, strategies, or support required to reach these targets through legitimate means are insufficient.

Additionally, the pressure to maintain the church's reputation, as expressed by P12, was identified as another contributing factor that may lead some staff members to engage in financial malpractice.

P12 explains,

The pressure to uphold and safeguard the church's reputation can be a profound and demanding responsibility. In certain instances, this intense pressure may lead some staff members to believe that the only way to maintain the church's standing is by engaging in financial malpractice. The fear of tarnishing the church's image, whether due to financial challenges, mismanagement, or perceived inadequacies, can drive individuals to resort to unethical actions, such

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as embezzlement or the misappropriation of church funds, as a misguided attempt to shield the church from potential harm.

This behavior underscores the critical importance of addressing the church's financial challenges transparently and ethically while fostering a culture of accountability and responsibility. By creating an environment where the reputation of the church is upheld through legitimate means, rather than through financial misconduct, the organization can navigate challenges while maintaining its integrity.

Expanding on this notion, P11 further highlights the overwhelming pressure to meet the demands of the church's activities, which may drive some staff members to resort to fraudulent financial practices in order to sustain operations.

P11 emphasizes, "The pressure to keep up with the demands of the church's activities can be overwhelming, and some staff members may resort to fraudulent financial practices to keep things going." In a related vein, P9 underlines the intense pressure to uphold the church's status as a pillar of the community, suggesting that this pressure may drive some staff members to engage in financial malpractice. Lastly P10 emphasizes the pressure on staff members to achieve the church's financial objectives, acknowledging that this pressure can potentially contribute to instances of financial malpractice. P10 states:

The pressure on church staff members to achieve the organization's financial objectives can be quite significant, and unfortunately, this pressure can sometimes push certain individuals towards engaging in financial malpractice.

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The financial objectives set by the church often serve as vital markers for supporting its ministries, community initiatives, and day-to-day operations. However, when these objectives are set unrealistically high or lack the necessary resources and support for legitimate attainment, it can create an environment where staff members feel coerced into resorting to unethical actions. This may encompass activities such as embezzlement, the misallocation of funds, or other forms of financial misconduct as an ill-conceived strategy to meet these challenging targets.

Collectively, these responses underscore the pervasive influence of pressure as a contributing factor to financial malpractice within the church. The pressures to maintain financial order, meet targets, uphold reputation, and fulfill community expectations can create an environment where staff members may succumb to unethical practices.

4.7.2. Perceived Opportunity

The second sub-theme was perceived opportunity. This sub-theme emerged from the interview question regarding how the specific opportunities or vulnerabilities in the financial processes and systems of the Church create opportunities for financial malpractices. The findings suggests various sub-themes of perceived opportunity such as: inadequate oversight, limited financial knowledge, loopholes in financial management systems, and lack of technology skills create opportunities for fraud within religious organizations. These conditions

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- Limited capacity of the financial committee

The findings provided by P6, P8, P12, P1, and P2 highlights various concerns and suggestions related to the role and capacity of the financial committee in preventing financial malpractice within the diocese. P6 expressed the opinion that the financial committee should be granted more power to monitor the diocese's finances, as its current capacity is considered inadequate.

P6 said, "I feel that the financial committee should be given more power to monitor the finances of the diocese, as its current capacity is inadequate."

P8 raised concerns about the financial committee's ability to handle the financial management of the diocese, suggesting that their inadequacy creates opportunities for fraud and embezzlement.

P8 said, "The financial committee is not well equipped to handle the financial management of the diocese, and this creates opportunities for fraud and embezzlement."

This highlights the importance of having a competent and well-equipped committee to ensure proper oversight.

P12 emphasized the need for the financial committee to be more proactive in monitoring financial transactions and ensuring compliance with policies and procedures. This points to the importance of active and diligent oversight in preventing financial malpractice.

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The observation made by P6 concerning the inadequately staffed financial committee has brought a critical issue to light within the church. Insufficient staffing in this crucial area has had significant ramifications, notably resulting in a lack of proper oversight over the church's financial operations. Without a fully staffed committee, maintaining the essential checks and balances needed to ensure financial transparency and integrity becomes a considerable challenge. This situation has the potential to contribute to instances of financial malpractice, as there may be vulnerabilities in the system that permit unethical conduct to go unnoticed.

This observation underscores the necessity of the church to prioritize the reinforcement of the financial committee by recruiting qualified individuals who can provide the requisite oversight and expertise to safeguard the church's financial well-being and uphold its reputation.

P12 suggested that the financial committee should operate with greater independence to avoid potential influences from external parties. This independence can enhance the committee's objectivity and effectiveness in safeguarding against financial malpractice.

P6 emphasized the need to strengthen the financial committee and equip it with the necessary tools and resources to ensure proper financial management.

P6 said, "There is a need to strengthen the financial committee and provide it with the necessary tools to ensure proper financial management."

This includes providing them with the means to carry out thorough oversight and monitoring.

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P2 proposed training for the financial committee on financial management and oversight. This would enhance their knowledge and skills, enabling them to fulfill their role more effectively in preventing financial malpractice.

Lastly, P1 emphasized the urgency of addressing the limited capacity of the financial committee, as it hinders their ability to prevent financial malpractices effectively.

P1 said, "The limited capacity of the financial committee has made it difficult to prevent financial malpractices, and this needs to be addressed urgently."

This suggests the need for immediate attention and action to strengthen the committee's capacity.

In conclusion, the perspectives of P6, P8, P12, P1, and P2 collectively underscore the importance of empowering and equipping the financial committee with the necessary authority, independence, and resources to prevent financial malpractice and ensure sound financial management within the diocese. By heeding their suggestions and addressing the identified concerns, the diocese can foster a stronger financial governance system and uphold its integrity in managing financial affairs.

- Ineffective supervisory machinery

The findings provided by P9, P11, P6, P4, and P1 highlights several concerns regarding the supervisory role, capacity, internal controls, loopholes, accountability, pressure, independence, and transparency within the financial management system of the dioceses, all of which contribute to the occurrence of financial malpractice.

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P9 identified the limited supervisory role of the finance committee, creating gaps that unscrupulous individuals can exploit. P9 said,

The finance committee's supervisory role within the churches is notably limited, creating several vulnerabilities that unscrupulous individuals can potentially exploit. Due to its constrained capacity for oversight, there are gaps and weaknesses in the financial control systems. These gaps can be seen as opportunities for individuals with malicious intent to manipulate financial processes, misappropriate funds, or engage in other forms of financial malpractice without adequate scrutiny.

The limited supervisory capabilities of the finance committee suggests the urgent need for strengthening the oversight mechanisms within the church's financial operations. This can be achieved through measures such as expanding the committee's expertise, enhancing its authority, and implementing more comprehensive financial controls to close the gaps that may be exploited by those seeking to engage in unethical financial practices.

P11 highlighted the inadequate capacity of the financial committee to handle the demands of financial management in the church, which creates an environment where financial malpractice can occur. *P11 said,*

The financial committee's inadequacy in handling the complex demands of financial management within the church is a significant concern, as it creates ample room for financial malpractice to take root. Sound financial management

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requires a deep understanding of financial processes, the implementation of robust controls, and the ability to identify irregularities effectively. When the financial committee lacks the necessary resources, expertise, or support to meet these criteria, it inadvertently fosters an environment where financial malpractice can flourish. Unethical individuals may exploit these weaknesses to engage in activities such as embezzlement or the misappropriation of funds, understanding that the committee's limitations make it difficult to detect and prevent such misconduct.

P6 identified the lack of proper internal controls as a significant issue, leading to the inability to track financial transactions and making it susceptible to exploitation for financial malpractice. Strengthening internal control mechanisms becomes essential in mitigating such risks. P6 said:

The dearth of comprehensive internal controls within the church's financial operations represents a critical shortfall, leaving financial transactions inadequately tracked and monitored. This deficiency creates a glaring opportunity for individuals with nefarious intentions to exploit the situation and engage in financial malpractice. Internal controls are the linchpin of effective financial management, providing a vital layer of protection against irregularities, fraud, and the unauthorized diversion of funds. In the absence of robust internal controls, it becomes increasingly challenging to oversee and regulate financial activities, pinpoint discrepancies, or thwart unauthorized transactions.

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P4 pointed out the presence of loopholes within the financial management system, providing opportunities for financial malpractice to thrive. P4 said,

The financial management system employed by the church is plagued by an excessive number of loopholes, fostering an environment ripe for the occurrence of financial malpractice. Loopholes represent vulnerabilities within financial systems that can be exploited by individuals with dishonest intentions. These deficiencies may manifest as inadequate oversight, weak internal controls, or gaps in financial reporting. The persistence of such loopholes offers opportunities for unethical conduct, such as embezzlement or the inappropriate use of church funds, to flourish without detection or intervention.

Closing these loopholes is crucial in preventing unethical behavior and ensuring the integrity of financial practices. The church must make it a priority to strengthen its financial management systems.

P1 highlighted the absence of effective supervisory machinery and accountability mechanisms, creating a breeding ground for financial malpractice. P1 said,

The dearth of an effective supervisory framework within the church represents a significant shortcoming, resulting in the absence of mechanisms to hold individuals accountable for their actions. This deficiency creates a breeding ground for financial malpractice, as accountability is a fundamental aspect of organizational integrity. Effective supervision ensures that individuals adhere to ethical standards and carry out their responsibilities with transparency. In the

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absence of adequate supervision, it becomes challenging to enforce accountability, especially in matters related to financial management. This vacuum presents an opportunity for unethical individuals to engage in activities like embezzlement, the misallocation of funds, or other financial misconduct without the fear of facing consequences.

P8 raised concerns about the lack of independence of the financial committee from the rest of the church hierarchy, which can facilitate the cover-up of financial malpractice.

P8 said

The financial committee's lack of independence from the wider church hierarchy represents a significant shortcoming that can potentially facilitate the cover-up of financial malpractice. Independence is a cornerstone of effective oversight, ensuring that the committee can function without undue influence or interference from other church authorities. When the committee lacks the necessary autonomy, it becomes vulnerable to pressures that may impede its ability to conduct thorough investigations into potential financial misconduct. This scenario can create an environment where unethical actions, such as embezzlement or the misallocation of funds, remain concealed from scrutiny.

P7 identified the inadequacy of transparency in the financial management of some churches, making it easy for individuals to engage in financial malpractice without detection. In P7's words:

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The absence of a robust commitment to transparency in the financial management practices of certain churches paves the way for individuals to engage in financial malpractice with relative impunity. Transparency is a core tenet of ethical financial management, ensuring that financial actions are conducted openly and that information is readily available for thorough examination. In cases where transparency is compromised, there arise opportunities for unscrupulous individuals to exploit the lack of clarity and conceal their illicit financial activities. This could encompass actions such as embezzlement, the misappropriation of funds, or other forms of financial fraud, all of which can remain hidden from proper oversight.

- Poor information storage

The findings provided sheds light on staff members' knowledge and understanding of the Church's financial information systems and its impact on financial malpractice within the organization.

P1 highlighted that some staff members possess a deep understanding of the Church's financial information systems, which they can manipulate to commit financial malpractice. P1said,

Certain church personnel possess an in-depth understanding of the church's financial information systems, granting them the knowledge and means to potentially manipulate these systems for the purpose of committing financial malpractice. This heightened familiarity with the inner workings of the financial infrastructure can be exploited by individuals with malicious intent, enabling them to exploit weaknesses,

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bypass controls, and engage in unethical financial activities. This can include actions such as embezzlement, fraudulent transactions, or fund misappropriation, all of which may be orchestrated discreetly due to their intricate knowledge of the financial systems.

This emphasizes that the churches must not only ensure robust security and monitoring of their financial systems but also provide ongoing training and education to staff members to foster a sense of responsibility and ethical conduct when handling sensitive financial information.

Moreover, P12 acknowledged instances where staff members with access to financial information systems have utilized their knowledge to engage in financial malpractice. P12 said,

Within the church, there are instances where staff members who possess privileged access to the financial information systems leverage their expertise to commit financial malpractice. These individuals, well-versed in the intricate details of the church's financial infrastructure, utilize their proficiency to maneuver through controls and manipulate data, often engaging in unethical financial behaviors. This might involve activities like embezzlement, unauthorized transactions, or the diversion of funds for personal gain. Their in-depth understanding of the financial information systems affords them a covert avenue for executing these illicit actions, potentially eluding detection for extended periods.

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P7 emphasized that the lack of financial information knowledge among some staff members has contributed to financial malpractice within the diocese. P7 said,

The diocese has faced challenges related to financial malpractice, partly attributable to the insufficient financial information knowledge among some staff members. A sound grasp of financial principles and processes is pivotal for the responsible management of church finances and resources. When certain staff members lack this essential knowledge, it can lead to inadvertent errors, oversight of irregularities, or an inability to identify unethical financial practices. This knowledge gap can provide opportunities for financial malpractice to take root, encompassing activities such as mishandling funds, overlooking financial discrepancies, or misappropriating resources.

This highlights that, the diocese must prioritize financial education and training for all staff members, ensuring they are well-equipped with the necessary financial literacy to navigate the complexities of financial management competently. By bolstering the financial knowledge of staff members, the diocese can significantly diminish the risk of financial malpractice and promote a culture of responsible financial stewardship.

P6 pointed out that staff members lacking sufficient knowledge of financial information systems can make errors or engage in fraudulent activities. P6 said,

Staff members who do not possess sufficient knowledge of financial information systems can inadvertently make errors or, in some unfortunate cases, become involved in fraudulent activities. Proficiency in utilizing financial information

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systems is essential for accurate financial record-keeping, responsible resource allocation, and detecting irregularities. When individuals lack this crucial knowledge, they may inadvertently input incorrect data, fail to identify discrepancies, or misinterpret financial information, leading to errors that can potentially affect the church's financial integrity. Additionally, the absence of expertise in financial systems can create vulnerabilities that unethical individuals may exploit to participate in fraudulent actions, including unauthorized transactions or misappropriation of funds.

P5 noted that financial malpractice can occur when staff members with insufficient knowledge of financial management practices attempt to manage church finances. In *P5's words*,

Financial malpractice within a church is a concerning possibility when staff members, lacking the necessary knowledge of financial management practices, are entrusted with the task of managing church finances. Effective financial management in a religious institution necessitates a strong grasp of financial processes, reporting standards, and internal controls. When staff members lack this essential knowledge, they may unintentionally mishandle funds, inaccurately report financial information, or fail to recognize irregularities and unethical financial behaviors. This knowledge gap can create vulnerabilities that unscrupulous individuals may exploit, leading to financial malpractice such as embezzlement, fund misappropriation, or fraudulent transactions.

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Moreover, P11 reiterated that staff members who are not trained in financial management practices can inadvertently cause financial malpractice in the diocese.

P11 said,

In the diocese, instances of financial malpractice can be traced back to some personnel who lack training in financial management practices. Effective financial management is critical for maintaining the diocese's financial integrity and ensuring responsible stewardship of resources. When staff members are not properly trained in financial management, they may inadvertently mishandle funds, produce inaccurate financial reports, or overlook irregularities and unethical financial activities. This knowledge deficit can create openings for financial malpractice, encompassing actions like embezzlement, the misappropriation of funds, or fraudulent transactions. Staff members may be ill-prepared to identify and address these issues.

Additionally, participants were asked about fraud-related instances in churches to ascertain the kind of fraud that often occur in churches and how they deal with them. The participants provided examples of fraud in their own churches, with P6 reporting a specific case:

One church member delegated to her husband an offertory of \$500 to offer on her behalf in the church. The next Sunday, during the announcements, \$300 [was] announced as collections for the previous Sunday service. After the church service, the lady who had offered the \$500 came and complained about the theft of her \$200. However, it was tricky for us to prove where the problem started

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because other people in the church had also offered dollars during that Sunday worship. The \$300 announced by the churchwardens included offertories by other people. So, we failed to tell whether the husband had put the \$500 in the collection bag because when we consider other people's offertories, the amount should be more than \$300.

P6 attested that:

In 2019, at a local church, I witnessed a churchwarden who stole church money each Sunday because he used to count offertories alone. The warden used to under-record the amounts of offertories in the church books. The case was reported to me by a parish priest. I stopped him from counting the money alone by appointing a group of elderly people in the church to work with him while counting the offertories.

Other types of fraud described included forgery of signatures, skimming, theft, fraudulent disbursements, and record falsification. “ revealed:

Sometimes the error results from poor recording. One time I remember the wardens had collected and recorded coins. The actual amount of the coins was 50,000/= fifty thousand Uganda shillings. But the wardens recorded 500,000/= five hundred thousand shillings. Wo, it caused panic among the wardens trying to locate the missing 450,000/=. It was later discovered that there was an error in recording the money.

P2 revealed a similar case:

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One warden used to steal church money from the offertory envelopes collected by church members. The churchwardens opened the envelopes to record the amount of money offered by a particular member. This particular warden did not open some of the envelopes so she could mix them with those already opened and later carried them away to shred the already used envelopes.

Moreover, P8 revealed:

Fraud was experienced in the church when a particular Christian offered \$100, and she called me to confirm whether I saw the note. We looked for the \$100 note but in vain. When we interrogated the wardens who counted the offertories, they confessed that they saw the money but did not know who took it. The church leadership decided to appoint an administrative assistant always to oversee the counting and recording of the offertories and other church donations.

Regarding fraudulent disbursement, P111 revealed:

The local church leaders illegally took control of church project collections and expenditures. They could spend all the money according to their wish without the consent of the parish priest. This was not acceptable in the church's financial policy. The priest instructed the group to hand over the project money, which they refused and ran away with it with a project of 1000 hens. Their case was reported to the diocesan bishop, who later instructed the diocesan tribunal to hand the case. [...] all project money remained in their hands until the parish priest was transferred to another parish. They later chose to come back to the

church. Funny enough, they did not come back with any money they obtained from the poultry project.

Regarding unlawful withdrawals of church funds, P1 stated:

On one occasion, the church lay-reader reported 130,000 as offertories of the previous Sunday collection. But in reality, one particular individual had offered 200,000/=. On that particular Sunday, many other church members offered God their tithes and pledges.

4.7.3. Rationalization

The third sub-theme was rationalization, which emerged from a question the research posed to the participants: "How do church fraudsters rationalize or justify financial malpractice, given the pressures they face in their personal lives?"

The findings revealed that some fraudsters rationalize their fraudulent behavior by justifying it based on perceived grievances, such as feeling underpaid, unappreciated, or lacking motivation. These rationalizations provide a moral excuse or justification for engaging in fraudulent activities.

P1 expressed that some individuals rationalize their embezzlement of church funds by claiming that their salaries are too low to make ends meet. *P1 said,*

Regrettably, a disheartening reality surfaces as some individuals rationalize their reprehensible embezzlement of church funds by attempting to justify their

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actions, claiming that they resort to such deceitful practices due to the insufficiency of their meager salaries, making it difficult for them to make ends meet. While the struggles of financial hardship are undeniably distressing, the act of embezzlement remains ethically indefensible and runs counter to the sacred principles that churches hold dear.

P5 shared knowledge of people who use their low pay as a reason to commit financial malpractices, believing that they are not adequately compensated for their hard work.

P5 said,

The disconcerting reality that I have observed revolves around certain individuals who, grappling with the burden of meager pay and the perceived lack of adequate compensation for their unyielding dedication and hard work, resort to committing financial malpractices as a lamentable response. In their minds, the distressing gap between their tireless efforts and the financial rewards they receive appears insurmountable, compelling them to rationalize their unethical actions as a misguided means of seeking what they believe they rightly deserve.

P11 highlighted that some individuals rationalize their fraudulent behavior by claiming that the church's insufficient payment forces them to resort to stealing from the organization.

Some individuals seek to rationalize their fraudulent behavior within the church by pointing to what they perceive as insufficient payment, asserting that this financial strain forces them to resort to stealing from the

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organization. This rationalization often emerges from feelings of financial desperation or frustration with low compensation. In their perspective, the inadequacy of their salary or benefits leads them to believe that their basic financial needs cannot be met through honest means alone. Consequently, they may attempt to justify unethical actions such as embezzlement, the misappropriation of funds, or fraudulent transactions as a means to supplement their income.

P9 indicated that some church personnel rationalize their engagement in financial malpractice as a means of supplementing their income due to feeling underpaid for the work they perform.

In certain instances, church personnel may attempt to rationalize their involvement in financial malpractice by explaining it as a way to supplement their income due to feeling underpaid for their labor within the church. While it is undeniable that financial pressures can pose significant challenges, it is crucial to recognize that resorting to illicit activities is neither morally nor ethically justifiable. Such rationalizations overlook the fundamental principles of personal integrity and ethical behavior, which should be upheld regardless of one's financial situation. Instead of resorting to fraudulent practices, individuals should explore alternative approaches to address their compensation concerns.

Engaging in transparent and constructive dialogues with church leadership, exploring opportunities for salary adjustments or additional income through legitimate channels, are more ethical and responsible ways to tackle financial difficulties.

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P10 suggested that church workers who feel underpaid may see financial malpractice as a way to bridge the gap between their current earnings and what they believe they deserve. P10 said,

In situations where laborers find themselves grappling with the distressing perception of being inadequately compensated for their efforts, a disheartening scenario unfolds wherein they may be driven to view engaging in financial malpractice as a misguided strategy to bridge the substantial divide between the meager earnings they receive and the heightened sense of worth they believe they rightfully deserve. The intricate interplay of financial strain and perceived undervaluation can lead individuals down a treacherous path, where desperation and misguided judgment compel them to seek ill-conceived solutions to address their economic disparities.

P12 mentioned encountering clergy members who claim that they are underpaid and overworked, which they see as a justification for embezzling church funds. P12 said,

I have encountered instances where certain clergy members have expressed their perception of being both underpaid and overworked, leading them to adopt a troubling perspective wherein they find it justifiable to appropriate funds intended for church-related endeavors as a means of addressing what they perceive as their justified compensation shortfall. This confluence of factors, wherein feelings of financial strain and professional exhaustion intersect, can inadvertently lead these individuals down a morally treacherous path where they rationalize their actions through a skewed lens of perceived necessity.

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P6 highlighted that the argument of insufficient remuneration is used by staff members to justify their actions when committing financial malpractice. *P6 said,*

Employees resort to employing the justification of receiving insufficient compensation as a strategic means to rationalize and legitimize their actions when they become entangled in the web of financial malpractice. In a disconcerting confluence of personal hardship and questionable ethical reasoning, the notion that their earnings fall short of their expectations could inadvertently lead them down a path where they manipulate their perception of right and wrong to facilitate their unethical conduct.

P9 indicated that some lay-readers use low salaries as a rationalization for their fraudulent activities, believing that the diocese owes them more for their hard work.

In certain instances, lay-readers within the diocese may attempt to rationalize their involvement in fraudulent activities by pointing to their low salaries and the perception that the diocese owes them more for their dedicated service. While it is true that financial constraints can be challenging, resorting to fraudulent behavior is not an ethical or justifiable response. Such rationalizations overlook the core principles of integrity and ethical conduct that should govern individuals, especially those entrusted with responsibilities within the church.

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P7 attested that some church workers engage in financial malpractice because they feel they are not adequately compensated and believe they are entitled to more. P7 said,

The prevailing perception among certain church workers is that their compensation is inadequate, and this sentiment can drive them to engage in financial malpractice. These individuals firmly believe that they deserve a higher level of compensation than they are currently receiving, which they see as a motivating factor behind their unethical actions. While it is true that financial struggles can be deeply challenging, it is vital to emphasize that resorting to fraudulent behavior is neither ethical nor justified.

Such rationalizations disregard the core principles of integrity and ethical conduct that should govern individuals, particularly those with responsibilities within the church. Instead of turning to illicit practices, church workers should explore more ethical avenues for addressing their compensation concerns. This can involve open and transparent communication with church leadership to negotiate salary adjustments or actively seeking additional legitimate sources of income. By pursuing these ethical alternatives, individuals can demonstrate their commitment to financial responsibility and contribute to nurturing a culture of trust and fairness within the church community.

In summary, the data highlights how some individuals rationalize their engagement in financial malpractice within the church by attributing it to their low salaries or perceived inadequate compensation.

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- Lack of motivation for hard work

The statements provided by the participants highlight how some fraudsters within the church rationalize their engagement in financial malpractice. P10 suggests that some fraudsters may argue that they are not being adequately compensated for their hard work, leading them to resort to financial malpractice as a means to make ends meet.

P10 said, "Some fraudsters may argue that they are not being paid enough for the hard work they do, so they resort to financial malpractice to make ends meet."

This rationalization emphasizes the perceived gap between their efforts and their financial rewards.

P8 has observed cases where staff members rationalize their financial malpractice by claiming that the church fails to recognize their hard work.

P8 said, "I have seen cases where church workers rationalize their financial malpractice by claiming that the church does not recognize their hard work, hence the need to take matters into their own hands."

This justification suggests that some individuals believe they are taking matters into their own hands due to a perceived lack of acknowledgment or reward.

P6 expresses disappointment in those who use the excuse of lacking motivation for hard labor to justify their fraudulent financial activities.

P6 said, "It is unfortunate that some people in the church use the excuse of lack of motivation for hard labor to justify their fraudulent financial activities."

