

BINDURA UNIVERSITY OF SCIENCE EDUCATION



FACULTY OF COMMERCE

DEPARTMENT OF ACCOUNTANCY

**ASSESSMENT OF BOOKKEEPING PRACTICES TO ENHANCE FINANCIAL
MANAGEMENT IN CHURCH ASSEMBLIES IN BINDURA, ZIMBABWE**

BY

B200482B

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE BACHELOR OF ACCOUNTANCY HONOURS
DEGREE OF BINDURA UNIVERSITY OF SCIENCE EDUCATION. FACULTY OF
COMMERCE**

2020-2024

Approval form

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Abstract

This study assesses the bookkeeping practices in enhancing financial management within church assemblies in Bindura, Zimbabwe, highlighting the significance of internal controls that enhance transparency accountability, and bookkeeping practices. There is growing concern regarding the management and oversight of financial resources within these churches, leading to instances of embezzlement and misuse of funds. The research aimed to; identify revenue streams for church activities; investigate current bookkeeping systems and practices; evaluate financial management transparency and accountability; pinpoint challenges in maintaining accurate financial records; and examine the relationship between bookkeeping practice and church size of church assemblies. Employing a descriptive research design, the study utilized mixed methods, that is quantitative and qualitative data collection approaches, analysing responses from a diverse sample of 99 congregants, including church leaders/ pastors, youth leaders, finance committee members, accountants and treasurers, and regular attendees. Data analysis was conducted using SPSS V20, presenting results through descriptive statistics, Cronbach's Alpha test, and correlation analysis. Findings reveal that the primary revenue sources for churches are tithes and offerings, with additional minor contributions for some sources of revenue. Most churches rely on manual bookkeeping, with varying degrees of internal control implementation. The study identifies several challenges faced by churches in their bookkeeping endeavors. Recommendations include further research into church bookkeeping practices and a transition towards computerized accounting systems for enhanced efficiency.

Keywords: Bookkeeping practices, church assemblies, financial management

Acknowledgments

I express my gratitude to my Almighty God, the Lord of Wisdom, for providing me with exceptional insight and direction throughout this project. James 1:12–20, His message of love, gave me the strength and inspiration to put all of my effort into this project.

I would especially like to thank the following individuals for their contributions.

My supervisor: You are especially deserving of my gratitude for the supervision and encouragement you provided throughout the project, despite your busy schedule.

To my family: For your unique kind of assistance. Psalms 42:8 states that your dreams will come true.

To my friends: Thank you for your words of assurance, inspiration, and solidarity.

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CHAPTER I

INTRODUCTION

1.0. Introduction

This chapter will examine the historical background of church assemblies in Bindura, emphasizing the critical significance of the effectiveness of bookkeeping practise that it has played. The researcher will also discuss the study's problem statement, as well as the objectives and research questions. In addition, we will go over the importance, restrictions, boundaries, and definitions of important words. A summary of the key topics discussed will bring the chapter to a close.

1.1. Background of the study

The origins of churches can be traced back to ancient times, with the early Christian communities forming the foundation of what would later become organized churches. The Roman Empire played a significant role in the development of Christianity, with the Roman Catholic Church emerging as the dominant institution during the Middle Ages. The Eastern Orthodox Church also developed in the Byzantine Empire, establishing its distinct traditions. The Protestant Reformation in the 16th century led to the formation of various Protestant denominations, challenging the authority of the Roman Catholic Church. The Anglican Communion emerged during the English Reformation, while non-denominational and independent churches have also gained prominence. With the spread of European colonialism and missionary activities, Christianity expanded worldwide, resulting in the establishment of churches in different countries and regions. This diverse history has led to a wide array of church denominations and independent congregations across the globe (Yogev & Dikla, 2021). Scandals involving financial misconduct, embezzlement, and lack of transparency have raised concerns and prompted calls for greater accountability within religious organizations. Globally, various initiatives and

guidelines have been developed to promote financial transparency and accountability in religious institutions, emphasizing the importance of sound bookkeeping

Within the African context, churches have experienced significant growth and influence, with church movements playing a prominent role in the religious landscape of many countries, including Zimbabwe. However, the rapid expansion of the church movement has also been accompanied by challenges related to financial management and governance. Reports of financial impropriety and lack of accountability have surfaced in various African countries, highlighting the need for greater scrutiny and oversight of financial activities within church assemblies. Following Zimbabwe's independence in 1980, there has been a significant and rapid growth of other churches besides Protestant in the country. This belief holds that following a person's original conversion to Christianity, they experience God's grace again through the baptism of the Holy Spirit (Akotia, 2019), (Ga, et al., 2021). Most churches use church accounting, which is a subset of nonprofit accounting, to manage their finances by following its guidelines. Church accounting includes all financial transactions, including donations, costs expenses, assets, and liabilities, and includes their methodical planning, for their intended goals while also sharing financial information with the congregation and other stakeholders (Akotia, 2019). Transparency and accountability are essential components of church accounting. Offerings and tithes are church assemblies' main sources of funding in Zimbabwe (Akotia, 2019). Furthermore, certain church assemblies rely on revenue-generating programs and contributions from both internal and external sources. However, meeting their financial requirements remains challenging. To enhance the financial management of these churches, effective bookkeeping and accounting systems are necessary. Bookkeeping refers to the process of recording and organizing all financial transactions within the church. In the context of church accounting, dependable bookkeeping and accounting systems play a critical role as they provide accurate and reliable data concerning the organization's financial status, performance, and overall finances.

To guarantee an organization's performance and compliance with regulations, financial management entails handling its finances responsibly. Enhancing financial handling procedures, tactics, and practices are all part of enhancing financial management. Its goals

are to help church organizations achieve long-term financial stability, make informed decisions easier, and maximize their financial resources. With the help of these tools, church assemblies can comply with nonprofit organization tax and accounting rules while managing their funds in a way that is consistent with their mission, vision, and values.

Church finances present many difficulties and are crucial to the long-term viability and accountability of these institutions. Research on the effects of accounting procedures and systems on the financial administration of church assemblies in Zimbabwe, a rapidly expanding religious community in the nation, is, nevertheless, lacking. By investigating the current bookkeeping and accounting methods used by church assemblies in Zimbabwe, this study seeks to close this research gap. It will evaluate their advantages and disadvantages, contrast their sustainability and financial results, and make suggestions for improvement. This study will add significantly to the amount of knowledge already available on church finance and management while also providing members and leaders with useful advice.

1.2. Statement of the problem

Church finances are crucial for the long-term viability and accountability of these institutions. church assemblies in Zimbabwe play a significant role in society, serving as centers of worship, community support, and social engagement. However, there is growing concern regarding the management and oversight of financial resources within these churches, leading to instances of embezzlement and misuse of funds ((Metawos, 2018), (Akotia, 2019) (Ga, et al.2021)). Transparency and accountability are challenging to achieve due to the informal organizational structure and cultural dynamics of church assemblies. This hampers the maintenance of up-to-date, easily accessible financial records that comply with external reporting standards and fulfil stakeholders' expectations (Saunders, et al., 2016). The absence of formal governance structures and financial committees creates an environment where pastors and church leaders can potentially exploit their positions of authority to siphon funds without adequate checks and balances. This issue raises controversies surrounding the moral and ethical standards expected of pastors and spiritual leaders. Therefore, there is a need to address these challenges by implementing accounting and bookkeeping procedures and establishing mechanisms for

transparency and accountability to improve the effectiveness and efficiency of financial management in church assemblies (Boimaul, et al., 2023).

1.3. Objectives of the study

- i. To investigate the existing bookkeeping practices employed by church assemblies in Bindura Zimbabwe.
- ii. To determine revenue streams or funding for church assembly activities in Bindura Zimbabwe.
- iii. To evaluate the transparency and accountability of finance management in church assemblies.
- iv. To identify challenges and obstacles faced by church assemblies in maintaining an accurate and up-to-date financial record.
- v. To examine the relationship between bookkeeping practices and the size of the church assemblies.

1.4. Research questions

- i. How can bookkeeping practices enhance financial management in church assemblies?
- ii. What are the revenue streams or funding used by church assemblies to finance their churches?
- iii. How effective is transparency and accountability to reduce embezzlement of funds by pastors and other stakeholders?
- iv. What are the challenges and obstacles faced by church assemblies in maintaining accurate financial records?
- v. Is there any potential relationship between bookkeeping practices and the size of the church assemblies?

1.5. Study purpose

i. To the researcher

While pursuing a bachelor's degree in accounting at BUSE, the researcher benefited from this study by understanding financial management and bookkeeping decision-making.

Additionally, it aided in evaluating the necessity for adequate bookkeeping and record keeping to guarantee that the correct amounts are paid out as an improvement in their decision-making, and when to raise and lower their spending.

ii. Churches

This study is of paramount importance to ensure financial accountability within churches. It involves accurately recording and documenting all financial transactions, including donations, expenses, assets, and liabilities. By maintaining accurate financial records, churches can demonstrate transparency and accountability to their members, donors, and other stakeholders. Also to provide stewardship between pastors, treasurers, and accounts clerks thereby monitoring the church resource effectively and efficiently.

iii. BUSE

If the research is used by the university and the results are deemed appropriate, students may use it as a source of reference.

1.6. Assumptions

- a) Sufficient understanding of accounting principles and bookkeeping among respondents
- b) Complete cooperation from participants and respondents
- c) A sample that is representative of the entire population
- d) The outcomes will be accurate, effective, trustworthy, and valid.

1.7. Delimitations of the research

This research focuses on the assessment of bookkeeping practices in enhancing financial management in church assemblies in Bindura within the Bindura district, encompassing all churches in the area. Additionally, the assessment will also consider the issue of internal control, examining the processes and mechanisms in place to safeguard church assets, prevent financial misconduct, and ensure the accuracy and reliability of financial records.

1.8. Limitations of the study

The study may also be limited by limits on the:

- ❖ Lack of data accessibility. A sizeable portion of church assemblies operate in the unofficial sector, meaning they lack official documentation or registration. Accurate data collection on their operations, economic contributions, and impact may be challenging as a result hence the researcher made use of a sample that was representative of the whole population.
- ❖ Lack of reliance on self-reported data. Self-reported data frequently depends on respondents' ability to correctly recall information. However human recollection can be inaccurate and biased. Particular specifics may be hard for people to remember, especially for things that happened in the past. The data may thus have inaccuracies and inconsistencies as a result. In light of this limitation, the researcher thoroughly assessed and evaluated the responses provided.
- ❖ unavailability of time- the researcher allocated enough time for the study so that critical areas of the study be addressed.

1.9. Definition of key terms

Bookkeeping: The organized, methodical process of keeping track of a business's financial activities and records is known as bookkeeping. It entails the controlled and organized collection and tracking of financial data, including sales, purchases, expenses, and payments.

Church assemblies: Church assemblies are gatherings of members within a church community for various purposes, such as worship, fellowship, decision-making, and spiritual instruction. Teaching and preaching of religious doctrines and biblical messages are also common, delivered by clergy or designated speakers. Sacraments or rituals with religious significance, such as baptism and communion, may be included. Church assemblies provide opportunities for fellowship and community building, as well as for discipleship and spiritual growth through Bible study and educational sessions. Church assemblies are an integral part of the church community, providing spaces for worship, learning, fellowship, and the expression of faith.

