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**FINANCIAL MANAGEMENT IN SOME BOTSWANA PENTECOSTAL
CHURCHES**

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LIST OF ACRONYMS AND ABBREVIATIONS

AFM	Apostolic Faith Mission
AG	Assemblies of God
AICs	African Independent (Initiated) Churches
FASB	Financial Accounting Standards Board
FOG	Family of God
GAAP	Generally Accepted Accounting Practice
HMG	Head Mountain of God Apostolic Church in Zion
HWM	Hear the Word Ministries
IFRS	International Financial Reporting Standards
KJV	King James Version (All scripture references and quotations are from the King James Version of the Bible and KJV is the researcher's preferred version)
MLCs	Mainline Churches
NGO	Non -Profit Organisation
PHC	Pentecost Holiness Church
PPC	Pentecostal Protestant Church
RCCG	Redeemed Christian Church of God
UCCSA	United Congregational Churches of Southern Africa
ZAOGA	Zimbabwe Assemblies of God, Africa
ZCC	Zion Christian Church

APPROVAL

This research project has been examined and approved as meeting the required standards for the partial fulfilment of the requirements for Master of Arts Degree in Theology and Religious Studies, Faculty of Humanities at the University of Botswana.

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DATE

INTERNAL EXAMINER

DATE

EXTERNAL EXAMINER

DATE

STATEMENT OF ORIGINALITY

The author, at the University of Botswana completed the work contained in this Dissertation between August 2017 and December 2018. It is original work except where due reference has been made and neither has been nor will be submitted for the award of degree of any University.

STUDENT'S SIGNATURE

DEDICATION

This dissertation is dedicated to God, Jehovah Elohim for His Grace, Love and Care throughout my study. Second, to my beloved ones for their support, love and care. Lastly, to the memory of beloved ones who passed on, my Grandmother Goajewa Mophukisi, my aunties Boikotlhao Letamora & Senki Letamora, and my niece Katlo Lore for their encouragement to always strive for the best in life. May their soul rest in eternal peace.

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It is hoped that the research findings will be useful in formulating and reviewing policies in order to restore confidence in the religious community of this nation.

ABSTRACT

Financial matters nowadays play an important role in Pentecostal churches in Botswana. Gradually more churches are caught up in financial disgraces of incomparable proportions. The aim of this study, therefore, was to ascertain how Pentecostal churches in Botswana managed their finances.

A qualitative method of data collection was used, to critically evaluate Pentecostal beliefs regarding finances, best accounting/ financial reporting standards used by churches in order to assist in restoring confidence in both Government and the public about financial management. An interview guide was used as a data collection instrument in two folds for Pastors/ leaders and for ordinary church members. The data collected through interviews was also validated by participating in selected services to get first-hand information on finance-based teachings and observed how tithes and offerings were collected and accounted for in the respondent churches. The study was conducted in Gaborone mainly because most of the churches' headquarters are in the Greater Gaborone Area.

Good financial management is vital for Pentecostal churches as it leads to churches meeting their set goals and objectives. It is important to note that financial mismanagement has led to church split hence mushrooming of churches (Togarasei (2008:80-81). The findings indicate that proper knowledge of honouring the Word of God through tithes and offerings enables the church to implicitly contribute to the economic development of the country. The study

further established that funds were administered in an organised manner, correctly accounted for and Pastors excluded from access to the church funds for they were not cheque signatories. Lastly, the findings show that most of the respondents comply with the requirements of the Societies Act Cap 18:01 and Societies Regulations, 2017 in terms of preparation of annual Financial Statements and submission of annual returns to the Botswana Government.

The study findings will be crucial in formulating and reviewing policies in order to restore confidence in the religious community of this nation. Additionally, the research findings will serve as a good reference material for theology scholars.

It was recommended from the study findings that Pentecostal churches' leadership communicate effectively and efficiently financial matters in a simplified language to the general membership.

CHAPTER ONE: INTRODUCTION

1.0 INTRODUCTION

This study is qualitative, analysing financial management in selected Pentecostal churches in Botswana. Churches are crucial to developing countries like Botswana, as they are a major player in the development of the country. It is therefore important that they function effectively. This is because a good manager behaves as a steward, as “a care-holder”, as a guest on earth, acting not as owner but on behalf of the owner. He or she cares, protects, guides, orders, serves and shares in the management of natural and spiritual resources, of power, of economic affairs as well as of the ecumenical community of denominations and religions in the service of peace (Stuckelberger, 2007). The study will use a qualitative approach, examine financial management in selected six (6) Pentecostal churches in Botswana (two (2) classical and four (4) non-classical). It will then analyse them against corporate governance principles and best practice as deduced from major corporate governance theories especially the Stewardship Theory in order to establish whether they are adequate or they have inadequacies, and from this develop a framework for corporate governance best practice as well as proposing methods of financial accounting in Pentecostal churches in Botswana. This will help to improve financial management of Pentecostal churches in Botswana.

This chapter introduces the work of this study. It provides the background, problem statement, hypothesis, research questions, and objectives/goals of the study, significance of the study, corporate governance theoretical framework, methodology, and chapter outline/organisation of the dissertation.

1.1 BACKGROUND

According to James Amanze (1998:36-43) and Obed Kealotswe (2008:208) Christianity was introduced to Botswana through the missionaries between the mid Nineteenth Century and the early Twentieth Century. Missionaries collaborated with Botswana Chiefs and after converting Chiefs into Christianity, the tribesmen and women then followed their tribal leaders. The missionaries then established what is now commonly known as “the mainline churches” (MLCs). Some common examples of these are the United Congregational Church of Southern Africa (UCCSA), the Dutch Reformed Church, the Roman Catholic Church, the Anglican Church, and the Methodist Church just to mention a few (Amanze, 1998:36-43 and Kealotswe, 2000:208).

The African Independent Churches (AICs) then followed the mainline churches. According to Obed Kealotswe (2000:213), these churches mainly integrate Christian values with major aspects of Botswana beliefs and practices, such as belief in ancestors, healing and other African family values. Some AICs *inter alia* are the Spiritual Healing Church, the Zion Christian Church (ZCC), the Head

Mountain of God Apostolic Church in Zion (HMG) and the St John Apostolic Church.

There is yet a third type of Christian churches in Botswana, which is the Pentecostal church. Some of these churches are referred to as ministries (Togarasei, 2006:117-118). They are further classified into classical or non-classical. Classical Pentecostal churches in Botswana include among others Assemblies of God Church in Botswana (AG), and Apostolic Faith Mission (AFM). The Apostolic Faith Mission is believed to be the first classical Pentecostal Church in Botswana, introduced in 1958 (Amanze, 1994:19, 1998:47). Togarasei (2008:76-77) argues that modern or non-classical Pentecostalism in Botswana is associated with new charismatic churches, which originate from other African countries such as Nigeria, Ghana and Zimbabwe. Bible Life Ministries, Family of God (FOG) and Winners' Chapel are some examples of non-classical Pentecostal churches in Botswana.

From the 1990s, Pentecostalism in Botswana has grown rapidly. The present Pentecostal upsurge in the country is experienced in more intensity in the urban and peri-urban areas. According to the Government Gazette of 24th April 2009, there were One Thousand One Hundred and Thirty (1,130) religious organisations in Botswana. It further states that One Thousand One Hundred and Seventeen (1,117) of these organisations were registered and Thirteen (13) were exempted religious organisations in Botswana. Two Hundred and thirteen (213)

of these religious organisations were Pentecostal churches (Government Gazette, 2009:1500-1518). The ever-increasing number of non-classical Pentecostal churches in Botswana seems to be not only a concern to the Government but also to the general citizenry (The Botswana Gazette Newspaper, 2009:5). The reason for the concern is that some of these non-classical (charismatic) Pentecostal churches do not only draw their membership from the mainline churches but they also do not fully comply with proper registration regulations and timely submission of annual returns as per the Societies Act Cap. 18:01. The ever increasing growth is mostly noticed among Pentecostal churches with healing ministries, specifically those with an emphasis on the gospel of prosperity and otherwise known as “fire” churches (Togarasei, 2016:230).

According to the Government Gazette (2009), the late 1980s saw an increasing number of Pentecostal churches mushrooming in Botswana. Most of these churches are founded by foreigners in Botswana or are branches of international Pentecostal churches. Since most of these churches either preach healing or prosperity based gospel, they command a large following from interested Botswana both educated and uneducated.

According to the Print media reports, when these new converts do not receive the hoped for “financial prosperity and divine healing” they cry out to the Government and claim to have been cheated of their hard-earned money by the pastors of these Pentecostal churches whose gospel messages emphasise

prosperity. According to the Botswana Guardian of October 30, 2009, some pastors of these churches are declared prohibited immigrants due to alleged misuse of church property, alleged misappropriation, or smuggling of funds (Ramadubu, 2009:4).

Similarly, Percival Mtetwa (2009:1) laments that pastors who abuse biblical principles in order to enrich themselves and take money by trickery out of the country to enrich their churches from their home countries should be condemned. He continues to argue that believers should be responsible with their finances, by tithing, saving, investing and planning. He emphasises that believers should stop running after miracles as these are supposed to follow believers, (Mtetwa, 2009:1). Likewise, His Excellency the President of Botswana, Dr. Mokgweetsi Masisi has also criticised some churches for draining money from members pretending to assist them. He further lamented:

Such practice did not mould the society but instead brought differences, friction, tribalism, and divisions among church members. (Daily News, 2018:1)

In order to guard against unscrupulous pastors cheating un-suspecting Batswana of their hard-earned money, the then Ministry of Labour and Home Affairs (now Nationality, Immigration and Gender Affairs) has intensified proper registration of these churches and insists that they should fully comply with the Societies Act

Cap. 18:01. According to the Mmegi Newspaper of 27th October 2009, the Government removed the exemption on work permits for non-citizen pastors and church leaders effective 1st August 2009 as a way of proper regulation of non-citizen pastors.

Since most of the problems and challenges faced by the Botswana Government and the general public in relation to some Pentecostal churches is mainly finance related, the thrust of this study will be financial management in some Pentecostal churches. Research questions to be addressed include, “What constitutes Pentecostal churches in Botswana?” “What are the Pentecostal beliefs regarding finances?” “How are finances managed in Pentecostal churches?”

Generally, it has become practice in many societies to regard and treat religious groups as non-profit organisations whose reason of being is the furtherance of “public good” through spiritual means and the inculcation of moral conduct. Pentecostal churches in Botswana are also treated as non-profit organisations. It is thus important that these organisations demonstrate transparency and goodwill toward the people who support them with their money, gifts and thereby bolster more confidence toward further support and forestall fraud and behaviour unbefitting of their publicly affirmed code of conduct. Since Pentecostal churches mobilise sums of money for their activities, acceptable moral responsibility and good corporate practice make accounting for their resources an integral aspect of their moral and social integrity. Iddrissu (2013:215) notes that the church ought to

be proactive in managing its finances above reproach. In other words, there should not be a hint that the church's finances are not managed properly. This is because the Church, by nature, is supposed to be playing a major role in the quest for transparency and accountability in our society today.

1.2 PROBLEM STATEMENT

In light of the above background, this study seeks to find out how Pentecostal churches in Botswana manage their finances. Some Pentecostal churches in Botswana have been repeatedly accused of suspicious bookkeeping. Some Pastors have been deported for their suspicious possessions of huge amounts of money. It has been alleged that some Pentecostal churches in Botswana generally do not keep good records of their books of accounts, that is, financial reports, hence their failure, or late submission of annual returns as per the Societies Act Cap. 18:01's requirements. This is said to be common among non-classical (charismatics) Pentecostal churches, commonly known as ministries, which tend to be solely directed and financially managed by the founding Pastor. This non-segregation of duties by the Pastor mean that the pastor runs the show and many times the entire congregation is kept in the dark regarding their finances. To what extent are these public accusations and assumptions correct?

Money matters have come to assume a pivotal role in charismatic Pentecostal churches; increasingly the churches are being entangled in financial scandals of exceptional proportion. However, while the Pentecostal churches persistently

mobilise financial and material resources in the name of God, little research exists on how they do this, their methods or structures of accounting, and the nature of fiscal responsibility that exists in the churches. Hence, it is important to examine the procedures put in place by selected Pentecostal churches in the management of their finances. This will enable one to ascertain the challenges, if any, that these churches are facing hence their inability to manage their finances above reproach.

The study starts by looking at the history of Pentecostalism in Botswana particularly non-classical Pentecostal churches, and briefly the churches' beliefs on finances and financial management. The researcher wants to ascertain if it is true, that today's leaders are doing business through the church, seeking to be leaders for the sake of money. This study examines such issues and tries to examine how finances are kept. Furthermore, the study pursues to propose suitable methods of accounting for Pentecostal churches in Botswana.