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This highlights how individuals may use motivation or lack thereof as a rationalization for engaging in financial malpractice.

P12 states that fraudsters may rationalize their behavior by claiming they are overworked and underpaid, which they perceive as a shortfall in their income.

P12 said, "Fraudsters rationalize their behavior by saying that they are overworked and underpaid, hence resorting to financial malpractice as a way of making up for what they believe is a shortfall in their income."

This perspective underscores the potential connection between workload, compensation, and the justification of financial malpractice.

P9 has heard staff members rationalize their financial malpractice by claiming they are not appreciated for their hard work.

P9 said, "I have heard some staff members rationalize their financial malpractice by claiming that they are not being appreciated for their hard work and the only way to get what they deserve is through fraudulent activities."

This suggests that some individuals believe fraudulent activities are a means to obtain what they perceive as deserved recognition or compensation.

P7 highlights that in some cases, fraudsters may rationalize their actions by attributing their lack of motivation to a perceived lack of recognition and appreciation from the church.

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P7 said, "In some cases, fraudsters may rationalize their actions by saying that they are not motivated to work hard due to a lack of recognition and appreciation from the church, hence the need to engage in financial malpractice."

This perspective suggests that individuals may use a sense of under appreciation as a justification for engaging in financial malpractice.

P4 laments that some staff members resort to financial malpractice by using the excuse of not being motivated enough to work hard and earn a decent living.

P4 said, "It is sad that some staff members in the church resort to financial malpractice by using the excuse that they are not motivated enough to work hard and earn a decent living."

This rationale implies that some individuals may perceive financial malpractice as a solution to their motivation and financial challenges.

P11 has observed cases where fraudsters rationalize their behavior by claiming the church does not provide them with sufficient resources to perform their job.

P11 said, "I have seen cases where fraudsters rationalize their behavior by saying that the church does not provide them with enough resources to do their job, hence the need to engage in financial malpractice."

This perspective implies that a perceived lack of resources may be used as a justification for engaging in financial malpractice.

4.7.4. Capacity

The fourth sub-theme was capability. This theme emerged from the question which the research posed to the participants that: *What are the key areas where employees or leaders have the capabilities that enables them to exploit vulnerabilities in the church's financial processes*. The response from the participants reveals that personnel with advanced technological skills or a deep understanding of financial information systems have the capability to manipulate records, create false documents, or cover up fraudulent activities. Their expertise enables them to exploit vulnerabilities in the organization's financial processes.

- Technological skills

The findings provided shed light on the role of advanced technological skills among staff members in financial malpractice within the church. P9 highlighted that staff members with advanced technological skills could manipulate financial records and misappropriate funds from the church. P9 said:,

Within a church context, staff members who possess advanced technological skills can pose a unique risk as they have the potential to manipulate financial records and misappropriate funds. With the proliferation of digital financial systems, the opportunities for sophisticated financial malpractice have grown. These individuals may leverage their technical knowledge to exploit weaknesses in financial systems, altering records, creating fictitious transactions, or diverting funds undetected.

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Similarly, P6 shared cases where staff members with advanced computer skills were involved in creating false invoices or altering financial statements to misappropriate funds.

P6 said: Over the course of our diocesan history, we have encountered distressing instances where certain staff members, possessing highly sophisticated computer skills, have been involved in the manipulation of financial statements with the ultimate aim of unlawfully misappropriating funds. These disheartening cases have served as stark reminders of the critical need for heightened vigilance and comprehensive safeguards to protect the integrity of our financial systems."

Moreover, P8 pointed out that the lack of technology knowledge among some church administrators creates a vulnerability that can be exploited by unscrupulous staff members. P8 said,

The absence of technology knowledge among certain church administrators creates a vulnerability within the organization that can be exploited by unscrupulous staff members. In today's increasingly digital landscape, proficiency in technology is essential, particularly in managing financial systems securely. When church administrators lack this proficiency, they may encounter challenges in effectively overseeing and safeguarding digital financial operations, inadvertently creating opportunities for abuse. Unscrupulous staff members may seize upon this vulnerability to manipulate records, misappropriate funds, or engage in various forms of financial misconduct,

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potentially escaping detection due to the administrators' limited technological understanding.

Additionally, P10 observed that staff members with advanced technology skills can bypass financial controls and steal funds without detection. In P10's words:

In certain alarming instances, staff members possessing advanced technology skills can surreptitiously circumvent established financial controls, wielding their proficiency to stealthily steal funds from the organization without leaving a trace of detection. The convergence of sophisticated technological expertise with ill intentions creates a perilous situation, where those entrusted with the organization's financial management can become formidable threats to its financial stability and integrity." This underscores the challenges posed by sophisticated techniques that can evade traditional monitoring measures.

Furthermore, P1 highlighted the increasing use of digital financial systems in the church, providing staff members with technology skills more opportunities to engage in financial malpractice. P1 said:

Indeed, the rising adoption of digital financial systems in churches and religious organizations opens up new avenues for staff members with technology skills to potentially commit financial malpractice. The integration of advanced technologies and digital platforms in financial management offers greater efficiency and convenience but also presents an increased risk of exploitation by

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unscrupulous individuals." This emphasizes the need to address potential risks associated with technology adoption.

On the other hand, P6 witnessed cases where staff members utilized their knowledge of the church's financial systems to cover up fraudulent activities. P6 said:

The disconcerting reality of financial malpractice becomes painfully evident through the troubling cases I have personally witnessed. In these instances, certain staff members, armed with an intimate understanding of the church's intricate financial systems, deliberately exploited their knowledge to perpetrate fraudulent activities. What is even more concerning is the level of sophistication displayed by these individuals, who were adept at skillfully concealing their deceptive acts within the labyrinthine nature of the church's financial operations. This combination of insider knowledge and illicit actions poses a grave threat to the financial integrity of the church, potentially resulting in significant financial losses and eroding trust within the diocese.

Moreover, P2 noted that staff members' ability to manipulate financial data using technology can pose challenges in detecting and preventing financial malpractice. P2 said:

Indeed, the proficiency of staff members in manipulating financial data using technology presents a formidable challenge for churches to detect and prevent financial malpractice. As digital financial systems become increasingly integrated into church operations, the risk of unauthorized access and data

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manipulation rises significantly, creating an environment where unscrupulous individuals can exploit their technological skills to deceive and defraud." This underscores the need for enhanced measures to safeguard against such manipulations.

In summary, the findings highlights the role of advanced technology skills among staff members on financial malpractice within the church. It underscores the importance of implementing robust cybersecurity measures, providing comprehensive training programs, maintaining transparency, fostering accountability, and establishing effective internal controls to safeguard against fraudulent activities and promote sound financial management practices.

4.8. Summary of the Findings

4.8.1. Research Question 1

Research Question 1 - What are internal control practices used by the Church of Uganda dioceses of central Uganda to mitigate fraud? - examined the financial control practices used for the management of church funds in the Church of Uganda dioceses of central Uganda. In this study, the goals of internal control strategies were investigated. Additionally, the chapter provided a comprehensive discussion of the internal control system's components and features. For the purposes of this research, it was necessary to consider significant elements that have helped disseminate internal control systems and use these systems in churches. The participants in this study revealed several internal financial control mechanisms to mitigate malpractice and facilitate the ethical use of church funds in Uganda. The Church of Uganda's internal financial management

system includes administrative arrangements between the diocese and local church leaders; church leaders at all levels have to perform their control obligations.

4.8.2. Research Question 2

The findings on Research Question 2 - How effective are processes and systems of internal control in the Church of Uganda dioceses of central Uganda? - on how effective the internal control strategies used to mitigate malpractice in the Church of Uganda dioceses of central Uganda are, was answered by means of data collection with responses concerning church leaders' perceptions about the relevance and effectiveness of internal controls. Following the data collection, the researcher performed an analysis and a summary.

The church has effectively instituted control strategies such as monitoring, oversight activities, auditing, promoting ethical values and integrity, staff training, hiring competent personnel, accountability, approval of transactions, segregation of financial duties, physical control of assets, job rotation, preliminary checks, and regular reporting. The findings indicate an effective control system, and their use helps the Church of Uganda dioceses of central Uganda to decrease malpractice and fraud, meaning that churches create fraud detection and prevention policies; they should pay careful thought to their ethical environment, internal control systems, and monitoring activities.

4.8.3. Research Question 3

Research Question 3 - What are the causes of fraud in churches? - investigated the causes of fraud in the Church of Uganda dioceses of central Uganda. The fraud diamond theory was used to guide the findings, which discovered that fraud and misuse happen when there are incentives: for employees and management, it is dissatisfaction and low incomes. Moreover, the causes were mostly explained on the grounds of opportunities: The findings indicated that complicated policies and rules do not consistently guide the common understanding of all church financial administrators throughout the system. Certain dishonest officials took advantage of the intricacies of the processes, resulting in the embezzlement of church funds. Weaknesses in the management system have been identified in the control of church money, the flow of cash and resources available to churches to carry out their tasks. Others include the finance committee members' inadequate expertise by the financial committees in managing financial resources, supervisory bodies, and accounting infrastructures. These weaknesses regularly result in resource misuse due to a lack of control strategies within the church's financial administration. The findings also revealed an improvement in the preparation of the financial records in churches. However, diocesan treasurers noted that a lot of churches do not conform to the necessary criteria for recordkeeping, partly due to inadequate knowledge of record-keeping, accounting knowledge, and skill.

Additionally, the data indicated an enhancement in the preparation of financial records in churches. However, diocesan treasurers noted that the vast majority of churches do not adhere to statutory recordkeeping requirements, largely due to a lack of accounting skills and recordkeeping understanding. Generally, the conclusions about the

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inadequacy of financial processes concentrated on: maintaining records, auditing for flaws, and reporting. Noncompliance was a contributing cause to the failure of financial processes in a number of congregations in the Church of Uganda. It may be established that noncompliance with procedures results in financial losses for churches, mostly due to the lack of discipline on the part of clergy who take on the position of accountant in churches.

CHAPTER 5: DISCUSSION AND INTERPRETATION OF FINDINGS

5.1. Introduction

This chapter discusses the findings presented in Chapter 4. Additionally, the findings are discussed in connection to the study objectives, theory, and past research findings. The research extensively uses fraud diamond theory and the Committee of Sponsoring Organizations (COSO) framework for internal control. As discussed in Chapter 2, organizations may mitigate the risk of fraud by reducing the opportunity factor via internal controls. Furthermore, as discussed in Chapter 3, the COSO framework is the most often referenced framework for effectiveness of internal controls. The results are discussed in three sections: the application of internal controls, and the efficiency of internal controls in mitigating fraud, and the causes of malpractice or fraud. The section concludes with recommendations on how internal control mechanisms can effectively mitigate financial malpractice, misuse, and fraud in the Church of Uganda dioceses of central Uganda. The discussions in this study are based on the three specific research objectives mentioned earlier.

5.2. Internal Controls

The empirical findings demonstrated that internal control strategies and their implementation contribute to fraud prevention and detection. Regardless of the internal control system and practices in existence, fraud is unavoidable since it overrides, and fraud may never be entirely eradicated (Suh, Shim & Button, 2019; Abei, 2019; Hashim, Salleh, Shuhaimi & Ismail, 2020). Despite this, the findings indicated that internal control is a critical strategy for mitigating fraud risk.

5.2.1. Supervisory Activities

The findings indicated that maintaining internal control over the manner in which the church spends church money is accomplished through the use of a system that includes checks and balances. Additionally, the findings reveal that the churches have a financial committee that verifies whether church funds are properly used or not. Irvine (2005) emphasizes the critical nature of financial reporting in establishing internal financial controls and promoting good governance. The study's findings indicate that reporting is a critical component of keeping the church informed about revenue and expenditure.

This conclusion is consistent with Munte & Dongoran (2018) assert that reporting is all about holding those who have contributed resources responsible. Financial reporting, in summary, is a critical component of church financial management. The study indicates that churches are required to give reports to the church members and other stakeholders.

Relationship to theory

In summary, the discussion relates to the Fraud Diamond Theory by highlighting how the church is implementing measures to mitigate the opportunity for fraud. The presence of checks and balances, a financial committee, and an emphasis on financial reporting all contribute to reducing the likelihood of fraudulent activities within the church's financial operations. However, it's important to note that addressing all four elements of the Fraud Diamond Theory is essential for a comprehensive anti-fraud strategy.

5.2.2. Auditing

Internal auditing ensures that the central diocese of the Church of Uganda complies with all essential components of the internal audit manual, financial records are maintained in line with established accounting standards, and financial and accounting regulations are followed. This is accomplished via auditing, in which church leaders or church bodies are assessed to see if they are delivering church services at a reasonable cost and pertains to the study conclusions, which indicate that auditing is required to guarantee that church money is used prudently. Similarly, Boya (2022) asserts that auditing is critical in organizations because it enables leaders to be held responsible for financial correctness and judiciousness.

Furthermore, the data indicated that auditing is the major responsibility of the diocesan auditors in the Church of Uganda. The auditors are guided by the Church of Uganda's financial policy adopted in 1996. It was also discovered that auditing occurs mostly via internal auditors and, in certain circumstances, external auditors at the church level. External auditors are often appointed by the diocesan synod and work in conjunction with internal auditors to determine if funds were spent appropriately. It is too costly in Uganda to hire independent chartered accountants. Numerous dioceses and congregations lack the financial resources to purchase them, which may explain why churches are not audited on a regular basis. The results indicate that auditors conduct audits of all church-owned property and financial resources. In this scenario, they audit projects and ensure compliance with procurement processes, consistent with Khan's (2007) assertion that auditors have the power to perform extensive audits of an institution's operations. Their major purpose is to identify opportunities for fraud with

respect to budgeted and anticipated expenditures. According to the findings, diocese boards are obligated to publish audit reports in diocesan synod/council reports to increase transparency and accountability. This observation is consistent with Irvine (2005) and Thornhill, Troy and Domino (2016), who discovered that disseminating audit reports is one strategy for increasing church administrators' internal financial control. The audit findings, it is suggested, should not be classified as secret diocesan records but should be made public and visible to the Church. The researcher asked participants what measures were taken to prevent the fraud situations of the identified fraud.

5.2.3. Staff Training

The finding that new leaders in the diocese and local churches receive financial training during their orientation and onboarding process holds significant implications and aligns with existing literature on financial stewardship within religious organizations.

The finding aligns with (Michelle, 2020) who argues that financial training for new leader's church is essential to provide them with the knowledge and skills required to manage the financial aspects of their roles effectively. This includes understanding budgeting, financial reporting, fundraising, and compliance with tax regulations, which are all critical for the fiscal health of religious institutions. Such training ensures that leaders are well-prepared to handle the financial responsibilities that come with their positions.

Alamsyah et al., (2023) argues that financial training also plays a vital role in fostering transparency and accountability within religious organizations. Leaders who are educated in financial matters are more likely to implement sound financial practices,

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which, in turn, builds trust among congregations and stakeholders. Transparency in financial matters is crucial for maintaining the credibility of religious institutions.

The finding aligns with (Tolulope et al., 2016) who argues that effective financial management directly impacts a religious organization's ability to fulfill its mission and contribute to the well-being of its community.

The recurrent training workshops and seminars mentioned in P7 and P5 align with the importance of ongoing financial education. This finding aligns with (Michelle, 2020) who argues that continuous training is necessary to keep church individuals involved in financial roles updated with evolving financial regulations and best practices.

McKinley, Elis, Raynor (2015) argue that clergy financial literacy is vital for effective management of personal finances and church governance responsibilities.

As substantiated by (Vieten, & Lukoff, 2022), this research reaffirms the pivotal role training that training within churches should address organizational issues, individual learning, and the role of beliefs and values. Regular training helps reinforce ethical behavior and financial compliance, reducing the risk of financial misconduct and fraud.

The alignment with Michelle's perspective emphasizes the unanimous recognition within the ecclesiastic community regarding the crucial significance of financial management in sustaining religious organizations and facilitating their effective mission fulfillment.

Relationship to theory:

The discussion demonstrates how staff training can be a valuable tool in addressing multiple elements of the Fraud Diamond Theory. It enhances employees' capability,

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reduces opportunities for fraud, discourages rationalization, and contributes to a strong ethical foundation within the organization. By doing so, it becomes an essential component of an organization's strategy for preventing and detecting fraud.

The church's recurrent training strategy, as described in participant responses (P1, P2, P3, P4, P5, P7, P9, P10, P12), aligns with the Fraud Diamond Theory framework by systematically addressing key factors. These training initiatives, according to participant insights, significantly contribute to mitigating fraud risks by reducing financial pressures, limiting opportunities for fraud, addressing rationalization, and enhancing financial capability. In this context, they serve as a proactive means to prevent financial misconduct and promote ethical financial behavior within the church, reinforcing the importance of continuous financial education and capacity building.

Theological Perspective

The comprehensive theological perspective on the finding that new leaders in the diocese and local churches receive financial training during their orientation and ongoing development can be further enriched by considering theological literature and biblical texts that support this practice and its various aspects.

Theological Foundation of Stewardship: The practice of providing financial training aligns harmoniously with the theological concept of stewardship, deeply rooted in the recognition that all resources, including financial ones, belong to God. As highlighted in "The Grace of Giving" by Stephen Olford, stewardship encompasses the responsible management of God's gifts. Biblical texts, such as the Parable of the Unjust Steward (Luke 16:1-13), underscore the importance of wise financial stewardship. The training

Discussion and interpretation of findings

offered to new leaders reinforces this concept, empowering them to manage the church's finances as faithful stewards of God's resources.

Financial Integrity and Accountability: Theological literature underscores the necessity of financial integrity within the church. In "Generous Justice" by Timothy Keller, the author discusses the importance of just and ethical financial practices in the Christian community. Biblical texts like 1 Timothy 3:8-13 outline qualifications for deacons, which include being "not greedy for dishonest gain." This underscores the biblical mandate for financial accountability and ethical behavior among church leaders.

Ethical Leadership: Church leadership is expected to exemplify ethical behavior. In "Servant Leadership" by Robert K. Greenleaf, the author argues that servant leaders prioritize the needs of others over personal gain. This concept aligns with the ethical standards that financial training seeks to instill in church leaders. The biblical principle of servant leadership is exemplified in passages like Mark 10:42-45, where Jesus teaches that leadership in His kingdom involves serving others. Financial training supports this by emphasizing the responsible use of church finances for the benefit of the congregation and community.

Ongoing Spiritual Formation: The recurring training workshops and seminars described in P7 and P5 are consistent with the idea of ongoing spiritual formation. Theological literature often underscores the importance of continuous growth and learning in the Christian life. In 2 Peter 3:18, believers are encouraged to "grow in the grace and knowledge of our Lord and Savior Jesus Christ." Training sessions, facilitated by experienced financial personnel or external trainers as mentioned in P1, provide

leaders with the opportunity to grow in their understanding of financial management in the context of their faith.

Integration of Faith and Practice: The training framework illuminated in P9 demonstrates the integration of faith and practice. By encompassing church-specific financial policies and procedures within the training, leaders are equipped to apply their faith to practical financial matters. This integration aligns with the biblical principle of not merely hearing the Word but also doing it, as emphasized in James 1:22. Financial training helps church leaders apply their faith to financial decision-making, ensuring that their actions align with the church's values and mission.

5.2.4. Hiring Competent Personnel

Participants in this study revealed that one of the strategies used to prevent misuse, error, and fraud in the Church of Uganda dioceses of central Uganda was the recruitment of competent staff. The most significant concerns revealed by participants regarding this code related to qualifications, individual integrity, moral competence, relevant training, and capabilities of church workers. The findings revealed that getting competent personnel to work in the church is one of the best strategies for reducing error, misuse, and fraud. The participant's statements are congruent with Rockson's (2019) findings which demonstrate that hiring competent employees is valuable for preventing errors and malpractice in the church. The finding is consistent with P5's observation that organizational leaders must hire skilled people to detect and prevent malpractice. Earlier studies have shown that organizational leaders must choose skilled staff to detect and prevent fraud. According to Petraşcu, & Tieanu's (2014) findings,

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organizations must employ trained experts who can recognize, disclose, and prevent financial fraud in the organization. Derby (2015) emphasized the importance of churches using trained accounting experts to manage church financial operations.

Relationship to theory:

The discussion on recruiting competent staff aligns with multiple elements of the Fraud Diamond Theory. It addresses capability, indirectly reduces opportunity, discourages rationalization through emphasizing integrity and training, and can alleviate pressures associated with poor job performance. By implementing this strategy, organizations, including the Church of Uganda dioceses, aim to reduce the risk of fraud and misconduct.

5.2.5. Promoting Integrity

Qualitative data from participants revealed that leaders had promoted the value of integrity to prevent malpractice and fraud. The most significant integrity codes indicated that integrity requires a person to be transparent, wise, honest, and responsible. The findings also revealed that encouraging ethical issues such as honesty, transparency, and responsibility as stipulated in the guidelines will ensure the ethical use of church funds. By promoting such values of integrity, church workers were encouraged to maintain high ethical values and practices in their field undertakings. Based on the completed inquiry, employees with a high degree of integrity may be less prone to unethical acts such as asset theft. The findings align with previous research that revealed that organizational leaders need to promote ethical values to mitigate fraud (Lawson, 2020; Saputra, Subroto, Rahman & Saraswati, 2020). Baker, Hunt and

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Andrews (2016) argue that employees naturally respond to the ethical values of an organization with a healthy attitude towards work and beneficial conduct. In addition, Rockness and Rockness (2005) argued that people who establish strong ethical values exhibit moral and integrity behavior. Tetteh, Muda, Yawson, Sunu & Ayamga (2021) agrees that employees' actions encourage critical judgment in decision-making with ethical values.

Relationship to theory:

The discussion illustrates how promoting ethical values and integrity within an organization aligns with multiple elements of the Fraud Diamond Theory. It addresses capability, indirectly reduces opportunity, discourages rationalization through ethical values, and can alleviate certain pressures that might lead to fraud. By fostering such a culture, organizations aim to reduce the risk of malpractice and fraud.

5.2.6. Honesty

The findings revealed that honesty is one critical attitude that church leaders promote to increase stakeholder satisfaction. An honest attitude is a form of anti-fraud behavior and needs to be developed and applied in every organization. This statement is consistent and must have integrity in carrying out their duties. This perspective is congruent with Rockson (2019), who asserts the importance of employees maintaining an honest attitude while doing their jobs. Additionally, Lachney, 2018; Suttington; Treadwell, 2020) assert that an employee with integrity must be honest to avoid committing fraudulent acts.

Relationship to theory:

Discussion and interpretation of findings

The findings highlights the importance of promoting honesty and integrity within an organization, which directly relates to several elements of the Fraud Diamond Theory. It addresses capability, indirectly reduces opportunity, discourages rationalization through the promotion of honesty, and can alleviate certain pressures that might lead to fraudulent acts. Encouraging an honest attitude is a crucial component of a comprehensive anti-fraud strategy.

Theological Perspective:

The findings presented in P1, P12, P2, and P3 collectively underscore the church's steadfast commitment to promoting honesty, integrity, and ethical conduct in financial matters. These practices are not only practical but also deeply rooted in theological principles.

The church's practice of acknowledging and celebrating instances where honesty and integrity are demonstrated in financial matters, as highlighted in P1, aligns with the biblical principle of celebrating righteousness and moral conduct. In "The Sermon on the Mount" by John Stott, the ethics of the kingdom of God are discussed. This practice resonates with biblical teachings about righteousness. Proverbs 20:7 states, "The righteous who walks in his integrity—blessed are his children after him." Celebrating honesty and integrity reinforces the importance of these virtues within the church community.

Selection of Volunteers Based on Integrity: Choosing volunteers for financial responsibilities based on their integrity and commitment to ethical conduct, as emphasized in P12, reflects the church's dedication to responsible stewardship. In "God

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and Money" by John Cortines and Gregory Baumer, the intersection of faith and finances is explored. This practice aligns with biblical principles of stewardship and trustworthiness. Luke 16:10 states, "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much." Selecting volunteers with integrity ensures that financial responsibilities are entrusted to faithful stewards.

Independent Financial Oversight: The establishment of independent financial oversight to review financial practices and ensure compliance with ethical standards, as mentioned in P2, aligns with the biblical principle of accountability and transparency. In "Business Ethics and the Church: A Comprehensive Introduction" by R. Scott Smith, the importance of accountability is discussed. This practice resonates with biblical teachings about accountability. Hebrews 13:17 encourages believers to obey their leaders and submit to their authority as they keep watch over the souls entrusted to them. Independent oversight ensures financial practices are conducted in accordance with ethical standards.

Budgets Prepared with Integrity: Preparing budgets with integrity to accurately reflect the financial needs and priorities of the church's mission, as emphasized in P3, embodies responsible stewardship. In "Transforming Stewardship" by C. K. Robertson, the importance of transparent financial practices is explored. This practice aligns with biblical principles of stewardship and transparency. Proverbs 24:26 states, "An honest answer is like a kiss on the lips." Preparing budgets with integrity ensures that financial resources are allocated in alignment with the church's mission and values.