Financial management: the strategic planning, organising, directing, and controlling of financial resources within an organisation or individuals to its financial objectives.

1.10. Summary

All things considered, Chapter One emphasizes how important it is to deal with the issues surrounding the church assembly's bookkeeping and accounting systems. This lays the groundwork for the following chapters, which will go into greater detail about these religious institutions' financial management procedures.

CHAPTER II

LITERATURE REVIEW

2.0. Introduction

A literature review is a systematic examination of existing scholarly works and research studies on a specific topic (McCombes, 2022). Its purpose is to identify, evaluate, and synthesize relevant literature to provide a comprehensive understanding of the current state of knowledge. By reviewing the literature, researchers can identify research gaps, establish context and background for their work, evaluate previous studies, identify key themes and trends, and synthesize information into a coherent narrative. The literature review helps researchers generate research questions and guides the development of theoretical frameworks and research methodologies. It is an essential component of academic research that demonstrates the researcher's familiarity with the field and provides a foundation for further investigation.

2.1. What is bookkeeping in church assemblies

Bookkeeping in church assemblies involves the systematic recording, organizing, and management of financial transactions and records related to the church assemblies' financial activities. It includes tasks such as recording donations, tithes, and expenses, categorizing income and expenses into relevant accounts, preparing financial statements, managing cash flow, maintaining donor records, assisting in budgeting and financial planning, ensuring compliance with financial regulations, and establishing internal financial controls. Accurate bookkeeping in churches is essential for maintaining transparency, supporting decision-making, fulfilling legal obligations, and demonstrating accountability to church leaders, members, and external stakeholders. It helps facilitate effective financial management and stewardship of the church's resources.

2.2. Reviewing bookkeeping practices applied in church assemblies

Reviewing bookkeeping practices applied in church assemblies is essential for enhancing the effectiveness of financial management. Several key aspects should be considered during the evaluation process. According to (Lusiani , et al., 2022), the accuracy and completeness of financial records need to be reviewed to ensure that transactions are promptly and accurately recorded and that all financial activities are properly documented. Secondly, the church's chart of accounts should be assessed to determine if it enables meaningful financial reporting and accurate classification of transactions. Internal financial controls, such as segregation of duties and authorization processes, should be evaluated for their presence and effectiveness in safeguarding church funds (Baladouni, 1990). The quality and frequency of financial reporting, need to be examined to ensure they are comprehensive, accurate, and understandable to church leaders and stakeholders. Additionally, the budgeting process should be reviewed to assess its inclusiveness, realism, and ongoing monitoring. The use of technology and software for bookkeeping purposes, the organization's documentation and record-keeping practices, and the level of training and expertise among personnel responsible for financial management should also be evaluated. Lastly, the presence of a system for continuous improvement, including periodic reviews and opportunities for learning and development, is crucial. By conducting a comprehensive review, church assemblies can identify areas for improvement, strengthen financial management processes, and ensure transparency and accountability in the handling of resources.

2.2.1. Bookkeeping practices

Various bookkeeping techniques are utilized to track and organize financial transactions, with their suitability influenced by factors such as church size, transaction complexity, and specific accounting requirements. The most commonly employed approaches include manual bookkeeping, where transactions are manually entered and categorized using journals, ledgers, and paper-based tools. While labor-intensive and prone to errors, this method can be suitable for small churches and newly established church assemblies with simpler financial transactions.

There is the use of automated systems for bookkeeping such as accounting systems and other computerised systems. Computerised bookkeeping involves recording and organizing transactions using computer programs like Microsoft Excel or Google Sheets, allowing for more efficient data entry, calculations, and organization. Although it may lack the advanced features of specialized accounting software, formulas and functions can be utilized to automate computations. Accounting software, such as QuickBooks, Xero, or Sage, offers comprehensive tools for recording, organizing, and analysing financial transactions. These dedicated systems provide automated data entry, bank reconciliation, invoicing, reporting, and integration with other business systems.

2.3. Revenue streams or funding for church assembly activities in Bindura

Revenue streams or funding in church assembly activities refer to the various sources of income that support the operations, ministries, and outreach efforts of church assemblies. These revenue streams are essential for sustaining the church's mission, supporting its programs, and meeting its financial obligations. Revenue streams in church assemblies can come from a variety of sources, including:

2.3.1. Tithes and Offerings

Tithes, which are typically a portion (often 10%) of a member's income, and offerings, which are voluntary contributions, form a significant portion of funding in most church assemblies. Tithes are typically a portion of a member's income that they contribute to the church regularly, often based on biblical principles of giving. Offerings are additional voluntary contributions made by members during worship services or special events. Tithes and offerings form the primary source of revenue for many church assemblies, providing the foundational support for the church's activities.

2.3.2. Donations and Gifts

This is a source of income in most churches as they may receive donations and gifts from individuals, businesses, or organizations to support specific ministries, projects, or capital campaigns. These donations can be in the form of cash, checks, securities, or other assets

and are often given out of generosity or a desire to support the church's mission. These donations can be one-time or recurring, and they can vary in size and purpose.

2.3.3. Fundraising Events

Church assemblies may organize fundraising events such as dinners, concerts, auctions, or charity drives to raise funds for specific needs or initiatives. Where concerts and musical events in church assemblies often host concerts featuring gospel music artists, choirs, or worship bands. These events provide an opportunity for the church community and the public to enjoy uplifting music while raising funds through ticket sales or free-will offerings. Auctions and raffles church assembly may hold auctions or raffles where donated items or services are bid upon or raffled off to raise funds. These events can range from silent auctions during church gatherings to larger-scale events with wider community participation. These events provide opportunities for church members and the wider community to contribute financially while enjoying fellowship and camaraderie.

2.3.4. Mission Support

Church assemblies receive financial support from denominational bodies, missionary organizations, or partner churches to fund mission trips, outreach programs, and international ministry efforts. Churches like the catholic church, usually use this source of funding as congregations pay parish support cards to raise revenue. These funds may be allocated specifically for evangelism, humanitarian aid, church planting, or training initiatives in local or global contexts.

2.3.5. Income-Generating Activities

Most church assemblies may engage in income-generating activities such as book sales, merchandise sales, rental income from church facilities, or hosting events and conferences. These activities can generate additional revenue to supplement other sources of funding and support the church's ongoing operations and ministries.

2.4. Pillars of financial management

2.4.1. Accountability

The phrase accountability is difficult to define. Maintaining the trust and financial support of the congregation in a church context requires accountability. In this sense, accountability refers to the process of allocating resources designated for philanthropic purposes to their correct use and providing information about such reasons (Sinclair, Hooper, & Ayoub, 2013). Churches are exempt from the obvious accountability to shareholders that exists in profit-making organizations (Mwaura, 2013). It can be challenging for churches to be accountable, particularly if they are not registered and lack a clear mission and vision.

Every organization, including church assemblies, must report its accomplishments and resource use to all of its interested parties, including the beneficiaries. Every interested party has a right to know how money was spent and how their power was used (Suriana, 2021). Owing to the wide and varied roles that churches play in contemporary society, it is important to note that the churches' ongoing success depends on the members' trust in each other when using the financial resources that they entrust to their leaders, meaning that leaders must take responsibility for their members (Catasus & Grönlund, 2005). There is a separation of roles when a spiritual pastor embezzles money without getting the required permission. Embezzlement is a serious financial crime that includes the misuse or fraudulent activity of funds. When a pastor acts in this manner without the necessary oversight, the church and its people may suffer severe financial, reputational, and trust-damaging consequences

2.4.2. Transparency

Transparency is giving stakeholders access to accurate, reliable information in a way that is impartial, comparable, comprehensible and prioritizes their justifiable requirements. Transparency is the ability to be truthful, straightforward, and simple to understand when disclosing information, taking action, or making decisions. When churches manage their finances transparently, relevant parties such as members of the church, pastors, and governing bodies can easily access and understand financial information. It guarantees that financial choices, transactions, and money use are made in a transparent, responsible, and

way that aligns with the purpose and values of the church. Since church funders and the general public are always requesting proof of the effective use of financial resources, the significance of transparency in the present era cannot be overstated.

2.5. Challenges and obstacles in keeping up-to-date finance management in church assemblies

2.5.1. Lack of qualified financial expertise

Church assemblies often rely on volunteers or staff members who may not have extensive financial expertise or training. This can result in difficulties in understanding and implementing proper bookkeeping practices. Inadequate knowledge of accounting principles, financial reporting requirements, and tax regulations can hinder accurate and up-to-date financial management.

2.5.2. Lack of technology and infrastructure

Some church assemblies may lack access to modern financial management tools and technologies. Outdated software or manual bookkeeping processes can make it challenging to keep financial records up to date. Insufficient infrastructure, such as reliable internet access or computer systems, can further impede efficient financial management.

2.5.3. Inadequate documentation and record-keeping

Accurate record-keeping is essential for up-to-date financial management. However, churches may face challenges in maintaining proper documentation of financial transactions, including income, expenses, and donations. Incomplete or disorganized records can lead to difficulties in tracking and reconciling financial data, resulting in outdated financial information.

2.5.4. Limited Financial Resources

Church assemblies often operate on limited financial resources, relying primarily on donations and contributions from members. This can create budget constraints and make it challenging to invest in robust financial management systems, training, or hiring professional bookkeepers.

2.5.5. Increase in rate of turnover volunteer

Church volunteers may come and go, and this turnover can disrupt the continuity of finance management. When key volunteers responsible for bookkeeping tasks leave, there may be a gap in knowledge transfer, resulting in delays and inconsistencies in financial management.

2.6. The relationship between bookkeeping practices and size of church assemblies

The relationship between bookkeeping practices and the size of church assemblies can be quite complex. While there were no specific studies linking bookkeeping practices directly to the size of church assemblies, this study can infer several connections based on the role of bookkeeping in churches:

Resource Allocation: For smaller churches, bookkeeping might be simpler but no less important. Effective bookkeeping ensures that limited resources are used wisely, which can support growth.

Financial Transparency: As churches grow, the complexity of financial transactions increases. Transparent bookkeeping practices can help larger churches maintain trust with a wider congregation, which is crucial for sustaining and increasing membership.

Budgeting for Growth: Proper bookkeeping allows church leaders to make informed decisions about budgeting for expansion, outreach programs, and facilities that can accommodate a growing assembly.

Compliance and Reporting: Larger churches may have more regulatory obligations. Accurate bookkeeping is essential for compliance with financial reporting requirements, which can affect the church's reputation and size.

Donation Management: Effective management of donations through good bookkeeping practices can influence the church's ability to fundraise and, consequently, its capacity for growth and supporting a larger congregation

While bookkeeping practices themselves may not directly cause a church to grow or shrink, they play a pivotal role in managing the church's finances, which can indirectly influence

the size of church assemblies by affecting the church's ability to expand and serve its community.