1.3 HYPOTHESIS

The study is based on the following hypotheses:

- Some Pentecostal churches are not keeping their financial accounts properly.
- There is a significant relationship between Pentecostal upsurge and the administration of finances in Pentecostal churches.

1.4 RESEARCH QUESTIONS

In this study, the following four (4) research questions will be investigated in order to either prove or disprove the hypotheses stated above.

- What constitutes the Pentecostal teaching in Botswana?
- What are the Pentecostal beliefs regarding finances?
- How are finances managed in Pentecostal churches?
- What are the best accounting/ financial reporting standards recommended for Pentecostal churches?

1.5 OBJECTIVES / GOALS OF THE STUDY

This study focuses on financial management in some Pentecostal churches in Botswana, hence the objectives of this study are as follows:

- To highlight the characteristics of Pentecostal churches in Botswana.
- To outline Pentecostal theologies of material resources.
- To find out how finances in Pentecostal churches are kept in Botswana.
- To propose methods of financial accounting in Pentecostal churches in Botswana.

1.6 SIGNIFICANCE OF THE STUDY

By this study, the researcher will endeavour to emphasise the importance of proper financial management and financial accountability. Accountability is not

only vested in the church stewards such as the Pastor and the Treasurer but also in the general membership or the congregation. The congregation must be able to trace their hard-earned monies and be able to ascertain how they are used in the extension of God's Kingdom. In other words, the congregation must be empowered to understand how their finances are managed in the church. Attempts have been made in relation to financial management in Pentecostal churches especially in East and West Africa (Ukah, 2007, 2014 and 2016; Julius 2011; Iddrissu 2013). Most of these studies, however, have demonstrated uncanny ability at the use of media and the mobilisation of financial and material resources directed at empire building. (Asamoah–Gyadu, 2005; Gifford, 2007). In a similar vein, Asonzeh Ukah (2016:537) argues that the Redeemed Christian Church of God (RCCG) Redemption Camp in the outskirts of Lagos, Nigeria, is somewhat used by corrupt rich business persons and politicians by investing in church property to launder money and hope to be perceived as morally upright and socially responsible citizens. There is a vacuum in terms of studies in Southern Africa let alone Botswana. Togarasei (2008) discusses the causes of Family of God split in Botswana and he rightly points out that financial management of funds collected in Botswana churches was one of the causes of the split. However, he does not address the financial management of funds in details, and ways in which the split could have influenced the upsurge of Pentecostal churches in Botswana, let alone the spread of Christianity positively or negatively. Therefore, this study seeks to fill this gap and goes further to

propose methods of financial accounting suitable for Pentecostal churches in Botswana.

Moreover, the study will contribute to knowledge in that an empowered congregation, pastor/ and or the treasurer would mean that the church is financially sound. This study shall also recommend training on proper account management and timely submission of annual returns in compliance to the Societies Act Cap. 18:01.

1.7 THEORETICAL FRAMEWORK

This study uses theoretical framework of corporate governance. Different corporate governance theories are evaluated, which will be the lens through which the researcher will analyse the stated research questions and objectives.

1.7.1 Corporate Governance

Corporate Governance is the system of rules, practices and processes by which a firm is directed and controlled. Corporate Governance essentially involves balancing the interests of a company's many stakeholders, management, customers, suppliers, financiers, government and the community. Since corporate governance also provides the framework for attaining a company's objectives, it encompasses practically every sphere of management, from action plans and internal controls to performance measurement and corporate disclosure (Investopedia, 2018).

Likewise, according to Abdullah and Valentine (2009:88-89) corporate governance is a set of processes and structures for controlling and directing an organisation and it constitutes a set of rules, which governs the relationships between management, shareholders and stakeholders.

Having defined corporate governance, it is important to briefly introduce four (4) key corporate governance theories: agency theory, stakeholder theory, resource-dependence theory and stewardship theory. The researcher will however, pay more attention to the Stewardship theory, which is the theoretical framework of this study.

1.7.1.1 Agency Theory

Agency theory arises from the distinction between the owners (shareholders) of a company or an organisation designated as the “principals” and the executives hired to manage the organisation called “the agent.” Sanda *et al* (2011) state that the Agency theory provides the theoretical foundation upon which the literature on corporate governance has thrived. This theory has its roots in the development of a firm concept, where a firm is looked at as having two distinct persona- the owner and the manager, with the owner supplying the capital, while the manager has control over its activities, which control he may not exercise with due regard to the owner’s interest.

In this theory, shareholders who are the owners or principals of the organisation, hire the agents to perform work. Principals delegate the running of the business to the directors or managers, who are the shareholders' agents (Clarke, 2004). The agency theory shareholders expect the agents to act and make decisions in the principals' interest. However, it also argues that the goal of the agent is different from that of the principals, and they are conflicting. The assumption is that the principals suffer an agency loss, which is a lesser return on investment because they do not directly manage the company. Part of the return that they could have had if they were managing the company directly goes to the agent. As a result, agency theory suggests financial rewards that can help compensate executives to maximize profit of owners (Eisenhardt, 1989). According to Hitt *et al* (1999:366), Executive Compensation is a governance mechanism that seeks to align managers and owners' interest through salary, bonuses, and long-term incentive compensation such as stock options. A stock option is a benefit in the form of option given by a company to an employee to buy shares in the company at a discount or at a stated fixed price.

Further, a board of directors developed from the perspective of the agency theory tends to exercise strict control, supervision, and monitoring of the performance of the agent in order to protect the interests of the principal (Hillman and Dalziel, 2003). A board of directors is a group of elected individuals whose primary responsibility is to act in the owners' interests by monitoring and controlling the corporation's top-level executives (Hitt and others, 1999). It also suggests that

employees or managers in organisations can be self-interested rather than selfless, and cannot be trusted to act in the best interest of others. On the contrary, they act to maximise their own utility (Padilla, 2000). The managers of Pentecostal churches cannot be trusted to apply resources at their disposal to the interest of the suppliers of the resources/contributors.

According to the agency theory, managers are considered agents of the shareholder. They are thus expected to work in the best interest of the owners. However, without adequate monitoring, authorisation, and incentive schemes, the appointed managers may divert resources away from achieving the benefits of the shareholders (Eisenhardt, 1989; Abdullah & Valentine, 2009). Controls ought to be put in place to ensure that the agent runs the firm in the best interest of the principals, leading to a need to have mechanisms (such as country laws, contracts (bonds), incentives, and monitoring) to address agency costs (asymmetry of information etc. - where the delegation of decision management rights creates an environment in which the agent has more information about the outcomes of his efforts). This is especially critical in Pentecostal churches, where the owners may not be easily ascertainable, due to diversity of players.

The agency theory prescribes that people or employees are held accountable in their tasks and responsibilities. Employees must constitute a good governance structure rather than just providing the need of shareholders, which may be challenging the governance structure.

The major criticism of the agency theory is that it assumes that the firm exists primarily to serve the interest of the shareholder/owner, without taking into account other concerned parties. The theory assumes a contractual agreement between the principal and agent for a limited or unlimited future period, where the future is uncertain. It further assumes that contracting can eliminate the agency problem, but practically it faces many hindrances like information asymmetry, rationality, fraud and transaction costs. Shareholders' interest in the firm is only to maximise their return, but their role is limited in the firm. The roles of the directors are only limited to monitor the managers and their further role is not clearly defined. The theory hence considers the managers as opportunistic and ignores the competence of the managers (Panda and Leepsa, 2017). This is magnified in churches such as Pentecostals, where one may not easily identify one person or group of people as owners. Is it the contributors? The founders? The members? Alternatively, the beneficiaries! The Agency theory may thus not be the best basis of the study of Pentecostal churches hence the need to take into account the various players.

1.7.1.2 Stakeholder Theory

Stakeholder theory is based on the assumption that shareholders are not the only group with a stake in a company or a corporation. Stakeholder theory argues that clients or customers, suppliers, and the surrounding communities also have a stake in a corporation. They can be affected by the success or failure of a company. Therefore, managers have special obligations to ensure that all

stakeholders (not just the shareholders) receive a fair return from their stake in the company. According to Abdullah and Valentine, (2009:91), stakeholder theory can be defined as “any group or individual who can affect or is affected by the achievement of the organisation’s objectives.” Unlike the agency theory in which the managers are working and serving for the stakeholders, stakeholder theorists suggest that managers in organisations have a network of relationships to serve- this include the suppliers, employees, political groups, customers, communities, trade unions/associations, Government and business partners/ investors.

Stakeholder theory advocates for some form of corporate social responsibility, which is a duty to operate in ethical ways, even if that means a reduction of long-term profit for a company. In that context, the board has a responsibility to be the guardian of the interests of all stakeholders by ensuring that corporate or organisational practices take into account the principles of sustainability for surrounding communities. The boards therefore, have to provide a voice to critical stakeholders by having them as representatives on the board of directors. The firm being a system, where there are stakeholders and the purpose of the organisation is to create wealth for its stakeholders. Freeman (1984, 2010) contends that the network of relationships with many groups can affect decision - making processes as stakeholder theory is concerned with the nature of these relationships in terms of both processes and outcomes for the firm and its stakeholders.

The stakeholder theory is relevant to this study since churches are not established as profit making entities, but to fulfil a particular objective. Churches often have multiple principals, such as founders, contributors, staff, beneficiaries, and so their interests are important. On the other hand, the criticism is that it can be very confusing to the agent to consider several interests. Deciding which to be the guiding interest may not be that easy.

1.7.1.3 Resource-Dependence Theory

Whilst, the stakeholder theory focuses on relationships with many groups for individual benefits, resources-dependence theory concentrates on the role of the board of directors in providing access to resources needed by the firm (Abdullah and Valentine, 2009). In answer to the issue of inefficiency of boards, the resource-dependence theory argues that the major role of directors is to enable the firm to access resources very critical for the firm's existence. The Resource-dependence theory views organisations as entrenched in and independent with their environment (Rehli, 2011). The organisation's survival depends largely on external resources, and so the organisation should ensure that it attains and distributes them well.

Resource- dependence theory argues that a board exists as a provider of resources to executives in order to help them achieve organisational goals (Hillman and Dalziel, 2003). Likewise, Hillman *et al* (2009) suggest that directors bring four (4) benefits to organisations: a) information in the form of advice and counsel, b) access to channels of information between the firm and the

environmental contingencies, (c) preferential access to resources, and (d) legitimacy. Resource-dependence theory recommends interventions by the board while advocating for strong financial, human, and intangible support to the executives. For example, board members who are professionals can use their expertise to train and mentor executives in a way that improves organisational performance. Board members can also tap into networks of support to attract resources to the organisation. Resource-dependence theory recommends that executives make most of the decisions with some approval of the Board. Since churches depend entirely on resources from outside the organisation, their harnessing, and proper expending is very critical, making the resource-dependence theory relevant to this study. It thus supplements the stakeholder theory because the board must consider stakeholder interests if it effectively harnesses all resources that the firm requires to be effective (Katwesigye, 2015).

1.7.1.4 Stewardship Theory

In contrast to the agency theory where it is assumed that the interests of the principals are contrary to those of the agents, the stewardship theory assumes that managers behave as if the organisation were their own, and therefore act as effective stewards of an organisation's resources (Rehli, 2011). Stewardship theorists argue that the managers or executives of a company are stewards of the owners, and both groups share common goals (Davis, Schoolman, and Donaldson, 1997). Stewards protect and maximise shareholders' wealth through firm performance, because by doing so, steward's utility functions are maximised.

In other words, stewards are motivated by organisational success. Moreover, the motivation for the steward is the shareholder's profits and returns, which they achieve by protecting and maximising the shareholders' wealth. Conversely, the shareholder empowers and trusts the steward in order for them to deliver to their expectations (Musau, 2017). Therefore, the board should not be too controlling, as agency theory would suggest. Rather, the board should play a supportive role by empowering executives and, in turn, increase the potential for high performance (Shen, 2003). Stewardship theorists argue for relationship between board and executives that involve training, mentoring, and shared decision-making. With reference to this theory, church leadership should exercise solid governance to ensure their stewards' interests are secured and maximised. In addition, church leaders should be enthused by the progress their churches will make through their governance and should serve the interests of their Master Jesus Christ, not their self-interests. Stewardship theorists posit that in a church context, the stakeholders are members interested in the church, the community within which the church exists as well as Jesus Christ as the head of the Church. Stewardship theory characterises human beings as having higher-order needs for self-esteem, self-actualisation, growth, achievement and affliction. This is in contrast to the agency theory's characterisation of human beings as opportunistic, inherently untrustworthy, and focused on narrow pursuit of financial gains. Instead of betraying the principal, stewardship theory suggests that the steward's behaviour is organisationally centred, seeking to improve

organisational performance by satisfying the principals (Arthurs and Busenitz, 2003).