5.2.7. Transparency

The findings highlighted that promoting transparency is an effective way to mitigate fraud and misuse of church funds. First, the participants emphasized that transparency is the principle of creating mutual trust between the church and society by providing accurate and adequate information, indicating that church management places much importance on transparency. Secondly, the findings revealed that an open attitude in completing this task reduces fraud, so transparency is very important for employees to carry out their duties. The findings are congruent with others, who noted that financial transparency entails organizations and individuals disclosing information, instructions, procedures, plans, processes, and activities in a straightforward and public manner (McPhail & Cordery, 2019; Mitchell, 2021; Mutemwa, Hattingh & Hattingh-Rust, 2017). It is a fundamental notion that public affairs should be handled openly and transparently by giving accurate and sufficient information.

Relationship to theory:

The discussion underscores the importance of promoting transparency within an organization, which directly relates to several elements of the Fraud Diamond Theory. It addresses capability by empowering employees to understand financial processes, reduces opportunity for fraud, discourages rationalization by building trust, and can alleviate certain pressures that might lead to fraudulent acts. Transparency is a fundamental aspect of preventing and detecting fraud.

Theological Perspective:

Discussion and interpretation of findings

Transparency and accountability stand as fundamental principles in both the theological and practical aspects of church administration. In "Transforming Stewardship" by C. K. Robertson, the author underscores the importance of openness and honesty in financial matters within the church. The practices highlighted in P4, P8, P6, P10, and P12 align seamlessly with this theological foundation, demonstrating a commitment to transparency by providing comprehensive financial information, budgets, audit reports, and updates on resource utilization. This transparency mirrors biblical values, including Proverbs 11:3, which states, "The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity."

Accountability to Members and Stakeholders: Presenting annual budgets to members and stakeholders, as described in P8 and P6, reflects a commitment to being accountable to the church community. In "Business Ethics and the Church: A Comprehensive Introduction," R. Scott Smith discusses the importance of ethical financial leadership and accountability in the church. This practice aligns with biblical principles, such as 1 Corinthians 4:2, which states, "Moreover, it is required of stewards that they be found trustworthy." By openly sharing financial plans and allocations, the church demonstrates its commitment to trustworthy stewardship.

Financial Audits and Accountability: Independent financial audits, as mentioned in P10, are a means of ensuring the accuracy and reliability of financial records. These audits, conducted by external professionals, provide an objective assessment of the church's financial practices. The practice aligns with the concept of accountability advocated in biblical texts like Luke 16:10, which says, "One who is faithful in a very little is also

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faithful in much, and one who is dishonest in a very little is also dishonest in much." An audit ensures faithfulness in financial matters, regardless of the scale.

Reporting the Impact of Contributions: Providing regular reports on how contributions are utilized, as highlighted in P12, reflects gratitude and accountability to donors. In "The Grace of Giving" by Stephen Olford, the author emphasizes the importance of acknowledging God's provision and reporting on how resources are used. This practice aligns with biblical principles of gratitude and accountability. It mirrors the Apostle Paul's practice of reporting to donors in 2 Corinthians 8-9, where he shares how contributions were used for ministry.

Financial Transparency: Financial transparency is a vital aspect of ethical stewardship within the church. In "Business Ethics and the Church: A Comprehensive Introduction" by R. Scott Smith, the author discusses the importance of transparency in church financial practices. The practice highlighted in P1, which involves disclosing relevant financial information, aligns with the biblical principle of integrity. Proverbs 11:3 states, "The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity." By providing clear and transparent financial information, the church demonstrates its commitment to upright and faithful financial stewardship.

Ethical Fundraising and Accountability: Ethical fundraising and accountability are essential for maintaining the trust of donors and the integrity of the church. In "Fundraising and the Christian Life" by Thomas Jeavons and Rebekah Burch Basinger, the authors discuss ethical fundraising practices. P3's emphasis on disclosing fundraising goals, expenses, and the intended use of funds aligns with these ethical considerations.

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It reflects the biblical principle of accountability, as seen in passages like 2 Corinthians 8:21, which encourages honesty and transparency in financial matters.

Accessibility of Financial Reports: Making financial reports and disclosures readily available, as described in P5, is a practical demonstration of transparency and accountability. This practice aligns with the biblical concept of open stewardship. In Luke 8:17, Jesus says, "For there is nothing hidden that will not be disclosed, and nothing concealed that will not be known or brought out into the open." Providing financial information through accessible platforms aligns with this principle, ensuring that nothing is concealed regarding the church's financial affairs.

Visibility into Ministry Expenses: Providing visibility into ministry expenses and resource allocation, as highlighted in P9, reflects responsible stewardship. In "The Grace of Giving" by Stephen Olford, the author discusses the importance of using resources wisely to support ministry. This practice aligns with biblical teachings about faithful stewardship. It demonstrates a commitment to ensuring that resources are used effectively for the advancement of the church's mission and the well-being of the community.

In conclusion, the finding that the promotion of transparency is deeply rooted in theological principles and is supported by relevant theological literature and biblical texts. These practices equip the church with the tools to manage its resources faithfully, transparently, and in a manner that reflects its Christian faith.

5.2.8. Authorization and Utilization

The findings from P4 and P7 highlight the critical importance of implementing a well-structured authorization process within the Church of Uganda dioceses in central Uganda. These processes not only align with previous studies on financial controls, internal procedures, and governance in nonprofit organizations but also provide a strong foundation for fraud prevention.

P4's emphasis on establishing clearly defined approval levels resonates with literature on financial controls and governance, as exemplified by Tetteh (2021). Clear approval levels are essential for ensuring that financial transactions undergo appropriate scrutiny based on their monetary value and nature. By implementing this practice, the Church of Uganda dioceses can enhance their financial oversight and reduce the risk of fraudulent activities.

Likewise, P7's focus on designated authorized signatories is consistent with best practices in internal financial procedures and controls, as supported by the research of Gachoka, Aduda, Kaijage, and Okiro (2018). Designating specific individuals or positions with the authority to approve transactions enhances accountability within the organization. This practice reinforces the idea that financial decisions should be made by authorized personnel, reducing the opportunity for unauthorized or fraudulent actions.

Analyzing these practices through the lens of the Fraud Diamond Theory:

A well-defined authorization process (P4) can help reduce financial pressure by ensuring that expenditures are subject to appropriate scrutiny based on their nature and value.

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This reduces the temptation to engage in fraudulent activities due to financial difficulties.

The presence of designated authorized signatories (P7) contributes to reducing opportunities for fraud. It establishes a structured environment where only authorized personnel can sign off on financial transactions, reducing the chance for unauthorized or fraudulent actions.

When financial transactions are subject to clear approval levels and designated authorized signatories (P4, P7), it becomes more difficult for individuals to rationalize fraudulent behavior. The established processes reinforce ethical norms and make it harder for individuals to justify unauthorized financial choices.

The authorization process enhances the organization's capability to monitor and control financial transactions. It ensures that personnel with appropriate knowledge and authority are overseeing financial decisions, reducing the risk of fraudulent actions due to errors or lack of oversight.

The findings from P9 and P6 underscore the paramount importance of implementing robust policies and practices to foster honest reporting and disclosure of financial information within the Church of Uganda dioceses in central Uganda. These practices not only align with established research on internal controls, segregation of duties, and governance in nonprofit organizations but also play a pivotal role in ensuring the integrity of financial information and preventing fraudulent activities.

P9's focus on authorized signatories reviewing supporting documents corresponds with best practices in financial controls, as exemplified by the research of Gachoka, Aduda,

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Kaijage, and Okiro (2018). The thorough review of documents such as invoices and receipts by authorized signatories serves as a critical control mechanism to verify the legitimacy and compliance of financial transactions. This practice enhances transparency and accountability within the organization, discouraging fraudulent behavior and promoting honest reporting.

Similarly, P6's emphasis on the segregation of duties aligns with the existing literature on internal controls and governance, as evidenced by Njobvu, Kaira, & Chowa (2020; and Shehansi et al. (2019). The segregation of duties, which involves separating responsibilities for authorization, initiation, and recording of transactions, is a fundamental control mechanism aimed at preventing errors and fraud. By implementing this practice, the Church of Uganda dioceses can create a system where multiple individuals are involved in various stages of financial transactions, reducing the risk of fraudulent activities and ensuring the accuracy of financial reporting.

In summary, the findings from P9 and P6 highlight the importance of robust policies and practices in promoting honest reporting and disclosure of financial information within nonprofit organizations, specifically within the Church of Uganda dioceses. These practices align with established research in the field of internal controls, segregation of duties, and governance, contributing to a secure and trustworthy financial environment that deters fraud and encourages ethical conduct.

Relationship to theory:

The findings underscores the importance of policies, regulations, and internal controls in managing and authorizing the use of church finances. This aligns with several

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elements of the Fraud Diamond Theory by addressing capability, reducing opportunity for fraud, discouraging rationalization through clear rules, and potentially alleviating certain pressures that might lead to fraudulent acts. Effective internal controls and adherence to policies are essential components of an organization's anti-fraud strategy.

Theological Perspective:

The findings presented in P4, P7, and P9 collectively underscore the church's commitment to establishing a well-defined authorization process for financial transactions. These practices are not only practical but also deeply rooted in theological principles of stewardship, accountability, and integrity.

Clearly Defined Approval Levels: The establishment of clearly defined approval levels based on the monetary value and nature of transactions, as emphasized in P4, reflects the church's commitment to responsible stewardship. In "Business Ethics and the Church: by Werner Franz (2018), discusses the importance of clear guidelines in ethical decision-making. This practice aligns with the biblical principle of order. 1 Corinthians 14:40 states, "But all things should be done decently and in order." Clearly defined approval levels provide order and structure in financial decision-making within the church.

Designated Authorized Signatories: Designating specific individuals or positions as authorized signatories, as described in P7, aligns with the biblical concept of accountability. In " Ethics for Christian Ministry: Moral Formation for Twenty-First-Century Leaders" By Joe Trull, & Robert Creech (2017), the importance of ethical standards for church leaders is discussed. This practice reflects the biblical call for

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faithful stewardship. Luke 16:10 states, "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much." Designated signatories are entrusted with the authority to ensure faithful stewardship.

Review of Supporting Documents: Before approving financial transactions, authorized signatories review relevant supporting documents, as highlighted in P9. This step aligns with the biblical principle of accountability and transparency. In "Transforming Stewardship" Robertson (2009), discusses the importance of transparent financial practices. This practice reflects the biblical principle of diligence. Proverbs 21:5 states, "The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty." Diligently reviewing supporting documents ensures that financial transactions are legitimate and comply with the church's policies.

5.2.9. Accountability

The findings revealed that accountability was encouraged at all levels of the church. Accountability is the fiscal honesty that guarantees that the funds are spent and documented in accordance with the policies and regulations. The results indicated that the Church of Uganda's initial accountability practice was being accountable to congregations. The participants highlighted that, in order to demonstrate accountability to their congregation, they often accepted collective responsibility for difficulties arising from their choices rather than blaming one of them for the error. The findings corroborate Leithwood and Riehl's (2003) assertion that leaders must also have the ability to hold people responsible and accept responsibility for their actions.

Discussion and interpretation of findings

Expectations must be reasonable, consistent, and clear. Positive performance must be recognized, and performance gaps must be rectified swiftly and equitably. Leadership accountability entails each leader being responsible to their employer as well as the church's structures and procedures (Deborah, Odiyo & Ongeti, 2019; Tetteh, Muda, Yawson, Sunu & Ayamga, 2021).

Additionally, the finding implies that the systems for holding leaders accountable have been properly outlined to avoid conflicts of interest. This remark exemplifies the optimal way of seeing church responsibilities as acts of service to mankind. Rather than compelling leaders to resign, the solution to church problems must be determined via internal conversation among the leaders who caused them.

Relationship to theory:

The discussion underscores the importance of accountability within the Church of Uganda, which directly relates to several elements of the Fraud Diamond Theory. It addresses capability by enhancing ethical behavior, reduces opportunity for fraud through accountability mechanisms, discourages rationalization by holding individuals responsible, and can potentially alleviate certain pressures that might lead to fraudulent acts. A culture of accountability is a fundamental component of an organization's anti-fraud strategy.

5.2.10. Physical control over assets and records

The findings from P6 highlight a crucial aspect of managing assets and financial records within the Church of Uganda dioceses in central Uganda, emphasizing the significance of physical control. This concept resonates with a body of existing literature that has

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explored the realm of internal controls, security measures, and governance in nonprofit organizations.

P6's emphasis on restricting access to areas housing assets and financial records finds resonance with previous studies on internal controls in nonprofit entities. Gachoka, Aduda, Kaijage, and Okiro (2018) elucidate the importance of such practices in their research, aligning with P6's findings. According to these scholars, stringent physical control measures, like the restriction of access to these critical areas, are integral to safeguarding an organization's assets and financial information. In this context, P6's insights corroborate the well-established best practices in internal controls.

Furthermore, P6's focus on implementing locks and employing limited key access as security measures harmonizes with common recommendations outlined in the literature. The Association of Certified Fraud Examiners (ACFE, 2019; Tanui, Omare & Bitange, 2016) advocates similar approaches for safeguarding valuable assets and sensitive financial records. P6's findings underline the practicality and relevance of such measures in the specific context of the Church of Uganda dioceses in central Uganda. By employing these security measures, the dioceses are not only adhering to best practices but also effectively deterring unauthorized access, thereby mitigating the potential for fraud.

In summary, P6's findings resonate with established literature in the field of internal controls, security measures, and governance in nonprofit entities. By emphasizing the importance of physical control, restricting access, and implementing security measures like locks and limited key access, P6's insights align with existing knowledge and contribute to the broader understanding of safeguarding assets and financial records in

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nonprofit organizations, particularly within the context of the Church of Uganda dioceses in central Uganda.

The findings from P8, P2, P10, and P1 collectively underscore the critical importance of implementing physical control measures to safeguard assets and financial records within the Church of Uganda dioceses in central Uganda. These practices align seamlessly with previous research on internal controls, security measures, and governance within nonprofit organizations, further solidifying their significance in this context.

P8's mention of electronic access control systems is in line with contemporary security practices recommended in nonprofit organizations, as supported by the Association of Certified Fraud Examiners (ACFE, 2019; Gunduz, & Das, 2020). Electronic access control systems play a pivotal role in enhancing security and accountability by regulating access to sensitive areas. P8's findings validate the relevance and effectiveness of this modern security approach within the specific context of the Church of Uganda dioceses.

The assignment of trained security personnel, as highlighted in P2, aligns with the recommendations outlined in the research of Gachoka, Aduda, Kaijage, and Okiro (2018; Hamid, & Nasih, 2021). Trained security personnel contribute significantly to the effective monitoring and enforcement of access control measures. P2's findings affirm the practicality of this approach within nonprofit organizations, reinforcing the importance of having dedicated personnel to manage security protocols.

Furthermore, the practice of storing valuables in secure safes or locked storage rooms, as detailed in P10, adheres to best practices for safeguarding financial assets and

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important documents, as also emphasized by (ACFE 2019; Kirby 2020). These proper security measures serve as a robust defense against theft or unauthorized access. P10's findings validate the wisdom of such practices within the Church of Uganda dioceses. Lastly, the presence of a visitor policy requiring sign-in and authorized personnel escort, as observed in P1, reflects common security practices aimed at controlling access to sensitive areas, a recommendation supported by ACFE (2019). Such policies play a pivotal role in enhancing control and accountability over who enters and accesses critical locations. P1's findings emphasize the practicality and effectiveness of visitor policies within the Church of Uganda dioceses.

In conclusion, the collective findings from P8, P2, P10, and P1 not only highlight the importance of physical control measures but also provide valuable insights into how these measures align with existing literature on internal controls, security practices, and governance in nonprofit organizations. These findings contribute significantly to enhancing the security and protection of assets and financial records within the Church of Uganda dioceses in central Uganda.

Theological Perspective

The findings presented in P6, P4, P5, and P11 emphasize the importance of safeguarding valuable assets, financial records, and mission funds within the church. These practices are not only practical but also have theological significance as they reflect principles of responsible stewardship, accountability, and integrity. Let's explore how these practices align with relevant theological literature and biblical texts:

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Responsible Stewardship: Theological literature often emphasizes the concept of responsible stewardship, which involves managing resources wisely and ethically. In "The Grace of Giving" by Stephen Olford, the author discusses how stewardship extends beyond money and includes the responsible management of all resources.

Safeguarding valuable assets and financial records, as highlighted in P6, reflects the church's commitment to being a faithful and responsible steward of the resources entrusted to it by God. This practice ensures that resources are protected and used for their intended purposes, aligning with the principles of stewardship.

Accountability and Transparency: Accountability and transparency are key principles in both theological and financial contexts. In "Business Ethics: A Christian Method for Making Moral Decisions" John Kent Tarwater (2019), discusses the importance of accountability in ethical decision-making.

Restricting access to valuable assets and financial records, as described in P6, is a practical way to enhance accountability and transparency. It ensures that only authorized personnel have access to sensitive information and resources, reducing the risk of misuse or mismanagement.

The Parable of the Talents: The Parable of the Talents in Matthew 25:14-30 underscores the importance of faithful stewardship. In this parable, the master entrusts his servants with talents (a form of currency), and they are expected to manage them wisely. Those who are faithful are commended, while the unfaithful servant is rebuked.

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Safeguarding mission funds and financial documents, as mentioned in P4, P5, and P11, aligns with the lessons of the Parable of the Talents. It ensures that the resources provided for the Christian mission are securely preserved and managed in a manner that reflects faithfulness and responsibility.

Integrity and Ethical Conduct: Theological literature often emphasizes the importance of integrity and ethical conduct. In "Biblical ethics in the 21st century: Developments, emerging consensus, and future directions" Lucas Chan (2013), discusses the moral dimensions of Christian decision-making.

Safeguarding valuable assets and financial records, as well as using safety boxes for mission funds, reflects a commitment to ethical conduct. It ensures that financial resources are handled with integrity, aligning with the ethical teachings of Christianity.

Good Stewardship as a Witness: Good stewardship practices within the church serve as a witness to the world. In 1 Peter 2:12, it is written, "Live such good lives among the pagans that, though they accuse you of doing wrong, they may see your good deeds and glorify God on the day he visits us."

By safeguarding assets and financial records, the church demonstrates responsible and ethical stewardship to the wider community, reflecting its commitment to living out its faith in practical ways.

5.2.11. Job Rotation

The findings from P12, P2, and P11 collectively underscore the significant role of job rotation and mandatory vacations as effective strategies for fraud prevention within the Church of Uganda dioceses in central Uganda. These practices are in alignment with established research on internal controls, risk management, and governance within nonprofit organizations, further emphasizing their importance in this specific context.

P12's mention of a predefined rotation schedule corresponds with the existing literature on job rotation in nonprofit organizations, as highlighted by Gachoka, Aduda, Kaijage, and Okiro (2018; Shonhadji, & Maulidi, 2021). Job rotation is a recognized practice for mitigating the risk of fraud by ensuring that employees do not remain in a single role for an extended period. P12's findings affirm the relevance and practicality of implementing job rotation as a preventive measure against fraud within the Church of Uganda dioceses.

The documentation and communication of roles and responsibilities, as emphasized in P2, align with best practices in nonprofit governance, as evidenced by research conducted by Shehansi et al. (2019) and Victor et al. (2021). Clearly defined role definitions are crucial for ensuring smooth transitions during job rotations and maintaining operational efficiency. P2's findings highlight the importance of role clarity in the successful implementation of job rotation strategies, further contributing to the organization's fraud prevention efforts.

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Furthermore, the alignment of job rotation with segregation of duties policies, as discussed in P11, reflects the significance of this control mechanism in preventing fraud, as advocated by Fish, Self, Sargsyan, & McCullough (2021). Segregation of duties is a fundamental principle of internal controls, aiming to prevent any single individual from having too much control over critical processes or transactions. P11's findings emphasize the synergistic relationship between job rotation and segregation of duties, further strengthening the fraud prevention framework within the Church of Uganda dioceses.

In summary, the collective findings from P12, P2, and P11 not only highlight the importance of job rotation and mandatory vacations but also provide valuable insights into how these practices align with existing literature on internal controls, risk management, and governance in nonprofit organizations. By implementing these strategies, the Church of Uganda dioceses in central Uganda can enhance their fraud prevention efforts and ensure the integrity of their operations.

5.2.12. Preliminary Checks

The participant interviews found that preliminary checks were one strategy used to combat financial malpractices in the church. The finding is a clear manifestation that the church's assets and congregation must be protected against theft, fraud, and other liabilities in the same way that any other enterprise must be protected. In order to accomplish this, background checks on personnel are carried out, which normally search for personal characteristics.

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Moreover, the findings were that valuable information could be provided by former employers or supervisors. This process may reveal offenders who have been involved in fraudulent operations. The findings above align with previous research such as Kirby (2020), who states that fraud prevention begins before a church leader, employee, or volunteer commences working for the church. According to Marquet (2011) and Ernst & Young LLP (2014), to prevent fraud, one method is to carry out thorough background checks on employees and people who manage church funds; they claim that most fraudsters are repeat offenders. ACFE's (2016) research shows that about half of the victim organizations accomplished a background check before the perpetrator was employed.

Relationship to theory

The discussion underscores the importance of preliminary and background checks as part of the church's strategy to combat financial malpractices. These checks directly relate to multiple elements of the Fraud Diamond Theory by addressing capability, reducing opportunity for fraud, potentially discouraging rationalization, and alleviating certain pressures that might lead to fraudulent acts. Conducting thorough checks is a proactive measure to prevent fraud within the church, aligning with broader anti-fraud strategies.

5.2.13. Financial Management and Accounting Policies

Findings from participants indicated that accounting and management policies had been used to describe guidelines that limit fraud tendencies. P6 said that in addition to accounting and financial policies, the diocese provides a diocesan financial policy

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document to help ministers, clergy, and officers in their financial operations. The diocesan financial policy acts as a rule of behavior for ministers, clergy, and officials. The above understanding aligns with Mwaura (2013), who posits that the adoption of financial management policies teaches leaders about their fiduciary obligation to handle organizational finances appropriately to accomplish organizational objectives. The findings align with the Wood, Fligge, Krane, Kremin, Rose and Wagener (2021) study, which argues that creating rules and procedures to govern senior leaders' behavior helps churches avoid financial fraud. As a result, accounting and financial management regulations help churches avoid fraud. Akotia (2019) and Maduabuchi (2021) describe a situation in which insufficient internal accounting control rules, such as a lack of division of tasks, the absence of independent cash reconciliation, and poor documentation, were identified as factors facilitating fraud. Similar sentiments align with Ndungu (2013), who maintains that an organization provides opportunities for employees to commit fraud or malpractice through inadequate financial policies and misses its objectives.

5.2.14. Regular Reporting

The findings indicated that the meetings share essential information about church finances. Furthermore, according to the results, church committee meetings and congregation meetings are essential venues for supervisory activities in a church environment. The results indicated that church committee meetings and congregation gatherings serve as critical supervisory settings. The results indicate that meetings are held often, and minutes are submitted on time, from which input is provided at finance meetings held twice or thrice a year. The data indicate that reports are generated at

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different levels and sent to a variety of authorities for a variety of objectives. For instance, financial reports from the different diocese or parish departments must be compiled by the diocesan/parish treasurer prior to being received by the diocesan/parish/sub-parish council and detailing how monies were spent. The diocese demands financial reports on incomes and expenditures to ascertain how church funds are used. Turedi and Celayir (2018), who contends that financial statements are given to corporate management through internal reporting and to the public and stakeholders via external reporting, agree with the results.

Relationship to theory:

The discussion underscores the importance of meetings, reporting, and oversight as part of the church's strategy for financial management and transparency. These mechanisms directly relate to multiple elements of the Fraud Diamond Theory by addressing capability, reducing opportunity for fraud, potentially discouraging rationalization, and alleviating certain pressures that might lead to fraudulent acts. Effective reporting and oversight are proactive measures to prevent fraud within the church, aligning with broader anti-fraud strategies.

5.3. Effectiveness of the Financial Control Practices

The effectiveness of a process is measured by how that process can achieve the purpose for which it is created. The effectiveness of internal controls helps organizations achieve their operation, financial reporting, and compliance objectives. This section discusses the findings of Research Question 2 on the effectiveness of the financial

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control practices used to manage church funds in the Church of Uganda dioceses of central Uganda. To understand the effectiveness of these financial control practices, the following research question was asked:

How effective are the mechanisms used to mitigate malpractice in the Church of Uganda dioceses of central Uganda?

The answering was through data collection with responses from sampled participants, achieved by asking probing open-ended questions to participants to assess the extent to which internal controls effectively mitigated fraud in churches. The researcher wanted to the challenges of implementing controls strategies. To ascertain how internal control strategies reduce fraud and whether they help law and regulation compliance. They have resulted in maintaining the financial reporting's dependability, ensuring that all transactions are accurately recorded, timely, properly categorized, and correctly summarized. The researcher sought to ascertain whether the existing control mechanisms still serve their desired purposes. The probing questions sought to identify the extent to which internal controls were adhered to in mitigating malpractice in the Church of Uganda dioceses of central Uganda. The questions related to supervisory policies, regular monitoring, auditing, promoting ethical values and integrity, staff training, hiring competent personnel, accountability, approval of transactions, segregation of financial duties, physical control of assets, job rotation, preliminary checks, regular reporting, monitoring, and oversight activities, and auditing. The researcher categorized the finding into three sub-themes (supervisory bodies, auditing and staff training) related to monitoring to examine the effectiveness of the fraud detection and prevention strategies in the Church of Uganda dioceses of central

Uganda. Others include the ethical environment (financial integrity and ethical values, organizational structure) and financial procedures. The following paragraphs address the sub-themes mentioned above in further detail.