2.7. Theoretical framework

2.7.1. Stewardship theory

The stewardship theory emphasizes that individuals who are entrusted with the management of resources have a fiduciary duty to act in the best interests of the organization and its stakeholders (Hernandez, 2008). In the context of churches, it suggests that those responsible for financial oversight and resource management should prioritize the proper and responsible use of resources, ensuring they are utilized for the benefit of the congregation. According to (Davis, et al., 2018) , the stewardship theory, suggests that church leaders and financial overseers are seen as stewards who have been entrusted with the church's financial resources. They are expected to demonstrate a high level of integrity, accountability, and responsibility in managing these resources (Caldwell, et al., 2008). This includes implementing effective bookkeeping practices that ensure accurate financial records, transparent financial reporting, and adherence to ethical and legal standards. By applying this theory churches can promote responsible financial management, strengthen trust among their followers, and ensure the proper utilization of resources for the benefit of the congregation

2.7.2. Resource-based theory

According to Barney (2001), the resource-based theory suggests that the presence of rare and distinguished resources, both physical and human, can contribute to the development of a sustainable competitive advantage. This means that churches with unique resources and capabilities in their bookkeeping practices are better positioned compared to those who lack such resources. Physical resources refer to advanced accounting software, efficient financial management systems, or dedicated bookkeeping staff (Acedo, et al., 2006). These resources can provide churches with a competitive edge by ensuring accurate and timely financial record-keeping, transparency, and compliance with relevant regulations. However, it is also crucial to recognize the role of human resource capabilities in bookkeeping practices (Barney, 1991). This includes the skills, knowledge, and expertise

of the individuals responsible for bookkeeping tasks within the church assemblies. Churches that invest in training their bookkeeping staff and foster a culture of continuous learning can develop a competitive advantage in terms of maintaining accurate financial records, identifying financial opportunities and risks, and implementing effective internal controls (Ahmed, et al., 2014). It emphasizes the importance of identifying and leveraging unique resources and capabilities to enhance the quality of financial management. This perspective encourages churches to not only focus on physical resources but also recognize and develop the human resource capabilities required for effective bookkeeping practices, ultimately contributing to their long-term organizational sustainability.

2.7.3. Resource dependency theory

The resource dependency theory suggests that organizations should strive to meet their resource needs in sustainable ways, reducing their dependence on external sources. according to (Archibald, 2017), the resource dependency theory highlights the importance of financial sustainability and reducing dependency on external donors. Many community-based organizations, including churches, rely on donations and contributions for their financial needs. However, this reliance can lead to high levels of financial unpredictability, making it challenging to ensure sustainability (Archibald, 2017). To address this issue, the resource dependency theory suggests that churches need to coordinate and manage all their resources effectively. This includes not only financial resources but also human resources, technological resources, and other assets (Sharif & Yeoh, 2014). By integrating these resources into a well-coordinated system, churches can enhance their financial predictability and reduce the risk of financial instability. Effective bookkeeping practices play a crucial role in managing and optimizing these resources (Salancik, (1979)). Accurate financial record-keeping, budgeting, and financial reporting provide churches with a clear understanding of their financial position, enabling them to make informed decisions and allocate resources efficiently (Ahmed, et al., 2014). Additionally, by diversifying their sources of income and exploring alternative revenue streams, churches can reduce their dependency on external donors and enhance their financial sustainability.

2.8. Empirical evidence

Financial Sustainability of Church-Related Organizations (Gabriel, 2016)

This study looked at how financially sustainable Church Related Organizations (CROs) are in Kenya. It did this by examining several variables, including stakeholder/donor relationship management, income creation, financial management, resource management, and income diversification. While no significant association was observed with donor management, the studies did show significant relationships with financial management, resource management, income diversification, income production, and financial sustainability. To attain financial sustainability, the report recommends that CROs reevaluate their approaches to financial management and create practical plans that are informed by sustainability metrics.

The financial management system of churches: a case study of the Methodist church Ghana, Tema diocese (Nortey, 2019)

With an emphasis on the Tema Diocese, this study evaluated the Methodist Church of Ghana's financial management system. The system's efficacy, efficiency, financial control, and accountability measures were evaluated, along with how well they aligned with the Church's mission and vision. According to the research, the Church has successfully developed a new system that is guiding the Church toward its aims. This system is led by its Standing Orders, Constitution, and Accounting Policies and Procedures Manual. Nonetheless, recommendations were made to address the implementation issues that were found.

Increasing accountability through internal control mechanisms in religious organizations (Radianto & Laturette, 2019)

This study investigated the implementation of internal control in religious institutions, specifically focusing on church institutions. The researchers collected data from a sample of 100 churches using questionnaires and employed the purposive sampling method. The findings indicate that all churches recognized the importance of accountability and had an internal control system in place, but variations were observed based on church governance styles. The research emphasizes the need for an effective internal control system in

churches to ensure accountability to stakeholders while acknowledging that the implementation process may differ based on the church's management system.

Accountability and internal control practices: a study of church fund management (Tetteh, et al., 2021)

This study looked at Ghanaian religious groups' internal control and accountability procedures. The study does point out, nevertheless, that deficiencies in the implementation of control systems might still pose problems for accountability procedures. The study highlights the necessity of physical asset security in religious organizations and stresses the significance of keeping responsibility and internal control apart from spiritual convictions. In summary, this qualitative research provides a significant understanding of internal control procedures and accountability by utilizing the viewpoints of resource dependence theory and the resource-based view.

An exploration of internal control deficiencies and their impact on fraud in local churches in Nigeria (Eze, 2021)

To give church leaders and people advice on protecting church cash and assets, this research study looks at how internal control flaws affect fraud in Nigerian local churches. Six themes emerged from the research: strong leadership, accountability, internal control protocols, task segregation, disciplinary actions, and control and monitoring. The study draws attention to the fact that there are opportunities for fraud in local churches because of things like a lack of job segregation, ineffective leadership, and a trust culture. It then makes recommendations for what should be done, including leadership oversight, positive role modelling, job segregation, internal control procedures, audits, pre-employment screening, and the prosecution of offenders.

Bookkeeping, but not for profit: A special form of double entry in a 16th-century Venetian charity (Lusiani, et al., 2023)

This paper explored a unique example of double-entry bookkeeping that goes beyond recording monetary amounts and incorporates quantities as well. The study investigates the diffusion of double entry into the not-for-profit sector in 16th-century Venice, focusing on a charitable hospice and its accounting practices within its socio-political, economic, and

commercial context. The findings reveal a hybrid variant of double-entry bookkeeping tailored to the specific stewardship needs of the hospice, showcasing a more diverse and nuanced approach than what was typically described in accounting manuals of the time. These differences were implemented to define responsibility and facilitate stewardship assessment.

Evaluating the financial management practices in the sustainability of Pentecostal-Charismatic churches (Appiadu, 2019)

The study evaluated the sustainability of Pentecostal-charismatic congregations' financial management procedures. Face-to-face interviews with three Bloemfontein churches revealed that they lack transparent governance frameworks and depend more on volunteers than on trained personnel to maintain their financial records. Furthermore, there were frequent financial deficits, which forced pastors to use their own money to make up the difference. Recommendations were made to establish appropriate governance structures and standardize financial practices across these congregations through rules and procedures to support sustainability.

Pastors and Treasurers: A Case Study of Financial Management in Christian Organization (Irawan, et al., 2021)

This article focuses on the experiences of a pastor who serves as both a spiritual leader and treasurer in the Indonesian Church Association (PGI). It highlighted the difficulties faced by pastors in managing church finances and the tension between idealism as a servant of God and pragmatic considerations. The study emphasizes the importance of faithfulness, integrity, openness, and collaboration in ensuring the sustainability of the church institution and presents a financial leadership model for pastors and treasurers based on a narrative study approach.

Perceptions of Church Financial Transparency: Ethical-Theological Analysis and Financial Accountability (Christanti, et al., 2021)

This study examined the views of transparency and financial accountability among Church Councils through an ethical-theological analysis. The research addresses the varying perceptions of church financial accountability within congregations, reflecting differences

in theological ethics. The mixed-method approach involves distributing questionnaires and conducting in-depth interviews with 167 church assemblies from two church groups. The findings reveal that a moral obligation significantly influences transparency and the intention to disclose financial information to the congregation, emphasizing the importance of community-driven ethical values and the potential for developing programs that promote transparency within Church Councils. The study contributes to the advancement of guidance on financial accountability and the development of theological ethical values within Church Councils.

2.9. Conceptual framework

In the assessment of bookkeeping practices in enhancing financial management in church assemblies in Bindura, the variables that are used are dependent, and independent variables can be identified as in the figure below:

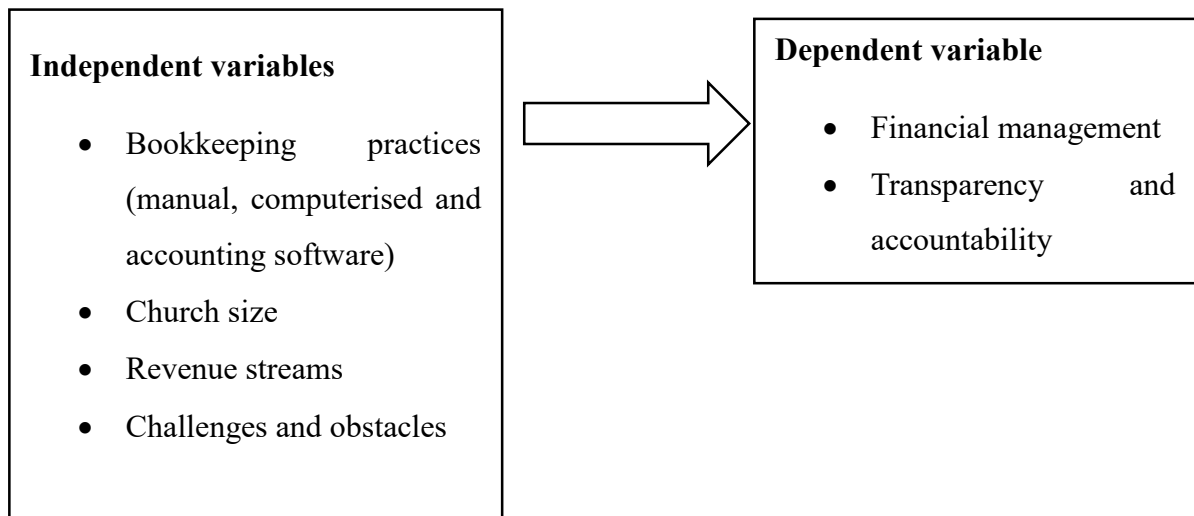


Figure 2.1: conceptual framework

2.9.1. Operationalisation of variables

The table below shows the operationalisation of variables used in this study

Table 2.1: operationalisation of variables

Variable	Measurement
Bookkeeping practices	The extent of use of each practice

Transparency and accountability	The extent to which internal controls are practiced
Church size	Number of congregants
Revenue streams	The proportion of total income from each source quantified (e.g. percentage of total revenue from tithes)
Challenges and obstacles	The extent or the severity of each challenge
Financial management	Evaluating the accuracy and timeliness of financial reports

Source: author's compilation

2.10. Gap analysis

The gap analysis highlights several key conclusions regarding the management of church finances within church assemblies. There is a significant gap in the implementation of accounting and bookkeeping procedures, resulting in challenges in maintaining accurate financial records and hindering transparency and accountability. The informal organizational structure of these churches creates a gap in establishing formal governance structures and financial committees, leading to a lack of monitoring and regulation of financial activities. Additionally, there is a gap in complying with external reporting standards, raising concerns about mismanagement and misappropriation of funds. The identified gaps also raise ethical concerns regarding the conduct of pastors and spiritual leaders.