As the theory hypothesises, a steward protects and maximises shareholders' wealth through firm performance. This can only be achieved if there is good governance in an organisation. The leadership of the church should therefore, in line with this theory, practise good governance in order to protect and maximise their shareholders' wealth (church members). Good governance will therefore be associated with high levels of integrity, accountability, consistency, transparency and financial management. Stewardship theory is relevant to this study, though the church has many players such as founders, contributors, members, beneficiaries and managers. It is naive to assume that the managers appreciate and work in the interest of these many players, coupled by the central question of who the true owner of the church is among these stakeholders. In an attempt to answer this question, stewardship will be looked into from the biblical perspective.

1.8 BIBLICAL THEOLOGY OF STEWARDSHIP

Biblical stewardship is the right understanding of the ownership by God of everything, and the responsibility of the servant for using the entrusted possessions in God-pleasing ways (Kluth, 2010). Tithing, offerings and stewardship are some of the difficult topics in Christian theology and majority of Christian theologians avoid dealing with them leading to some controversies. Jesus Christ taught his followers many parables. In many such parables he used

examples of money (Matthew 25:14-30; Luke 19:11-27; Luke 15:8-9); possessions (Matthew 21:33-41; Luke 15:1-7; Luke 20:9-16; treasure (Matthew 13:44-46); payment (Matthew 18:23-35; 20:1-16) and rich people (Matthew 24:45-51; Luke 7:41-43; Luke 12:16-21; Luke 15:11-32). Even in the Old Testament, many scriptures explain how Abraham, Lot, Job and Jacob dealt with money for example. It is important to note that in our everyday life, people deal with money, possessions and the relationship between the rich and the poor. Thus, money is not something that we love or serve; it is something to be used. Therefore, the question “Who owns everything we had, have or will have? Who is the master of the whole world?” is crucial to be answered here. In an endeavour to answer the question, we should use the Word of God in Psalm 24:1-2 (KJV), where the Psalmist says, “The earth is the LORD’s, and the fullness thereof, the world, and they that dwell therein. For he has founded it upon the seas, and established it upon the floods.” The answer also comes from 1 Corinthians 10:26, where the Apostle Paul says, “For the earth is the Lord’s, and the fullness thereof.” The Bible clearly states that God is the master of everything, and no one owns anything. God just entrusted His wealth to people and Christians are stewards of God. Likewise, Felder (2011) writes:

The idea of ownership is at the very heart of stewardship and, more specifically, the issue of tithing. In order to be a true steward of all God has given us, we must recognise that everything we have belongs to Him in the first place. To give cheerfully requires us to have an adequate

understanding that what we give does not really belong to us anyway-it belongs to God.

When people realise this, their attitude must be changed, and the right question becomes not “What do we need to give?” but “What do we have a right to keep?” According to Satterlee (2011), giving is first; the act of worship; second, as a way of participating in God’s reign; third, as an act of resistance to mammon; fourth as a way of bearing witness; fifth, to grow in grace and six to receive.

The key challenge for responsible leadership is the management of resources; natural resources such as energy, material resources such as property of good and services, financial resources such as capital, or human resources such as personnel. A responsible steward cares, protects, guides, orders, serves, and shares resources God had entrusted to him. Religious leaders have to be faithful stewards in the management of natural resources, caring for God’s creation, using material goods and church properties in a transparent way, but a special responsibility is to manage spiritual resources.

In conclusion, stewardship is broader than just material things it includes giving money, time, talent, and treasure to the church in response to God or the Gospel. With regard to financial stewardship, faithful stewardship, faithful living entails at least four things according to Powell (2006), 1) acquiring money in God-pleasing ways; 2) regarding money in God-pleasing ways; 3) managing money in God-

pleasing ways; and 4) spending money in God-pleasing ways. Stewardship is managing God's resources and using those resources to build His kingdom. It is a complete lifestyle of total accountability before God. It is simply what we do after we say we believe; that is after we give our life, our loyalty and trust to God, from whom each aspect of lives comes as a gift (Westerhoff, 2015). The stewardship theory, collaborated by the biblical theology on stewardship is found to be more appropriate for this study.

1.9 METHODOLOGY

This study utilised a number of methods, both primary and secondary sources. Firstly, literature review was carried out to answer the research questions posed. Various literature in broad variables mainly Pentecostalism and prosperity gospel were reviewed for further understanding of the fore-said variables. The reviewed Literature also pointed to other studies already done on the same topic and findings thereon. Gaps were also identified on the studies reviewed and a broader understanding of what obtains in the subject matter, equipped the researcher with relevant areas to dwell in, and thus was crucial in the correct formulation of research questions.

The purposive and simple random sampling were employed as primary sources of data collection. Two (2) classical Pentecostal churches and four (4) non-classical (charismatics) Pentecostal churches in Gaborone were chosen as respondents to the study. The study was carried out in Gaborone mainly for the

respondents' headquarters are based there. Elaborate details of the methodology employed are found in Chapter Three of this study.

1.10 STUDY LIMITATIONS

The following were some limitations identified during this study:

- Some of the respondents initially identified were not interested in participating on this study and as a result, the researcher has to keep on identifying new possible participants, which greatly delayed the conclusion of this study. This could have been due to the research topic, which to some possible respondents seemed rather controversial, despite the researcher's assurance that the study is purely academic and confidential. Again, the researcher offered to give the findings to the participant churches to show commitment.
- The sample size that was used was small (n=36) from the initial planned 60, therefore, variables identified cannot be simplified to be representative of all classical and non-classical Pentecostal churches in Botswana.
- As to the respondents who agreed to participate in this study, some of them were not honouring the appointments, leading to many postponements, further affecting the timely conclusion of this study.
- This study was based on classical and non-classical Pentecostal churches, therefore, findings are limited to this feature alone and other broad types of churches such as the African Independent Churches (AICs) and mainline

churches were not considered. It is therefore, expected that generalisation should be done with care and further research in this area is recommended.

1.11 OPERATIONAL DEFINITIONS OF TERMS

The following terms will be used in the following context:

Accountability: This refers to the act of taking responsibility for any outcome within the leadership of the church.

African Independent Churches: These are churches, which integrated Christian values with major aspects of Botswana beliefs and practices such as belief in ancestors, healing and other African family values. They include the Spiritual Healing Church, the Zion Christian Church (ZCC), the Head Mountain of God Apostolic Church in Zion (HMG) and the St John Apostolic Church.

Biblical Stewardship: Biblical stewardship is the right understanding of the ownership by God of everything, and the responsibility of the servant for using the entrusted possessions in God-pleasing ways.

Classical Pentecostals: The original Pentecostal churches, which were started by Pentecostal missionaries. Most of them originated from the United States of America. They include Assemblies of God (AG), Apostolic Faith Mission (AFM), Pentecostal Holiness Church (PHC) and Pentecostal Protestant Church (PPC).

Congregation: Christian believers who are members of a particular church.

Corporate Governance: is a relationship among stakeholders that is used to determine and control the strategic direction and performance of organisations.

Financial Management: Refers to the acquiring of resources and their management. It covers the administration and maintenance of financial assets, identification and management of risks, and building up of financial assets portfolio to ensure regular flow of financial resources in future. For this study, it is defined in the context of handling, safekeeping and disbursement of generated funds from offerings, tithes and gifts.

Giving: This refers to either tithing or offerings that an individual will sacrificially give to the congregation.

Governance: It will be taken to mean the method of leadership adopted by the churches. Specifically, it refers to the process concerned with how the stewardship of a church is exercised in order to maintain and increase value to the members.

Mainline churches: Missionary/historical or traditional churches established in the 20th Century by different missionary groups. Examples include the United Congregational Church of Southern Africa (UCCSA), the Dutch Reformed

Church, the Anglican Church, the Roman Catholic Church and the Methodist Church.

Non-classical Pentecostals: These are Pentecostal churches of broad genre of new/ modern independent churches and movements (some that may have parted from their original denominations). These are mostly associated with new charismatic churches, which originate from other African countries such as Nigeria, Ghana and Zimbabwe. Examples of these churches include, Bible Life Ministries, Family of God (FOG), and Winner's Chapel.

Offerings: In this study, it means the amount the congregant gives whenever they gather. It is not based on how much one has, but depends on the giver's conviction and love for the work of God.

Pentecostal Churches: Churches that emphasise baptism of the Holy Spirit, usual manifested through speaking in tongues (*glossolalia*) and other gifts of the Holy Spirit (Charismata) such as faith, healing and prophecy.

Pentecostalism: A religious movement within Christianity that underlines direct personal experiences with God through the baptism of the Holy Spirit and *glossolalia*, together with other gifts of the Holy Spirit.

Power: According to Max Weber, power is the possibility of enforcing one's own will, that is the ability to decide on one's own authority and to impose this decision on others. It is further defined as representing man's ability to participate in God's creation (World Council of Churches).

Societies Act (Cap. 18:01): An Act that provides for the registration of societies in Botswana.

Societies Regulations, 2017: Regulations made generally for the better carrying into effect of the Societies Act Cap 18:01.

Stakeholder: An identifiable group of individuals or group or organisations with a stake.

Steward: The Greek word for steward is *oikonomos*, the "economist". Oikos means the house and the household. Therefore, the *oikonomos* is the housekeeper who keeps the house in order. The administrator and manager care for the economy of the household and for all people living and working in the community.

Tithe: Tithe means the tenth or ten percent of everything that one has. In this study, it will mean the payment made by church member in obedience to God's

command to give a tenth of all their income whether on a daily, weekly, monthly or yearly basis.

1.12 CHAPTER OUTLINE/ ORGANISATION OF THE DISSERTATION

This dissertation is divided into six chapters. Chapter one provides introductory information on background and theoretical framework on Pentecostal churches, problem statement and hypotheses of the study. The research questions are also found in this chapter as well as objectives of the study. Conclusively, methodology, the significance of the study and study limitations are discussed in the same first chapter.

Chapter Two reviews literature pertinent to the topic, giving some introduction on Pentecostalism, and financial management in Non-Profit Organisations (NGOs). Chapter Three details the methodology applied in this study discussing the research design, sampling methods, instruments used in collecting data and its analysis. The data is presented in Chapter Four. The analysis of data gathered follows in Chapter Five. Lastly, in Chapter Six, recommendations and conclusion of the study are made.

CHAPTER TWO: LITERATURE REVIEW

2.0 INTRODUCTION

It is important for any researcher to critically review literature in order to find out what others have already studied about a particular topic. This chapter reviews various types of literature and attempts to define the key words found in this topic. In other words, general literature regarding Christianity in Botswana, Pentecostalism in Africa and in Botswana specifically, accounting concepts and principles for non-profit organisations, prosperity theory, biblical models of finance and financial accountability will be reviewed and analysed in this chapter. The purpose, at the end of the day, is to identify the gaps in knowledge that need to be filled.

2.1 PENTECOSTALISM IN GENERAL

Allan Anderson (2004:14) has observed that, whereas classical Pentecostals usually define themselves in terms of doctrine of initial evidence, Pentecostalism is more correctly seen in a much broader context as a movement concerned primarily with the experience of the working of the Holy Spirit, and the practice of Spiritual gifts. In the same vein, Cephias Omenyo (2006:87) argues that Pentecostals stress the fact that God's gifts can be experienced in the church today through the power and the presence of the Holy Spirit.

According to Cephias Omenyo (2006:88), the Pentecostal Movement origin is usually identified either with the outpouring of the Holy Spirit in Charles Fox

Parham's Bible College in Topeka, Kansas in 1901 or with the revival, which began with William James Seymour's Apostolic Faith Mission on the Azusa Street in Los Angeles, California, in 1906. In order to attempt to bring the African perspective or in other words the intercultural perspective to the definition of Pentecostalism, J. Kwabena Asamoah-Gyadu (2005) noted as follows:

Pentecostalism refers to Christian groups which emphasise salvation in Christ as a transformative experience wrought by the Holy Spirit and in which pneumatic phenomena including "speaking in tongues", prophecies, visions, healing and miracles in general, perceived as standing in historic continuity with the experiences of the early church as found especially in the Acts of the Apostles, are sought, accepted, valued, and consciously encouraged among members as signifying the presence of God and experiences of His Spirit (2005:12).