5.3.1. Supervisory bodies

The findings of this study revolve around the assessment of the effectiveness of supervisory bodies in mitigating fraud within the church of Uganda, with a particular focus on non-profit organizations, including churches.

Participants 3, 5, 7, and 11 emphasize that supervisory bodies within dioceses have a primary mission centered on establishing and maintaining a robust internal control system. This mission is underpinned by their role in overseeing financial management, with a specific focus on identifying deficiencies and promptly reporting them. This dedication to vigilance serves as the bedrock of their existence. This finding aligns with the previous studies on non-profit governance, which underscores the pivotal role of oversight bodies in establishing internal controls and ensuring financial accountability (Kirby 2020, McDonald, 2020; Lachney, 2022). Effective internal controls are essential for fraud prevention and financial integrity within non-profit organizations, including churches. Moreover, this focus on vigilance aligns with the fraud diamond theory, where the opportunity for fraud is reduced through strong internal controls (Kranacher, & Riley, 2019;; Saluja, Aggarwal & Mittal, 2022; Joon, Bae, Trafford. (2019).).

Participants highlight the importance of collaboration among various oversight entities within dioceses, including the diocesan board of finance, audit committees, internal auditors, and church committees. They emphasize that these entities work

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harmoniously to create a robust defense against financial impropriety. This collaboration includes maintaining open lines of communication and engaging in follow-up activities. Such collaborative efforts are in line with recommendations in the previous studies on non-profit management, which stress the significance of coordination among different governance and oversight bodies to ensure effective fraud prevention and financial stewardship (Balfour, Sullivan, Self & Byers, 2021).

The study reveals that the diocesan council, acting through the board, plays a critical role in ensuring that tasks recommended by auditors are not only acknowledged but also correctly understood and acted upon. This proactive stance ensures that auditor recommendations translate into decisive action. This finding resonates with previous studies on non-profit governance, which emphasizes the importance of translating audit findings into concrete actions and policy changes (Steccolini, Saliterer, Guthrie, 2020; Gemma, Donnelly-Cox, Filip, Wijkström, 2020). Effective action based on audit recommendations is essential for preventing financial misconduct and enhancing the overall financial health of non-profit organizations, including churches.

The study underscores the pivotal role played by oversight bodies in limiting fraud within non-profit organizations like dioceses. This assertion aligns with previous research in the field of non-profit management. Previous studies has highlighted the significance of having checks and balances in place to ensure that no single individual has unchecked control over financial tasks. This accountability mechanism acts as a strong deterrent against fraudulent activities (Ferati, 2022; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023).). In non-profit organizations, especially churches, where trust

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and integrity are paramount, such oversight is crucial to maintain transparency and prevent financial misconduct.

The study reveals that cases of financial misconduct are promptly referred to the diocesan audit committee for further investigation, with a commitment to providing results within 60 days. This approach underscores the diocesan organization's commitment to accountability and transparency. This finding is consistent with the principles of accountability and transparency advocated in the previous studies on non-profit governance (Ortega-Rodríguez, Licerán-Gutiérrez & Moreno-Albarracín, 2020; Tusubira & Kasigwa, 2020). Timely reporting and resolution of financial irregularities are essential in maintaining the credibility and trust of donors and stakeholders within the non-profit sector.

The research indicates that supervisory bodies prioritize capacity building by equipping new committee members with financial acumen. This proactive approach ensures the development of a cadre of responsible stewards over time. This finding resonates with previous studies in non-profit management that emphasize the importance of board member training and development (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Zietlow, Hankin, Seidner, & O'Brien, 2018). In non-profit organizations, having board members and committee members with a strong understanding of financial matters enhances the organization's ability to make informed decisions and detect potential fraud.

The study highlights a significant challenge faced by supervisory bodies within dioceses - the scarcity of resources, including financial resources and necessary tools. This

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scarcity compromises their effectiveness in fraud prevention. This challenge aligns with broader discussions in the non-profit literature about resource constraints faced by organizations in this sector (Butzke, 2021; DeYmaz, 2019). Non-profit organizations, including churches, often operate with limited resources, and addressing these constraints is crucial for maintaining effective fraud prevention mechanisms.

The findings of this study delve into the assessment of staff training effectiveness in mitigating fraud within the church of Uganda , with a particular emphasis on non-profit organizations, including churches. These findings can be elaborated upon in an academic context, while also relating them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The geographical separation between diocesan headquarters and local churches is identified as a significant factor adding complexity to supervision and requiring substantial resources for consistent oversight. This challenge resonates with the previous studies on non-profit organizations, where the geographical dispersion of entities can hinder effective governance and oversight (Butzke, 2021;). Additionally, this finding can be linked to the fraud diamond theory, particularly the "opportunity" element. The greater the geographical distance, the more opportunities may exist for fraud to occur, as it can be easier to conceal irregularities when oversight is limited (Rustiarini, Nurkholis & Andayani, 2019).

The study highlights that financial resource challenges faced by the diocese itself have a ripple effect, impacting not only supervisory bodies but the entire diocese. This finding is in line with previous studies on financial constraints within non-profit

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organizations, including churches (DeYmaz, 2019; Joloko & Audu, 2019). In the context of the fraud diamond theory, this can be linked to the "pressure" element, as financial constraints may create incentives for individuals to engage in fraudulent activities to address financial shortfalls (Rustiarini, Nurkholis & Andayani, 2019).

The absence of necessary resources, such as vehicles for transportation, significantly impairs the inspectorate department's ability to conduct thorough supervisory functions, eroding internal controls. This issue aligns with the previous studies on resource limitations within non-profit organizations, which can hinder their operational effectiveness (Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, this finding relates to the "opportunity" factor, as resource limitations can create opportunities for fraudsters to exploit weaknesses in control mechanisms (Rustiarini, Nurkholis & Andayani, 2019).

Irregular church council meetings, primarily due to high costs, result in priests making unilateral decisions, which can affect proper financial management. This issue can be associated with the previous studies on governance and decision-making processes within churches and non-profit organizations (Zietlow, Hankin, Seidner, & O'Brien, 2018; Butzke, 2021;). In the context of the fraud diamond theory, irregular meetings can contribute to the "rationalization" factor, as individuals may justify fraudulent behavior by citing the challenges associated with decision-making processes (Rustiarini, Nurkholis & Andayani, 2019).

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In summary, these findings illuminate the challenges faced by dioceses, particularly in the context of non-profit organizations like churches, regarding geographical distance, financial constraints, resource limitations, and meeting irregularities. These challenges can be related to existing academic previous studies on non-profit organizations and churches while also aligning with the fraud diamond theory's elements of opportunity, pressure, and rationalization, providing a comprehensive perspective on fraud mitigation within such organizations.

5.3.2. Auditing

The findings of this study revolve around assessing the effectiveness of auditing in mitigating fraud within the church of Uganda, particularly in the context of non-profit organizations, including churches. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study evaluates the quality of the internal audit function within churches based on various factors. These include the availability of the audit department, the experience and training of auditors, their objectivity, and their focus on financial aspects of the department. This approach aligns with previous studies on internal auditing in non-profit organizations, which emphasizes the importance of skilled and objective auditors who can effectively assess financial controls and risks (Ferati & Sallai, 2021; Shamsuddin & Bakar, 2020). In the context of the fraud diamond theory, the quality of the internal audit function relates to the "deterrence" factor, as a strong internal audit function can

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deter potential fraudsters by increasing the perceived risk of detection (Rustiarini, Nurkholis & Andayani, 2019).

The study highlights the multifaceted roles of internal auditors within churches. These roles encompass examining conformity, evaluating internal controls, managing financial risks, addressing fraud risks, and investigating the underlying causes of problems. This finding resonates with previous studies on internal audit functions in non-profit organizations, which underscores the need for auditors to have a broad mandate, including fraud detection and prevention (Eunike, Rhema, Yohanna, Sri, Pujiningsih., Dodik, Juliardi 2021). In terms of the fraud diamond theory, the roles of internal auditors are directly related to the "detection" factor, as their activities involve identifying and addressing potential fraud risks (Rockson 2019).

The study reveals that recommendations made by internal auditors following audits are consistently implemented by top church management. This finding aligns with the previous studies on audit effectiveness in non-profit organizations, where the implementation of audit recommendations is seen as a critical step in enhancing governance and risk management (Senoga, 2023; Turetken, Jethefer & Ozkan, 2020). In the context of the fraud diamond theory, the implementation of audit recommendations relates to the "opportunity" factor, as addressing weaknesses identified by auditors reduces the opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

Auditors are reported to have complete and unrestricted access to all church operations, personnel, assets, and transaction records. They operate independently of

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church management. This finding aligns with best practices in internal auditing within non-profit organizations and churches, where access and independence are considered essential for effective audits (Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, this access and independence contribute to the "detection" and "deterrence" factors, as auditors' ability to access and scrutinize financial operations enhances the likelihood of detecting fraud and discourages potential fraudsters.

The findings of this study delve into the assessment of the effectiveness of auditing in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings can be elucidated in a more comprehensive and academic manner, while also drawing connections to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study identifies deficiencies in the auditing process, which can be attributed to various constraints such as limited funding and a lack of expertise among auditors. These constraints hinder the effectiveness of auditing and may result in audits not being conducted as frequently as required by financial policies due to funding limitations. This finding aligns with the broader previous studies on auditing challenges within non-profit organizations, where resource constraints can impede audit quality and frequency (Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023; Joloko & Audu, 2019). In the context of the fraud diamond theory, these deficiencies can be linked to the "opportunity" factor, as limited auditing resources and expertise can create

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opportunities for fraudsters to exploit weaknesses (Rustiarini, Nurkholis & Andayani, 2019).

The study highlights a lack of accurate understanding and appreciation of the internal audit function within the Church of Uganda. Some church leaders view internal auditing as an expense rather than a value-added function. This perception issue can be related to previous studies on organizational culture and attitudes toward auditing in non-profit organizations and churches (Zietlow, Hankin, Seidner, & O'Brien, 2018; Butzke, 2021;). In terms of the fraud diamond theory, this perception can contribute to the "rationalization" factor, as individuals may justify fraudulent behavior by downplaying the significance of auditing (Rustiarini, Nurkholis & Andayani, 2019).

The findings reveal several factors that affect the effectiveness of the internal audit function. These include negative perceptions of church leaders, a lack of independence, inadequate top management support, and viewing auditing as an expense rather than a valuable function. These factors resonate with previous studies on the challenges and determinants of audit effectiveness within non-profit organizations and churches (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; DeYmaz, 2019;). In terms of the fraud diamond theory, these factors can relate to both "opportunity" and "rationalization," as they create opportunities for fraud and contribute to justifications for fraudulent behavior.

Participants in the study express beliefs about what constitutes an effective internal audit function, including staff with appropriate qualifications, experience, training, senior management support, open communication with the audit committee, and

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autonomy. These attributes align with best practices in internal auditing within non-profit organizations and churches, emphasizing the importance of skilled auditors, support from leadership, and effective communication (Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). These attributes can be related to the "detection" and "deterrence" factors within the fraud diamond theory, as they enhance the ability to detect fraud and deter potential fraudsters.

The findings of this study revolve around evaluating the effectiveness of auditing in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study emphasizes the importance of suitable qualifications and experience for internal auditors, particularly the head of the internal audit function. This finding aligns with established previous studies on non-profit organizations and churches, highlighting the significance of competent and knowledgeable auditors (Athuman, Kalokola, Mahyoro, Pendo, Shukrani, Kasoga, 2021; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; DeYmaz, 2019;). In the context of the fraud diamond theory, the qualifications and experience of auditors contribute to the "detection" and "deterrence" factors, as skilled auditors are better equipped to identify and prevent fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

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The study underscores the importance of IT proficiency for internal auditors in the modern era of information technology. This proficiency is seen as crucial for effectively monitoring and supporting computer-based systems. This emphasis aligns with previous studies on the impact of technology on audit practices within non-profit organizations and churches (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). In terms of the fraud diamond theory, IT proficiency relates to the "opportunity" factor, as auditors with IT skills can better assess and address digital fraud risks (Rustiarini, Nurkholis & Andayani, 2019).

The study advocates for the independence of internal auditors and suggests that they should report exclusively to the audit committee, rather than being under the supervision of the Church Council. This finding resonates with the previous studies on governance and reporting structures within non-profit organizations, emphasizing the need for internal auditors to have direct access to governing bodies (Joloko & Audu, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). In terms of the fraud diamond theory, auditor independence and reporting structure are related to the "detection" and "deterrence" factors, as independent auditors are more likely to uncover fraud and act as a deterrent to fraudulent behavior.

The study suggests that effective internal auditing requires a cultural transformation within churches. This transformation involves changing perceptions about the role of auditors from criticism to providing beneficial advice for efficient operations. This notion aligns with previous studies on organizational culture and attitudes toward auditing in non-profit organizations and churches (Zietlow, Hankin, Seidner, & O'Brien,

2018; Butzke, 2021;). In terms of the fraud diamond theory, cultural transformation can relate to the "rationalization" factor, as changing perceptions can reduce justifications for fraudulent behavior by emphasizing the positive role of auditors (Rustiarini, Nurkholis & Andayani, 2019).

5.3.3. Staff training

The findings of this study center on evaluating the effectiveness of auditing in mitigating fraud within the church of Uganda, particularly in the context of non-profit organizations, including churches. These findings are presented in a more comprehensive manner, while also linking them to pertinent previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study highlights the positive impact of proper employee training on the efficient and cost-effective management of church resources. Trained staff are less likely to make errors or damage equipment, leading to a reduction in the waste of church resources. This finding aligns with the previous studies on training and development in non-profit organizations, emphasizing the importance of investing in human capital to improve resource management (Joloko & Audu, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). In the context of the fraud diamond theory, reducing waste through training can relate to the "opportunity" factor, as effective resource management diminishes opportunities for fraudsters to exploit inefficiencies (Rustiarini, Nurkholis & Andayani, 2019).

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The study suggests that staff training not only expands knowledge but also boosts confidence, ultimately leading to increased productivity and improved performance among employees. This idea resonates with the previous studies on human resource management and performance improvement in non-profit organizations and churches (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). From the perspective of the fraud diamond theory, enhanced productivity and performance due to training can contribute to the "deterrence" factor, as a more productive workforce can act as a deterrent to fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

Participation in training programs, particularly those focused on fraud prevention, is seen as a means to create a sense of belonging and value among employees, which boosts their morale and confidence in performing their job tasks effectively. This finding aligns with previous studies on employee engagement and satisfaction within non-profit organizations and churches (Zietlow, Hankin, Seidner, & O'Brien, 2018; Butzke, 2021;). In terms of the fraud diamond theory, improved workplace morale can be linked to the "rationalization" factor, as satisfied and engaged employees are less likely to justify fraudulent behavior due to positive workplace experiences (Rustiarini, Nurkholis & Andayani, 2019).

The study acknowledges that churches often face budgetary constraints, which can make it challenging to allocate sufficient funds for comprehensive training programs. Financial limitations can hinder the implementation of effective training initiatives. This challenge is consistent with the previous studies on resource constraints in non-profit organizations and churches, where budget limitations can impact various aspects

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of organizational activities (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Butzke, 2021;). In terms of the fraud diamond theory, budgetary constraints can be related to the "pressure" factor, as financial limitations may create incentives for individuals to engage in fraudulent activities to address resource shortfalls (Rustiarini, Nurkholis & Andayani, 2019).

The findings of this study center on evaluating the effectiveness of auditing in mitigating fraud within the church of Uganda, particularly in the context of non-profit organizations, including churches. These findings are presented in a more comprehensive manner, while also connecting them to pertinent previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study highlights that staff and volunteers in churches often have busy schedules, making time a precious resource. To address this constraint, flexible training delivery methods are deemed essential. This observation aligns with the previous studies on training and development in non-profit organizations, where time constraints are a common challenge (Joloko & Audu, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). In the context of the fraud diamond theory, accommodating time constraints can relate to the "opportunity" factor, as flexible training methods can reduce the window of opportunity for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

The study acknowledges that some employees may resist additional training, believing their existing knowledge and experience are sufficient. Clear communication and tailored approaches are necessary to address this resistance. This finding resonates with

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the previous studies on training and change management in non-profit organizations and churches, where resistance to new initiatives is a well-documented challenge (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). In terms of the fraud diamond theory, addressing employee resistance is related to the "rationalization" factor, as overcoming resistance can reduce justifications for fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

The study points out that some staff may not fully grasp the importance of financial training, viewing it as less vital compared to other church operations. Bridging this perception gap is crucial to emphasize the relevance of financial education. This perception issue can be related to previous studies on organizational culture and attitudes toward training within non-profit organizations and churches (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; DeYmaz, 2019;). In terms of the fraud diamond theory, changing the perception of training is related to the "rationalization" factor, as emphasizing the importance of training can reduce justifications for fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

Churches with high staff and volunteer turnover face the ongoing challenge of retraining and incurring additional expenses. Efficient training mechanisms that adapt to a dynamic personnel landscape are needed. This challenge can be connected to previous studies on human resource management and retention in non-profit organizations and churches, where high turnover rates are often a concern (Zietlow, Hankin, Seidner, & O'Brien, 2018; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). From the perspective of the fraud diamond theory, high turnover can be linked to the

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"opportunity" factor, as it may create opportunities for fraud due to the instability in staffing (Rustiarini, Nurkholis & Andayani, 2019).

The study highlights that cultural resistance within a church community can hinder discussions about financial matters or the introduction of accountability measures through training. Balancing cultural perspectives with the need for transparency and accountability is essential. This issue can be related to the previous studies on organizational culture and change management within non-profit organizations and churches (Butzke, 2021; Kirby, 2020; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). In terms of the fraud diamond theory, addressing cultural resistance relates to the "rationalization" factor, as it involves changing cultural norms and justifications for fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

The study underscores the challenge of sustaining a consistent and continuous training program. One-off training sessions have limitations, emphasizing the need for an ongoing framework to instill ethical financial management into the church's ethos. This challenge aligns with the previous studies on training and organizational learning in non-profit organizations, where the persistence of training effects is an important consideration (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, persistent training relates to the "deterrence" factor, as ongoing education can act as a deterrent to fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

The study suggests that some training programs may lack comprehensiveness, leaving employees ill-prepared to identify and prevent financial malpractice. Holistic training

frameworks that adapt to evolving financial landscapes are deemed important. This observation can be related to the previous studies on training content and effectiveness within non-profit organizations and churches, emphasizing the need for comprehensive and up-to-date training programs (Joloko & Audu, 2019; Butzke, 2021;). In terms of the fraud diamond theory, comprehensive training is related to the "detection" factor, as it enhances individuals' ability to identify and prevent fraud (Rustiarini, Nurkholis & Andayani, 2019).

5.3.4. Capacity of financial committees

The findings of this study assess the effectiveness of the capacity of financial committees in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings are presented in a more comprehensive manner while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study reveals that training aimed at enhancing financial capacity was provided to various stakeholders, including clergy, lay-readers, and church treasurers, at different levels within the diocese, parish, and sub-parish structures. This approach aligns with previous studies on capacity building in non-profit organizations, emphasizing the importance of targeted training and skill development (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In the context of the fraud diamond theory, training at multiple levels can relate to the "deterrence" factor, as it increases the perceived risk of detection among potential fraudsters (Rustiarini, Nurkholis & Andayani, 2019).

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The study finds that church committees play an engaged and effective role in financial matters, serving as important bodies for financial oversight. This finding resonates with previous studies on governance and committee effectiveness in non-profit organizations and churches, where committees are often responsible for overseeing financial affairs (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). In terms of the fraud diamond theory, the engagement of committees can relate to the "detection" and "deterrence" factors, as active oversight can uncover fraud and deter potential fraudsters.

Some churches, especially those with newly elected committees, faced difficulties in financial management, often exacerbated by ineffective record-keeping practices. These challenges align with previous studies on governance transitions in non-profit organizations and churches, where changes in leadership can introduce challenges and require adaptation (Joloko & Audu, 2019; DeYmaz, 2019;). From the perspective of the fraud diamond theory, challenges arising from transitions can relate to the "opportunity" factor, as changes in leadership may create opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

Participants reported that the capacity of church financial committees was generally low, particularly in terms of financial knowledge and competence. This finding underscores the need for capacity building and training within these committees. It aligns with previous studies on the importance of skilled and knowledgeable committee members in non-profit organizations and churches (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Butzke, 2021;). In terms of the fraud diamond theory, low

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committee capacity is related to the "detection" and "deterrence" factors, as knowledgeable committees are more effective in fraud detection and prevention.

Financial committees were found to lack the ability to efficiently supervise church funds, often failing to convene regularly. This hindered their ability to query allocations and expenditures, leading to clergy making individual decisions on financial matters. This observation can be linked to previous studies on governance and oversight challenges in non-profit organizations and churches, where ineffective supervision can lead to financial mismanagement (Butzke, 2021; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, ineffective supervision contributes to the "opportunity" factor, as it creates opportunities for fraudulent activities due to the lack of oversight (Rustiarini, Nurkholis & Andayani, 2019).

Committee members were reported to often grow loyal to the church treasurer and priest, making it difficult for them to criticize or provide oversight when issues arose with church finances. This loyalty issue can be connected to previous studies on organizational culture and dynamics in non-profit organizations and churches, where loyalty may sometimes impede accountability (Zietlow, Hankin, Seidner, & O'Brien, 2018; DeYmaz, 2019; Kirby, 2020). In terms of the fraud diamond theory, loyalty to key individuals can relate to the "rationalization" factor, as it may justify overlooking financial irregularities (Rustiarini, Nurkholis & Andayani, 2019).

Ineffective oversight by church committees over the administration of church funds had a negative impact on the effectiveness of services provided by the church. This observation aligns with previous studies on the link between financial management and

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service delivery in non-profit organizations and churches (Joloko & Audu, 2019; Butzke, 2021;). In terms of the fraud diamond theory, the impact on service efficacy relates to the broader consequences of fraud, including its potential to harm the organization's mission and reputation.

Poor supervision by church committees was seen as potentially encouraging fraud opportunities within the church due to the lack of scrutiny and accountability. This observation is consistent with the fraud diamond theory, which posits that opportunities for fraud are influenced by weaknesses in control and oversight mechanisms (Rustiarini, Nurkholis & Andayani, 2019).

5.3.5. Hiring competent personnel

The findings of this study evaluate the effectiveness of hiring competent personnel in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings can be elaborated upon in a more comprehensive and academic manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study highlights that the Church has a well-defined and rigorous hiring process that includes panel interviews to ensure unbiased selection. This rigorous selection process aligns with previous studies on human resource management practices in non-profit organizations, emphasizing the importance of fair and thorough hiring procedures (Joloko & Audu, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). From the perspective of the fraud diamond theory, a rigorous selection process can relate to

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the "opportunity" factor, as it reduces the likelihood of hiring individuals prone to fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

The study notes that a human resource department is responsible for advertising positions and assessing applicants based on various factors, including education, references, and moral character. This approach aligns with previous studies on the role of human resource departments in non-profit organizations and churches, emphasizing their responsibility for recruitment and evaluation (DeYmaz, 2019; Butzke, 2021;). In terms of the fraud diamond theory, thorough applicant assessment is related to the "detection" and "deterrence" factors, as it helps identify potential fraudsters and deters them from applying.

The study suggests that duties are clearly defined and communicated in writing to help employees understand their responsibilities. Clear job descriptions are considered crucial for holding employees accountable for their duties. This practice aligns with previous studies on job design and accountability in non-profit organizations and churches, emphasizing the importance of well-defined roles (Zietlow, Hankin, Seidner, & O'Brien, 2018; Kirby, 2020; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). In the context of the fraud diamond theory, clear job descriptions contribute to the "deterrence" factor, as they set clear expectations for employees and deter them from deviating into fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

Churches are reported to hire knowledgeable and skilled personnel, particularly in financial roles, to detect errors and fraudulent activity. Hiring trusted professionals with high moral integrity is a priority at all levels of the church to ensure correct

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financial activities. This practice aligns with previous studies on competency-based hiring in non-profit organizations and churches, highlighting the importance of hiring individuals with the requisite skills and ethical standards (Butzke, 2021; DeYmaz, 2019 ;). In terms of the fraud diamond theory, hiring competent and trustworthy individuals addresses the "opportunity" and "rationalization" factors, as it reduces both the chance and justification for fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

The study acknowledges that churches often operate with constrained budgets, making it challenging to attract highly qualified individuals with financial expertise. This budgetary constraint is consistent with previous studies on resource limitations in non-profit organizations and churches, where financial constraints can affect hiring practices (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Butzke, 2021;). In terms of the fraud diamond theory, limited budgets can relate to the "pressure" factor, as financial limitations may create incentives for individuals to engage in fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

The study notes that secular organizations may offer more attractive salaries and benefits, making it difficult for churches to attract top financial talent. This observation aligns with previous studies on competition for talent in non-profit organizations and churches, where recruitment can be influenced by compensation packages (Joloko & Audu, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). From the perspective of the fraud diamond theory, competition for talent can be related to the "opportunity" factor, as more competitive offers may deter potential fraudsters from seeking employment within the church (Rustiarini, Nurkholis & Andayani, 2019).