2.11. Summary

This chapter looked at the literature review behind the bookkeeping practices of churches. Theories that relate to this study were also discussed together with past literature about bookkeeping in churches. The objectives of this study were incorporated in this study as well as the conceptual framework. The following chapter will look at the methodology of the study.

CHAPTER III

RESEARCH METHODOLOGY

3.0. Introduction

The research methodology serves as the backbone of any study, providing a systematic framework for conducting research and gathering information to address specific research questions or objectives. It encompasses the overall design, procedures, tools, and strategies employed to collect, analyse, and interpret data. The research methodology also encompasses considerations such as sampling techniques, data collection methods, data analysis techniques, ethical considerations, and the overall research design. A well-designed research methodology is crucial for conducting rigorous and credible research, ensuring that the research objectives are addressed effectively and the findings are valid and reliable.

3.1. Research design

The term research design refers to the overall framework or plan that directs the research process. It outlines the precise procedures and methods that will be applied to answer the goals or research questions (Kenton, et al., 2024). The research design employed in this study was a mixed-methods approach, incorporating both qualitative and quantitative methods (Saunders, et al., 2015). The qualitative component involved collecting and analysing non-numerical data to gain an in-depth understanding of bookkeeping practices in churches. This was complemented by the quantitative component, which utilized statistical techniques to analyse numerical data and provide statistical validation of the phenomenon. The research design, including descriptive research as part of the quantitative component, served as the foundation and strategy for conducting the study, overseeing the entire research process.

3.1.1. Descriptive research

In this study, the researcher employed descriptive research as part of the quantitative component. The descriptive research aimed to gather quantitative data on various aspects of bookkeeping practices in church assemblies in Bindura. The research design, which includes descriptive research, serves as the foundation and strategy for conducting the study, ensuring that the investigation is carried out within the targeted population and providing valuable insights into the bookkeeping practices in church assemblies in Bindura

3.1.2. Mixed method

The mixed approach is concerned with both qualitative and quantitative approaches. Justification of the mixed method

Choosing a mixed study, which combines qualitative and quantitative research methods, was essential for this research project as it offered several important benefits.

Firstly, it allowed the researcher to gain a comprehensive understanding of the research topic by leveraging the strengths of both qualitative and quantitative approaches. Qualitative methods provided in-depth insights and captured nuances, while quantitative methods offered numerical data and statistical analysis for broader generalizations.

Additionally, mixed methods enhanced the validity and reliability of research findings through triangulation, comparing and contrasting results from different methods. The combination of qualitative and quantitative approaches also enables researchers to contextualize quantitative findings by incorporating rich qualitative data that captures the social, cultural, or environmental factors influencing the research topic.

Moreover, mixed methods provided practical relevance, as they generated insights that were not only theoretical but also applicable in real-world settings.

Lastly, the flexibility and adaptability of mixed studies allowed researchers to refine their methods and explore new avenues of inquiry based on emerging findings, leading to a more robust and nuanced research outcome.

3.2. Target population

According to (Tyner, 2011), a targeted population is a subset of individuals selected for a survey to gather information for research purposes and draw conclusions. The target population for this study comprised the congregants in the following church movements. The table indicates the total population:

Table 3. 2: target population

Church movement	Number of churches	Target population
Pentecostal churches	25	3000
Anglican/ Episcopalians	10	1500
Methodists	15	1500
Baptists	15	1000
African Initiated church movements	35	3000
Totals	110	10000

Source: primary data

3.3. Sample size

The researcher utilized the Taro Yamane formula to obtain a sample for this study. The Taro Yamane formula is a statistical formula devised by Taro Yamane to determine the sample size of a given population.

The formula is: $n = \frac{N}{1 + Ne^2}$

$n =$

$n = 99$

Where: n is the sample size, N is the population size, and e is the margin of error.

The population size for this study was 10,000 congregants and the confidence level was pegged at 10%. The sample therefore was 99 congregants. Below is the sampling frame:

Table3. 3: sampling frame

Total population	Sample size
3000	25
1500	20
1500	15
1000	15
3000	24
10000	99

Source: primary data

3.4. Sampling techniques

There are two types of sampling techniques which are probability and non-probability sampling techniques. Probability sampling was explained by (Saunders, et al., 2016) as a statistical method used in research to select a sample from a larger population in such a way that each member of a population has a known, non-zero chance of being selected. On the other hand, non-probability sampling is a sampling method that involves selecting samples based on non-random criteria. This study made use of a purposive or judgemental sampling for arriving at the true representation of the population whilst making an aim of achieving the research objectives and taking it account the validity and reliability of the data collected from that sample was to be.

3.4.1. Purposive or judgemental sampling technique

Purposive sampling (also known as judgemental sampling) is a non-probability sampling technique where researchers intentionally select specific individuals, cases, or events based on their judgment and expertise. This method allowed the researcher to select a sample based on the characteristics that were of interest to the researcher, ensuring that the individuals chosen were representatives of the characteristics needed. The sample based on the purposive or judgemental sampling was as follows:

Table 4.3: sample

Member position	The number of respondents needed
Pastors/other church leaders/founders	20

Finance committee members	30
Youth leaders	15
Treasurer and accountant	10
Regular members/congregants	24
Total	99

Source: primary data

The individual roles selected were drawn from various church movements that are to ensure that each role represents different church movements. This sampling technique was selected as a result of its ability to allow the researcher to use her knowledge to select participants who provided valuable insights. In addition to that, and as earlier pointed out the researcher used mixed methods study, this technique helped identify information-rich cases with unique characteristics or experiences and the roles that aligned with the research objectives.

3.5. Research instruments

The devices and techniques used to collect data for a research project or data collection process are referred to as "data collection instruments" and "data collection methods" respectively (Bhandari, 2023). These tools and techniques are used to gather information, measurements, or observations from people, objects, or phenomena of interest. The researchers will employ two instruments' questionnaires and interviews.

3.5.1. Questionnaire

A questionnaire is a set of inquiries or other demands used to elicit information from the subject of the investigation (Bhandari, 2023). A research questionnaire has closed-ended and open-ended questions. While closed-ended questions provide respondents with predetermined options or scales to select from, open-ended questions allow respondents to expand on their ideas. Both qualitative and quantitative data can be gathered with it. The researcher selected these factors due to various benefits, including:

The procedure for gathering data was effective. With the help of the questionnaires, researchers efficiently and rapidly collected data from a large number of participants.

Implementing questionnaires encouraged data normalization and quantification. The questionnaires provided a standardized framework for data collection, ensuring that each participant received the same set of questions and simplifying data analysis and statistical conclusion-making.

It also established anonymity and confidentiality. Participants can answer delicate or intimate questions more freely and honestly as a result of feeling more at ease. It encouraged respondents to freely share their opinions and experiences about bookkeeping and accounting practices for small enterprises.

However, the use of questionnaires lacked clarification, and interviews were required. Researchers would have lost opportunities to focus more on participant replies or seek clarification for unclear responses since the surveys do not allow for quick clarification inquiries. It's possible that discussing the tropics' origins won't stimulate his curiosity.

3.5.2. Interviews

Asking questions and receiving answers from the subjects of the inquiries constitute the interview process. Church leaders were asked questions to support responses from questionnaires. The study was carried out by the researcher utilizing both face-to-face and online communication techniques.

Interviews were important because they allowed a follow-up questionnaire, which facilitated extensive and complete data collection. Open-ended and follow-up questions helped the interviewer learn more about the interviewee's perspective, experiences, and motivations. To completely understand the interviewee's perspective, they allowed the interviewee to ask questions regarding responses that were unclear or difficult to understand. However, the researcher was aware that interview response can add to a tendency toward social desirability, where the interviewee gives answers that they think are more in line with the interviewer's expectations or socially acceptable than with their true beliefs or experiences.

3.6. Data collection

Data collection methods play a crucial role in this study, with primary data serving as the primary source of information to ensure data accuracy. The data-gathering process involved the use of interviews and questionnaires. Questionnaires were employed as a means to collect data. The sections of the questionnaire consisted of a set of structured questions that respondents answered using an extent scale and also included structured questions that allowed participants to provide comments and explanations alongside their responses. Closed-ended questions were utilized to gather quantitative data, yielding insightful findings, while open-ended questions encouraged participants to provide more detailed and in-depth responses. The questionnaire was administered systematically, following a well-defined process for data collection and retrieval. Additionally, interviews were conducted to gather qualitative data, offering a deeper understanding of participants' perspectives and experiences. The questionnaires were designed to be concise and time-efficient, ensuring a streamlined data collection process.

3.7. Data analysis and presentation

In this study, correlation was employed to examine the relationships between variables of interest. The correlation analysis with the independent variable being the quality of bookkeeping practices and the dependent variables including church size, revenue streams, and, transparency and accountability. Variables that were found to have statistically significant relationships were identified and their interpretations were provided about the research question. The data was visually represented, and pie charts were used to display categorical data. Tables were utilized to present numerical data in a structured format (Saldana, 2013). To analyse the data, SPSS 20 was employed. Descriptive statistics, such as mean, standard deviation, and frequency distributions, were calculated to summarize the variables of interest.

3.8. Validity

The degree to which a technique properly measures the target construct is referred to as its validity (Bhandari, 2023). High-validity study shows that the findings are consistent with the true attributes, traits, and variances seen in the actual world, whether it be social or

physical. There are two different types of validity: content validity and face validity (Thatcher, 2010). If the respondents believe the survey's questions measure the things they are supposed to assess, then the survey has face validity. In conducting this study, the investigator ensured that the participants could easily understand the questions and the expectations placed on them. Whereas content validity of a survey is established when it is deemed comprehensive by experts in the field, such as professional accountants (Price & Lau, 2013). This means that the survey includes questions that adequately represent all relevant aspects of the content being measured. The questionnaire is considered valid if also there is supporting documentation to the questions being asked for example evidence of financial statements to support a claim that they prepare financial statements.

3.9. Reliability

Reliability pertains to the consistency of participants' responses when completing a motivation measurement instrument across multiple occasions (Thatcher, 2010). While it is not feasible to provide an exact reliability calculation, various measures can be employed to estimate reliability (Grossoehme, 2014; Leung, 2015; Noble & Smith, 2015). In the context of assessing the reliability of questionnaires utilized in this research, it refers to the degree to which administering the same questionnaire would yield consistent results if the study were replicated under similar conditions.

3.10. Ethical considerations

These principles provide a structure for guiding, planning, and executing the research. Scholars are required to adhere to ethical standards when collecting data from individuals. The guidelines are in place to protect the rights of participants. The researcher was committed to following these ethical considerations throughout the research process. When conducting this study, it was crucial to be aware of and prioritize important ethical considerations. These include ensuring that participation is voluntary, obtaining informed consent from participants, maintaining anonymity and confidentiality, addressing potential risks, and effectively communicating the results

3.10.1. Voluntary participation

Research participants had the freedom to engage in the study as they deemed appropriate. Each individual involved in the study has the autonomy to discontinue their responses at any time without facing any future hindrances or consequences for their decision.