In other words, Pentecostalism refers to a form of full gospel where the Holy Spirit is centred as the Helper, the comforter, the teacher and the one who dwells in believers and intercedes on believers' behalf (Nevertheless I tell you the truth; It is expedient for you that I go away; for if I go not away, the Comforter will not come unto you; but if I depart, I will send him unto you, (John 16:7). Upon baptism with the Holy Spirit, the believer is empowered to do extra-ordinary works according to the assistance and tutelage of the Holy Spirit (John 16:8-13). The Holy Spirit here empowers the believer to speak in other tongues, which are a

form of gifts as per the book of Acts. In other words, the Holy Spirit becomes an experience as a third person of the Trinity as opposed to a doctrinal concept for a Pentecostal believer. David Maxwell (2006:8) argues that the Azusa Street Revival was paramount to shaping the worldwide Pentecostal movement though there were other revivals such as Oslo, Sunderland, Calcutta and Hong Kong. It is important to note that the Azusa Street Revival was also very influential from the African Perspective because it arose from an African American at a time when the racial divide in the United States was at a peak. The fact that the William James Seymour Apostolic Faith Mission was all encompassing with Black and White worshippers together under one roof, testifies the true meaning of the Biblical Pentecost (Cephas Omenyo, 2006:88).

It is my view that though Pentecostalism is a broad term and seems to be difficult to define in distinctive terms, explanations that encompass the full gospel (that, is Jesus Christ as the Saviour, Healer, Baptiser, and the coming King) and the working of the Holy Spirit and gifts thereon as an experience, would normally be sufficient to give an acceptable explanation of Pentecostalism. Moreover, Pentecostalism to a believer means the full functioning of the Holy Spirit in their daily lives.

2.1.1 Classical and non-classical Pentecostals

Having attempted to define Pentecostalism in general, it then follows that the different forms or classes of Pentecostal movements be defined or described in

order to gain an informed understanding of Pentecostalism. According to Cephas Omenyo, (2006:93) most scholars adopt Arnold Bittlinger's typology of charismatic renewal as either: (1) Classical Pentecostal movement, which began in 1901 and is organised as churches; (2) Neo-Pentecostal or charismatic interdenominational fellowships and (3) Renewal Groups in mainline churches. The former two shall be defined in detail, as they are more relevant to this study.

According to Cephas Omenyo (2006:94), Classical Pentecostals are usually referred to as movements, which began in the West in 1906 and spread around the world and in Africa particularly in the 1920s. These are organised as churches and a good example being the Assemblies of God. These are churches, which preach the full gospel being Christ as the Saviour, the Baptiser, the Healer and the coming King. The classical Pentecostal churches emphasise purity and holiness as a basic form of Christian belief or doctrine in their gospel. In most cases, the churches trace their origin to the United States of America and have gained much influence in Africa due to their liberal form of worship compared to the mainline churches, which were of form that is more conservative and rather imposed on many African nations by the colonial masters. The central message of God's Grace was also beneficial in its spread throughout the African continent. Furthermore, Africa being a continent mostly affected by dreaded diseases, poverty, hunger, unemployment etc., prosperity theory of God being the source of all blessings and the one who makes us rich and adds no sorrow unto our riches, encourage many African people. As such, many adopt or accept the Pentecostal

gospel as the most sensible one compared to others, as it could be an answer to their immediate problems (Ikper, 2007:45).

Divine Healing power through the Holy Spirit furthermore acts as an influence to an African believer who would normally not afford to buy expensive drugs/medicine to cure some ailments that they might suffer from. Therefore, God as Jehovah *Jireh* (translated- Provider) remains the only solution to the African believer who strongly believes that by faith God can heal all his diseases (Ayegboyin, 2006:75).

According to Deji I. Ayegboyin (2006:72-73) the non-classical or neo-Pentecostals on the other hand are usually characterised by non-denominational fellowships usually referred to as ministries with an emphasis on American Pentecostal worship styles in terms of music, preaching and the membership often times than not is predominantly youthful. Examples of the non-classical Pentecostal churches in Botswana are the Bible Life Ministries and the Family of God (FOG).

Some distinguishing features between the two forms of the Pentecostals are that the latter places less emphasis on the form of dress, there is liberal form of worship which is usually spontaneous and not strictly formalised to allow the work of the Holy Spirit, the emphasis on different forms of ministries especially healing, prosperity gospel or word faith and other forms of full gospel. The other

distinguishing feature is that the neo-Pentecostal is usually founded and directed by an individual who usually presides as an overseer, bishop and or apostle (Asamoah-Gyadu, 2005:12-13). As correctly pointed out by L. Togarasei (2005:349-375 and 2011:336-350), non-classical Pentecostal churches seem to address the challenges of globalisation and modernisation faced by many of middle, and the educated working class and businesspersons. Similarly, S. Schieman & J.H Jung (2012:739) argue that people who believe in the prosperity gospel have faith that God will grant material prosperity or good health to those with sufficient faith and that these rewards may be reaped by faith alone. The gospel of prosperity seems to fill the gap of lack of jobs, proper accommodation and many basic amenities.

Most scholarly researches done here in Botswana were of African Independent Churches (AICs) and as such, Pentecostal studies in our immediate neighbours like South Africa and Zimbabwe will be handy for this literature review. Nigerian and Ghanaian studies in West Africa will also be critically reviewed to gain more understanding of Pentecostal churches especially from the African perspective.

2.2 PENTECOSTALISM IN AFRICA

Now that, Pentecostalism in general, has been reviewed, it is important to examine literature on Pentecostalism in Africa. Cephas Omenyo (2006) in his study of the charismatic Pentecostal phenomenon in six key mainline churches in Ghana posits that charismatic revival is currently sweeping across the mainline

denominations in Ghana. He further found out that when Pentecostalism began in Ghana as early as 1917, the mainline churches were envious of this development for they were afraid that it was responsible for reduction in their general membership and many of the members in mainline churches did defect from these main line churches to form either African Independent Churches and or Pentecostals. In an effort to counter this development, main line churches introduced charismatic renewal movements within these mainline churches. Cephas Omenyo further argues that the rise of these charismatic movements was mainly due to the alleged lack of dynamic manifestation of the Spirit of God in the mainline churches; their lack of concern for practical and existential issues, both physical and spiritual, that confronts membership; and generally poor pastoral care (Omenyo, 2006:98).

David Maxwell (2006) discusses the history of Pentecostalism in Zimbabwe. He notes that, like other African countries, the United States of America, and the then South African apartheid government, also influenced Pentecostal movements in Zimbabwe. This was through, classical Pentecostal churches such as the Assemblies of God and Apostolic Faith Mission, which later then gave birth to other independent neo- Pentecostals commonly known as ministries. David Maxwell (2006:45-46) argues that the rise of Pentecostal churches in the then Rhodesia (present day Zimbabwe) was similar to elsewhere in Africa. He supported his case by studying the Zimbabwean Assemblies of God, Africa (ZAOGA) also known as the Forward in Faith Ministries International headed by

its founder and general overseer, Ezekiel Guti. The church has over 400,000 adherents in Zimbabwe alone with other thousands across the various branches in the world. Many Zimbabweans found solace in the teachings and ministry of Dr. Ezekiel Guti during and after the liberalisation of Zimbabwe.

Togarasei (2010:19-39) also uses three non-classical Pentecostal churches in Harare; the Zimbabwe Assemblies of God Africa (ZAOGA), the Family of God (FOG) and Hear the Word Ministries (HWM) to argue that modern Pentecostal movements have elitist characteristic features from membership to Biblical interpretation, such as sophisticated meeting places mostly in urban areas and upper and middle class membership. Fellowship groups emphasise on self-actualisation to enable the youth to possess and achieve in their business pursuits. There are also grooming lessons for women and men are taught effective ways of running families and businesses. Preaching, music and of-course the doctrine of prosperity (faith, health and wealth) are mostly conducted in business language- English.

It is important to review works on Pentecostalism in Zimbabwe because Zimbabwe has her influence in the Botswana Pentecostal movements in that many of the ministries in Botswana such as the Forward in Faith Ministries International and the Family of God Ministries have their headquarters in Zimbabwe.

As an immediate neighbour and influential to Botswana economy, South Africa also has influence in Christian matters. Many missionaries in the later part of the twentieth Century came to the then Bechuanaland Protectorate from South Africa (Kealotswe, 2000:208). Pentecostalism in South Africa traces its origin from United States of America as well. The Apostolic Faith Mission (AFM) was the pioneer church formed in South Africa in 1908 but officially constituted in 1913. The racial South Africa under the Apartheid Regime segregated the AFM leading to the African Zionist leaders leaving the AFM and forming their own independent churches such as Nkonnyane's Christian Catholic Apostolic Holy Spirit Church in Zion, Elias Mahlangu's Zion Apostolic Church of South Africa and Paulo Mabiletsa's Christian Apostolic Church in Zion in 1920 (Anderson, 2004:108). These churches were further divided and newer churches emerged thereon such as the Zion Christian Church (ZCC) led by Engenas Lekganyane.

Allan Anderson (2004:108) further posits that there are no significant doctrinal differences between the Zionist and Apostolic churches on the one hand and classical Pentecostal churches on the other save for in rituals. Classical Pentecostals generally practise laying of hands and prayer for the sick, whereas in Zionists and Apostolic Churches this is usually accompanied by the use of symbolic objects like blessed water, ropes, ash and so forth.

The Apostolic Faith Mission is one of South Africa's biggest classical Pentecostal denominations. It is of note that Pentecostalism and the African Independent Churches (AICs) spread to other parts of Southern Africa due to the influence of

developments in South Africa. Pentecostal, Zionist and Apostolic ideas were spread to the surrounding countries to the north mainly through migrant workers from these countries who met Pentecostalism while working in South African mines, a country in hand being Botswana (Anderson, 2004:109-110).

2.3 PENTECOSTALISM IN BOTSWANA

The Assemblies of God and the Apostolic Faith Mission introduced Pentecostalism in Botswana as mentioned earlier from South Africa. The migrant miners from South Africa were also influential in that they helped in spreading this Pentecostal gospel into Botswana. According to J.N Amanze (1994:19; 1998:47), the first classical Pentecostal church to be set up in Botswana was the Apostolic Faith Mission in 1958, and thereafter other classical Pentecostal churches such as Assemblies of God were later planted in this country. Other noticeable non-classical (charismatic) Pentecostal churches mostly known, as ministries are the Bible Life Ministries, Family of God, Christ Embassy and the Forward in Faith Ministries International. In this proposed study, the researcher will devote most of his time to these types of Pentecostals, which are said to be mushrooming in large numbers nowadays (Government Gazette, 2009:1500-1518).

Prior to Pentecostalism in Botswana, Christianity was introduced to this country by the missionaries, with the help of local chiefs in the mid-1800s. Notably, missionaries such as Dr David Livingstone under the London Missionary Society helped in the formation of churches such as the United Congressional Churches of Southern Africa (UCCSA). Other mainline churches in Botswana are the

Methodist Church, the Dutch Reformed Church, the Anglican Church and the Roman Catholic Church (Amanze 1998: 36-43 and Kealotswe, 2000:208).

2.4 PROSPERITY GOSPEL OR WORD FAITH GOSPEL.

According to Kwabena Asamoah-Gyadu (2005:208:211), Pentecostals today, especially neo-Pentecostals are criticised for their emphasis in the prosperity gospel. More often than not, the sole beneficiaries of this prosperity gospel are the founding pastors, apostles and their immediate families. The Pentecostal churches of today seem to be self-centred and the social responsibilities of these churches are not seen in the world over save for reliefs after natural disasters such as the Tsunamis, earthquakes etc (Benny Hinn, 2009:1-5). The researcher does not in any way denounce the good efforts done worldwide by some of the mega ministries such as the World Harvest Church headed by Pastor Rod Parsley but he just points out the general perceptions of people today as supported by recent studies done in Africa and elsewhere in the world. According to Mmegi Newspaper of 23rd November 2009, it is important to note that whenever money or finances are mentioned, public interest is bound to be aroused either positively or negatively and Pentecostal finances is not an exception.

In this review, a brief history of prosperity gospel and its forefront proponents, the spread of prosperity gospel in the United States and the world over and the African perceptive shall be given.

2.4.1 Northern American form of Prosperity Gospel

Whenever the Gospel of prosperity is mentioned, the names of Kenneth Copeland, Kenneth Hagin, Asa Alonso Allen, Lester Sumrall, Oral Roberts and Benny Hinn among others are mentioned. The prosperity Gospel is most prominent in United States of America. Asamoah –Gyadu (2005:203) says:

North American neo-Pentecostalism has attracted various epithets: “name – it- and claim it”, “faith gospel”, “gospel of health and wealth”, faith-formula theology”, and “faith-equals-fortune message.”