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Some churches prefer to hire individuals from their congregation, even if they lack the necessary financial expertise. This preference for congregation members can be linked to previous studies on organizational culture and loyalty in non-profit organizations and churches, where hiring practices may prioritize internal connections (Zietlow, Hankin, Seidner, & O'Brien, 2018; DeYmaz, 2019;). From the fraud diamond theory perspective, this preference may contribute to the "rationalization" factor, as loyalty may justify overlooking qualifications in favor of familiarity (Rustiarini, Nurkholis & Andayani, 2019).

The study underscores that competence alone does not guarantee ethical conduct; churches must assess candidates' alignment with ethical standards and a commitment to financial integrity. This emphasis on ethical considerations aligns with previous studies on ethical hiring practices in non-profit organizations and churches, highlighting the importance of aligning values and ethical standards (Butzke, 2021; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, ethical considerations address the "rationalization" factor, as they promote a culture of ethical behavior that discourages justifications for fraudulent conduct (Rustiarini, Nurkholis & Andayani, 2019).

5.3.6. Promoting integrity

The findings assessing the effectiveness of promoting integrity in mitigating fraud within the church of Uganda shed light on the role of ethical leadership, codes of conduct, and challenges in fostering a culture of integrity within the dioceses in central Uganda.

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The finding that church leaders play a crucial role in promoting integrity aligns with the importance of ethical leadership in non-profit organizations (Senoga, 2023; Suh & Shim, 2020). Ethical leadership sets the tone for organizational culture and can significantly reduce the opportunity for fraudulent activities, addressing the opportunity aspect of the fraud diamond theory (Kranacher, & Riley, 2019).

The concept of a "tone at the top" emphasizes the role of senior leaders in shaping organizational culture and ethical behavior (Robleto, 2023). When top church leaders consistently emphasize the importance of integrity and ethical values, they create an environment that discourages fraudulent behavior.

The presence of clear ethical guidelines and codes of conduct within church organizations reflects the principles of governance and accountability in non-profit organizations (Worth, 2020). These codes provide a framework for defining acceptable and unacceptable behavior, reducing the opportunity for rationalization in the fraud diamond theory.

The awareness of church standards regarding the proper use of resources among diocesan administration and employees aligns with the importance of transparency and accountability in non-profits (Kirby, 2020). When individuals understand and adhere to organizational standards, errors and fraudulent activities are less likely to occur.

The challenges identified, such as resistance to formal codes, reliance on religious principles, enforcement difficulties, and consequences implementation, reflect the complexities of balancing ethics and values in non-profit organizations (Dicke & Ott, 2023). These challenges highlight the need for a nuanced approach to promoting integrity.

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The resistance to formal codes of conduct in favor of trust and shared values underscores the cultural and contextual differences in how ethics are perceived and practiced within non-profits (Lee, 2021). The challenge lies in finding a balance that respects both formal and informal ethical norms.

The challenges associated with enforcing codes of conduct and implementing consequences for violations emphasize the importance of accountability and compliance mechanisms in non-profit organizations (Worth, 2020). Effective enforcement is essential for maintaining trust and integrity.

5.3.7. Transparency

Firstly, the findings highlighted the promotion of transparency as an effective way to mitigate fraud and misuse of church funds. The participants emphasized that transparency is the principle of creating mutual trust between the church and society by providing accurate and adequate information. Secondly, the findings revealed that an open attitude in carrying out this task reduces fraud, so transparency is very important for employees to carry out their duties. The findings align with Ameyaw and De Vries (2020) and O'Regan, King and Smith (2021), who noted that transparency entails organizations and individuals disclosing information, instructions, procedures, plans, processes, and activities in a straightforward and public manner.

Biblical Perspective of Transparency

In several places in the Bible, particularly in the fifth chapter of Acts, the biblical criterion for transparency is expressed. The early century Christian believers had pooled their resources by selling their belongings. Ananias and his wife Sapphira sold

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the land for an unknown amount; they gave the monies to the church officials, and they did it in a manner that made it seem as if they were conveying the full price rather than just a piece. According to Acts 5:4, Peter rebukes Ananias, saying, "You have not only lied to humans, but also to God," and Ananias falls to the ground and dies. Peter inquired of Sapphira, upon her subsequent appearance, if the cash provided to the church represented the whole selling price of the property. Since Sapphira was uninformed of her Ananias-husband's death, she announced similar proceeds. Peter asked Sapphira, "How could you devise a scheme to test the Lord's Spirit?" She fell to the ground and died at the same time. The couple lied about the quantity of the present provided, and according to the parable, withholding financial information is equivalent to lying.

Chapter 4 of Ruth provides a second example of biblical transparency. Naomi, a widow whose husband and two sons have perished, is the protagonist of this novel. As usual for the impoverished, she lives with Ruth, her daughter-in-law, who travels to the farm of a cousin of her husband to pick up leftover grain. Ruth was treated graciously by Boaz, who is the owner of the field. Naomi devised a plot to arrange a marriage between Ruth and Boaz after hearing about Boaz's generosity. As part of the deal, Naomi offered for sale a portion of property belonging to her late husband, Elimelech. According to Weisberg (2004), in the Jewish tradition, to maintain the family line, the closest surviving male cousin of Elimelech must have the first option to acquire the property and the chance to marry Ruth. Boaz risked losing Ruth since he was not the first in line. Despite this, Boaz addressed the proper kin and assembled ten city elders as witnesses. Boaz's actions from the beginning reveal that he was entirely honest and forthright

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about the agreement. Boaz receives God's favor, and his marriage to Ruth is rewarded with a child.

In II Kings, Jehoash was king of Judah; the funds gathered for the temple's restoration were entrusted to supervisors, who then paid the stonecutters, carpenters, and masons. They were very trustworthy that there was no need to account for building expenses. These scriptures emphasize the need for transparency in ministry and financial transactions. Boaz and the overseers exuded the highest degree of morality. For Ananias and Sapphira, however, the penalty was severe. God expects personnel to decide and act rationally. Greater transparency diminishes the impression that things are being kept hidden. Non-disclosure of financial information generates the impression of secrecy and impropriety, despite the fact that organizations may not be doing it improperly. The impression of transparency and veracity is conveyed by making financial statements accessible to anybody who asks them.

The Bible in 1 John 1:6 teaches us how to talk truthfully with one another, "If we claim to have company with Him yet walk in darkness, we lie and do not live by the truth." Proverbs 12:17 states, "A true witness delivers an honest account, while a dishonest witness lies." Therefore, church personnel must adhere to full transparency. The church's teaching, according to Zech. 8:16 exhorts workers to always tell the truth: "These are the things you are to do: Speak the truth to one another and administer good judgment in your courts." A similar insight appears in Ephesians 4:25. "Therefore, every one of you must put away deception and tell the truth to his neighbor because we are all members of one body." As stated in Ephesians 5:11-13, transparency also encourages absolute sincerity: "Instead of participating in the useless actions of

darkness, expose them. For it is disgraceful to reveal what disobedient individuals do in privacy. However, all that the light reveals becomes evident”

Lastly, the Bible in II Corinthians 8:20-21 commends stewards to report how they administer donations for which they are accountable. “We want to prevent criticism on the administration of this kind of gift.” We should strive to do what is right, not only in the sight of God but also in the eyes of humanity.

5.3.8. Promoting Honesty and fairness

The findings of this study assess the effectiveness of promoting honesty and fairness in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study reveals that promoting honesty in church activities has led to increased confidence among stakeholders, including the community and management. This observation aligns with previous studies on the importance of trust and transparency in non-profit organizations and churches, where honesty is a fundamental element in building trust (DeYmaz, 2019; Zietlow, Hankin, Seidner, & O’Brien, 2018). In the context of the fraud diamond theory, promoting honesty contributes to the “deterrence” and “detection” factors, as it deters potential fraudsters and facilitates the detection of fraudulent behavior.

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Honesty at work has built trust both within the management and the community, thereby reducing instances of malpractice. This finding resonates with previous studies on the relationship between trust and ethical behavior in non-profit organizations and churches, where trust can act as a safeguard against misconduct (Butzke, 2021; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Yohanna, Pujiningsih & Juliardi, 2021). From the perspective of the fraud diamond theory, trust-building and reduced malpractice address the "deterrence" and "opportunity" factors, as trust minimizes opportunities and deters potential fraudsters.

The study suggests that honesty among church workers helps gain the confidence of their superiors. This observation aligns with previous studies on leadership and ethical conduct in non-profit organizations and churches, where leaders who demonstrate honesty are more likely to inspire confidence (Joloko & Audu, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). From the fraud diamond theory perspective, leadership confidence and honesty can relate to the "rationalization" factor, as ethical leaders set the tone for ethical behavior (Rustiarini, Nurkholis & Andayani, 2019).

Challenges in Promoting Honesty:

In some church circles, there is resistance to embracing a culture of honesty. Some believe that trust and shared values should be enough to promote honesty. This resistance can be connected to previous studies on organizational culture and change management in non-profit organizations and churches, where cultural norms may hinder efforts to instill honesty (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, resistance to a culture of honesty

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can be related to the "rationalization" factor, as individuals may justify dishonest behavior based on cultural norms.

Some individuals within the church community may not fully understand the significance of honesty in deterring financial malpractice. This limited understanding can be linked to previous studies on ethics education and awareness in non-profit organizations and churches, emphasizing the importance of ethics training (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; DeYmaz, 2019;). From the fraud diamond theory perspective, limited understanding of honesty's significance relates to the "rationalization" factor, as individuals may rationalize dishonest behavior due to a lack of awareness.

Some individuals underestimate the profound impact that honesty can have in preventing financial malpractice. This underestimation aligns with previous studies on ethical leadership and the perception of ethical conduct in non-profit organizations and churches, where the perceived impact of honesty may vary (Joloko & Audu, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Yohanna, Pujiningsih & Juliardi, 2021). From the fraud diamond theory perspective, underestimating honesty's impact can be related to the "rationalization" factor, as individuals may downplay its significance in justifying dishonest behavior.

Dealing with past incidents of financial dishonesty within the church community can be challenging, especially when these issues have been ignored or overlooked. This challenge can be connected to previous studies on organizational accountability and transparency in non-profit organizations and churches, where addressing past issues

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may require complex measures (DeYmaz, 2019; Butzke, 2021;). From the fraud diamond theory perspective, addressing past incidents relates to the "detection" and "deterrence" factors, as addressing past issues detects fraud and deters potential fraudsters.

Establishing clear consequences for dishonest behavior within the church can be complex, as it involves balancing ethical conduct with the church's values of compassion and forgiveness. This dilemma aligns with previous studies on ethics and consequences in non-profit organizations and churches, where setting appropriate consequences can be a challenging ethical decision (Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). From the fraud diamond theory perspective, setting consequences for dishonest behavior contributes to the "deterrence" factor, as it deters individuals from engaging in fraudulent activities.

Implementing accountability measures to prevent malpractice demands additional resources and effort, including technology, personnel, training, audits, and compliance programs. This resource intensiveness can be linked to previous studies on resource allocation and financial management in non-profit organizations and churches, where investments in accountability may have resource implications (Kirby, 2020; Zietlow, Hankin, Seidner, & O'Brien, 2018; DeYmaz, 2019;). In terms of the fraud diamond theory, resource allocation for accountability measures addresses the "opportunity" and "deterrence" factors, as it reduces opportunities and deters potential fraudsters.

Cultivating a culture of honesty and trust within the church community is a gradual and intricate endeavor, especially when past incidents have eroded trust. This gradual

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process aligns with previous studies on cultural change and trust-building in non-profit organizations and churches, where cultural shifts require time and effort (Butzke, 2021; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). From the fraud diamond theory perspective, gradual cultural change and trust-building address the "opportunity" and "deterrence" factors, as they reduce opportunities for fraud and deter potential fraudsters.

5.3.9. Accountability

The findings of this study assess the effectiveness of promoting accountability in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study highlights that promoting accountability practices has been instrumental in mitigating financial malpractice within the dioceses. This observation aligns with previous studies on the significance of accountability mechanisms in non-profit organizations and churches, where accountability is a cornerstone of responsible financial management (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Kirby, 2020). In the context of the fraud diamond theory, promoting accountability practices addresses the "deterrence" and "detection" factors, as accountability deters potential fraudsters and facilitates the detection of fraudulent behavior.

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The study notes that the Church has established clear financial policies, implemented robust internal controls, and conducted regular audits to foster a culture of accountability. These practices resonate with previous studies on financial governance and internal controls in non-profit organizations and churches, emphasizing the importance of policies and controls in preventing financial malpractice (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, financial policies and controls address the "opportunity" factor, as they reduce opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

Accountability frameworks, regular reporting, performance evaluations, and mechanisms for monitoring and reporting have been established to enhance the integrity of financial operations. This approach aligns with previous studies on accountability frameworks and reporting practices in non-profit organizations and churches, highlighting their role in promoting transparency (Joloko & Audu, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). In terms of the fraud diamond theory, accountability frameworks and reporting contribute to the "detection" and "deterrence" factors, as they facilitate the detection of fraud and deter potential fraudsters.

Emphasizing transparency, traceability, and individual responsibility has led to improved financial practices, reduced risks, and increased trust among the community. This emphasis on transparency and individual responsibility aligns with previous studies on ethical conduct and organizational culture in non-profit organizations and churches, where transparency fosters trust (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman

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& Witman, 2023). From the fraud diamond theory perspective, transparency and traceability address the "deterrence" and "detection" factors, as they deter potential fraudsters and facilitate the detection of fraudulent behavior.

Promoting accountability practices has improved financial governance, decision-making, and ensured responsible resource allocation. This improvement in financial governance can be connected to previous studies on governance and decision-making processes in non-profit organizations and churches, where accountability plays a crucial role (Butzke, 2021; Kirby, 2020; Zietlow, Hankin, Seidner, & O'Brien, 2018). In terms of the fraud diamond theory, improved financial governance addresses the "opportunity" factor, as it reduces opportunities for fraudulent activities.

Training programs, regular monitoring, transparent reporting, and a sense of responsibility and ownership in financial practices have contributed to improved financial outcomes and minimized risks. These practices align with previous studies on capacity building, monitoring, and ownership in non-profit organizations and churches, emphasizing their role in enhancing accountability (Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Joloko & Audu, 2019; Kirby, 2020). From the fraud diamond theory perspective, training and monitoring contribute to the "deterrence" and "detection" factors, as they deter potential fraudsters and facilitate the detection of fraudulent behavior.

Promoting a culture of integrity, establishing clear financial guidelines, and enforcing compliance have enhanced financial transparency and accountability, resulting in more efficient financial practices and increased confidence in financial management. This

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emphasis on financial transparency and compliance aligns with previous studies on ethical conduct and compliance in non-profit organizations and churches, where adherence to guidelines is essential (DeYmaz, 2019; Butzke, 2021;). In terms of the fraud diamond theory, financial transparency and compliance address the "opportunity" factor, as they reduce opportunities for fraudulent activities.

Promoting accountability practices has encouraged open communication, measurable targets, and regular evaluations, creating a framework that promotes both individual and organizational accountability and fosters a culture of continuous improvement and responsible financial practices. This culture of open communication and continuous improvement is consistent with previous studies on organizational culture and accountability mechanisms in non-profit organizations and churches, where communication and evaluation contribute to accountability (Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, open communication and continuous improvement address the "deterrence" and "detection" factors, as they deter potential fraudsters and facilitate the detection of fraudulent behavior.

5.3.10. Financial duties segregation

The findings of this study assess the effectiveness of financial duties segregation in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

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The study emphasizes that financial duties segregation, involving the separation of tasks related to cash collections, authorization, recording, security, and reconciliation, is considered a crucial element of control activities to mitigate the opportunity for fraud. This observation aligns with previous studies on internal controls and segregation of duties in non-profit organizations and churches, where segregation of financial tasks is a key preventive measure against fraud (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In the context of the fraud diamond theory, financial duties segregation primarily addresses the "opportunity" factor, as it reduces opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

The study suggests that implementing a cash handling policy, which includes preliminary checks or references before individuals can offer church services, is an effective way to reduce fraud rationalization. This approach aligns with previous studies on cash handling policies and risk reduction in non-profit organizations and churches, highlighting the importance of policies and procedures to minimize fraud (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, a cash handling policy addresses the "rationalization" factor, as it creates barriers to rationalizing fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

Emphasizing the authorization of transactions is seen as another important step in reducing fraud rationalization. Church councils and committees meet regularly to examine ministry requirements and ensure they are met, thereby reducing the likelihood of unauthorized or fraudulent transactions. This emphasis on transaction authorization aligns with previous studies on financial oversight and approval processes

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in non-profit organizations and churches, emphasizing the role of authorization in preventing fraud (Joloko & Audu, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). From the fraud diamond theory perspective, transaction authorization primarily addresses the "rationalization" factor, as it establishes controls that discourage individuals from rationalizing fraudulent actions (Rustiarini, Nurkholis & Andayani, 2019).

5.3.11. Physical control over assets and records

The findings of this study assess the effectiveness of physical control over assets and records in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study highlights that some churches employ physical control measures such as safety boxes to safeguard cash and related documents. Access to these secure areas is limited to authorized financial staff, reducing the risk of fraud and theft. Additionally, certain churches have implemented unique door access control systems that permit only authorized personnel to enter financial document and record rooms, enhancing security and privacy. These practices align with previous studies on security and access control measures in non-profit organizations and churches, emphasizing the importance of physical safeguards (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). From the fraud diamond theory perspective, physical control measures

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primarily address the "opportunity" factor, as they reduce opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

The study acknowledges challenges in implementing physical control measures. Smaller churches, constrained by limited budgets, face difficulties allocating resources for security measures that can physically protect assets and records. This budget constraint is connected to previous studies on resource limitations and financial challenges in non-profit organizations and churches, where resource allocation can impact the implementation of security measures (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). In terms of the fraud diamond theory, budget constraints relate to the "opportunity" factor, as limited resources may create opportunities for fraud (Rustiarini, Nurkholis & Andayani, 2019).

The study notes that maintaining clear and accurate documentation for assets and financial records is challenging due to the volume of paperwork and digital records, staff turnover, and changes in leadership. These challenges in documentation resonate with previous studies on record-keeping and data management in non-profit organizations and churches, where maintaining accurate records is essential for financial integrity (Joloko & Audu, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). From the fraud diamond theory perspective, accurate documentation primarily addresses the "detection" factor, as it facilitates the detection of fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

The study suggests that balancing the need to restrict access to sensitive financial information with the desire to maintain an open and welcoming church environment

can be a delicate endeavor. This balance between security and openness is connected to previous studies on organizational culture and ethical considerations in non-profit organizations and churches, where organizations aim to maintain transparency while protecting sensitive information (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, this balance primarily addresses the "rationalization" factor, as it discourages individuals from rationalizing fraudulent actions (Rustiarini, Nurkholis & Andayani, 2019).

The study points out that the presence of multiple parishes within a diocese poses challenges in achieving uniform implementation of physical control measures across all churches, as each parish often operates independently. This challenge in uniform implementation can be linked to previous studies on organizational structure and governance in non-profit organizations and churches, where decentralized structures can impact consistency (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, uniform implementation primarily addresses the "opportunity" factor, as consistency reduces opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

5.3.12. Job Rotation and Mandatory Vacations

The findings of this study assess the effectiveness of job rotation and mandatory vacations in mitigating fraud within the church of Uganda, particularly within the context of the dioceses in central Uganda. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

Discussion and interpretation of findings

The study acknowledges several challenges in implementing job rotation as a fraud mitigation strategy. These challenges include limited staff in dioceses, especially those qualified to handle financial duties effectively. This limitation in human resources can be connected to previous studies on capacity constraints in non-profit organizations and churches, where resource limitations impact the implementation of organizational strategies (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, limited qualified staff relates to the "opportunity" factor, as it may create opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

The study highlights that not all employees may possess the necessary skills and expertise to handle different financial roles, potentially leading to errors during task rotation. This challenge in skills and expertise can be related to previous studies on capacity building and skill development in non-profit organizations and churches, where training and qualifications are essential (Joloko & Audu, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, skills and expertise relate to the "detection" factor, as they influence the ability to detect fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

The study notes that resistance to rotation exists among employees who are comfortable in their current financial roles. This resistance aligns with previous studies on organizational change and employee adaptation in non-profit organizations and churches, where individuals may resist changes that disrupt their comfort zones (DeYmaz, 2019; Lamothe, Ter-Mkrtchyan, Ruddell & Kuyon, 2023). From the fraud

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diamond theory perspective, resistance to rotation primarily addresses the "rationalization" factor, as individuals may rationalize fraudulent behavior when faced with changes (Rustiarini, Nurkholis & Andayani, 2019).

The study observes that frequent rotation can disrupt the continuity and efficiency of financial processes, impacting short-term productivity. Additionally, rotation may complicate the audit trail, making it harder to attribute specific actions to individuals and identify responsibility for financial transactions. These observations are linked to previous studies on process efficiency and accountability in non-profit organizations and churches, where changes in processes can impact workflow (Butzke, 2021; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023; Kirby, 2020). In terms of the fraud diamond theory, efficiency and audit trail issues mainly address the "detection" factor, as they influence the ability to detect and trace fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

Adequate training for employees to handle new financial duties effectively is required, which can be time-consuming and resource-intensive. Planning and managing rotations also demand significant time and effort from administrators. These aspects of training and planning can be related to previous studies on resource allocation, training, and management in non-profit organizations and churches, where investments in training and planning impact organizational effectiveness (Joloko & Audu, 2019; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, training and planning address the "detection" and "deterrence" factors, as they

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influence the ability to detect fraud and deter potential fraudsters (Rustiarini, Nurkholis & Andayani, 2019).

Granting access to sensitive financial information to different employees during rotation raises concerns about data security and confidentiality. These concerns can be connected to previous studies on data security and confidentiality in non-profit organizations and churches, where safeguarding sensitive information is crucial (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, data security and confidentiality issues primarily address the "opportunity" factor, as they reduce opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

Frequent rotation may impact employee morale, as some individuals prefer stability in their roles. Internal politics and resistance from certain employees or teams can hinder the smooth implementation of rotation. These issues of morale and politics can be related to previous studies on organizational culture, employee engagement, and resistance to change in non-profit organizations and churches (DeYmaz, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). From the fraud diamond theory perspective, these factors primarily address the "rationalization" factor, as they influence individuals' rationalization of fraudulent behavior (Rustiarini, Nurkholis & Andayani, 2019).

5.3.13. Preliminary Checks

The findings of this study assess the effectiveness of preliminary checks, particularly background checks, in mitigating fraud within the church of Uganda, focusing on their application in non-profit organizations, including churches. These findings are presented in a more comprehensive manner, while also connecting them to relevant previous studies on non-profit organizations, churches, and the fraud diamond theory:

The study underscores the benefits of preliminary checks, particularly background checks, as instrumental in improving financial practices within dioceses. These checks are described as key tools for minimizing the risk of potential misconduct or fraudulent behavior, enhancing the integrity of financial practices, and ensuring responsible resource management. These observations align with previous studies on risk management and due diligence in non-profit organizations and churches, where background checks are emphasized as a means to reduce risk (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In the context of the fraud diamond theory, preliminary checks primarily address the "deterrence" factor, as they deter individuals from engaging in fraudulent activities by increasing the perceived risk (Rustiarini, Nurkholis & Andayani, 2019).

The study notes that preliminary checks help verify the claims made by candidates, ensuring that informed and accurate choices are made during the selection process. This verification of claims can be related to previous studies on recruitment and selection in non-profit organizations and churches, emphasizing the importance of accurate information for sound decision-making (Joloko & Audu, 2019; Lamothe, Ter-

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Mkrtchyan, Ruddle & Kuyon, 2023). From the fraud diamond theory perspective, this aspect of preliminary checks primarily addresses the "rationalization" factor, as it reduces opportunities for individuals to rationalize fraudulent actions based on false claims (Rustiarini, Nurkholis & Andayani, 2019).

The study highlights challenges associated with implementing preliminary checks in dioceses. These challenges include resistance from certain church members or leaders who perceive background checks as invasive or indicative of distrust. This resistance to background checks can be connected to previous studies on organizational culture, trust, and resistance to change in non-profit organizations and churches, where individuals may resist measures they perceive as invasive (DeYmaz, 2019; Lamothe, Ter-Mkrtchyan, Ruddle & Kuyon, 2023). In terms of the fraud diamond theory, resistance to background checks mainly addresses the "rationalization" factor, as individuals may rationalize fraudulent behavior when they perceive measures as intrusive (Rustiarini, Nurkholis & Andayani, 2019).