3.10.2. Informed consent

To make an informed decision conscientiously, individuals require comprehensive knowledge that enables them to understand the implications of their participation fully. This includes being provided with and comprehending all relevant information. Such information encompasses details about the study's funding, and institutional approval, as well as its potential benefits and drawback

3.10.3. Confidentiality

Confidentiality encompasses a set of guidelines or agreements, often established through confidentiality contracts, that restrict access to specific information. Throughout the research process, participants may disclose private details about themselves or their business, such as financial statements, cash budgets, and internal documents, which they prefer to keep confidential and inaccessible to the general public. Maintaining confidentiality also involves removing any personally identifiable information from reports. Respecting participants' privacy rights, their data will be safeguarded and securely stored for the duration required. Anonymity will be ensured by refraining from requesting participants' names on the questionnaires. The researcher will exert maximum effort to present the data objectively, without bias. Additionally, this research will adhere to the rules and regulations of Bindura University, following all applicable guidelines.

3.11. Summary

This chapter discusses the data retrieval methods employed in the study. The study focused on church assemblies in Bindura Zimbabwe. A purposive sampling technique was utilized to pick a sample of different churches that were willing to participate in the research. The information is collected through interviews and questionnaires. Once collected, the data

were thoroughly analysed and subsequently summarized. The upcoming chapter will delve into the topic of data analysis and presentation.

CHAPTER IV

DATA ANALYSIS, PRESENTATION, AND DISCUSSIONS

4.0. Introduction

The main research findings about bookkeeping practice in Bindura church assemblies were covered in this chapter. The researcher spoke about the procedure for gathering data in the previous chapter. The researcher then proceeded to analyse and present the information gathered. The results were presented by the researcher using a variety of techniques, such as tables, charts, and thorough explanations. To achieve the study's goal, data from interviews as well as questionnaire responses were examined and discussed.

4.1. Questionnaire Analysis

Members of several church assemblies were given the questionnaires. Many respondents answered the questionnaire, enabling the researcher to examine the data and make insightful conclusions. The response rate is presented in the following table:

Questionnaire response rate

Respondents	percentage
returned	94
Not returned	6

The above table shows that 94% of respondents responded overall. Just six of the 99 responders who received surveys failed to return their completed copies. This excellent response rate was very helpful in achieving the study's objective. One important factor was the researcher's choice to send out the questionnaires via electronic means. The ability to send reminders and allow respondents to complete the surveys at their convenience from home were two benefits of adopting electronic methods that showed respondents' commitment to the study and greatly aided in its success. Even though the response rate was high, it's crucial to remember that some participants had trouble returning the questionnaire. They might not have been able to send their responses as quickly due to

network problems. Even though most studies, in this area of study had a 100% response rate such as (Njobvu, et al., 2020), this study's response rate was also quite satisfactory.

4.1.1. Demographic Information of Respondents

The study targeted members and management teams from various church denominations, including Pentecostal Churches, Anglican/Episcopal Churches, Methodist Churches, Baptist Churches, and African Initiated Church Movements.

Designation of Respondents

The questionnaire investigated the designations of participants within these church organizations. The distribution of respondents across these designations is shown in the table below:

Table 4.5: Designation of Respondents

Designation of respondents	Frequency
Church leaders	19
youth leaders	14
treasurer or accountants	10
regular members	22
finance committee members	28
Total	93

Source: primary data (2024)

The table highlights that the members who were chosen are these and their respective number of returns were: *Church Leaders/Pastors (19)*: These individuals play a central role in guiding the congregation and overseeing church affairs. *Youth Leaders (14)*: Responsible for youth programs, activities, and engagement within the church. *Treasurers/Accountants (10)*: Handle financial matters, including bookkeeping and financial reporting. *Regular Members/Congregants (22)*: Represent the broader church community. *Finance Committee Members (28)*: Serve on committees responsible for financial planning and decision-making.

Gender Distribution of Respondents

The study aimed to determine the gender composition of participants. Understanding these demographics contributed to a comprehensive analysis of the study's outcomes. The results are shown in the table below:

Table 4.6: gender of respondents

Gender	Frequency	Percentage of total respondents
Male	35	37.6
Female	58	62.4
Total	93	100.0

Source: primary data (2024)

The table above shows that approximately 62.4% of the respondents were female and 37.4% were men, indicating a significant participation from women. Their active engagement in responding to the questions is noteworthy. Contrary to the results of a study by (Christanti, et al., 2023), where male respondents outnumbered female respondents, this study demonstrates a different trend.

4.1.2. Number of Congregants in Churches

The study aimed to determine the size of churches by analysing the number of congregants affiliated with different church assemblies. Understanding the distribution of congregants across different church assemblies provided valuable insights into the religious landscape in Bindura. The results are shown in the table below:

Table 4.7: number of congregants

what is the size of the church (measured in the number of congregants)		
Church assembly size	Frequency	Percent
0-200	13	14.0
200-400	18	19.4
400-600	26	28.0
600-800	18	19.4
800-1000	7	7.5
above 1000	11	11.8
Total	93	100.0

Source: primary data (2024)

The majority of churches in Bindura fell within the range of 400-600 congregants, constituting 28.0% of the study. Approximately 19.4% of churches have members ranging from 200-400 and 600-800 members each. Smaller churches with 0-200 members accounted for 14.0% of the total. Larger churches with 800-1000 members represented 7.5% of the sample. The most substantial churches, with over 1000 congregants, made up 11.8% of the total. The prevalence of churches with 400-600 members suggested that this size range is common in Bindura. The presence of smaller churches (0-200 members) indicated recent establishment or local community-focused congregations. Notably, some churches have achieved significant growth, with congregations exceeding 1000 members. Contrary to other studies that usually focused on individual churches with low numbers of congregants such as (Nortey, 2019) and (Lusiani , et al., 2022), this study made use of various church assemblies making the study findings valid and reliable since insights were shared by various members from different church sizes.

4.1.3. Age of the Church

The study aimed to understand the age distribution of churches attended by the respondents. Understanding the age distribution of churches contributed to a comprehensive analysis of their bookkeeping practices. The results are summarized in the table below.

Table 4.8: age of the church

how old is the church	
Age	Frequency
1-5years	15
5-10 years	19
10-15 years	22
15-20 years	23
above 20 years	14
Total	93

Source: primary data (2024)

The age groups of 10-15 years and 15-20 years old were the most common among the respondents' churches as there were 22 and 23 responders from these congregations, respectively. There was a mix of more recent congregations, as evidenced by the fact that about 15 respondents attended churches that had been open for 1-5 years. 19 responders belonged to churches that were established during the last 5-10 years. Members from

churches that had been in existence for more than 20 years made up 14 of the responses. The presence of churches that were open at various points in their histories suggested that Bindura had a diverse religious landscape. Respondents were available from both recently established congregations and those with a longer history. The study clarified how the age of a church influenced its bookkeeping practices. When compared to the research of (Radianto & Laturette, 2019), the bulk of churches were above 10 years old, with the remainder falling between 5-10 years of age in that study. Also in that survey, there were no recently established churches.

4.2 Reliability and validity of the questionnaire

The instrument was tested for its reliability to measure the variables in the study. The Cronbach's Alpha test was conducted and the results are shown in the table below:

Table 4.9: Cronbach's alpha test

Reliability Statistics	
Cronbach's Alpha	N of Items
.672	3

Source: primary data (2024)

The Cronbach's Alpha test result of 0.672 from the table above indicates a moderate level of internal consistency among the items being tested. This test measures how closely related a set of items are as a group.

4.3 Bookkeeping Practices Employed by Church Assemblies in Bindura

Examining the extent to which bookkeeping systems and procedures were used by Bindura church assemblies was the study's other goal. A 5-point extent scale was used to analyse the church assemblies' bookkeeping practices to reach this goal where 1=very small extent, 2 small extent, 3= moderate extent, 4 large extent, 5=very large extent. The table below provides insights into the extent of bookkeeping practices among church assemblies in Bindura:

Table 4.10: the extent of bookkeeping practices in Church Assemblies

Bookkeeping practices	1	2	3	4	5	Std. dev	Mean
-----------------------	---	---	---	---	---	----------	------

manual systems	20	7	7	30	29	1.528	3.44
computerized systems	23	16	37	17	0	1.059	2.52
accounting software	31	18	24	17	3	1.216	2.39

Source: primary data (2024)

The mean score of 3.44 for manual systems suggests that respondents evaluated their use to a moderate extent on average. Though not much, most respondents preferred to use manual systems. With a standard deviation of only 1.528, the responses appear to have been rather evenly distributed around the mean. With a mean score of 2.52, the respondents indicated that they employed computerized systems to an almost moderate extent. This implies that churches possibly utilized computerized bookkeeping systems, but not to a large extent. Similar views regarding the mean score are indicated by the standard deviation, which is 1.059. The mean score of 2.39 for accounting software indicates that most respondents evaluated its utility to a minimal degree. The data dispersion around the mean score, with answers differing to diverse degrees, is indicated by the 1.216 standard deviation of the data. Contrary to the findings of this survey, respondents from those churches in the other study by Njobvu et al. (2020) endorsed the usage of accounting software by their churches. The study found that manual systems were the second most regularly used bookkeeping technology in Bindura churches. Bindura churches often have procedures and practices for bookkeeping that range from basic to subpar. The literature (Greg, 2024) suggests that churches utilize fund accounting, which necessitates the use of computers and accounting software for bookkeeping. In addition to streamlining bookkeeping, dedicated accounting software may provide budgeting capabilities to assist churches in making plans based on bookkeeping findings (Greg, 2024).

4.4 Revenue Streams for Church Assemblies in Bindura

For a church to run well there should be some revenue that flows to the church so that some of the activities are well financed. In this study, the researcher was interested in finding to what extent some of the revenue-generating activities contribute to the overall revenue of the church.

Table 4.11: percentage contribution to revenue

	0-25%	25-50%	50-75%	75-100%	mean	Std. dev
	(1)	(2)	(3)	(4)		
Tithes	1	12	53	27	3.14	0.669
Offerings	11	30	30	22	2.68	0.969
donations and gifts	27	26	25	15	2.30	1.061
fundraising events	34	29	18	12	2.09	1.039
mission support	43	26	14	10	1.90	1.022
income-generating activities	38	25	18	12	2.04	1.062
grants and sponsorship	66	16	8	3	1.44	0.787

Source: primary data (2024)

Tithes contributed between 50-75% of most churches' revenue on average, according to the table above, as indicated by a 3.14 average score for the revenue contribution. The data is grouped around the mean score, with a minor bias towards the higher contributions, as indicated by the standard deviation of 0.669. Most of the participants acknowledged the significance of tithes as the main source of funding for their churches. The unwavering support for tithe highlighted its crucial function in providing funds for church operations and preserving financial security. The significance of tithes in church finances highlighted by these data, corroborated (Appiadu , 2019) previous study where tithes were 60% of revenue in a certain church. Tithes, which are frequently seen as an essential financial component, were crucial to the continuation of church operations.

With a mean score of 2.68, offerings were seen by respondents as contributing to around 25-50% of the total revenue on average of the church assemblies that were the subject of the study. A standard deviation of 0.969 suggests that there is a bias toward larger values and that the data was dispersed. This shows that, in the majority of churches, offerings were a significant source of additional revenue for the church offerings accounted for more than 25% of total revenue. The results were in line with the study of (Appiadu , 2019), where offerings in one church contributed to around 40%.

The goal of the study was to determine how much donations and well-wishers' money contributed to churches' revenue. The researcher specifically looked at the percentage that gifts and contributions contributed to overall earnings as perceived by respondents. The findings reveal that gifts and contributions had a mean score of 2.30, meaning that respondents believed these contributed to between 25-50% of the total revenue on average.