Asamoah-Gyadu (2005:203-205) continues to argue that this North American neo-Pentecostalism may drive a wrong message to believers in that they may think that there is a formula to follow in order for one to be rich. To justify their extravagant ways of living of personal jets, expensive suits and flashy automobiles, proponents of this gospel make reference to Jesus saying he rode the best donkey and even his garment was the best and tailor- made. This kind of Gospel receives much coverage in that many tele-evangelists such as Benny Hinn and Kenneth Copeland have daily programmes beaming out of television and most of these channels are free-to-air.

As stated above, the issue of finances is also a problem in developed countries such as United States of America. According to Kathleen Hladky (2012:82) in 2007 the US Senate appointed a commission of enquiry to look into how finances are used and monitors the activities of tax-exempt entities in Mega Pentecostal

churches (*Led by Kenneth Copeland, Creflo Dollar, Benny Hinn, Eddie Long (now deceased), Joyce Meyer and Randy and Paula White*), ministries, charities, and other exempt organisations. The Internal Revenue Services probed deeply into every aspect of the afore-mentioned organisations and included questions on the pastors' compensation, their housing, the use of the ministries' aircrafts, pastors' immediate families' employment with the respective ministries, and hotel charges etc. Similarly, according to Benny Hinn (2009:2) though most of these mega churches activities were found to be complying and to continue to meet the requirements of the Internal Revenue Service on tax-exempt religious organisations, some were cautioned to comply or else they would be closed.

The North American neo-Pentecostalism has influenced the world over since most of the Pentecostal pastors today have either attended universities or seminaries there or were spiritual sons of the proponents of the prosperity gospel (Asamoah-Gyadu, 2005:15:20).

2.4.2 Prosperity Gospel in Africa

As already mentioned before, the North American Pentecostalism has gained appreciation in many African pastors. Most of the African pastors are trained in either Universities or Bible Colleges with much emphasis on prosperity gospel or they were under either the direct tutelage or mentorship of these American proponents of prosperity gospel (Bonsu & Belk, 2010).

According to Akper (2007:45), Christ is understood as the Messiah and that He is able to prosper devoted believers. He further revealed that Christ is not only viewed as Lord and the Messiah, but also as someone who brings blessings. Besides, according to Ayegboyin (2006:75), it is biblically supported by the fact that God is also referred to as Jehovah-Jireh, i.e. The Lord our provider and He is able to provide financial blessings to his devoted believers.

African proponents of the prosperity gospel such as Pastor Otabil of International Central Gospel Church of Accra, Ghana argue that God wills for believers to prosper in all things and that “all” includes financial blessings. He further posits that biblical prosperity is a right of the believer in Christ. Proponents of the prosperity gospel base their argument on the fact that God rewards faithful Christians with good health, financial success and material wealth according to Philippians 4:19 (Asamoah-Gyadu, 2005:201-203). Lovemore Togarasei (2011:336) correctly observed the same sentiments. He writes,

For some Pentecostal preachers like Andrew Wutawunashe of the Family of God Church (FOG) in Zimbabwe, it appears all that the Bible says is about prosperity. Even in texts like Matthew 9:37, “The harvest is truly plenteous but the labourers are few,” Andrew sees all FOG members as being called in this passage to be labourers in the field. They are to harvest souls, money, material things (e.g. cars, houses), influence and power.

J. Kwabena Asamoah-Gyadu (2005:215-222) continues to argue that although it is biblical for believers to prosper in all things, the full gospel shall balance, that is to say, preaching should not favour one gospel at the expense of the other. Pastors as stewards of their congregations should ensure that there is transparency regarding the issue of finances and that congregants shall be equal before God irrespective of how much they give. In the same vein, Asonzeh Ukah (2016:533) observes that in the Redeemed Christian Church of God, Nigeria, the wealthier a member is, the easier it is for him or her to access the privileged areas and connect with more powerful people during the principal religious activities of the church (annual convention, Holy Ghost Service and the annual Holy Ghost Congress).

The media has continuously reported that nowadays, pastors seem to care more about members who contribute most in terms of tithes, seeds, offerings, sacrificial gifts, etc. This is said to encourage division in the church in that those who do not normally give more are left out. The fundamental question is should the pastor only respond to the needs of members who are givers? Is it biblical, what happened to the stewardship principle? Is it not the pastor the overseer of the church irrespective of the amount of money one contributes? (Mmegi Newspaper, 12th November 2009).

In extreme cases, it has been observed that some pastors even go to an extent of compromising in favour of generous givers even if they are in “sin” or not living right. According to Ayegboyin (2006:84) and Klaitis & Mclean (2015), it was found

out that some gifts that some men of God have been receiving were actually from illegal forms of businesses such as drug dealings. Classical Pentecostals who are still so much influenced by emphasis on holiness argue that when the Holy Spirit is quenched in a church due to excess love of money by the pastor, the pastor is bound to make the mistake of accepting gifts, which may be of illegal trades.

The influence of the North American prosperity gospel in Africa can also be reflected in the lifestyles of exponents of this gospel. Many founders, pastors, and leaders of various neo-Pentecostals spread the prosperity message by their lifestyles (Hladky, 2012). According to J. Kwabena Asamoah-Gyadu (2005:208-211), many pastors argue that in order for the anointing to fall and spread through the church it shall commence with the “head”. They are alleged to say that in order for the man of God to properly execute the call of God in his life, he shall live a stress free life, he should not worry about his dress, his food and form of transportation and he should be among the best in his congregation if not the very best in terms of wealth accumulation. He should drive the best car and wear the best designer clothes available; some even own private jets and private Television stations to spread the gospel of God around the world.

Exponents of the prosperity gospel believe that it reflects the belief that the “the blessing of Abraham” has been willed by God to believers as beneficiaries of the new covenant mediated by Christ. These blessings of Abraham refer to his wealth in cattle, silver and gold, menservants and maidservants, camels and

donkeys, and the gift of a son (Gen 13:2; 24:35-36). Asamoah-Gyadu (2005:207) quotes Pastor Essel, a noted Ghanaian exponent of the prosperity gospel, saying, "The scriptures mean that God wants believers to prosper, not only spiritually, but in material life, child upbringing, profession, business and every area of life." These interpretations of scriptures may be appealing to believers in the developing countries such as Ghana where basic amenities such as food and basic medical care may not be readily available or if available may be expensive for an average believer, hence ordinary believers may be somewhat enticed to give the little they have in order to be blessed (Asamoah-Gyadu, 2005:205-232; Daswani, 2015).

David Maxwell (2006:151-155) has observed that neo- Pentecostals such as Zimbabwean Assemblies of God, Africa are not very different from other transnational independent Pentecostal churches in Africa. By giving, people are encouraged to offer their best for God does not accept leftovers. David Maxwell (2006:203-207) continues to elucidate that the culture of giving is not only cultivated in the whole congregation but on females as well. By "Talents" (referring to capabilities), women are encouraged to use their God given talents and raise funds for the work of God. The best fund- raiser is usually awarded a certificate as a form of appreciation. These funds are used to set up other branches in the country or renovate existing structures. This augurs well with the principle of self- reliance, which is an African virtue.

Lovemore Togarasei (2011:351), on his article, entitled “The Pentecostal Gospel of Prosperity in African Context of Poverty: An Appraisal” argued that Prosperity Gospel’s holistic approach to life can contribute to poverty alleviation. He summarises aptly that the gospel contributes to poverty alleviation by encouraging entrepreneurship, employment creation, generosity, and giving a positive mind-set among members.

In summary, the prosperity gospel is not bad, but the way sometimes it is spread throughout the general membership of the church could be misleading and disturbing. So long as the prosperity gospel balances with other full gospel teachings it is a welcome development especially as Africans more and more accept the ruler-ship of Jesus Christ in their lives. Hence, the notion of God as Jehovah Jireh should not only be a doctrine but it ought to be an experience to believers especially the Pentecostal believers. Indeed, God wills for people to prosper in all things and financial prosperity is believers’ portion. However, accountability and transparency in church leaders is necessary not a choice in building trust and faith in the church leadership.

2.4.3 PROSPERITY GOSPEL IN BOTSWANA

Not so much has been written or studied in Botswana on the finances in Pentecostal churches hence this study. Notably, scholars such as Lovemore Togarasei (2008:75-88) have attempted to do so though not strictly on financial management. In his article entitled “Jerusalem and Antioch: Inter-state, Intra-church Politics in the Family of God Church in Botswana,” Togarasei (2008:75-

88) posits that the reasons that led to the division of the Family of God church in Botswana are not only intra-church but also inter-state politics. One of the reasons given for the breakup of the church by the Nkomo group according to Togarasei (2008:80-81) was the administration of the church funds leading to transporting of hard cash to the church Headquarters in Zimbabwe by road, which was considered against the Botswana Law. Of late, there have been newspaper articles on the controversial issues of pastors and money. Titles such as “Pastors shame God” are common. An anonymous concerned pastor writes in the Midweek Sun Newspaper of October 14, 2009:

I typically disagree with instances where a pastor who has grown filthy rich by simply benefitting from the contributions of poor church members and rich ones alike. While it is not expected that the church would want a pastor to be there for the church and yet live in financial agony, it is also extreme that some leaders have adopted extravagant lives and as such demand too much from the church for their own bellies.

The same anonymous pastor (Midweek Sun, 14th October 2009) continues to argue that it is evil to be manipulated, deceived, insulted or mocked in to giving your hard earned Pula, for everything must be done in love quoting 1 Corinthians 13:1, which says “Though I speak with the tongues of men and of angels, and have not charity, I am become as sounding brass, or a tinkling cymbal.”

The issue of finances in Pentecostal churches is not only peculiar in Botswana but is common worldwide. Mainline Churches worldwide are threatened by the massive growth of Pentecostals and the way they fund their expansions worldwide. According to J. Kwabena Asamoah-Gyadu (2005:202) the main argument advanced in Pentecostal churches is that God rewards faithful Christians with good health, financial success and material wealth, according to His glorious riches in Christ Jesus (Philippians 4:19). Therefore, it is biblical for every believer to live a good life, that is to say, it is every believer's right to prosper and enjoy all the benefits of serving God here on earth and thereafter for evermore. Togarasei (2005:368) agrees with Asamoah-Gyadu, in that non-classical Pentecostal churches' main teaching is the gospel of prosperity also often referred to as faith, or health and wealth gospel.

Though, many churches in Botswana are exempt from paying tax for their nature as non-profit making organisations, the Botswana Government is particularly at pain with some irregularities in registration and the failure by most of these churches to submit their annual returns as stipulated in the Societies Act Cap. 18:01. It is important to emphasise that the 1972, Societies Act was introduced mainly in order to regulate and control the activities of societies and to minimise the chances of citizens being exploited by unscrupulous persons masquerading as leaders of what may be doubtful organisations and to ensure the orderly development of societies.

Likewise, financial accountability is also a requirement of the Societies Act Cap. 18:01, where office bearers are required to submit annual returns to the Registrar. The annual returns are usually the Statement of Comprehensive Income, the Statement of Financial Position and the Cash Flow Statement. The Statement of Comprehensive Income shows the trading position of the society at any particular point in time while the Statement of Financial Position shows the financial position of the entity at the end of the financial year. The financial statements provide parties such as the Government, the church membership etc. with an economic interest with a comprehensible overview of what the particular concern achieved during the period under review (IFRS, 2011: A369).

The Societies Act Cap.18:01 further defines a society as any club, company, partnership or association of ten or more persons, whatever its nature or objects (s.3). It follows therefore that churches are mostly societies and they are governed by this very Act.

According to the Botswana Guardian of October 30, 2009, the alleged misappropriation of funds and a lot of emphasis in prosperity gospel has forced the Botswana Government to be more vigilant and awake in the issue of church registrations and proper keeping of financial records or books by church ministries formed and pastored by foreigners and or with foreign based origins. The Government, through the Ministry of Nationality, Immigration and Gender Affairs, has gone an extra mile that is rather harsh in either deregistering (closing) some of the churches not duly registered, deporting some church elders or

pastors who are found to be on the wrong side of the law and even in extreme cases declaring some pastors prohibited immigrants.

In Botswana, members give money to the pastors as expression of gratitude and an attempt to help maintain the pastor but not as a guarantee of complete satisfaction. For complete financial satisfaction can only be derived from other investments. According to media reports, for example, Batswana are by nature very generous and as such may be open to manipulative pursuits by cheating pastors who may only be here to exploit Batswana.