Handling personal and sensitive information during background checks raises concerns about data privacy and compliance with relevant laws and regulations. These concerns relate to previous studies on data protection and compliance in non-profit organizations and churches, emphasizing the importance of safeguarding personal information (Butzke, 2021; Zietlow, Hankin, Seidner, & O'Brien, 2018). From the fraud diamond theory perspective, data privacy and compliance primarily address the "deterrence" factor, as adherence to data protection laws and regulations deters individuals from

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engaging in fraudulent activities due to the fear of legal consequences (Rustiarini, Nurkholis & Andayani, 2019).

The study notes that background checks may not always uncover all pertinent information, especially when dealing with individuals without a prior criminal history or financial misconduct. This limitation in the scope of background checks can be related to previous studies on due diligence and risk assessment in non-profit organizations and churches, where limitations in information availability are acknowledged (Joloko & Audu, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In terms of the fraud diamond theory, this limitation primarily addresses the "detection" factor, as it influences the ability to detect fraudulent activities through background checks (Rustiarini, Nurkholis & Andayani, 2019).

Managing background checks for a large number of volunteers can be logistically challenging, requiring significant resources and time. This challenge in resource allocation for background checks can be connected to previous studies on resource limitations and budget constraints in non-profit organizations and churches, where resource allocation impacts the implementation of risk management measures (DeYmaz, 2019; Crumroy, Crumroy, Kukawka, Witman & Witman, 2023). In the context of the fraud diamond theory, resource challenges primarily address the "opportunity" factor, as limited resources may create opportunities for fraudulent activities (Rustiarini, Nurkholis & Andayani, 2019).

5.3.14. Financial Procedures

Existing financial practices, policies, and processes are hard to comprehend, according to the findings, and therefore, fail in guiding church committees and employees through the system. Some participants said that some methods are too complicated, and the vast majority cannot perceive and comprehend them. This notion is supported by (Maduabuchi 2021; Andrei, Panait & Voica, 2018; and Sonmez Cakir and Adiguzel's 2020) explanation that complexity in financial procedures and policies can affect how employees interpret or misunderstand and carry out their duties. They suggest that an individual's understanding of related procedures differs across the system. Thus, behaviors are distinctly affected by the same financial guidelines, procedures, and regulations. The findings also align with Barret (2021), who establishes that vagueness in the phrasing of rules defines officials' financial duties and obligations. Similarly, Fikizolo (2019), Rockson (2019) and Yagboyaju (2017) noted that church officials often violate regulations, resulting in the diversion and misappropriation of church finances, because clergy justify their behavior by claiming that financial processes such as reporting do not hold them accountable for how financial resources are utilized. This notion is supported by Tanui, Omare and Bitange (2016), Agyei-Mensah (2016), and Mucheru (2020), who highlight financial procedures in churches as insufficient.

As discussed above and highlighted in this research, there are weak policies and procedures in utilizing church funds leading to malpractices, errors, misuse and fraud. This also corresponds with Oppong, Owiredu & Abedana's (2016) research, which argues that financial processes should be transparent to allow top management to transfer certain financial power to subordinates to spend these resources. The use of well-

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informed procedures helps to promote common understanding because they explicitly specify the boundaries of delegation of responsibility and convey them in writing to all sections within the overall framework of internal control. However, in many churches, the procedure is ineffective due to inadequate separation of roles. Most times, the decisions on the allocation and use of church funds are controlled by top management, including clergy, church treasurers, and financial committees at all church levels, where much malpractice happens. Other weaknesses in the financial processes relating to recording financial transactions, reporting, financial statements, auditing, and compliance issues were discovered, which are discussed in the following sections.

Recordkeeping

The data indicated that many churches do not follow procedures when making financial records. Additionally, data revealed that clergy, lay readers, and church treasurers purposely or inadvertently lose receipt books. In this case, they can be misappropriated, misused, or embezzled to collect personal funds, which are not reflected in the church records. This is where a significant amount of church finances are lost due to insufficient recordkeeping; other insufficient recordkeeping issues are typically caused by failure to make document attachments to relevant files. The findings are supported by Kirby (2020), who found that the church's policymaking is threatened by ineffective information management systems and data disparities. The findings are also supported by Jurdo (2014), who found inadequate recordkeeping and poor documentation by pastors in Uganda as significant causes of financial malpractice in churches due, in part, to insufficient accounting skills and understanding regarding recordkeeping. In line with these views, Egging (2015) asserts that maintaining records

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promotes regular analysis and reconciliation of transaction data. Additionally, it supports authorities in ensuring the correctness of records, the propriety of transactions, and adherence to applicable policies. Ernst & Young LLP (2017) and Kalapurackal (2020) add that recordkeeping significantly impact how churches view their finances. In a way, records are retained to determine how they are used. Inadequate records obstruct churches' reconciliation and internal control operations. In this situation, Oppong, Owiredo & Abedana (2016) concludes that insufficient recordkeeping results in significant difficulties in preparing financial reports on various church-related topics. As a result, it is confirmed that inadequate recordkeeping contributes to vulnerability in the management of church funds.

5.4. Causes of fraud

The qualitative analysis conducted in this study sheds light on the multifaceted causes of financial malpractice and fraud within churches. The insights provided by participants highlight several common themes, sub-themes, and factors that contribute to such misconduct. Low salaries and delayed payments emerged as significant concerns, leading some church workers to resort to fraudulent activities to make ends meet. Family pressure and the desire to cater to personal needs were identified as motivating factors for financial malpractice. Additionally, inadequate oversight and limited knowledge of financial information systems were found to create opportunities for manipulation and fraud.

Discussion and interpretation of findings

The findings in this research align with previous studies conducted on financial malpractice in nonprofit organizations and churches. Several studies have explored similar themes and factors contributing to fraudulent activities within these contexts.

The findings in this research have revealed that Financial Pressures contributed to fraud in the dioceses.

Financial Pressures: Previous research has highlighted the impact of financial pressures on fraudulent behavior within nonprofit organizations and churches. These pressures can arise from limited resources, budget constraints, low salaries, or delayed payments. The current research findings support the fraud diamond theory which emphasize that pressures can lead to financial malpractice as individuals seek to alleviate their financial burdens.

The findings in this research have revealed that Internal Control Weaknesses contributed to fraud in the dioceses.

Studies focusing on nonprofit organizations and churches have consistently identified internal control weaknesses as a contributing factor to fraud. The findings provided in this research echoes these findings by revealing gaps in oversight, inadequate staff capacity, limited financial knowledge, and insufficient technology infrastructure. These weaknesses create opportunities for fraudsters to exploit vulnerabilities and engage in financial malpractice.

The findings in this research have revealed that Rationalization and Justification contributed to fraud in the dioceses.

Discussion and interpretation of findings

The current research findings align with these studies, highlighting how some staff members rationalize their fraudulent behavior based on perceived grievances, such as feeling underpaid, undervalued, or lacking recognition. This aligns with previous research that has emphasized how rationalization plays a role in enabling and justifying fraudulent acts.

The findings in this research have revealed that Need for Ethical Culture contributed to fraud in the dioceses. Prior studies have emphasized the importance of fostering an ethical culture within churches as a preventive measure against financial malpractice. This includes promoting transparency, accountability, and integrity in financial management practices. The current research findings reinforce the significance of establishing such a culture to deter fraudulent behavior and encourage ethical conduct.

Based on the findings of the study, it is clear that financial malpractice is a significant challenge in the Church of Uganda. The study reveals that low remunerations, avarice, increasing financial burdens, and exploited staff are some of the reasons behind ecclesiastical malfeasance. The trusting nature of churches, cooperation, poor segregation of financial obligations, and inadequate monitoring efforts due to limited financial resources were listed as some of the key chances utilized by church personnel to perpetrate fraud.

5.4.1. Greed

The findings from P12 and P4 highlight the intricate interplay between greed, compensation issues, and financial misconduct within the Church of Uganda dioceses in

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central Uganda. These findings resonate with existing literature on financial misconduct within non-profit organizations. Non-profit organizations, including religious institutions like the Church, are grounded in missions to serve the public good. However, they are not insulated from financial improprieties, which can have detrimental effects on their public trust and donations. This concern mirrors studies by Karim and Johari (2018), which explore the concept that financial misconduct can manifest in non-profits when individuals prioritize their self-interest over the organization's mission.

Greed within church contexts, as revealed by P12 and P4, is a concern that extends beyond the ecclesiastical sector. It aligns with the broader discussion in the literature, as scholars like Crumbley and Ariail (2020) have noted that compensation-related issues can lead to ethical dilemmas within non-profits. The dissatisfaction with compensation levels, as identified in P4, is consistent with prior research, indicating that compensation-related concerns can increase susceptibility to financial misconduct. These insights underscore the importance of addressing these issues to maintain the integrity of non-profit organizations, uphold their mission-driven objectives, and sustain public trust.

Theological perspective

Greed as a Theological Concern: The concerns expressed in P12 and P4 are deeply rooted in theological principles that address the nature of wealth and the responsibility of individuals in positions of financial authority. The Christian tradition, for instance, often emphasizes the dangers of greed, drawing from passages like 1 Timothy 6:10,

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which famously states, "For the love of money is a root of all kinds of evil." The exploitation of authority for personal enrichment directly contradicts the biblical emphasis on stewardship and ethical financial management.

Dissatisfaction and Greed: P4's identification of dissatisfaction with compensation levels as a contributor to greed resonates with theological discussions on contentment. Biblical texts like Philippians 4:11-12 encourage believers to find contentment regardless of their circumstances. When individuals within a diocese prioritize personal gain over contentment, it can lead to avarice and moral compromise.

Disregard for Policies and Procedures: P9's observation that individuals succumb to greed by disregarding established policies and procedures aligns with theological teachings on integrity and honesty. In the biblical context, Proverbs 11:3 underscores the importance of integrity: "The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity." The violation of established policies for personal gain reflects a lack of integrity and a prioritization of self-interest over ethical conduct.

Greed as the Root of Financial Malpractice: P11's identification of greed as the root cause of financial malpractice aligns with theological discussions on sin and its consequences. Greed, often considered one of the seven deadly sins in Christian tradition, can lead individuals to commit fraudulent acts. The Bible warns against dishonest gain in verses like Proverbs 15:27, stating, "Whoever is greedy for unjust gain troubles his own household."

5.4.2. Low salaries

P11 sheds light on the demotivating impact of low salaries on church personnel. This observation echoes previous research within the non-profit sector, emphasizing the critical importance of fair compensation practices. Studies conducted by Afit et al. (2022), Annisa et al. (2019), and Dimas et al. (2018) have consistently highlighted that inadequate compensation can lead to diminished job satisfaction, reduced motivation, and potentially lower commitment to the organization's mission.

P3 underscores the persistent challenges faced by dioceses in attracting and retaining qualified staff due to low salary structures. This issue is well-documented in the literature on non-profit organizations. The struggle to offer competitive compensation packages can hinder these organizations' ability to recruit and retain top talent, potentially resulting in staffing gaps and difficulties in financial management. Studies by Kryscynski, Coff, and Campbell (2021) and Hongal and Kinange (2020) have delved into how inadequate compensation practices can undermine non-profits' capacity to hire and retain skilled professionals.

In the context of the fraud diamond theory, low salaries can create opportunities for financial malpractice. Individuals may see fraud as a way to supplement their income or address financial challenges resulting from inadequate compensation. The financial pressure resulting from low salaries, as highlighted in both P11 and P3, can be a significant motivator for individuals to engage in financial malpractice.

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Theological and biblical perspective

Low Salaries and Demotivation (P11): P11's assertion that low salaries can lead to demotivation among church personnel resonates with theological discussions on justice and fair compensation. In many religious traditions, there is a strong emphasis on treating workers justly. The Bible, in passages such as Leviticus 19:13, stresses the importance of paying fair wages: "You shall not oppress your neighbor or rob him. The wages of a hired worker shall not remain with you all night until the morning." The demotivation resulting from inadequate compensation can potentially lead individuals to seek financial relief through unethical means, such as financial malpractice.

P3's identification of the challenge of attracting and retaining qualified staff due to low salaries relates to theological discussions on the importance of qualified and committed leaders within religious communities. In 1 Timothy 3:1-13, the qualifications for church leaders are outlined, highlighting the need for individuals who are of good character and capable of managing financial matters with integrity. When low salaries hinder the recruitment and retention of such individuals, it can lead to a shortage of qualified leadership, potentially resulting in inadequate financial management and malpractice.

Stewardship and Financial Responsibility: Theological literature often emphasizes the concept of stewardship, which involves responsibly managing the resources entrusted to individuals or organizations. This concept aligns with the biblical parable of the talents (Matthew 25:14-30), where individuals are entrusted with varying amounts of resources and are expected to manage them wisely. Low salaries can hinder individuals'

ability to fulfill their stewardship responsibilities, potentially leading to financial mismanagement and malpractice.

The discussion of low salaries within a diocese also relates to broader theological principles of justice and compassion. In the Christian tradition, there is an emphasis on caring for the needs of others. Acts 2:44-45 illustrates this by describing early believers sharing their possessions to meet the needs of the community. When low salaries result in financial hardships for church personnel, it raises questions about the diocese's commitment to treating its workers justly and with compassion.

5.4.3. Delayed payments

Previous studies in nonprofit organizations and churches have recognized the detrimental impact of delayed payments on financial malpractice. P1 highlights how the financial challenges faced by the diocese, including delayed payments, create an environment conducive to fraudulent activities. This sentiment aligns with existing research that has identified delayed salary payments as a risk factor for financial malpractice (Albrecht et al., 2016).

P12 and P5 further emphasize the significant role of delayed payments in contributing to financial malpractice. These verbatim statements resonate with previous studies that have demonstrated how frustration with delayed salary payments can lead individuals to engage in unscrupulous practices as a means of accessing funds (Griffiths, 2017).

Discussion and interpretation of findings

Addressing the issue of delayed payments is crucial in preventing financial malpractice within nonprofit organizations and churches. P6 and P11 highlight the urgent need for action in addressing this issue. By ensuring timely and consistent payment of salaries, organizations can reduce financial vulnerabilities and mitigate the risk of staff members resorting to fraudulent activities.

5.4.4. Familial pressure

The findings from P1, P6, and P3 collectively emphasize the role of family pressure and financial prioritization in the perpetuation of financial malpractice within these dioceses.

P1 reveals instances of staff members embezzling church funds to meet their family's needs. This behavior flagrantly violates both ethical and legal standards and represents a form of financial malpractice. Such actions can be driven by a profound sense of personal financial pressure and a strong desire to provide for one's family.

P6 underscores the pivotal role of family pressure in instigating financial malpractice. This finding aligns with existing literature on non-profit organizations, which acknowledges that external pressures, such as family expectations and financial responsibilities, can significantly impact an individual's ethical decision-making within the workplace. The pressure to meet family needs becomes a potent motivator for unethical behavior.

P3 highlights another dimension of the problem, where some staff members prioritize their family's needs over the needs of the diocese, leading to financial malpractice and

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mismanagement of funds. This finding accentuates the ethical dilemma faced by individuals within non-profit organizations when personal and professional responsibilities conflict. It aligns with studies by Brown et al. (2016) and Young and Taylor (2000), which delve into how employees may grapple with balancing their work commitments and familial obligations.

Non-profit organizations, including religious institutions like the Church and dioceses, heavily rely on trust and financial integrity. Instances of financial malpractice, such as embezzlement, pose severe threats to their mission and can erode public trust. Understanding the underlying factors behind such misconduct is essential for effective prevention and intervention strategies.

5.4.5. Employment pressure

The findings from P4, P12, P11, and P10 center around the central theme of pressure within the Church of Uganda dioceses in central Uganda and how this pressure can lead to instances of financial malpractice. These findings shed light on the intricate interplay of various factors related to fundraising, reputation management, operational demands, and financial objectives within the context of non-profit organizations.

Pressure is a pervasive issue in non-profit organizations, including religious institutions like the Church. These organizations frequently operate under resource constraints and face multifaceted demands related to fundraising, reputation management, and financial sustainability.

Discussion and interpretation of findings

P4 identifies a distinct pressure faced by staff members to meet fundraising targets, a critical aspect of financial stability in non-profit organizations. This aligns with previous research in non-profit management, such as Smith and Lipsky (1993), which discusses the challenges associated with fundraising goals. When fundraising goals become overly demanding or seem unattainable, some individuals may resort to unethical financial practices to achieve them. This aligns with the pressure component of the Fraud Diamond theory.

P12 underscores the immense pressure on staff members to uphold the Church's reputation, a critical asset for non-profit organizations, including religious institutions. The importance of reputation management in non-profits has been emphasized by scholars like Herman and Renz (2008). When staff members feel compelled to protect the organization's image at any cost, they may resort to financial malpractice, believing it is necessary to safeguard the organization's reputation.

P11 highlights the overwhelming pressure placed on staff members to meet the demands of the Church's activities, a common challenge for non-profit organizations with a wide range of programs and services. These operational pressures can strain an organization's resources, potentially leading staff members to consider fraudulent financial practices as a means to sustain these activities. This relates to the opportunity component of the Fraud Diamond theory.

P10 emphasizes the pressure on staff members to achieve the Church's financial objectives, a practice often seen in non-profits striving for sustainability and mission fulfillment. However, when these financial objectives become excessively challenging

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or unrealistic, they can create pressure that may drive staff members to engage in financial malpractice to meet these goals, aligning with both the pressure and opportunity components of the Fraud Diamond theory.

Understanding the multifaceted nature of pressure within non-profit organizations, as exemplified by the Church of Uganda dioceses, holds profound implications for ethical governance, organizational policies, and intervention strategies. Addressing these pressures is essential to maintain the integrity of non-profit organizations and uphold their mission-driven objectives.

Overall, the findings align with previous research that highlights the impact of organizational pressures on fraudulent behavior within nonprofit organizations (Albrecht et al., 2019). To effectively address the issue of financial malpractice, the dioceses should consider implementing supportive systems and practices that alleviate excessive pressure on staff members and promote a culture of transparency and ethical conduct.

5.4.6. Opportunity

The findings from P9, P11, and P6 shed light on significant organizational and governance challenges within the Church of Uganda dioceses in central Uganda that contribute to the vulnerability of financial malpractice. These findings underscore the critical importance of effective oversight, capacity-building, and robust internal controls as key measures to mitigate the risk of financial misconduct within non-profit organizations.

Discussion and interpretation of findings

P9 highlights a critical issue: the limited supervisory role of the finance committee within the Church. Finance committees typically play a crucial role in overseeing financial matters, ensuring transparency, and safeguarding against financial malpractice. This aligns with discussions in the non-profit governance literature, exemplified by BoardSource (2017), which emphasizes the importance of active committee oversight in preventing financial irregularities.

P11 points out another key challenge—the inadequate capacity of the financial committee to handle the demands of financial management within the Church. This finding aligns with discussions in the non-profit management literature, which stresses the necessity of having skilled and knowledgeable financial committees. When committees lack the capacity to effectively manage an organization's finances, they may fail to detect or prevent financial malpractice.

Strong internal controls are vital mechanisms for ensuring the integrity of financial transactions and preventing fraud within non-profit organizations. Inadequate internal controls create an environment where financial transactions can occur without sufficient oversight, rendering the organization susceptible to exploitation for financial malpractice.

P6 identifies a significant issue—the lack of proper internal controls within the Church. This issue resonates with the literature on non-profit organizations, as exemplified by Zimmer and Lee (2018), which underscores the importance of robust internal controls in preventing fraud. Insufficient internal controls create vulnerabilities that can be exploited for financial malpractice.

Discussion and interpretation of findings

In the context of the fraud diamond theory, the limited supervisory role of the finance committee and the absence of effective internal controls represent significant opportunities for financial malpractice. Unscrupulous individuals can exploit these gaps to engage in fraudulent activities. Inadequate capacity within the financial committee to handle financial demands can create significant pressure, especially when financial stability is at stake. This pressure may lead some individuals to resort to fraudulent financial practices to meet their obligations

Understanding the organizational and governance challenges that contribute to the vulnerability of financial malpractice within non-profit organizations, as exemplified by the Church of Uganda dioceses, highlights the urgent need for proactive measures. These include strengthening oversight, enhancing capacity-building, and implementing robust internal controls to safeguard financial integrity and uphold the organization's mission

5.4.7. Limited capacity of the financial committees

The findings from (P9, P11, and P6) center around organizational and governance issues within the church of Uganda dioceses in central Uganda that contribute to the vulnerability of financial malpractice. These findings underscore the importance of effective oversight, capacity-building, and internal controls in mitigating the risk of financial misconduct.

P9 highlights the limited supervisory role of the finance committee within the church. The finance committee typically plays a crucial role in overseeing financial matters, ensuring transparency, and safeguarding against financial malpractice. Previous studies

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on non-profit governance (e.g., BoardSource, 2017) emphasizes the importance of active and engaged board or committee oversight in preventing financial irregularities.

P11 points out the inadequate capacity of the financial committee to handle the demands of financial management within the church. This finding aligns with discussions in the literature on non-profit management about the importance of having a skilled and knowledgeable financial committee. When committees lack the capacity to effectively manage the organization's finances, they may fail to detect or prevent financial malpractice.

P6 identifies the lack of proper internal controls as a significant issue. Internal controls are essential mechanisms for ensuring the integrity of financial transactions and preventing fraud. This issue is well-documented in the literature on non-profit organizations (e.g., Zimmer and Lee, 2018). Inadequate internal controls create an environment where financial transactions can occur without sufficient oversight, making the organization susceptible to exploitation for financial malpractice.

The Fraud Diamond Theory:

In the context of the fraud diamond theory, the limited supervisory role of the finance committee and the absence of effective internal controls represent significant opportunities for financial malpractice. Unscrupulous individuals can exploit these gaps to engage in fraudulent activities. Inadequate capacity within the financial committee to handle financial demands can create significant pressure, especially when financial

stability is at stake. This pressure may lead some individuals to resort to fraudulent financial practices to meet their obligations.

5.4.8. Inadequate resource allocation

P1's viewpoint aligns with previous studies that emphasize the need for stronger oversight and control measures in nonprofit organizations and churches (Smith, 2018). Strengthening the supervisory role of the finance committee can help bridge the gaps that allow for financial malpractice to occur.

P2's perspective resonates with research highlighting the importance of equipping financial committees with the necessary resources and expertise to effectively handle the demands of financial management (Petrovits et al., 2017). Enhancing the capacity of the committee can contribute to reducing the likelihood of financial malpractice.

P3's observation about the lack of proper internal controls corresponds with previous studies that emphasize the significance of robust internal control mechanisms in preventing financial malpractice (Smith et al., 2019). Strengthening internal controls and tracking financial transactions more effectively can help mitigate the risks associated with unethical behavior.

P4's viewpoint underscores the need to close loopholes within the financial management system, aligning with research that highlights the importance of robust control mechanisms to prevent financial malpractice (Grossman et al., 2020). Addressing these vulnerabilities can enhance the integrity of financial practices.

Discussion and interpretation of findings

P5's emphasis on effective supervisory machinery and accountability mechanisms reflects the findings of previous studies (Carroll et al., 2018). Implementing strong supervisory structures and holding individuals accountable for their actions can deter financial misconduct and promote responsible financial practices.

P6's viewpoint aligns with research that explores the relationship between pressure and unethical behavior (Carpenter et al., 2017). Creating a supportive work environment that alleviates excessive pressure can contribute to ethical decision-making and reduce the likelihood of financial malpractice.

P7's perspective resonates with studies that emphasize the importance of independence and autonomy of financial committees in ensuring effective oversight (Choudhury et al., 2016). Establishing an independent financial committee can enhance transparency and prevent the cover-up of financial malpractice.

P8's observation about the lack of transparency in financial management corresponds with research highlighting the significance of transparency measures in preventing financial malpractice (Liu et al., 2020). Enhancing transparency can foster accountability and deter fraudulent activities.

By aligning with previous studies, these viewpoints shed light on the importance of stronger oversight, enhanced capacity, robust internal controls, closing loopholes, effective supervisory mechanisms, independence, and transparency in preventing financial malpractice in nonprofit organizations and churches.

5.4.9. Poor information storage

The findings from P1 and P7 delve into the significance of knowledge and expertise possessed by staff members within the Church of Uganda dioceses in central Uganda. These findings underscore how knowledge can be both a tool for financial malpractice and a potential vulnerability. They highlight the importance of competence and vigilance in managing financial systems to prevent fraudulent activities.

Competence and vigilance are pivotal aspects of financial management within non-profit organizations, including religious institutions like the Church. The literature on internal controls and fraud prevention emphasizes the need for strong internal controls to safeguard financial systems, prevent unauthorized access, or manipulation.

P1 points out that certain staff members possess a deep understanding of the Church's financial information systems, enabling them to manipulate these systems for financial malpractice. This aligns with previous studies, such as Singleton and Singleton (2010), which underscore the importance of strong internal controls to prevent unauthorized access or manipulation of financial systems. In the context of the Fraud Diamond Theory, knowledge of financial information systems represents an opportunity for individuals to exploit their understanding for financial malpractice.

P7 emphasizes the lack of financial information knowledge among some staff members and how this knowledge gap has contributed to financial malpractice within the diocese. This finding highlights a different aspect of the issue: when staff members lack essential financial knowledge, they may inadvertently engage in misconduct due to

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ignorance or negligence. This aligns with the concept that a lack of financial literacy can create opportunities for fraud, as discussed by Wells (2011).