Given the 1.061 standard deviation, it can be concluded that the data is distributed uniformly over the measure. These results show that different groups' contributions to church revenue varied in terms of donations and gifts. While some churches consider these gifts to be their main source of funding, others view them more as periodic or unpredictable donations.

According to the data in the above table 5, fundraising events had an average score of 2.09, meaning that they typically generated between 25-50% of the church's revenue on average. The responses were somewhat equally distributed, according to the standard deviation of 1.039, with the proportion of minor contributions decreasing as the contribution level increased. While it's unusual for most churches, some mostly depend on successful fundraising activities.

The study aimed to understand to what extent mission support contributed to the overall revenue of churches. The mission support component received an average score of 1.90. According to the findings, mission support gave certain churches an average of about 25% or less of their entire earnings. The distribution of those responses, as demonstrated by the standard deviation of 1.022, revealed that the responses were consistently dispersed, with the majority of churches not acknowledging that mission support generated much cash and just a small number of churches depending on it for income. It becomes clear that how various groups handled mission support funds differed from one another, some churches depended heavily on it, while others saw it as a little source of revenue.

The goal of the study was to determine how much income-generating activities contribute to churches' overall revenue. These activities' percentage contribution to the whole revenue was looked at in Table 5. The average proportion of income-generating activities to revenue was 2.04, meaning that members of various churches in Bindura believed these contributed between 25-50% of their total revenue. The responses were dispersed around the mean score, as indicated by the standard deviation of 1.602 for that data. While income-generating activities brought in less money for most churches, they nonetheless played a vital role in certain churches' overall financial plans.

The average mean score for grants and sponsorships in the churches of Bindura was 1.44, indicating that the respondents thought their contributions to revenue ranged from 0-25%

of the total revenue of the churches. The standard deviation of 0.787 shows that the responses were concentrated at lower contribution levels, very few respondents stated that they relied on contributions to boost their revenue. This demonstrates that although certain churches need more outside financing to keep running, most churches receive little to no revenue from grants and sponsorship.

The above data reveal that different churches receive revenue from different sources while a lot of them receive revenue from tithes and offerings. The difference in the percentage contribution of the sources was mainly due to the differences in church setups, ownerships, movement, and mission to mention but a few. For example, most churches in the African Initiated Church Movements do not rely on offerings and tithes as sources of revenue.

4.4.1 The relationship between revenue streams and bookkeeping practices

The researcher was interested in knowing if there exists a link between these two variables. a correlation test was conducted and the results are shown in the table below where n is 93:

Table 4.12: correlation test

Correlations			
		revenue streams	bookkeeping practices
revenue streams	Pearson Correlation	1	.153
	Sig. (2-tailed)		.142
bookkeeping practices	Pearson Correlation	.153	1
	Sig. (2-tailed)	.142	

Source: primary data (2024)

The table above presents the Pearson correlation analysis between two variables revenue streams and bookkeeping practices. Revenue streams and bookkeeping practices had a Pearson correlation coefficient of 0.153. This value indicates a very weak positive correlation between revenue streams and bookkeeping practices. In other words, as bookkeeping practices improve, revenue streams tend to slightly increase, but the relationship is not strong. The significance value (p-value) is 0.142. This value is above the common threshold of 0.05, indicating that the correlation is not statistically significant.

Therefore, it cannot confidently conclude that there is a significant relationship between revenue streams and bookkeeping practices based on this data. In summary, the table shows that there is a very weak positive correlation between revenue streams and bookkeeping practices, but this relationship is not statistically significant given the sample size of 93. No empirical study has ever looked at this relationship, but some sources of literature emphasised that there should be a positive relationship between revenue streams and bookkeeping practices as effective bookkeeping is crucial for churches to maintain good financial management, transparency, and accountability which in turn can positively impact their revenue streams (McRay, 2024).

4.5 The transparency and accountability of finance management in church assemblies

This study aimed to evaluate the transparency and accountability of financial management practices within churches in Bindura. The respondents' perceptions using a 5-point extent scale, ranging from (1) very small extent to (5) very large extent was assessed. The researcher analysed respondents' perceptions regarding various aspects of financial management. The table below presents the descriptive statistics:

Table 4.13: The extent of internal controls in helping transparency and accountability in financial management

	(1)	(2)	(3)	(4)	(5)	Mean	Std. dev
segregation of duty	0	24	8	27	34	3.76	1.201
internal and external audit	8	8	9	18	50	4.01	1.331
pre-employment procedure	23	19	21	15	15	2.78	1.405
volunteer and staff training	5	13	50	15	10	3.13	.969
safeguards against fraud or misappropriation of funds	7	8	28	26	24	3.56	1.184

Source: primary data (2024)

The table shows the mean score of 3.76 and it indicates that segregation of duties is perceived by respondents to exist to a moderate extent. This suggested that there was a general perception that the segregation of duties improves the transparency and

accountability of finance management in churches. On the other hand, the standard deviation of 1.20 suggested that there was some variability in perceptions, with scores ranging from a small extent to a very large extent. As (Whitfield, 2021) pointed out, division of roles is a concept that is frequently discussed. Ushers gather offerings, a counting crew counts money, a bookkeeper enters the offerings into the accounting system, and a data entry worker enters the offers into the church administration database. This is a very basic framework for duty segregation. This makes sure that one individual isn't in charge of all financial management-related issues for the church.

The average score for internal and external audits was 4.01, which is high and shows that the audits are thorough enough to guarantee robust monitoring, improving accountability and transparency. The 1.331 standard deviation indicates that some respondents thought audits were less frequent or complete (lower score), while others said they were comprehensive in improving accountability and transparency (higher scores). The findings of this investigation were consistent with those of (Nortey, 2019), who discovered that the average score for auditing the financial records of the church was (4.32 mean, SD=0.90 standard deviation). This suggests that a significant portion of participants perceived the financial audit of the church as a means of ensuring transparency as well as accountability. While the majority of participants in this study support this to a greater extent than in the study by Njobvu et al. (2020), some study participants strongly advised that the church under investigation form an audit unit. Additionally, if the church is to operate as an organization that aims to foster a commitment to accountability and transparency in service through reliable stewardship, a robust framework (an audit) with a clearly defined purpose of ensuring that funds and church management are maintained must be established. God appointed specific Christian stewards to be trustees over enormous amounts of God-given resources.

Pre-employment procedures had a mean score of 2.78, indicating that to improve transparency and accountability, background checks on financial experience are often necessary for finance workers. The data indicates that there were differences in the perceptions of whether or not pre-employment background checks for financial personnel would guarantee accountability and transparency. The standard deviation of the data was

1.405. Based on existing research, it is strongly encouraged that all finance members possess a fundamental grasp of financial management systems, especially for accountability reasons (Nortey, 2019). The results of this study, however, suggest that churches in Bindura seldom need to know this information to guarantee transparency and accountability in financial management. According to published research, the faithful who are knowledgeable about civil law and finances and who are regarded for their honesty and commitment to the Church and its goals should be chosen to serve on the finance committee (Suttington, 2017). Moreover, (Vann, 2015) stated that churches often considered biblical qualities such as saintly character and spiritual growth when selecting candidates for leadership roles and finance roles which might be the case with church assemblies in Bindura. To safeguard the church's assets, the financial qualifications of its leaders are just as crucial as their spiritual qualities.

Staff training had a mean score of 3.13, which is considered to be somewhat significant but still shows that it has a modest impact on accountability and transparency. More consistent opinions on the amount of staff training offered in different churches may be seen in the staff training standard deviation of 0.969. The findings are consistent with those of (Nortey, 2019), who said that it aids in members' transparent and responsible management of the church's funds. Financial education is one of the aspects of church formation that receives less attention. It is essential that leaders of different groups, particularly those in charge of finances, have a basic understanding of financial matters. This may be done through frequent lectures, workshops, and conferences. Continuous education of the members and leaders in financial management is necessary if they are to do their work successfully as stewards of church funds as transparency and accountability can be accomplished at the end of the day. In this manner, they will be better prepared, possess the necessary information, and work with professionals to manage the things under their care in an accountable and transparent manner.

Safeguard against fraud scored a mean score of 3.56, which indicates that they are to a large extent useful in reaching accountability and transparency. There were some variations in how sufficient safeguards against fraud were perceived to enhance transparency and accountability of finance management as indicated by a standard deviation of 1.184.

Despite the church's existence on the principle of transparency and integrity the results show that it must have financial internal controls that help churches reach accountability and transparency in its financial management. Although, stewards of God, Christians should be truthful and accountable in maintaining God's assets and resources (Njobvu, et al., 2020).

4.5.1 The relationship between Bookkeeping practices and internal controls which enhance transparency and accountability

Table 4.14: correlation table

		Correlations					
		bookkeeping practices	segregation of duty	internal and external audit	pre-employment procedure	volunteer and staff training	safeguards against fraud or misappropriation of funds
bookkeeping practices	Pearson Correlation	1	.794	.056	.763	.520	.680
	Sig. (2-tailed)		.000	.593	.000	.000	.000
segregation of duty	Pearson Correlation	.794	1	.008	.845	.782	.835
	Sig. (2-tailed)	.000		.936	.000	.000	.000
internal and external audit	Pearson Correlation	.056	.008	1	.245	.083	.148
	Sig. (2-tailed)	.593	.936		.018	.428	.157
	Pearson	.763	.845	.245	1	.866	.909

pre-employment procedure	Correlation						
	Sig. (2-tailed)	.000	.000	.018		.000	.000
volunteer and staff training	Pearson Correlation	.520	.782	.083	.866	1	.893
	Sig. (2-tailed)	.000	.000	.428	.000		.000
safeguards against fraud or misappropriation of funds	Pearson Correlation	.680	.835	.148	.909	.893	1
	Sig. (2-tailed)	.000	.000	.157	.000	.000	

Source: primary data (2024)

The results indicate that bookkeeping practice has a strong positive relationship with the segregation of duties, which is significant at ($p = 0.000$). This implies that as the segregation of duties increases within the organization, bookkeeping practices improve significantly. The strong positive correlation suggests that clearly defined roles and responsibilities prevent errors and fraud, leading to more accurate and reliable bookkeeping. Effective segregation of duties ensures that no single individual has control over all aspects of any significant transaction, thereby enhancing the integrity of the financial records.

Bookkeeping practices have a weak positive but insignificant relationship with internal auditing, where the Pearson Correlation coefficient is 0.056 and the p-value is 0.593. This implies that the presence of internal auditing does not have a statistically significant impact on the quality of bookkeeping practices in this context. The weak correlation suggests that, although internal audits are important for detecting and correcting errors and for ensuring compliance with policies and regulations, their current implementation in the observed context may not be effectively contributing to the improvement of bookkeeping practices.

The relationship between pre-employment procedures and bookkeeping practices is characterized by a strong positive correlation, with a Pearson Correlation coefficient of 0.763 and a significant p-value of 0.000. This implies that stringent pre-employment procedures, which include thorough background checks and verification of qualifications, are strongly associated with better bookkeeping practices. This significant relationship indicates that hiring competent and trustworthy employees plays a crucial role in maintaining accurate and reliable financial records, enhancing transparency, and accountability within the organization.