Percival Mtwetwa (2009:1-2) in his article entitled “A faulty church, a faulty nation” featured in the Mmegi Newspaper of 26th October 2009, argued that some church leaders have forsaken their mandate of building the kingdom of God and are now busy building their own. He continues to argue that men of God are paraded as superstars with several bodyguards, the cars they drive, the houses they stay in and the size of the congregation recognise them. Percival Mtwetwa (2009:2) lamented that this Hollywood type of leadership is crippling the church of today for this extravagant lifestyle, is financed by the congregants. The researcher shares Mtwetwa’s sentiments in that he once watched a message on Trinity Broadcasting Network (TBN) by one of the prosperity gospel/ faith preachers shared as follows:

The Bible says that the wealth of the sinner is laid up for the just (Proverbs 13:22, King James Version). However, it will remain laid up until you claim it. Therefore, claim it now! You possess the ability to seize and command wealth and riches to come to you (Deuteronomy 8:18). Like God, you can speak spiritual blessings into existence (Romans 4:17) (Creflo Dollar, 2018, TBN).

Drawing from Creflo Dollar's preaching above, adherents of the prosperity gospel are told that their desired outcomes already exist, and that they must simply be recognised and majestically claimed.

The proposed study shall endeavour to examine how Pentecostals account for the monies contributed by members and whether members and laypersons are happy with the way their finances, are managed by the church leaders.

2.5 NON- PROFIT ORGANISATIONS (NGOs)

A non-profit organisation may be defined as an economic entity that, without gain, provides a service in the interests of the community or to the benefit of its members and which has an equity interest that cannot be traded (Faul, *et al*, 1997:731).

Furthermore, the non- profit concept does not indicate that the enterprise or society may not trade or budget for and indeed realise a surplus for any financial

year. However, the concept does not imply that any increase in the net assets arising from the activities of the enterprise must be applied to the benefit of the members of the enterprise and may not be distributed to them (Faul, *et al*, 1997:731).

It is important to note further that members of the enterprise or the society have no claim against the concern regarding the distribution of profit. In many cases, such societies' constitutions contain a clause providing that if the enterprise should be dissolved, its accumulated net asset value be transferred to another similar organisation with similar objectives (Faul, *et al*, 1997:742).

M.A Faul, *et al*, (1997:732) further argue that the primary purpose of accounting and reporting by non-profit organisations should be to establish control over resources by means of responsibility accounting. Similarly, Suge (2013) in her article entitled "The Effect of Financial Management practices on Church Funds Stewardship" found out that financial planning enriched the balance between income and expenditure of the church fund through proper budgeting, participatory and planned budgeting. The study further recommended churches to adopt financial planning as a strategy to manage their funds.

2.5.1 The Fund Concept

According to M.A Faul *et al*, (1997:732) non-profit enterprises or societies often reserve sources or receive donations for a special purpose. A separate

investment account, in which such funds are deposited, is then opened in the accounting system of the society. A good example could be church building funds. Whenever funds are raised for putting up new church buildings, it is important and a good accounting principle to set up a separate special fund account where all donations for the noble effort are deposited and should then be invested separately until the project has been complete. What remains to be seen in the proposed study is whether indeed Pentecostals in Botswana do have such special funds where all donations of funds are deposited for accountability. As a generally accepted accounting practice (GAAP) for non-profit organisations such as churches, this form of accounting is imperative for all churches to follow to the letter in order for complete financial reporting and accountability to be said to be in existence (Baker and others, 1999:1158-1194). According to Iddrissu (2013:215), the Church by its nature is supposed to be playing a major role in the quest for transparency and accountability in our society today. This is vital since the congregations want assurance from the leadership that the offerings sacrificially given to the Church are used shrewdly.

2.5.2 The Accumulated or general fund

According to Richard Baker and others (1999:1160-1161) besides the special fund, which may exist in a non-profit organisation, the undertaking will always have a general (or accumulated) fund. In nonprofessional's language, this is the source and disposal fund, through which all funds flow, which are used, in the general course of the enterprise's activities.

In summary, the concept of funds accountability is always applied in recording the donations and bequests or gifts received by non-profit organisations. The beneficiary organisation must adhere to the conditions of such donations and bequests and must account therefore in an appropriate manner (Baker and others, 1999:1160-1168). To drive the point home, all gifts even those received by the pastor for his personal use must be accounted for as per the Financial Accounting Standards Board Statement (FASB) Nos 116 & 117 respectively. These standards deal directly with accounting and financial reporting issues for not-for profit entities. Financial Accounting Standard No. 117 in particular enhances the relevance, understandability, and comparability of financial statements issued by not for profit organisations. It further requires that financial statements provide certain basic information that focuses on the entity as a whole and meets the common needs of external users of those statements. Not for profit organisation should provide a statement of Financial Position (reporting amounts for the organisation's total assets, liabilities and net assets), a Statement of Activities/ or Income Statement (reporting the change in the organisation's net surplus) and a Statement of Cash Flows (reporting the change in the organisation's cash and cash equivalents). Should this be complied with the current outcry by the general membership that they have been cheated of their hard-earned money by pastors would be outdated.

Proper financial budgeting in a church is imperative (Hinn, 2009; Tanui, Omare and Bitange, 2016). Budgeting of resources and allocation of amounts from

particular sources, with regard to expected expenditure for the coming year is very important. This is important for controlling over expenditure.

2.6 FINANCIAL ACCOUNTABILITY/ MANAGEMENT IN NON-GOVERNMENTAL ORGANISATIONS

Having reviewed literature on Pentecostalism and its influence, not only in the world but particularly in Africa and specifically Botswana, we then need to review literature on financial management especially literature with an African perspective.

Different scholars have looked at financial management from different perspectives. Iddrissu (2013:215) quotes J. Rileys, who surmises that financial management is the planning, organising, directing and controlling of the monetary resources of an institute. More often than not, the leadership of Pentecostal churches performs these functions. The accounts clerks or treasurers do handling, safekeeping and disbursement of their churches' funds. Thus, the term 'financial management' is seen in the context of handling, safe-keeping and disbursement of generated funds from offerings, tithes, and gifts.

In the like manner, Ukah (2007:621) describes "accounting" as a process by which data relating to the activities of an organisation or an individual are recorded, analysed, interpreted and communicated. The technique of recording the relevant data is generally referred to as bookkeeping. Similarly, Brigham and

Houston (2011) define financial management as decisions relating to how much and what types of assets to buy, how to raise the capital needed to purchase assets and how to run the organisation to maximise its value. Therefore, financial management skill is critical for church leaders to possess, in their role in determining, acquiring, allocating and utilising financial resources of the Church.

Though financial management skill is important, strengthening monitoring and evaluation processes of financial management practices is equally important (Bright, 2016). Bright, in his research on financial sustainability of church related organisations in Kenya, found out that of the seventeen (17) church related organisations interviewed, 18% claimed to be sustainable, whilst 82% claimed to be moving towards a crisis. The study results showed that financial management affects the financial sustainability of the church related organisations through information systems, accounting policies and procedures, reporting and monitoring systems, financial planning, asset management systems, financial analysis, internal and external auditing systems, funds flow control system, and budgeting systems. Bright recommended that church related organisations should be able to develop and implement action plans to ensure regular supervision of financial management processes.

According to International Financial Reporting Standards (IFRS) (2011), an important element in accounting is verification of the authenticity of the data recorded in order to permit informed judgment by users of the information.

Essentially important also is the use of financial internal controls. According to Church Management Solutions (2015), the first internal control relates to handling the revenues and expenditures of the church. Ushers/ Protocol/ Accounts Officers should be empowered and given procedures on how to properly seal collection bags, ensure safes and counters are locked; encourage church members to use envelopes, write cheques or use online giving as internal control for collections, deposits and data entry. The second internal control relates to having church personnel as bookkeepers, secretaries, treasurers, authorised cheque signatories, church administrators, and members of committees such as Finance. Briefly, the Church should ensure that it has in place working organisational structures with well, defined functions/ roles and responsibilities.

It follows, therefore, that maintaining good accounting records and communicating this to the public when requested is a principle of public accountability. Such accounting when instituted in churches help insulate trust in the church members, and when ignored, as alleged in some Pentecostal churches in Botswana, for example, unavoidably leads to fraud and misappropriation of funds. In the same breath, Bill and *et al* (2014), argue that all organisations either for profit or not, need accurate bookkeeping and accounting software to avoid negative consequences like fines, a damaged reputation, and even closure.

The renowned Wisdom teacher, Dr Mike Murdock (1997:137) posits that accountability is vital in today's world. He emphasises this by quoting Proverbs of Solomon 27: 23-24, "Be thou diligent to know the state of thy flock, and look well

to thy herds. For, riches are not for ever: and doth the crown endure to every generation?" These wise words cannot be over-emphasised but only to note that leaders are supposed to be servants of their followers and as such be stewards of their possessions or assets. It follows therefore that proper keeping of records or books by Pentecostals is necessary for financial accountability. Moreover, Agency Theory states that harmony should exist between the agents and the principals in the organisation. Incidentally, pastors' role in the Church financial management is vital, since they are the agents appointed by the congregation-the principals. According to Ingram (2015), principals and agents' goals must be addressed within a climate of compromise, but with the understanding that meeting the principals' goals is the primary function of the relationship. Therefore, it is crucial for the Church leaders to involve the congregation about the financial plans they have to be input before implementation.

According to the proponents of African culture, gifts are usually given as an appreciation of the work well done (Maxwell, 2006:202-207). This is comparable to Maslow's theory of Motivation, which posits that human beings ought to be rewarded for their efforts as a form of reinforcement of the good effort (Wren, 1994:371). From the African's perspective, gifts are normally accepted as a form of appreciation, hence some proponents of prosperity gospel's contention that there is nothing wrong for the pastor to be rewarded publicly or otherwise by monetary gifts in appreciation of the healings or financial breakthroughs one

might have received through the prayers of the “man of God” (Asamoah-Gyadu, 2005:212-213).

2.7 CONCLUSION

This chapter reviewed literature on the definition of Pentecostalism and forms or classes thereof. Works on the history of the church in Botswana were also examined. Literature on financial management in Pentecostal churches was also reviewed, looking at how non-governmental organisations prepare and keep their books of accounts. The chapter revealed that though there have been some studies on Pentecostalism in Africa and its influence in the twenty first century church little has been done on financial management and its consequences on Christianity in Botswana. This research seeks to fill in this gap. The next chapter deliberates on the methodology employed in this study.

CHAPTER THREE: METHODOLOGY

3.0 INTRODUCTION

This chapter discusses the research methods that the study employs. It focuses on the following areas: (a) rationale for research approach, (b) methods of data collection (c) description of the research sample, (d) summary of information needed, (d) overview of research design, (e) validity and reliability, (f) analysis and synthesis of data, (g), ethical considerations, and (i) limitations of the study. The chapter ends with a brief concluding summary.

3.1 RATIONALE FOR QUALITATIVE RESEARCH DESIGN

This study utilised qualitative research. Qualitative research is mainly concerned with how the complexities of the socio-cultural world are experienced, interpreted and understood in a particular context and at a particular point in time. The intent of qualitative research is to examine a social situation or interaction by allowing the researcher to enter the world of others and attempt to achieve a holistic understanding (Neuman, 2006). Glatthorn (1998:34) agrees with Neuman asserting that qualitative research is an inquiry process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem. The researcher builds a complex, holistic picture, analyses words, reports detailed views of informants, and conducts the study in a natural setting. It allows a face –to- face encounter of the researcher and the respondent through interviews. In other words, qualitative methodology implies an emphasis on

discovery and description, and the objectives are generally focussed on extracting and interpreting the meaning of experience. Moreover, qualitative research is justified by the notion that reality is multiple, divergent, and interrelated. In addition, it is based on the assumption that the relationship between the inquirer and the subject are interrelated.

On the other hand, quantitative research is mainly concerned with testing of hypotheses to establish facts to designate and distinguish relationships between variables. By definition, it refers to approaches to empirical inquiry that collect, analyse, and display data in numerical rather than narrative form. The use of quantitative research is justified by assumptions that reality is singular and fragmented and an independent relationship between the researcher and the respondent. It involves numeric data with numbers, for instance, how many respondents believed they are “satisfied” or “dissatisfied” to a particular question (Given: 2008:713).

The rationale for using a qualitative approach in this study was to explore and describe the opinion of Pentecostal churches on financial management. Qualitative research was suitable for a number of reasons, the first being because the research questions were concerned with “how,” for instance, “how are finances managed in Pentecostal churches?” It is argued that the research question starting with a “how” or a “what” is appropriate in a qualitative research inquiry (Johnson & Christensen: 2004:360-361). Second, the study needed to

provide a detailed view of the topic, because a vague opinion was not sufficient to provide an answer to the problems. Third, the study involved the observation of individuals in their natural setting. Finally, the researcher took an active role as a participant observer (actual giving and teachings were observed) who will tell the story from the participants' view.