In the context of the Fraud Diamond Theory, knowledge plays a critical role. Knowledge of financial information systems represents an opportunity for individuals to exploit their understanding for financial malpractice. Conversely, the lack of financial information knowledge among staff members can create opportunities for accidental or unknowing misconduct. Pressure to achieve personal financial goals or meet organizational expectations can motivate individuals to use their expertise to manipulate financial systems or, conversely, can lead to financial errors or omissions due to a lack of knowledge. Rationalization, the cognitive process through which individuals justify their fraudulent actions, also varies based on knowledge levels. Staff members with expertise may rationalize their misconduct by convincing themselves that they are acting within the organization's best interests, while those lacking financial knowledge may rationalize their actions by pleading ignorance or misunderstanding. These findings underscore the importance of capability, encompassing both expertise and financial literacy. Individuals with financial expertise may possess the capability to manipulate systems, while those lacking knowledge may inadvertently engage in misconduct due to their limitations.

Understanding the intricate relationship between knowledge, expertise, and financial malpractice within non-profit organizations, exemplified by the Church of Uganda dioceses, has significant implications for financial management and fraud prevention.

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It highlights the need for comprehensive training, robust internal controls, and a culture of vigilance to safeguard financial integrity and prevent misconduct.

Biblical perspective

Limited Supervision by the Finance Committee (P9): P9's observation regarding the limited supervisory role of the finance committee points to the importance of oversight and accountability in financial matters. In the Bible, Proverbs 27:23-24 emphasizes the need for diligent attention to one's flocks and herds. Similarly, financial stewardship within the church requires careful oversight to prevent exploitation by unscrupulous individuals. The limited supervision can create gaps that undermine ethical financial management.

Inadequate Capacity of the Financial Committee (P11): P11's assertion that the financial committee lacks the capacity to handle the demands of financial management aligns with biblical principles that emphasize the importance of wisdom and discernment. In James 1:5, believers are encouraged to seek wisdom from God. Inadequate capacity in financial management may lead to errors and vulnerabilities that unscrupulous individuals can exploit for financial malpractice.

Lack of Proper Internal Controls (P6): P6's identification of the absence of proper internal controls reflects a failure in stewardship and responsible financial management. Proverbs 22:3 states, "The prudent sees danger and hides himself, but the simple go on and suffer for it." Adequate internal controls are essential to safeguard

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church resources and maintain transparency. The absence of such controls can create opportunities for financial malpractice to occur.

Presence of Loopholes in Financial Management (P4): P4's observation of loopholes within the financial management system echoes concerns about ethical integrity and accountability. The biblical principle of integrity is emphasized in Proverbs 11:3: "The integrity of the upright guides them, but the crookedness of the treacherous destroys them." Loopholes in financial systems can compromise the integrity of financial management and enable financial malpractice.

Inadequacy of Transparency (P7): P7's concern about the lack of transparency in financial management aligns with theological discussions on accountability. Luke 8:17 states, "For nothing is hidden that will not be made manifest, nor is anything secret that will not be known and come to light." Transparency is essential to maintain trust within the church community and deter individuals from engaging in financial malpractice.

Lack of Independence of the Financial Committee (P8): P8's observation about the lack of independence of the financial committee raises questions about potential conflicts of interest. The Bible encourages impartiality and fairness in leadership roles. Proverbs 24:23 states, "These also are sayings of the wise. Partiality in judging is not good." Lack of independence can hinder the committee's ability to objectively address and prevent financial malpractice.

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P1's observation that some staff members possess a deep understanding of the Church's financial information systems highlights the ethical dilemma of knowledge being used for dishonest purposes. In the biblical context, Proverbs 16:16 extols the value of wisdom and understanding, but it also underscores the moral responsibility associated with knowledge. The misuse of financial knowledge for personal gain contradicts the principle of responsible stewardship.

P7's emphasis on the lack of financial information knowledge among some staff members underscores the theological importance of equipping individuals with the necessary tools to fulfill their roles ethically. In Proverbs 1:7, it is written, "The fear of the Lord is the beginning of knowledge." Providing financial education aligns with the ethical responsibility of nurturing knowledge and understanding, which can prevent financial malpractice.

P6's recognition that staff members lacking sufficient knowledge of financial information systems can make errors or engage in fraudulent activities resonates with the biblical call for diligence and competence. Proverbs 22:29 advises, "Do you see a man skillful in his work? He will stand before kings; he will not stand before obscure men." Adequate knowledge and competence are essential to prevent errors and unethical behavior in financial management.

P11's assertion that untrained staff in financial management practices inadvertently cause financial malpractice highlights the moral responsibility of leaders and institutions to provide proper guidance and training. In Proverbs 9:9, it is written, "Give instruction to a wise man, and he will be still wiser; teach a righteous man, and he will

increase in learning." Failure to train staff members in financial management principles can lead to unintended financial malpractice, underscoring the need for educational initiatives.

5.4.10. Rationalization

The findings from P1 and P9 illuminate the rationalization aspect of financial misconduct within the Church of Uganda dioceses in central Uganda. These findings highlight how some individuals justify their embezzlement and financial malpractice by attributing it to their low salaries and financial difficulties. Rationalization is a critical component of the Fraud Diamond theory, representing the cognitive process through which individuals justify their fraudulent actions, allowing them to make unethical choices while maintaining a self-image of morality and reasonableness.

Rationalization is a psychological mechanism deeply embedded within the Fraud Diamond theory. It plays a crucial role in understanding how individuals navigate the ethical landscape when engaging in fraudulent activities. It encompasses the cognitive processes by which individuals convince themselves that their unethical actions are necessary or justified.

P1 underscores how some individuals rationalize their embezzlement of church funds by citing their low salaries as the impetus. This rationalization involves justifying financial misconduct as a means of addressing personal financial hardship. It aligns seamlessly with the Fraud Diamond theory's concept of rationalization, as individuals

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convince themselves that their actions are a necessary response to meet their financial needs.

P9 brings to light how some church personnel rationalize their engagement in financial malpractice as a form of compensation for feeling underpaid for their work. This rationalization involves justifying financial misconduct by viewing it as a means of supplementing their income due to perceived salary inadequacies. This aligns with the Fraud Diamond theory, as individuals rationalize their actions as a response to financial pressures.

The challenge of low salaries within non-profit organizations, especially religious institutions like the Church, is recognized in previous studies. Many individuals working in non-profits, including clergy and church staff, may contend with lower compensation compared to their counterparts in the private sector. This compensation gap can create financial pressure and dissatisfaction among employees.

The findings reflect the ethical dilemmas faced by individuals working in non-profit organizations, especially when their compensation does not align with their financial needs and expectations. Ethical decision-making in the face of financial pressure is a complex issue explored in the non-profit literature.

To address these ethical dilemmas and mitigate the risk of financial misconduct, non-profit organizations, including the Church, can consider various strategies. These may include fair compensation practices, financial education for staff members, and support

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mechanisms to alleviate financial pressures. Moreover, fostering a culture of ethical conduct, transparency, and communication within the organization is paramount.

The findings from P1 and P9 highlight the intricate interplay between low salaries, financial pressure, and rationalization in the context of financial misconduct within non-profit organizations, especially religious ones. Recognizing and understanding these dynamics are crucial for organizations to develop effective strategies that prevent financial misconduct while addressing the financial needs of their staff members. This approach aligns with the Fraud Diamond theory and ethical considerations in non-profit management..

5.4.11. Capacity

The findings from P9, P8, and P6 shed light on the crucial role of technological knowledge and skills within the Church of Uganda dioceses in central Uganda. These findings highlight how technology can both prevent and facilitate financial malpractice, emphasizing the significance of technological literacy, oversight, and the potential misuse of technology in non-profit financial management.

Technology plays a pivotal role in modern non-profit financial management, including within religious institutions like the Church. The literature recognizes the increasing relevance of technology and its impact on financial practices in non-profits (Stone and Helsley, 2019).

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P9 reveals that staff members with advanced technological skills can manipulate financial records and misappropriate funds from the church. This finding underscores the importance of recognizing that individuals with technology expertise can exploit their knowledge to engage in financial misconduct. In non-profit organizations, including religious institutions, the intersection of technology and financial management has become increasingly relevant. This aligns with the concept of opportunity within the Fraud Diamond Theory, where individuals exploit their capabilities and knowledge to commit and conceal fraudulent acts.

P8 points out a different facet of the technological landscape—the vulnerability that arises when some church administrators lack the necessary technology knowledge. This vulnerability can be exploited by unscrupulous staff members. It underscores the need for a balanced and well-informed approach to technology within non-profit organizations.

P6 presents cases where staff members used their knowledge of the church's financial systems to cover up fraudulent activities. This finding highlights that technology can be used not only for perpetrating financial misconduct but also for concealing it. This aligns with the Fraud Diamond theory's concept of opportunity, where individuals exploit their capabilities and knowledge to commit and conceal fraudulent acts.

Within the framework of the Fraud Diamond Theory, technological knowledge and skills represent opportunities for individuals to manipulate financial records, misappropriate funds, or cover up fraudulent activities. Conversely, the lack of technology knowledge among administrators can create opportunities for exploitation. The pressure to meet

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financial expectations or personal financial needs can motivate individuals to misuse their technological skills. Additionally, individuals may face pressure to cover up fraud if they are aware of it within the organization. Rationalization, the cognitive process through which individuals justify their fraudulent actions, also plays a role in situations involving technology. Individuals may rationalize their misconduct by believing that they are addressing financial pressures or that their actions are necessary to protect the organization. These findings underscore the critical role of capability, particularly in terms of technological skills and literacy. Individuals with these capabilities can exploit technology to their advantage within the context of financial malpractice.

Understanding technology's dual role in preventing and facilitating financial misconduct within non-profit organizations, as exemplified by the Church of Uganda dioceses, has profound implications for non-profit financial management. It highlights the need for robust oversight, continuous technological training, and a clear ethical framework to harness technology's benefits while guarding against its misuse.

CHAPTER 6 : CONCLUSION AND RECOMMENDATIONS

6.1. Introduction

This chapter will serve as the study's conclusion by providing a synopsis of the most important research results in relation to the research objectives and a discussion of the limitations of the study and possibilities for further study. This study investigated the strategies used to mitigate financial malpractice in the Church of Uganda dioceses of central Uganda. The aim of the present analysis was to acquire a deeper understanding of the techniques utilized to alleviate malpractice, evaluate the efficacy of said techniques in curbing misappropriations within the central dioceses, and scrutinize the fundamental factors which precipitate financial misconduct. Explicitly, the investigation tackled three research inquiries pertaining to the internal control procedures implemented to abate fraudulent practices, the effectiveness of these internal control mechanisms, and the root causes of fraudulence in the church of Uganda dioceses in central Uganda.

6.1.1. Research Objective 1

The study's first objective focused on an exploration of the strategies employed to mitigate financial fraud within the Church of Uganda dioceses in central Uganda.

The first specific research objective involved utilizing research question 1 to explore the financial control practices used for the management of church funds in the Church of Uganda dioceses of central Uganda. The study found that there are comprehensive

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internal control strategies in place within the Church of Uganda dioceses, including vigilant supervision, auditing, segregation of duties, ethical training, transparency, clear policies, structured authorization processes, and physical control measures.

6.1.2. Research Objective 2

The second objective was to evaluate the effectiveness of these control strategies in mitigating fraud within the Church of Uganda dioceses in central Uganda.

The second research objective involved utilizing research question 2 to investigate the effectiveness of internal control strategies implemented to mitigate malpractice in the Church of Uganda dioceses located in central Uganda.

This objective was achieved through the method of data collection whereby responses were gathered pertaining to church leaders' perceptions regarding the challenges, significance and effectiveness of said internal control strategies.

This study found that a robust internal control system, sound corporate governance, and conformity with Christian principles substantially affect the reduction of the risk of fraud occurring in churches, suggesting that increasing the effective use of these factors may assist in contributing to the reduction of fraud incidence in churches. However, there are challenges related to the adoption of modern technology, with many churches still relying on manual methods for their financial processes.

The study also indicated that the Church of Uganda dioceses of central Uganda do not invest effectively in information technology and that people are still utilizing manual methods for the majority of their tasks, which poses a significant problem for internal evaluation and risk analysis. Some participants disclosed that churches consider accusing and prosecuting a person for misbehaving contrary to their religious values;

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reluctance to prosecute is a deficiency in internal control that church congregations must address.

On the uses of computerized accounting procedures, the study established that most churches do not apply these procedures in bookkeeping, and the study concluded that churches are not embracing computer use in the Church of Uganda dioceses of central Uganda. In addition, the participants mentioned that financial reports were created and distributed to church members on a monthly or quarterly basis. Monthly reporting enables the central dioceses' churches to discover variations in revenue or expenditures, which shows mistakes or possible fraud and eventually promotes financial responsibility.

The responses from all participants indicate that there are rules and processes in place for internal control over cash collections and deposits, thereby lowering the probability of the occurrence of fraud. In addition, the majority of the participants interviewed indicated that there were predetermined rules and protocols in place for the distribution of funds.

The gathered and analyzed data indicate that the increased potential for the prevalence of fraud in central dioceses results from poor personnel training, a reluctance to pursue prosecution, and a lack of internal controls. The findings also revealed that monitoring and supervision by the diocesan treasurers were carried out. However, there were a limited number of auditors assigned to the churches at the diocesan level. This lack of adequate oversight of internal controls can hinder the ability of church officers and employees to effectively carry out their management responsibilities. Additionally, it may create a situation where they are tempted to

participate in questionable activities or engage in improper accounting practices. At the very least, it could result in individuals being falsely accused of such misconduct (Ahiabor & Mensah, 2013).

Furthermore, scholars suggest that internal control strategies need to be monitored to assess the system performance quality over time (Accra, 2013; Kuenzi, Mayer & Greenbaum, 2020; Ortega-Rodríguez, Licerán-Gutiérrez & Moreno-Albarracín, 2020). This study revealed that, to a large extent, various internal control strategies for protecting church funds in the Church of Uganda dioceses of central Uganda effectively prevent and detect financial malpractice and fraud.

6.1.3. Research Objective 3

The third specific research objective involved utilizing research question 3 to investigate the underlying causes of fraud in the Church of Uganda dioceses of central Uganda. The study identified factors contributing to fraud in churches, including incentives, rationalization, opportunities, and capacity, aligning with the fraud diamond theory.

It was discussed that fraud and misuse happen when there are incentives for the dissatisfaction of employees and management and low incomes, and the causes were mostly explained on the grounds of opportunities. The findings indicated that complicated policies and rules do not consistently guide the common understanding of all church financial administrators throughout the system. This is because financial processes are ineffective and overburdened with rules and regulations, which impair internal financial management and anticipated outcomes. Certain dishonest officials

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took advantage of the intricacies of the processes, resulting in the embezzlement of church funds. The findings indicated that misappropriation and fraud in churches are a strong sign that the proper people were not in the right places and that those responsible for fraud are never punished. Generally, conclusions about the inadequacy of financial processes concentrated on the following points: processes, maintaining records, auditing flaws, and reporting. Noncompliance was a contributing cause to the failure of financial processes in a number of congregations in the Church of Uganda. It was also established that noncompliance with procedures results in financial losses for churches. This is mostly due to the lack of discipline on the part of certain clergy and lay leaders who take on the position of accountant in churches. The findings also revealed that diocesan treasurers noted that a lot of churches do not conform to the necessary criteria for recordkeeping, partly due to inadequate knowledge of record-keeping, accounting knowledge, and skill. Additionally, the results indicated significant steps to strengthen auditing at different levels inside the Church. However, due to insufficient resources and the ability of internal auditors, auditing has continued to be inadequate. This chapter has shown that the Church of Uganda dioceses in central Uganda faces issues as a consequence of insufficient organizational structures. Weaknesses in the management system have been identified in the control of church money, the flow of cash and resources available to churches to carry out their tasks. Others include the finance committee members' lack of expertise by the financial committees in managing financial resources, supervisory bodies, and accounting infrastructures. These weaknesses regularly result in resource misuse due to a lack of control strategies within the church's financial administration.

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The study concludes that while the Church of Uganda dioceses in central Uganda have implemented several effective internal control measures to combat fraud, there are still areas that require attention and improvement to enhance financial integrity and reduce the risk of fraud within the church.

6.2. Recommendations

- A model for preventing fraud in the church of Uganda dioceses in central Uganda

Based on the findings of the empirical evidence, to enhance the effectiveness of financial control practices and mitigate the risk of financial malpractice within church of Uganda dioceses in central Uganda, a model to manage fraud is proposed in Fig 3.



Figure 3: Integrated Financial Governance and Stewardship (IFGS) Model for Church Financial Management

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Figure that illustrates the model for mitigating the risk of financial malpractice, and enhancing the effectiveness of financial control practices within the Church of Uganda Dioceses of Central Uganda: As shown in the diagram, the model includes four main components: governance and leadership, Technology and infrastructure, Ethical and cultural factors, operational and risk management. Each component is interconnected and supports the others to create a comprehensive fraud prevention system.

The arrows in the diagram indicate the flow of activities and outcomes. For example, the activities associated with governance and leadership can lead to the outcome of decreased likelihood of fraud. Similarly, the activities associated with ethical and cultural factors can lead to can lead to the outcome of decreased likelihood of fraud.

The diagram also highlights the importance of ongoing monitoring and evaluation of the fraud prevention system. This can help the Church of Uganda Dioceses of Central Uganda identify any weaknesses or areas for improvement and make adjustments as needed.

6.2.1. Governance and Leadership

Establishing a strong governance structure involves defining clear roles and responsibilities within the church leadership, especially regarding financial matters. The dioceses can create finance committees or boards responsible for overseeing financial decisions. This ensures that financial decisions are not concentrated in the hands of a few individuals, reducing the risk of financial impropriety or mismanagement.

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- Leadership Training Program

Developing leadership training programs is crucial for equipping clergy, church leaders, and financial committee members with the necessary knowledge and skills for effective financial management. These programs should cover financial literacy, ethical considerations, and the importance of transparency. Workshops, seminars, and ongoing education can help leaders make informed financial decisions aligned with the church's values.

- Transparency and Accountability

Transparency involves openly sharing financial information with congregations and stakeholders. The dioceses should regularly communicate financial updates, budgets, and expenditure reports to the church community. Accountability mechanisms should be in place to ensure that leaders are held responsible for their financial decisions. This can include regular audits and financial reviews to maintain transparency and trust.

6.2.2. Technology and Infrastructure

In today's digital age, the Technology and Infrastructure component of the IFGS Framework addresses the need for technological advancement in church financial management. It advocates for the adoption of specialized financial software to modernize and streamline financial operations.

- Adoption of Financial Software

Embracing financial software can modernize financial operations. The dioceses can invest in specialized financial software that simplifies tasks such as budgeting, expense tracking, and financial reporting. This technology streamlines financial processes, reduces errors, and improves efficiency.

- Training and Support

Implementing financial software requires proper training and ongoing support. The dioceses should provide training sessions for clergy and financial administrators to

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ensure they can use the software proficiently. Additionally, there should be a support system in place to address technical issues promptly, preventing disruptions in financial operations.

6.2.3. Ethical and Cultural Factors

- Integration of Christian Values

Financial decision-making should align with the teachings and values of the church. The dioceses should emphasize the integration of Christian principles into financial practices, ensuring that all financial decisions reflect ethical conduct and Christian values.

- Develop a code of ethics

The Church of Uganda Dioceses of Central Uganda should develop a code of ethics that outlines its values and expectations for ethical behavior. This code should be based on principles such as honesty, integrity, and transparency, and should be communicated to all employees and stakeholders. The code should be regularly reviewed and updated to ensure it remains relevant.

- Lead by example

Leaders within the Church of Uganda Dioceses of Central Uganda should lead by example and model ethical behavior. This includes being transparent in their financial transactions, following ethical principles in decision-making, and being accountable for their actions. By doing so, leaders can inspire others to follow their lead.

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- Provide ethics training

The Church of Uganda Dioceses of Central Uganda should provide regular ethics training to employees and stakeholders. This training should cover topics such as ethical decision-making, identifying and preventing fraud, and reporting ethical violations. The training should be tailored to the needs of different groups, such as employees, volunteers, and board members.

- Establish an ethics committee

The Church of Uganda Dioceses of Central Uganda should establish an ethics committee that is responsible for overseeing ethical behavior within the diocese. The committee should be composed of individuals with diverse backgrounds and experiences, including members of the clergy, financial experts, and legal experts. The committee should be empowered to investigate ethical violations and recommend corrective actions.

- Encourage open communication

The Church of Uganda Dioceses of Central Uganda should encourage open communication between church members, employees and stakeholders. This includes providing channels for feedback and suggestions, as well as a whistleblower hotline for reporting suspected fraud or unethical behavior. By creating an environment where employees feel comfortable raising concerns, the Church can prevent problems from escalating.

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- Reward ethical behavior

The Church of Uganda Dioceses of Central Uganda should recognize and reward employees who demonstrate ethical behavior. This can include bonuses, promotions, or public recognition. By rewarding ethical behavior, the Church can create a culture where honesty, integrity, and transparency are valued.

- Cultural Shift

Promoting a cultural shift involves changing the way members and leaders perceive and approach financial matters. Dioceses can encourage a collective commitment to financial integrity, transparency, and ethical behavior. This cultural shift helps ensure that ethical practices become ingrained in the church's financial management culture.

- Education and Awareness Campaigns

Organizing education and awareness campaigns is essential for communicating the importance of financial stewardship and ethical conduct. These campaigns should target both congregations and leaders, educating them about their roles in upholding sound financial management based on Christian values.

6.2.4. Operational and Risk Management

Operational and Risk Management is a multifaceted aspect of the IFGS Framework, focusing on building capacity, streamlining processes, and ensuring accountability.

- Capacity Building

Capacity building involves training clergy, treasurers, and financial committee members to enhance their financial literacy and skills. This training should cover areas such as budgeting, financial reporting, and risk management. A well-informed team is better equipped to make sound financial decisions.

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- Streamlined Financial Processes

Simplifying and standardizing financial workflows streamlines operations, reduces redundancies, and minimizes the potential for errors or misconduct. Dioceses can identify and eliminate unnecessary complexities in their financial processes to improve efficiency.

- Internal and External Auditing

Internal auditing provides ongoing oversight, allowing for the detection of financial irregularities within the organization. External audits offer an independent assessment of financial practices, which enhances credibility. The dioceses should engage auditors regularly to ensure financial accountability.

- Collaboration and Networking

Collaboration with other dioceses, denominations, financial institutions, and experts allows for the sharing of knowledge and best practices in financial management. This collaboration enhances the dioceses' ability to navigate complex financial challenges.

- Risk Management and Fraud Prevention

Identifying and mitigating financial risks, including fraud, is crucial. Dioceses can conduct risk assessments to identify vulnerabilities and establish fraud prevention measures. Creating a dedicated task force to respond to suspected fraud ensures swift action when needed.

- Transparency and Reporting

Regular financial reporting to congregations is essential for maintaining trust. Dioceses should implement mechanisms like whistleblower channels to report financial misconduct, ensuring that concerns are addressed promptly and transparently.

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- Legal and Compliance Measures

Complying with relevant laws and regulations governing financial management and nonprofit organizations is vital. Dioceses should establish and maintain robust legal and compliance measures to avoid legal issues and penalties.

- Ongoing monitoring and evaluation of the fraud prevention system

Ongoing monitoring and evaluation of the fraud prevention system is crucial to ensure its effectiveness and sustainability. Without regular assessment and feedback, the system may become outdated or ineffective in preventing and detecting fraud.

Continuous monitoring and evaluation help to identify new risks, emerging fraud schemes, and gaps in the existing fraud prevention system. Regular evaluations can help to ensure that the system is working as intended and that the controls and strategies are properly implemented and functioning. Monitoring also helps to identify patterns of behavior that could indicate fraudulent activity.

Moreover, ongoing monitoring and evaluation can help to identify training needs and reinforce the importance of ethical behavior and compliance with policies and procedures. This can create a culture of transparency and accountability within the Church of Uganda Dioceses of Central Uganda, which is crucial to preventing fraud.

Finally, monitoring and evaluation can help to demonstrate to stakeholders, such as members of the church, donors, and the public, that the church is taking fraud prevention seriously and is committed to ensuring that its resources are being used effectively and ethically.

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In summary, ongoing monitoring and evaluation of the fraud prevention system is essential for maintaining a strong and effective fraud prevention program. It can help to identify and address emerging risks, reinforce ethical behavior, and demonstrate the church's commitment to transparency and accountability.

Summary of the model: Enhancing Financial Control & Responsible Stewardship in Church of Uganda Dioceses (Central Uganda)

The model for preventing fraud in the Church of Uganda Dioceses of Central Uganda includes four key components: governance and leadership, technology and cultural factors, ethical and cultural factors, and operational and risk management. By implementing these components of the IFGS Framework, the Church of Uganda Dioceses in Central Uganda can significantly improve their financial management practices, promote transparency and accountability, and ensure that financial decisions align with Christian values and principles. This holistic approach will contribute to the overall health and sustainability of the church.