Staff training and bookkeeping practices exhibit a moderate positive correlation (0.520) which is significant at a p-value of 0.000. This implies that providing regular and relevant training to staff moderately improves bookkeeping practices. The significant moderate correlation suggests that ongoing training initiatives enhance the skills and knowledge of employees, enabling them to perform bookkeeping tasks more efficiently and accurately. It emphasizes the importance of continuous professional development in maintaining high standards of financial management.

There is a moderate positive relationship between bookkeeping practices and safeguards against fraud or misappropriation of funds, with a Pearson Correlation coefficient of 0.680 and a highly significant p-value of 0.000. This implies that implementing effective safeguards significantly enhances bookkeeping practices. The correlation indicates that measures such as regular audits, strict internal controls, and fraud prevention policies are crucial in preventing financial mismanagement and ensuring the correctness and reliability of financial sources. The significant relationship underscores the importance of robust internal controls in fostering a trustworthy financial environment.

The findings suggest that certain internal control mechanisms have a significant impact on the quality of bookkeeping practices within organizations. Segregation of duties and pre-employment procedures exhibit strong positive correlations with bookkeeping practices, highlighting their critical roles in ensuring accurate and reliable financial records. Staff training and safeguards against fraud also show significant positive correlations, though moderate, indicating that they contribute substantially to enhancing bookkeeping practices. In contrast, internal auditing shows an insignificant relationship with bookkeeping

practices in this context, suggesting that its current implementation may not be as effective. This finding points to the need for a review and possible enhancement of internal auditing processes to ensure they contribute more effectively to improving bookkeeping practices

Overall, the results emphasize the importance of robust internal control mechanisms in maintaining high standards of financial management and accountability. Organizations should focus on strengthening these areas to ensure accurate, reliable, and transparent financial reporting.

4.6 Challenges and obstacles faced by church assemblies in maintaining an accurate and up-to-date financial record

The study aimed to identify the challenges and obstacles church assemblies in Bindura face in maintaining accurate and up-to-date financial records. A 5-point Likert scale for respondents to express the extent of their challenges was utilized. The extent to which churches face challenges in maintaining accurate financial records was analysed. The results are summarised in the table below:

Table 4. 15: the extent of challenges and obstacles faced by churches in maintaining accurate and up-to-date financial records

	(1)	(2)	(3)	(4)	(5)	Mean	Std. dev
Lack of financial procedures and systems	28	7	24	34	0	2.69	1.25
Lack of expertise in the people who manage the books	23	13	18	30	9	2.88	1.358
Poor or non-existent oversight or inadequate internal controls	21	11	15	23	23	3.17	1.501
Poor governance and decision-making structures	21	22	21	21	8	2.71	1.283
lack of trust and confidentiality in the finance committee	28	14	19	8	24	2.85	1.574

Source: primary data (2024)

The above table presents the lack of financial procedures and systems scored a mean of 2.69 and a standard deviation of 1.25. these scores were slightly below the moderate extent level that churches moderately face challenges of lack of financial procedures and systems. The standard deviation suggests some variations in perceptions, but most respondents viewed this as a challenge, although no one ranked it to a very large extent. The financial procedures and systems give guidance to the rules that need to be followed (Njobvu, et al., 2020).

The respondents' perception of the financial managers' lack of experience was found to be nearing moderate in the case of the churches under investigation, whose operations are primarily motivated by faith. The standard deviation indicates that while some respondents saw the lack of expertise as a moderate challenge, others may have considered it to be less significant. The respondents' perception of the financial managers' lack of experience was found to be 2.88 on average and 1.358 on the standard deviation.

The mean score for inadequate internal controls and oversight was 3.17, with an SD of 1.501. The mean score indicated a substantial degree of ranking, indicating a perceived lack of oversight and control that makes it difficult for churches to keep current financial records. The standard deviation shows the most disparity in respondents' perspectives, with some seeing a less significant difficulty and others seeing an even bigger one. It is evident from the literature research that churches frequently employ internal control mechanisms even when they believe their members and personnel will do their duties honorably. However, the study's findings seem to indicate that there is an issue with the internal monitoring of various churches, which fails to keep accurate and up-to-date financial records.

Poor decision-making and governance had averages and standard deviations of 2.71 and 1.283, respectively. Like the lack of financial systems, the mean score reflects a perceived challenge, to a moderate extent, with a lack of governance and decision-making processes in producing accurate and up-to-date financial records. It may be inferred from a reduced standard deviation, which indicates that opinions are distributed around the mean score, that most or all of the churches in Bindura faced this problem. (Mawudor, 2016) asserts that even while effective governance and decision-making processes are required for

maintaining accurate financial records, their absence in church-related organizations may lead to challenges.

The mean and standard deviation of the score for lack of trust in the finance committee were 2.85 and 1.574, respectively. The average score indicates that the finance committee's credibility is seen with uncertainty. There is some variety in the committee's level of trust, as indicated by the standard deviation.

According to the data, churches in Bindura are confronted with several difficulties, such as the lack of formal financial processes and systems, the inexperience of financial managers, poor supervision, insufficient controls, and perhaps weak governance and decision-making frameworks. The differences in standard deviations between the areas indicate varying perspectives about the importance of each task. The total means, however, indicate that changes are required to guarantee the integrity and accuracy of financial records in churches.

4.7 The relationship between bookkeeping practices and the size of the church assemblies

The size of the church assemblies was correlated to the bookkeeping practices. The results are shown in the table below:

Table 4.16: correlation analysis

Correlations					
		what is the size of the church (measured in the number of congregants)	manual systems	computerised systems	accounting software
what is the size of the church (measured in the number of congregants)	Pearson Correlation	1	.088	-.114	-.166
	Sig. (2-tailed)		.401	.275	.111

manual systems	Pearson Correlation	.088	1	.066	-.034
	Sig. (2-tailed)	.401		.529	.744
computerised systems	Pearson Correlation	-.114	.066	1	.915
	Sig. (2-tailed)	.275	.529		.000
accounting software	Pearson Correlation	-.166	-.034	.915	1
	Sig. (2-tailed)	.111	.744	.000	

Source: primary data (2024)

The table above presents Pearson correlation coefficients, which measure the strength and direction of the relationship between the size of church assemblies (measured by the number of congregants) and various bookkeeping practices (manual systems, computerized systems, and accounting software).

The relationship between the size of the church and manual systems on the Pearson correlation is 0.088 and Significance (Sig.) 0.401. There is a very weak positive correlation between the size of the church and the use of manual systems. However, this relationship is not statistically significant ($p > 0.05$).

The relationship between the size of the church and computerized systems shows a Pearson Correlation of -0.114 and significance (Sig.) of 0.275. There is a very weak negative correlation between the size of the church and the use of computerized systems. This relationship is also not statistically significant ($p > 0.05$).

The size of the Church and Accounting Software has a Pearson Correlation of -0.166 and a Significance (Sig.) of 0.111. There is a weak negative correlation between the size of the church and the use of accounting software. This relationship is not statistically significant ($p > 0.05$).

Overall, the table indicates that there are no significant relationships between the size of the church assemblies and the different bookkeeping practices examined (manual systems, computerized systems, and accounting software). The correlations are weak, and none of the p-values are below the 0.05 threshold for statistical significance, implying that the size

of the church does not have a meaningful correlation with the choice of bookkeeping practices in this dataset. This study has looked at the relationship between bookkeeping practices and the size of church assemblies which was different from empirical studies that have not looked at this relationship.

4.8 Interview analysis

The researcher conducted interviews with various Church leaders of churches in Bindura where interviews were done to ensure a good representation of leadership assessment on the church's bookkeeping practice. The response rate is shown in the table below:

Table 4.17: interview response rate

Group of congregants	Total number set to be interviewed	Total interviews conducted	Response rate
Pastors and church leaders	5	3	60%

Source: primary data

It can be seen from the table above that the response for the interviews was 60% indicating that out of 5 scheduled interviewees, the researcher managed to interview only 3 of them. This was due to limited time and unavailability of some church leaders who by the time of the study were sometimes attending special church functions.

What are the revenue streams or funding used by church assemblies to finance their churches? Tithes and offerings were cited by the majority of respondents as their sources of income. Donations and sponsorship for the project were additional sources. A few churches raised money through initiatives as well. Remarkably, a few participants highlighted that although their churches did not depend on financial support, they did sometimes get donations for particular events (like funerals). This statement was supported by an interviewee (P1) who said:

In our church, we don't take funds directly from congregants. The church doesn't operate based on money. However, during funerals, we ask well-wishers to contribute to helping families in need, not for the church itself.

According to (Njobvu, et al., 2020), Christians can accomplish God's missions with the contributions of their fellow congregations by wisely allocating resources and applying sound stewardship practices when performing their tasks and obligations. The interviewees' comments underscore several important themes, including the fact that the majority of churches are self-sufficient financially and that some churches promote this to avoid depending entirely on donations from members for things like their own programs. This was supported by an interviewee (P2) who alluded that:

Our church's financial stability isn't solely dependent on the funds from our congregation. Instead, we engage in various self-sustaining projects like poultry farming, agriculture, and more. These initiatives reduce our dependence on the financial contributions of our church members for operational expenses.

How can bookkeeping systems and practices enhance financial management in church assemblies? According to the majority of respondents, because they enhanced budgeting and enabled accountability and transparency, bookkeeping systems and procedures were crucial for financial management. They believed that a well-maintained accounting system, whether it be done manually or by a computer, gives the church clear and accurate records of its revenue and expenses, encouraging accountability and transparency and helping the church to develop realistic budgets. This is based on the ability of leaders to monitor their financial goals' progress. Effective resource allocation is made possible for leaders by bookkeeping, which supports well-informed decision-making. An additional interviewee (P3) supported the previous statement by stating that:

We use our bookkeeping records to identify trends, assess areas of need, and plan for future ministries. Proper records allow us to allocate resources effectively. Without bookkeeping, we can't plan, and we may face challenges related to budgeting and misuse of church funds.

For the sake of accountability, openness, and well-informed decision-making, accurate and clear financial records are crucial. Despite its importance, bookkeeping faces several obstacles, including a lack of knowledge, inadequate monitoring, and trust concerns. Keeping up-to-date financial records is essential to efficient church administration. Taking care of issues and putting strong bookkeeping procedures in place helps improve church assemblies' financial accountability and transparency.

How effective is transparency and accountability in reducing the embezzlement of funds by pastors and other stakeholders? Although respondents believed that accountability and transparency made it harder to cover up, they did not ensure the total prevention of embezzlement. Transparency and accountability improve the inspection, identification, and prevention of financial theft as well as foster a culture of trust, making it more difficult to hide. They said that transparency deters wrongdoing by bringing financial operations under the scrutiny of contributors and members. They also claimed that financial records may be trusted to help identify suspicious activity sooner and possibly stop theft entirely. Some participants responded by saying they were not aware of any auditing procedures, which makes it difficult for their churches to uphold effective accountability and transparency. This seems to corroborate (Njobvu, et al., 2020) evaluation from the literature review, according to which accountability tends to be more vertical than horizontal. If the congregation is not informed about the church's financial status and only the leaders and founders know, then this strategy violates the accountability rules thereby leading to embezzlement of funds.