A qualitative approach was also appropriate to capture the opinions of pastors, elders, deacons, treasurers, bookkeepers and ordinary members on financial management issues in their churches.

3.2 RATIONALE FOR SURVEY METHODOLOGY

Within the framework of a qualitative approach, the study is most suited for a survey approach. Research design as Given (2008:761) argues, refers to the way in which a research idea is transformed into a research project or plan that can then be carried out in practice by a researcher. In other words, research design refers to and encompasses decisions about how the research itself is conceptualised, the subsequent conduct of a specific research project, and ultimately the type of contribution the research is intended to make to the development of knowledge in a particular area. It is a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings. Furthermore, Neuman (2006:151) describes a research design as a plan that describes how, when and where data are to be collected and analysed. The design was a survey approach, which put into place the use of interviews. Chilisa and Preece (2000:100) state that the survey research methodically gathers

information about a situation, an area of interest, and a series of events or about people's attitudes, opinions or habits. By its nature, survey design is entirely descriptive or explanatory. Neuman (2006:273) concurs with Chilisa and Preece (2000:100) for he adds that surveys ask respondents about their beliefs, opinion, characteristics, and past or present behaviour.

The survey design has two types being the census survey and the sample survey. The study focused on the sample survey. Face to face, interviews were used since they have highest response rates and the researcher was able to observe the surroundings and use nonverbal communication and visual aids (Neuman: 2006:301). The population like church elders/pastors/ treasurers and ordinary members were readily available and accessible hence the suitability of the sample survey.

3.3 DATA COLLECTION METHODS

Johnson and Christensen (2004:162) describe methods of data collection as techniques for physically obtaining data to be analysed in a research study. They contend that researchers should mix methods to provide complementary strengths and non-overlapping weaknesses. The use of multiple methods and triangulation is critical in attempting to obtain an in-depth understanding of the phenomenon under study. Triangulation is the process by which the area under investigation is looked at from different perspectives. This strategy does not only add rigor, breadth and depth to the study but also provides corroborative

evidence of the data obtained (Rocco and Hatcher, 2011; Given, 2008; Johnson and Christensen, 2004; O 'Donoghue and Punch, 2003 & Glatthorn, 1998). Therefore, this study employed a number of data collection methods, including interviews and observation. Congregants were observed on how they responded during offering times and during sermon on giving.

3.3.1 Interviews

The interview was selected as a primary method for data collection. An interview is a data-collection method in which the interviewer asks the interviewee questions. That is, the researcher collects the data from the interviewee, who provides the data (Johnson & Christensen, 2004:178).

The interview method has the potential to provoke rich, thick descriptions. It gives room for respondents to express themselves using their own experiences especially if conducted in their own natural setting or places where they are more comfortable. Further, it gives the researcher an opportunity to clarify statements and probe for additional information. The researcher's logic for using this data-collection method was to interact with people, thereby capturing the meaning of their experience in their own words.

Although interviews have certain strengths, there are various limitations associated with interviewing. First, not all people are equally cooperative, articulate, and insightful. Second, interviews require researcher skills of asking questions. Third, interviews are not neutral tools of data gathering, they are the

result of the interaction between the interviewer and the interviewee and the context in which they take place (Rocco and Hatcher, 2011; Given, 2008; Johnson and Christensen, 2004). Four, confidentiality is often compromised, for anonymity of respondents is not achievable.

To address the above-mentioned weaknesses, first, confidentiality was assured to the respondents before, during and after the interviews. Second, the interview technique of probing (verbal and non-verbal) was used. It included probing or exploring, silence, prompting as well as summarising. Phrases such as, “could you elaborate more on that point?” were used as well as eye contact to encourage respondents to continue speaking. Lastly, the researcher summarised last statements of the respondents and encouraged more talk (Johnson & Christensen, 2004:179).

An interview guide was developed for this particular data collection method. The interview guide was twofold; interview guide for Pastors and leaders (including treasurers, recording clerks) and another for ordinary church members (see Appendices A & B) respectively. The researcher called and sent emails to the thirty-six (36) prospective participants describing the purpose of the study, inviting their participation and requesting a convenient date and time for face-to-face interview. A confirmation telephone call or email was sent to all prospective respondents who agreed to be interviewed.

3.3.2 Observations

The researcher visited respondents' churches as a participant observer to watch behavioural patterns of the congregants. He also participated in these selected services to get first-hand information on teachings especially finance-based teachings and observe how tithes and offerings are collected and accounted for in these churches. By participating in these church services, the researcher was able to verify the information collected so far from the respondents. Observation is done to validate findings and to supplement data gathered through individual interviews. By definition, qualitative observation involves observing all relevant phenomena and taking extensive field notes without specifying in advance exactly what is to be observed. In other words, qualitative observation is usually done for exploratory purposes and it is usually done in natural settings (Johnson & Christensen, 2004:188). The researcher observed the participant churches and got first hand information on the messages regarding giving and actual offering times during various worship services.

3.4 THE RESEARCH SAMPLE

According to Neuman (2006:219), a sample is a smaller set of cases a researcher selects from a larger pool and generalises to the population. It follows, therefore, that sampling is a process of selecting a smaller set of cases for a study such that it represents the larger pool from which they were selected. In other words, a sample is a proportion of a population. The primary purpose of sampling is to collect specific cases, events, or actions that can clarify and

deepen understanding. Neuman (2006:270) further asserts that qualitative researchers choose sample based on their relevance to the research topic rather than their representativeness which determines the way in which the people to be studied are selected. He further argues that qualitative researchers rarely determine the sample size in advance and have limited knowledge about the larger group or population from which the sample is taken.

Sampling is a cost saving measure, as a limited number of the population will be targeted. It also leads to a greater accuracy compared to census survey because close monitoring and supervision of data collection, analysis and interpretation are much more practical. Sample survey, however, has setbacks among others being biasness, when a selection procedure leads to over selection or under selection. In order to try to avoid this, the researcher applied the purposive or judgmental sampling and the simple random sampling.

3.4.1 Purposive Sampling

A purposive sampling procedure was used to select the study's sample. Purposive sampling is a method that is typical of survey study methodology. It refers to a non- random sample in which the researcher uses a wide range of methods to locate all possible cases of a highly specific and difficult to reach population (Given, 2008; Johnson & Christensen, 2004; and Glatthorn, 1998). In other words, researchers handpick the cases to be included in the sample based on their judgment of their typicality or possession of the particular characteristics

being sought. The researcher selects participants, who have knowledge or experience of the area being investigated. In this way, researchers build up a sample that is satisfactory to their specific needs.

With purposive sampling, the researcher never knows whether the cases selected represent the population. While it may satisfy the researcher's needs to take this type of sample, it does not pretend to represent the wider population. Purposive sampling is vital in order to access knowledgeable people, that is, those who have in-depth knowledge about particular issues, maybe by virtue of their professional role, power, expertise or experience. The plan is to select cases that are judged most common in the population under investigation. The purposive sample included pastors/ elders and treasurers/bookkeepers / recording clerks from the population of six (6) Pentecostal churches in Gaborone. The targeted sample was interviewed in order to get first-hand information on how finances are collected, managed and accounted for in their churches. In order to solicit information about financial management in these churches, an interview guide was provided.

3.4.2 Simple Random Sampling

A simple random sample is defined as a sample drawn by a procedure in which every possible sample of a given size has an equal chance of being selected from the population (Johnson & Christensen, 2004:200). In other words, a simple random sample is a sample drawn by a procedure in which every member of the

population has an equal chance of being selected for the study. Neuman (2006:227) asserts that a random sample is a sample in which a researcher creates a sampling frame and uses a pure random process to select cases so that each sampling element in the population will have an equal probability of being selected. This sampling method was used to select six (6) informants being four (4) ordinary members (two males and two females) as well as two (2) leaders from each of the six (6) Pentecostal churches as detailed below.

3.5 THE RESEARCH POPULATION

The research was conducted mainly in Gaborone in six (6) Pentecostal churches (two (2) classical and six (6) non- classical). The classical Pentecostal churches were the Assemblies of God (AG) and the Apostolic Faith Mission (AFM). On the other hand, non-classical churches comprised Winners' Chapel, Forward in Faith Ministries, End Time Ministries, and Gaborone Chapel. The informants were leaders and ordinary members from the six (6) churches. The leaders comprised of pastors/apostles/teachers/evangelists/prophets, treasurers, bookkeepers and recording clerks, elders, deacons and leaders of various groups in the church. Ordinary church members were both men and women. A total of six (6) people were interviewed in each church, comprising; one (1) pastor/elder/deacon, a treasurer/bookkeeper/recording clerk, two (2) males and two (2) female ordinary church members respectively. Hence, thirty- six (36) people were interviewed in these six (6) Pentecostal churches.

For the researcher to answer the research questions presented elsewhere in this study and also appended thereto as Appendices A (Interview Guide for Pastors, Treasurers/bookkeepers/recording clerks and Leaders) and B (Interview Guide for Ordinary Church members), thirty-six (36) respondents were interviewed.

The study was carried out in Gaborone for a number of reasons. The first reason is that most of the respondents' church headquarters are in Gaborone. The second reason was that it is in Gaborone, the capital city, where most of these churches are well established with full utilities, facilities and large memberships, among others. Therefore, it was easier and convenient for the researcher to access the relevant information he was looking for in Gaborone. The third reason was that it is in Gaborone where senior pastors, experienced elders, and other church officials reside. The researcher is satisfied that the information that was gathered from the sampled population was detailed and as such fitted the study. The information gathered was adequate and therefore could represent the views of the areas not covered. Lastly, Gaborone was convenient since the researcher is self-sponsored and in full time employment. It would not be practically possible for the study to cover other areas mainly due to limited time.

3.6 VALIDITY AND RELIABILITY

Having described data collection instruments, validity or credibility and reliability or dependability of the chosen instruments then follows. Simply put validity is the degree to which something measures what it purports to measure, whereas, reliability is the consistency with which it measures it over time (Given, 2008;

Johnson and Christensen, 2004). Reliability is concerned with the replicability of the research results. On the other hand, validity is concerned with the accuracy of research findings. Qualitative researchers prefer to use credibility in place of validity and dependability instead of reliability.

The criterion of validity suggests whether the findings are accurate and credible from the standpoint of the researcher, the respondent, and the reader. First, the researcher validated the findings by considering the interrelationship between the research design components being; the purpose of study; research questions; and methods. Second, the researcher triangulated data sources as well as data-collection methods. Gathering data from multiple sources and by multiple methods, results in richer study findings. The researcher gathered data from a combination of pastors, leaders, treasurers, recording clerks and ordinary members of six (6) Pentecostal churches in Gaborone. Likewise, the data collection methods were twofold: interviews and observation.

3.7 METHODS FOR DATA ANALYSIS AND SYNTHESIS

Data analysis means to organise, provide structure and draw meaning. Analysis of qualitative data is an active and interactive process. Data analysis commenced after conducting the first interview. The researcher employed the thematic content analysis method. Thematic content analysis method analyses data by organising it into categories on the basis of themes, concepts or similar features. The study also used bracketing and intuiting. According to Johnson and Christensen,

(2004:364) bracketing refers to instances whereby the researcher suspends his preconceptions or learnt feelings about a phenomenon.

The data was then synthesised, that is, it was sifted and the pieces were put together. Synthesising enables the researcher to make sense of what is typical regarding the study.

The responses from the participants were compared and the researcher's own notes from the observations derived from the selected services were looked at and compared with the responses from the respondents. The analysed data was then presented and reported systematically in chapter four and five, where the researcher gives shape and interpretation and meaning to the huge amount of raw data.

3.8 ETHICAL CONSIDERATIONS

Ethical issues regarding protection of respondents are of vital concern in every study. Ethical consideration relates to moral standards that the researcher should consider in all research methods and stages of the research design (Johnson & Christensen, 2004:96). The study was rather sensitive for it dealt with financial management in Pentecostal churches; hence, ethical consideration was of utmost importance. First, it was important to ensure that after the respondents had agreed to participate in the study, informed consent was sought from them. The participants were assured of confidentiality, that is, their dignity was respected at

all times (Principle of human dignity). They were assured that the data was used only for the purpose of the study. Second, the respondents were informed that the researcher and the supervisor would only access their confidential information. Assurance was also made in that the final report will not reflect the respondents' identifying information such as their names. Conclusively, safe custody of the responses was done in a safe and confidential place, and after the study has been completed, and a report written, the documents will be destroyed. The proposal was reviewed by the University's IRB and a government research permit was obtained before the study commenced (see Appendix C).