6.3. Future Research Directions

Future research might investigate the potential benefits and challenges of adopting information technology for financial management within religious institutions, with a particular focus on the Church of Uganda. Assess the impact of technological advancements on internal controls and financial accountability.

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Compare the effectiveness of internal control strategies across different denominations or regions within Uganda. Identify variations and areas for improvement, tailoring strategies to specific contexts to enhance financial integrity.

Investigate the behavioral aspects of individuals involved in financial management within religious organizations. Explore the psychological factors contributing to fraud and misconduct, shedding light on preventive measures.

Delve into the role of accountability and consequences in deterring fraud within churches. Analyze the impact of punitive measures, such as prosecution or termination, on individuals found guilty of financial misconduct, and assess their effectiveness in deterring future transgressions.

Undertake research to investigate the influence of cultural and religious values on the approach to fraud prevention and reporting within religious organizations, particularly within the context of the Church of Uganda. Understanding how these factors shape perceptions and actions related to fraud can inform tailored prevention strategies.

Conduct research to explore the impact of external factors on fraud risk within religious institutions. Examine how changes in government regulations, economic conditions, or other external dynamics affect the susceptibility to fraud within the Church of Uganda dioceses. This analysis can inform adaptive fraud prevention measures.

Investigate the effect of financial transparency and open communication with congregations on reducing incidents of fraud within religious organizations. Assess how

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increased transparency can foster trust and accountability among members and contribute to a reduction in fraudulent activities.

Overall, there is a need for ongoing research and practice to prevent fraud in religious organizations. By developing effective fraud prevention strategies, identifying best practices, and providing training and education, religious organizations can better protect their resources and promote transparency and accountability within their organizations.

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Appendices

APPENDIX A: UCU REC APPROVAL LETTER

UG-REC-026 Approval Version 4.0 20th December, 2021

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

20th December, 2021

Wasswa senoga
C/o, Uganda Christian University,
P. O. Box 4, Mukono
Tel. +256 771457365
awasswa@ucu.ac.ug

UG-REC-026 APPROVAL NOTICE

To: Wasswa Senoga, Principal Investigator
Re: UCUREC Application titled; *An Exploration of financial control practices in the central dioceses of the Church of the Province of Uganda.*
Application Number: REC.00.529.01

Version: 4.0

Type: ☐ Initial Review
☒ Protocol Amendment
☐ Letter of Amendment (LOA)
☐ Continuing Review
☐ Material Transfer Agreement
☐ Other, Specify: _____

 UGANDA CHRISTIAN UNIVERSITY
APPROVED
20 DEC 2021
RESEARCH ETHICS COMMITTEE

I am pleased to inform you that the **UG-REC-026**; UCUREC approved the above referenced application. This is a revised and amended approval following the expiration of the previous approval notice which was dated 11th January, 2021.

Approval of the research is for the period from 20th December, 2021, to 20th December, 2022.

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 prior to the activation of the changes. The REC application number assigned to the research should be cited in any correspondence.

1 of 2

A Complete Education for A Complete Person

P.O. Box 4, Mukono, Uganda (East Africa), Plot 67-173, Bishop Tucker Road, Mukono Hill,
Tel: +256 (0) 31 235 0800, Web: www.ucu.ac.ug  UgandaChristianUniversity  @UCUniversity
Founded by the Province of the Church of Uganda. Chartered by the Government of Uganda

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PPENDICES A: UCU REC APPROVAL LETTER

UG-REC-026 Approval Version 4.0 20th December, 2021

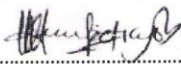
 **UGANDA CHRISTIAN UNIVERSITY**
A Centre of Excellence in the Heart of Africa

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.
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 eight weeks prior to the above expiration date of 20th December, 2022 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.

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

	Document Title	Language	Version	Version Date
1.	Research Proposal	English	2.0	20 th December, 2021
2.	Informed Consent Form	English	2.0	20 th December, 2021
3.	Data Collection Tools	English	2.0	20 th December, 2021
4.	Risk Management Plan	English	1.0	20 th December, 2021
5.	Invitation to participate in study	English	2.0	20 th December, 2021
6.	UCUREC Approval Letter/Revised version	English	4.0	20 th December, 2021

Signed and Stamped


.....
Prof. Peter Waiswa
UCUREC Chairperson,
pwaiswa@musph.ac.ug



2 of 2

A Complete Education for A Complete Person

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APPENDIX B: EMAIL INVITATION

Appendix B: Email Invitation Letter

Dear Sir/Madam:

Subject: Invitation to participate in a research study on an Exploration of effectiveness of financial control practices in the central dioceses of the Church of the Province of Uganda

Hello, my name is Wasswa Asaph Senoga (senogasaph@yahoo.com. Or 0771457365). I am a doctoral student at Uganda Christian University in the Doctor of Philosophy in Theology program. I am working on a qualitative research study under the supervision of Rev. Dr. Prof. Christopher Byaruhanga. I am researching the effectiveness of churches' financial control practices in the central dioceses of the Church of Uganda, and I am inviting you to participate in the study.

Participation in this research includes reviewing and signing a consent form, which will take 10-minutes. The consent form will provide study background information, sample interview questions, procedures, risks and benefits, compensation, confidentiality, and contact details. Next, face to face 45-60minute interview will be scheduled at a confirmed location. The interview results will be transcribed into a word document and saved to a secure electronic file. If you agree to participate in the study, your total time commitment will be between 50 - 70 minutes.

The study's findings could help change the Church's practice by allowing churches to recognize the need for an internal control system. If church leaders appreciate the advantage of establishing an accurate internal control system, there may be a decline of fraud in churches and the prospect of long-term ministry in churches (Ahiabor et al. 2013; Adekunle, 2018).

If you have any concerns about this study you can contact Prof. Peter Waiswa Pwaiswa@musph.ac.ug , 0772405357 or UCU REC secretariat- Mr Osborn Ahimbisibwe@ucu.ac.ug 0775376627/0312350885. Thank you for your consideration. I look forward to hearing from you.

Sincerely,

Wasswa Asaph Senoga , Ph.D. Candidate
Uganda Christian University



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APPENDIX C: INTERVIEW PROTOCOL

Appendix C: Interview Protocol

The following constitutes the Interview Protocol. An Interview Protocol informs the study's participants of the step-by-step order of events during the interview session. While every effort will follow the protocol as written, unforeseen circumstances during the interview may warrant altering the protocol in some manner. If questions are not answered, the researcher may ask for a second interview to finish the questions or follow-up on some of the first interview questions.

Before the interview, the researcher will provide the participants with a copy of the interview protocol, consent form, and interview questions and confirm each document is read and understood;

Schedule time, place, and date with the interviewee; and answer initial concerns and questions of the participant.

During the interview, the researcher will obtain a signed consent form, if not already obtained in advance; Confirm if the participant agrees to be recorded; Remind the participant involvement is voluntary; Remind the participant they may withdraw from the interview at any time; Advise participant the researcher will take notes in a journal; Remind participant responses are confidential; Address any concerns regarding the consent form, and ask the interview questions that were provided in advance.

After the interview, the researcher will Thank the participant for taking part in the interview; Transcribe the data and determine if a second interview is necessary; Send the transcript to the participant for review;

Send a summary of themes identified in the analysis and make updates based on participant feedback (member checking); Schedule a second follow-up interview (if necessary); Receive affirmation from a participant regarding the accuracy of the transcription and accuracy of data interpretation (via email or telephone); Convert paper documents to digital format; Save files to a thumb drive and lock in a safe for five years, and Destroy data after five years.

After publication, the researcher will send the participant a summary of the findings and an electronic copy of the completed study if requested; and Advise the participant of the publication.



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APPENDICES C: INTERVIEW PROTOCOL

	Diploma	Degree and
ii. Your educational level		
	Management	Accounting
iii. Your field of profession		

Open-ended Interview Questions

1. What do internal controls mean to you?
2. What types of financial control practices using your Church?
3. Why do you use internal controls?
4. What are the benefits of having an effective control system?
5. What are the particular challenges experienced by churches with deficient internal controls?
6. How did you overcome these challenges?
7. In your experience, what was the most successful financial control strategy that you implemented to protect financial resources, and why?
8. When you think about fraud, what key biblical stories or theological concepts come to mind?
9. Would you mind explaining how the biblical stories mentioned in question eight relate to fraud's theological view?
10. In what way could biblical concepts of internal control help fight misappropriation of resources at your workplace?
11. What additional observations would you like to share about strategies to improve financial controls in the Church of Uganda effectively?

Debriefing Steps:

1. This concludes our interview, and I appreciate your openness.
2. The next steps involve transcribing and assessing the data by this researcher. If I have additional questions, I would appreciate your permission to do a follow-up session(s).
3. When I complete the study, you can request a summary of the research study.
4. Please note, your confidentiality is crucial to me. As a result, I will not use any identifying information in the interview transcript, the final summary, or the research document.

UGANDA CHRISTIAN UNIVERSITY
APPROVED
20 DEC 2021 ☆
RESEARCH ETHICS
COMMITTEE

Appendices

APPENDIX D: INTERVIEW QUESTIONS

APPENDIX D: INTERVIEW QUESTIONS

INTERVIEW QUESTIONS FOR AN ANALYSIS OF FINANCIAL CONTROL PRACTICES IN THE CENTRAL DIOCESES OF THE CHURCH OF THE PROVINCE OF UGANDA

This project is entitled: An analysis of financial control practices in the central dioceses of the Church of the Province of Uganda. The investigator is Wasswa Asaph Senoga, a Ph.D. (in Theology) student at Uganda Christian University- Mukono.

This project aims to analyze the effectiveness of internal controls existing in the Central dioceses of the Province of the Church of Uganda. To supplement the data obtained from different sources, the investigator seeks to gather relevant information from six central dioceses using face-to-face interviews.

Participation in this project is voluntary, the interview results will be recorded anonymously, and strict confidentiality will be maintained. Individual responses will not be identified in the investigator's Ph.D. thesis.

For further information, please contact Wasswa Asaph Senoga at the following address.

Tel: - +256771457365

Email: - senogasaph@yahoo.com

I. Personal information of the respondent (Please, tick in the appropriate circle)

	Female	Male
i. Your gender	☐	☐
	>5 <= 10 years	greater than 10
2. Your year of service	☐	☐



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APPENDICES D: INTERVIEW QUESTIONS

ii. Your educational level

Diploma

Degree and

Management

Accounting

iii. *Your field of profession*

Open-ended Interview Questions

1. What do internal controls mean to you?
2. What types of financial control practices using your Church?
3. Why do you use internal controls?
4. What are the benefits of having an effective control system?
5. What are the particular challenges experienced by churches with deficient internal controls?
6. How did you overcome these challenges?
7. In your experience, what was the most successful financial control strategy that you implemented to protect financial resources, and why?
8. When you think about fraud, what key biblical stories or theological concepts come to mind?
9. Would you mind explaining how the biblical stories mentioned in question eight relate to fraud's theological view?
10. In what way could biblical concepts of internal control help fight misappropriation of resources at your workplace?
11. What additional observations would you like to share about strategies to improve financial controls in the Church of Uganda effectively?

Debriefing Steps:

1. This concludes our interview, and I appreciate your openness.
2. The next steps involve transcribing and assessing the data by this researcher. If I have additional questions, I would appreciate your permission to do a follow-up session(s).
3. When I complete the study, you can request a summary of the research study.
4. Please note, your confidentiality is crucial to me. As a result, I will not use any identifying information in the interview transcript, the final summary, or the research document.



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APPENDIX E: STRATEGIES TO REDUCE BIAS

Appendix E: Strategies to Reduce Bias

- (1) Have participants review my results. Ask the people who provided the data whether my interpretations seem to be representative of their beliefs.
- (2) Meticulous record-keeping, demonstrating a clear audit trail, and ensuring interpretations of data are consistent and transparent
- (3) Including detailed and thick verbatim descriptions of participants' accounts to support findings
- (4) Consider all the data obtained and analyze it with a clear and unbiased mind. Continually re-evaluate the impressions and responses, and ensure that pre-existing assumptions are kept at bay.
- (5) Keep the questions simple and be careful to avoid words that could introduce bias. Do not use leading questions that can prompt the participant to respond in favor of a particular assumption.
- (6) Demonstrating clarity in terms of thought processes during data analysis and subsequent interpretations
- (7) Consider potential bias while constructing the interview and order the questions suitably. Ask general questions first before moving to specific or sensitive questions.
- (8) Engaging with other researchers to reduce research bias
- (9) For respondent validation, including inviting participants to comment on the interview transcript and whether the final themes and concepts created adequately reflect the phenomena being investigated
- (10) Data triangulation
- (11) Review finding with peers



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APPENDIX F: INFORMED CONSENT DOCUMENT

APPENDIX F: INFORMED CONSENT DOCUMENT (INDIVIDUAL INTERVIEWS):

TITLE OF THE STUDY: An exploration of financial control practices in the selected central church of Uganda dioceses in Central Uganda.

INVESTIGATOR(S): WASSWA ASAPH SENOGA

Institution(s) Uganda Christian University

Introduction:

I Wasswa Asaph Senoga (+256(0)771457365/ email asaph.wasswa@gmail.com) am doing research under supervision of Prof. Christopher Byaruhanga, a Professor of systematic and historical theology in Uganda Christian University (Bishop Turcker School of Theology and Divinity) towards a Doctor of Philosophy degree in Practical theology at the Uganda Christian University. It is a self-sponsored study.

The purpose of this study is to conduct a comprehensive empirical exploration of financial control strategies used to mitigate financial malpractice in the selected Church of Uganda dioceses of central Uganda, with a focus on identifying strategies to mitigate fraud, evaluating the effectiveness of financial controls, and understanding the underlying causes of financial malpractice. This informed consent explains the study to you. After the study has been explained, any questions you may have are answered, and if you have decided to participate in the study, you will be asked to sign a consent, which you will be given a copy to keep.

Purpose:

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The purpose of this analysis is to develop a deeper understanding of the effectiveness of the church's internal control procedures and their use to detect and prevent fraud in the church.

PROCEDURES:

Your participation in this study will involve a semi-structured individual interview sharing your experiences and opinions regarding internal control practices as a member of client-oriented service. The individual interview will involve audio recording, and you are invited to take part in the Semi-structured individual interview, which will last between 45 - 60 minutes detailing what you consider to be the main type of internal control, how you would measure the effective of internal controls in preventing fraud a in the church. These transcripts and audio records will be transcribed later, for my verification and coded to ensure confidence to the respondents. These individual interviews will be scheduled basing on your availability. Individual interview questions will be sent to you on the eve of the interview and where possible, further follow up will be made. The study will contribute researched knowledge to the current literature on the effectiveness of financial control practices in the church. The investigation is intended to analyze financial control practices in six central dioceses of the Church of the Province of Uganda: Kampala, Namirembe, Luwero, West Buganda, Mukono, and Central Buganda dioceses. It will provide evidence on knowledge of internal controls their importance in maintaining financial integrity and transparency, the need to put in place internal controls for stewardship and public confidence on churches, and how effective controls can curb financial fraud in churches missional funds.

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Who will participate in the study?

You have been chosen to participate in this study because you are a church leader knowledgeable and with relevant work experience in managing church's financial affairs, actively involved in church activities and ministry.

The individual interview will last for approximately 45 - 60 minutes and other participants will include: Six (6) diocesan Treasurers selecting one (01) from each one of the six dioceses; Six (6) diocesan secretaries selecting one (01) from each one of the six dioceses.

Risks/discomforts:

There is no foreseeable risk of harm or discomfort that will arise from your participation in this study. The only risk or discomfort will be the inconvenience in terms of time spent during the interview.

Benefits:

Your daily exposure to church finance management affairs, fundraising, and more than eight (08) years experience in ministry needs has a wealth of qualitative indepth insights relevant to this study, that sharing them will significantly aid the processes of developing an effective internal control that will help curb fraud on churches.

Feedback procedure will entail making available a copy of the thesis to the participating dioceses as well as the key findings to individual participants, and any new information that affects the study participants (including incidental findings) will be made available to research participants.

Confidentiality:

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Your name and or identity will not be recorded anywhere and no one will be able to connect you to the answers you give. Your answers will be given a code number or a pseudonym and you will be referred to in this way in the data, any publications, or other research reporting methods such as conference proceedings.

Your answers may be reviewed by people responsible for making sure that research is done properly, including me as the researcher and my research supervisor. The final report on this data will be submitted as a thesis for my doctoral degree and may be used for other purposes, such as in journal articles and/or conference proceedings and you will not be identified in any of the publications.

Hard copies of your answers will be stored by the researcher for a period of five years in a locked filing cabinet for future research or academic purposes; electronic information will be stored on a password protected computer. Future use of the stored data will be subject to further Research Ethics Review and approval if applicable. After five years the researcher will finally shred paper and delete soft copies of the data from the computer and its recycle bin. Any other Confidential information will only be accessed by the principal investigator.

Alternatives:

You will not lose any benefit in case of no participation.

Cost:

There will not be any additional cost incurred as a result of participating in this study. Nevertheless, if a participant incurs any transport costs to the individual interview venue, arrangements will be made to reimburse him or her UGX 5,000. Since the

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individual interview is envisaged to last for a relatively longer period of time, refreshments in terms of a drink and a bite will be provided to you as a participant.

Questions:

If you have any questions related to the study, or your rights as a research participant, you can contact the principal investigator, Wasswa Asaph Senoga on telephone number +256(0)771457365 or via email asaph.wasswa@gmail.com.

Statement of voluntariness:

Participation in the research study is voluntary and you may join on your own free will.

You have a right to withdraw from the study at any time without penalty.

Ethics research concerns

If you have any issues pertaining to your rights and participation in the study, please contact the Chairperson, Uganda Christian University Research Ethics Committee, Prof. Peter Waiswa Pwaiswa@musph.ac.ug , 0772405357 or UCU REC secretariat- Mr. Osborn Ahimbisibwe@ucu.ac.ug 0775376627/0312350885.

The Uganda National Council for Science and Technology, on plot 6 Kimera road, Ntinda, Kampala on Tel 0414705500.

Statement of consent

I _____ grant consent that as a
Diocesan secretary ☐ Diocesan secretary ☐ , selected by virtue of my
experience, knowledge, availability and willingness to communicate my opinions in a

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reflective and expressive way, the information I share during the interaction may be used by Wasswa Asaph Senoga for research purposes. I am aware that the discussions will be audio recorded and grant consent for these Audio recordings, provided that my privacy will be protected. I am aware that I may withdraw at any time. I understand that by signing this form, I do not waive any of my legal rights but merely indicate that I have been informed about the research study in which I am voluntarily agreeing to participate.

A copy of this form will be provided to me.

Participant 's Name (Please print):

_____ Participant

Signature/ Thumb Print:

Researcher's Name: Wasswa Asaph Senoga

Researcher's Signature:

Date:

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APPENDIX G: PERMISSION TO CONDUCT RESEARCH

CHURCH OF UGANDA
PROVINCIAL SECRETARIAT

OFFICE:
Archbishop: 0393 216 199
Provincial Secretary: 0393 216 200
Front Desk: 0393 216 198



EMAILS:
archbishop@churchofuganda.org
pschurchofuganda@gmail.com
provincialsecretary@churchofuganda.org

February 3, 2021

Rev. Asaph Wasswa Senoga
Uganda Christian University
P.O. Box 4
MUKONO.

Dear Rev. Asaph Wasswa Senoga,

Re: PERMISSION TO CONDUCT RESEARCH IN THE CENTRAL DIOCESES OF THE PROVINCE OF CHURCH OF UGANDA

Greetings in the mighty name of Jesus Christ from whom all blessings flow!

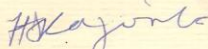
This letter is in response to your letter dated February 1, 2021 requesting to conduct a doctoral research on the topic: *"An Exploration of effectiveness of financial control practices in the Central Dioceses of the Church of the Province of Uganda."*

I appreciate your effort to take up this study which will benefit both the academy and the ecclesiology in matters of church financial management.

Therefore this letter permits you to conduct the stated research in the Central Dioceses of the Province of Church of Uganda which includes: Kampala, Namirembe, Mukono, West Buganda, Central Buganda, and Luwero dioceses.

Wishing you God's blessings.

Yours in Christ's Service,



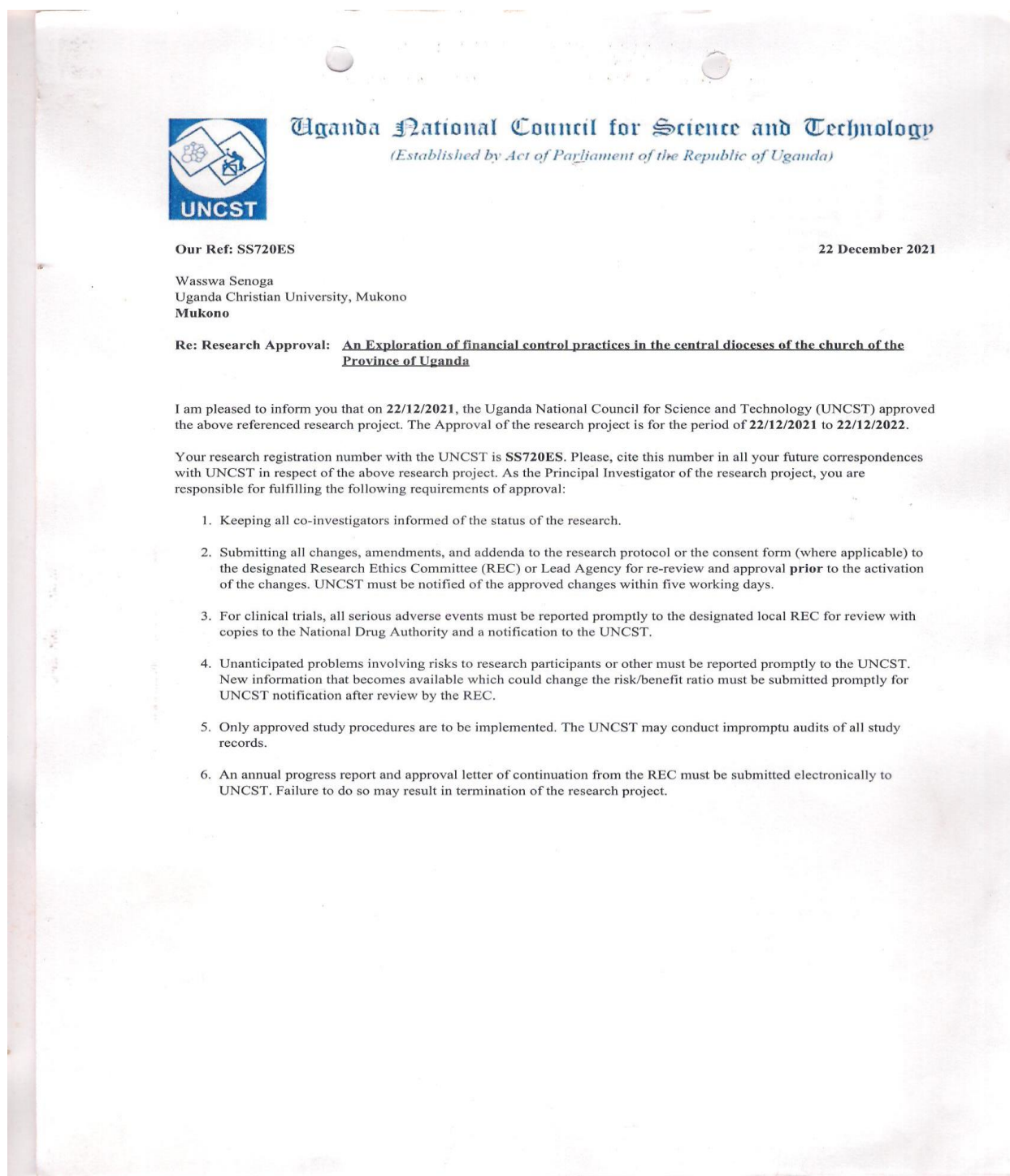

The Most Rev. Dr. Stephen Samuel Kazimba Muganyizi
ARCHBISHOP OF UGANDA OF CHURCH OF UGANDA.

Vision: A Faster Growing Sustainable Christ-Centered Church
Plot 837 Willis Road, Namirembe, P.O. Box 14123, Kampala, Uganda
www.churchofuganda.org

APPENDICES G: PERMISSION TO CONDUCT RESEARCH

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APPENDIX H: UNCST APPROVAL LETTER



APPENDICES H: UNCST APPROVAL

Appendices

Please note that this approval includes all study related tools submitted as part of the application as shown below:

No.	Document Title	Language	Version Number	Version Date
1	Data Collection tools	English	1	09 December 2021
2	informed consent	English	1	09 December 2021
3	Covid -19 Mitigation Plan	English	VERSION 1	21 December 2021
4	Project Proposal	English	1	
5	Approval Letter	English		
6	Administrative Clearance	English		
6	Justification for late Submission to UNCST	English	Version1	21 December 2021
7	Covid -19 Mitigation Plan	English	Version 1	21 December 2021
8	Revised and Signed CV	English	Version 1	21 December 2021

Yours sincerely,



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