Additionally, respondents stated that internal controls are critical for encouraging accountability and transparency, which assist prevent church officials from embezzling money. As stated (Nortey, 2019) internal control aids in halting the embezzlement epidemic by guiding, supervising, and regulating church operations to uphold morality, sound governance, and improve the use of best practices. Transparency and accountability were effective in some churches in preventing the embezzlement of funds, to the extent that some leaders and members were stripped of their positions in their churches. However, preventing embezzlement is impossible in some churches since most people believe that the works of the lord are always done in a manner that pleases God. Regarding this, the researcher agrees with (Njobvu, et al., 2020) recommendation that, as a general rule, the church ought to adopt the same ethical business practices as any other company. Internal control should be in place for example, a yearly audit should be carried out for the church's security as well as to shield pastors and other stakeholders from criticism. An audit is not too expensive, especially when weighed against the possibility of financial loss due to embezzlement.

What are the challenges and obstacles faced by church assemblies in maintaining accurate financial records? Respondents identified what they believed to be challenges in maintaining accurate financial records, some of which were outlined in the questionnaire. This is consistent with the questionnaire's indication that the challenges highlighted in this study were, to a moderate extent, challenges or obstacles in maintaining accurate financial records. Among the points raised by the respondents was the lack of funding, which prevents many tiny churches from investing in accounting software or hiring professional bookkeepers. The problem of churches relying too much on unpaid volunteers to do accountancy has come up since these volunteers may not have the necessary accounting expertise. The problem of currency management was brought up by several respondents. Most churches accept financial gifts and offerings, which may be tricky to trace and prone to misuse if not managed appropriately. The inability to maintain correct financial records has also been attributed to a lack of internal controls. One of the leaders (P2) agreed that they face the challenges and obstacles

The primary obstacles our church encounters in generating and preserving precise financial records include the absence of skilled individuals to handle the recording tasks, reliance on manual bookkeeping methods which can lead to illegible entries due to corrections by the untrained staff, and the ongoing issue of inflation within the country.

4.9. Summary

This chapter highlighted the results of the assessment of bookkeeping of church assemblies in Bindura in enhancing financial management. The analysis, and interpretation of the results from the research instruments were also done in this chapter. The following chapter will focus on the summary of findings, conclusions, and recommendations.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0. Introduction

In this chapter, the researcher delves into the summary of findings, conclusions, and recommendations for the study on bookkeeping practices in church assemblies in Bindura, Zimbabwe. The previous chapter meticulously presented, analysed and discussed the findings, which will now synthesize and draw conclusions from. Additionally, the researcher provided recommendations based on the study's outcome.

5.1. Summary of findings

This study was based on the assessment of bookkeeping practices in church assemblies in Bindura, a town in Zimbabwe. The objectives of this study were presented in the first chapter of this study (refer to Chapter I).

The first objective of the study was to determine the revenue streams or sources of funding of churches in Bindura. Having looked at the aspects that might contribute to more revenue for churches the study found out that tithes, donations gifts, and offerings were the top sources of revenue for the churches in Bindura. Other sources of revenue such as fundraising events, mission support, income-generating activities, and grants and sponsorships were also present in other churches as their sources of revenue as they contributed significant percentages to revenue in some churches while in some they were of no significance or less significance. The difference in contribution from revenue sources could have been caused by the churches' differences such as other churches were Methodists, Catholics and while others were African Initiated church movements and others. The differences in those churches meant some differences in sources of income.

The study also tried to look at the bookkeeping practices and systems that existed among churches in the town of Bindura. It was found that most churches employed the manual systems of bookkeeping where they use manual means such as books and files to do their

bookkeeping. Few churches made use of computers that is computer systems and accounting software. According to some literature, it was suggested that the use of computers most likely accounting systems is the best way to do bookkeeping in churches as it is efficient and effective, and also enhances transparency and accountability in financial management.

The study also tried to fulfill the objective of evaluating the transparency and accountability of financial management in church assemblies based in the town of Bindura Zimbabwe. The findings of the study were that there are internal controls that helped churches in being accountable and transparency in their financial management. It was found the employment of internal control procedures such as segregation of duties, internal and external audits, safeguards against fraud or misappropriation of funds, and volunteer and staff training was useful to different extents in helping the transparency and accountability of churches in finance management. It was also highlighted by different scholars as indicated in this study that some of these internal controls were not only useful to churches in Bindura but a lot of them in helping the transparency and accountability of finance management.

The other objective that was looked at in this study was to identify challenges and obstacles faced by church assemblies in maintaining an accurate and up-to-date financial record. The findings of this study were that there are a lot of challenges that were being faced by churches in trying to maintain accurate and up-to-date financial records. among these challenges were the lack of internal controls in churches, lack of financial procedures, poor governance and decision-making structures, and lack of funding. The challenges that were faced by churches varied from one church to another but overall, they had problems that were more or less equal to each other which affected the maintenance of accurate and up-to-date financial records that are effective bookkeeping.

5.2. Conclusions

The study assessed the bookkeeping practices in church assemblies in Bindura town Zimbabwe. Through the use of questionnaires and interviews, the study managed to gather information from various congregants such as church leaders/pastors, youth leaders, finance committee members, accountants or treasurers, and regular members. The

respondents showed their perceptions towards bookkeeping practices by churches in Bindura. Through Cronbach's alpha test, descriptive statistics, and thorough explanations, the results were presented, analysed, and discussed. The results showed that the churches in Bindura needed bookkeeping practices to process and record the revenues they receive from various sources which were pointed out by the respondents, such as tithes, offerings, donations and gifts, income-generating activities, and mission support. Also, it was highlighted that most of the churches in Bindura use manual systems of bookkeeping to record their financial transaction, few used accounting software and computer systems although literature seems to encourage the use of computers to do bookkeeping in churches. The use of computers can lead to the accuracy of the bookkeeping it is fast. The study looked at the internal controls that help in the transparency and accountability of the financial management by churches in Bindura. It was highlighted that internal controls such as internal auditing and segregation of duties help churches achieve transparency and remain accountable for their finance management work. The church assemblies in Bindura faced challenges in doing their bookkeeping practices which included lack of financial procedures, lack of financial procedures, and poor governance and decision-making structures in those churches. The interview responses supported most of the responses on the questionnaires which would imply that the responses were to a larger extent true and satisfactory.

5.3. Recommendations

Business like practices

It can be recommended that the church financial management systems particularly bookkeeping be run in the same way as general business, since the transparency and accountability, records keeping for proper budgeting, and many other requirements of bookkeeping in churches are the same as those in the business environment. Other internal controls such as segregation of duties, and internal and external audits be run in the same way as other businesses.

Technology adoption

It can be also recommended that bookkeeping in churches should usually be conducted using electronic means such as the use of computer systems and other accounting software. This was considered because the use of computer technology for bookkeeping brings many advantages to the church which might include its ability to produce backup copies that can be stored online, its ability to insert different levels of security and in-built systems which aid in doing bookkeeping for churches such an accounting system such as fund accounting for churches.

Funding strategies

Churches should expand their revenue streams by adding projects that might lead to the churches' self-reliance and sustenance without looking after funds from congregations. Proper bookkeeping of the revenue sources as well as implementation of sound internal control to safeguard church funds was also advocated for in this study.

Strengthening internal controls

Promote the use of internal controls (for example segregation of duties in churches, and regular audits), to prevent fraud and ensure transparency. It can also be recommended that the development of clear financial procedures and governance structure is necessary.

Financial literacy and stewardship

Educating church leaders and members on the biblical principle of financial stewardship is also recommended. Emphasizing tithing, generosity, and responsible financial decision-making.

Recommendation for further study

The study recommended that further studies need to be conducted to assess the bookkeeping in churches not only in Bindura but the whole country to see how they are conducting their bookkeeping practices. It was also recommended that besides looking at a broader view or a bigger area, understanding the bookkeeping practices of individual churches needs to be done so that literature can be enriched about the bookkeeping practices in churches.

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Bindura University of Science Education

Faculty of Commerce

Department of Accountancy

Bag 1020

08 April 2024

Dear Sir/Madam

RE: REQUEST FOR PERMISSION TO CONDUCT RESEARCH

I am B200482B, a final year student pursuing a Bachelor of Accountancy Honours degree at Bindura University of Science Education. Currently, I am conducting a research project titled:

“Assessment of bookkeeping practices in church assembly in Bindura, Zimbabwe?”

This research is being conducted as part of the requirements for my Bachelor of Accountancy Honors degree (BACC). I respectfully ask for your assistance in my academic endeavors by completing the enclosed questionnaire. Please rest assured that all the information provided will be treated with strict confidentiality and solely utilized for research purposes.

Yours faithfully

B200482B

QUESTIONNAIRE

SECTION A: GENERAL INFORMATION *(please tick the box and fill in with necessary information)*

1. Gender

female	male

2. Academic qualifications

Below A A-level certificates	A Level Certificate	Diploma	Degree and above

3. How old is the church?

1-5 years	5-10 years	10-15 year	15-20 years

4. What is the size of the membership of the church (measured in number of congregants)?

0-200	200-400	400-600	600-800	800-1000	>1000

5. what position level do you have in your church?

Church leader	Youth leaders	Treasurer and accountant	regular member	Finance Committee member

SECTION B: OBJECTIVES ANALYSIS

1. How much do they contribute to your church revenue?

	0%-25%	25%-50%	50%-75%	75%-100%
Tithes				
Offerings				
Donations and Gifts				
Fundraising Events				
Mission Support				
Income-Generating Activities				
Grants and Sponsorships				

Using the extent scale for your response, can you please tick in the box

very small extent =1, small extent =2, moderate extent=3; large extent =4, very large extent =5

2. To what extent do you use the following bookkeeping systems and software systems?

	1	2	3	4	5
Manual systems					
Computerized systems					
Accounting software					

3. Outline the process of issuing receipts and payments, and how do you document (date, description, amount)

.....

.....

4. Kindly outline the procedures you used when withdrawing church finances.

.....

5. How does the church, typically bank its money? Please select the most common method:

Depositing cash directly into a bank account	
Utilizing electronic banking services for fund transfers	
Other (<i>please specify</i>)	

6. How frequently are financial transactions recorded and reconciled within the bookkeeping systems?

	Tick
Daily	
Weekly	
Monthly	
Quarterly	

7. Who audits the financial records of your church or inspects it?

	tick
Internal auditor	
External auditor	
Others (<i>please specify</i>)	

8. To what extent does the following internal control help transparency and accountability in finance management?

	1	2	3	4	5
Segregation of duty					
Internal and external audit					
Pre-employment procedure					
Volunteer and Staff Training					
safeguards against fraud or misappropriation of funds					

9. To what extent do you face the following challenges in maintaining an accurate and up-to-date financial record

	1	2	3	4	5
Lack of Financial Procedures and Systems					
Lack of financial expertise in the people who manage the books					
Poor or non-existent oversight or inadequate internal controls					
Poor governance and decision-making structures					
Lack of trust and confidentiality in the finance committee					

INTERVIEW QUESTIONS

1. What are the revenue streams or funding used by church assemblies to finance the churches?

.....
.....
.....

2. How can bookkeeping systems and practices enhance financial management in church assembly

.....
.....
.....

3. How effective is transparency and accountability to reduce embezzlement of funds by pastors and other stakeholders?

.....
.....
.....

4. What are the challenges and obstacles faced by church assembly in maintaining accurate financial records

.....
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