3.9 CONCLUSION

This chapter described the research methodology. A description of qualitative research method was provided. This description is intended to provide a background and an understanding of the research process used by this study. Chapter four presents data.

CHAPTER FOUR: DATA PRESENTATION

4.0 INTRODUCTION

This chapter presents the results of the survey conducted, based on the research questions, and presented according to how respondents answered the questions on Financial Management in some Botswana Pentecostal churches.

4.1 RESPONDENTS

Thirty-six (36) respondents from both classical (12) and (24) non-classical Pentecostal churches were interviewed from the six Pentecostal churches (2) classical and (4) non-classical respectively. Although the original intention was to interview a total of sixty (60) being twenty-four (24) from four (4) classical Pentecostal churches and thirty-six (36) from six (6) non-classical Pentecostal churches. The researcher managed to interview thirty-six (36) informants from both classical and non-classical Pentecostal churches mainly due to hesitancy on the part of the other churches identified as respondents. The small population of respondents was mainly due to the fact that some churches were reluctant to participate since they viewed this research as a fact finding mission which would expose them on their failure to abide by the Societies Act Cap 18:01, even though the researcher emphasised that the study was purely academic.

Frequencies and percentages were used to ascertain the profile of the sample and Responses to the research questions.

		Number (n)	Percentage (%)
Type of Church	Classical Pentecostal	12	33
	Non-classical Pentecostal	24	67
	Total	36	100
Gender	Male	15	42
	Female	21	58
	Total	36	100
Age	Under 21 years	0	0
	21-30 years	14	39
	31-40 years	10	28
	41-50 years	8	22
	51 and above	4	11
	Total	36	100
Level of Education	Primary School	1	3
	Junior Secondary	1	3
	Senior Secondary	1	3
	College	2	5
	University	31	86
	Other	0	0
	Total	36	100
Position	Pastor	3	8

Held	Apostle	0	0
	Evangelist	0	0
	Prophet	0	0
	Teacher	0	0
	Deacon	1	3
	Elder	2	6
	Treasurer	4	11
	Accounts /Recording Clerk	2	6
	Youth Ministry member	6	16
	Ladies Ministry member	5	14
	Men's Ministry member	0	0
	Ordinary member	13	36
	Total	36	100
Number of years with the Church	Less than a year	2	6
	1-2 years	3	8
	3-5 years	9	25
	Above 5 years	22	61
	Total	36	100

Table 4.1: Frequency distribution of biographical variables

4.1.1 Profile of the Sample

A synopsis of the biographical variables of the sample is displayed to reflect the type of church, gender, age, level of education, position held and number of years with the church (Table 4.1).

4.1.2 Type of Church

The results for the type of church are shown in Figure 4.1 below.

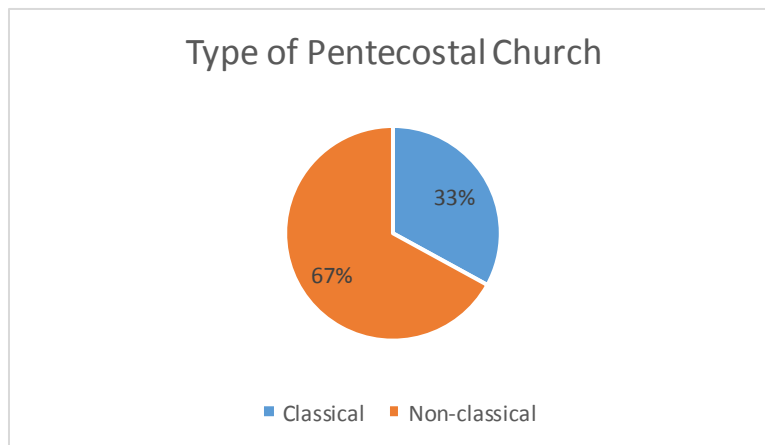


Figure 4.1: Type of the Church

The greater part of the respondents is shown in the findings to be non-classical Pentecostal (67 percent), while classical Pentecostal churches accounted for one third of the respondents (33 percent) (Figure 4.1).

4.1.3 Gender

The majority of the respondents are depicted in the findings to be females (58 percent), while males represent almost a quarter of the respondents (42 percent) (Figure 4.2).

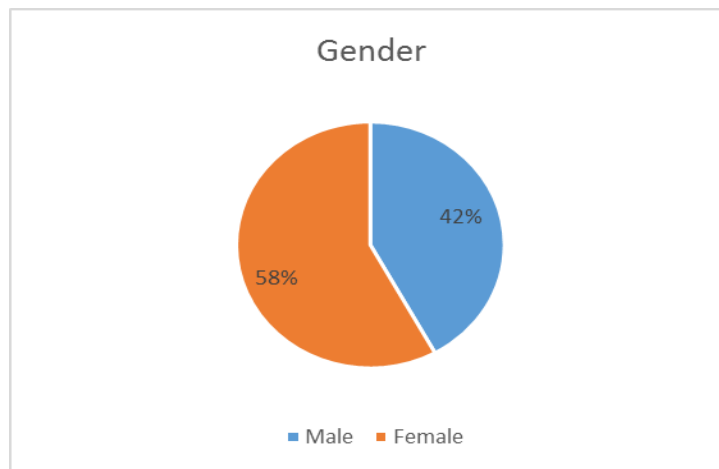


Figure 4.2: Gender distribution

4.1.4 Age

The respondents' age group demonstrates the itemisation of the participants' different ages (Figure 4.3).

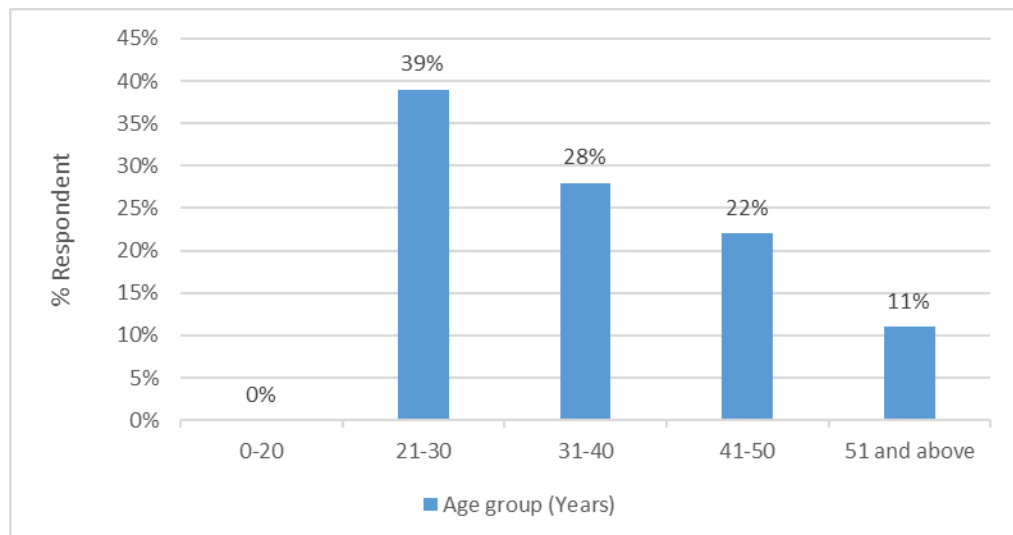


Figure 4.3 Age distributions

Results show that the majority of the respondents are from the age group 21-30 years (39 percent), remotely followed by the age group of 31-40 years (28

percent), then the age group 41-50 years (22 percent), while lastly, the age group of 51 and above represents the minority (11 percent) (Figure 4.3). This depicts that all the respondents were adults aged 21 years and above and as such were old enough to fully appreciate the financial management in the Church.

4.1.5 Level of Education

The findings for the Level of Education (Figure 4.4) show an overwhelming majority (86 percent) are graduates holding a university degree, followed by a far lesser number (9 percent) of respondents having either primary school, junior and secondary school certificates, while a limited number (5 percent) had college qualification. This depicted that the respondents had the requisite education and were therefore suitable respondents for the study.

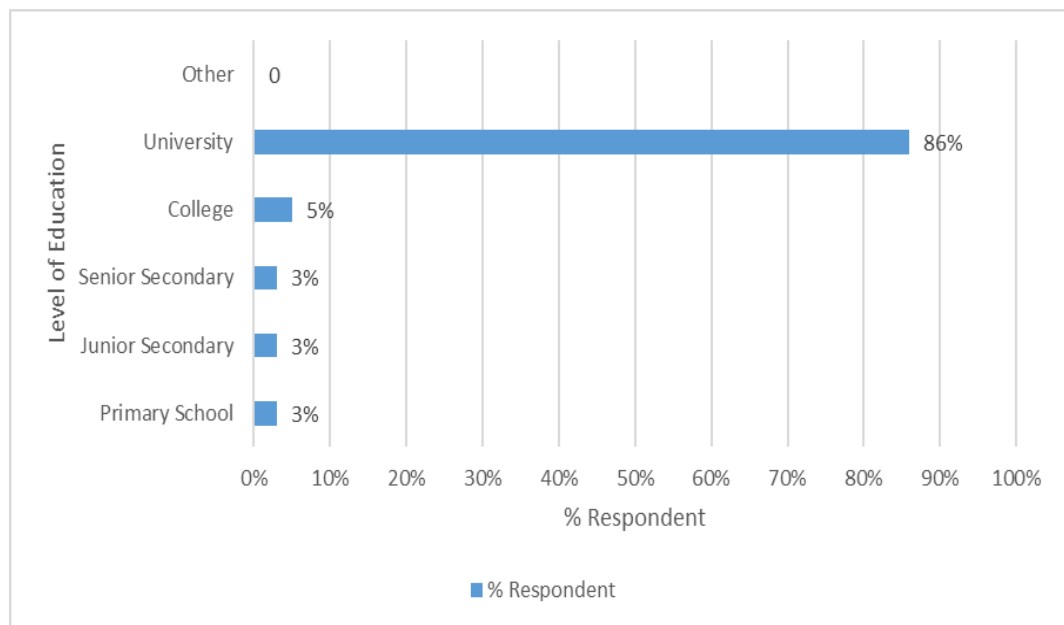


Figure 4.4: Level of Education

4.1.6 Position Held at Church

The respondents' Position held at the Church ranged from pastor to ordinary member (Figure 4.5).

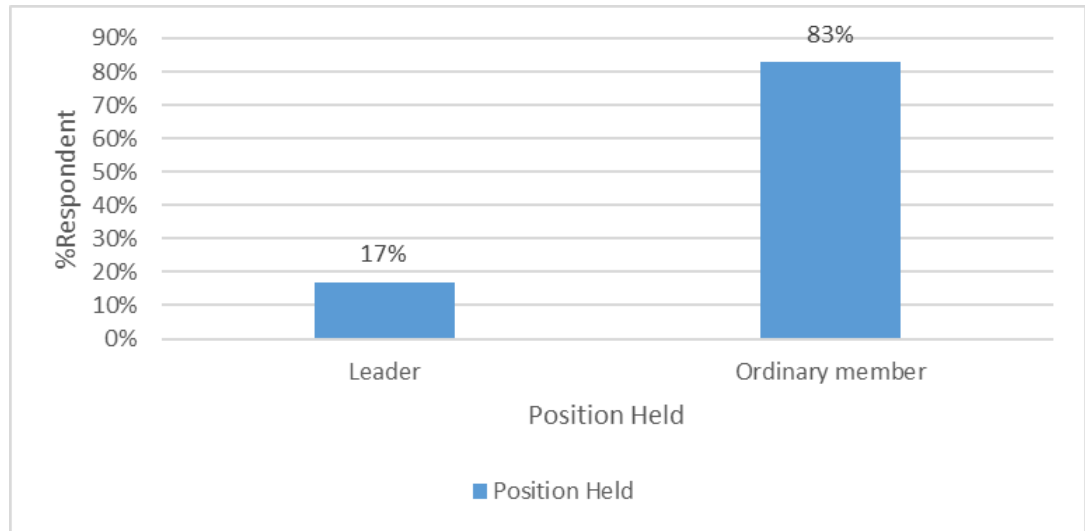


Figure 4.5: Position held at the Church

The majority (83 percent) of the respondents were ordinary members in the church, with almost one fifth (17 percent) indicating they were leaders (Pastors, Deacons, Elders, Treasurers and Accounts Clerks) (Figure 4.5).

4.1.7 Number of years with the Church

The findings for the respondents' length of worship with the church, ranged from less than a year to more than five (5) years.

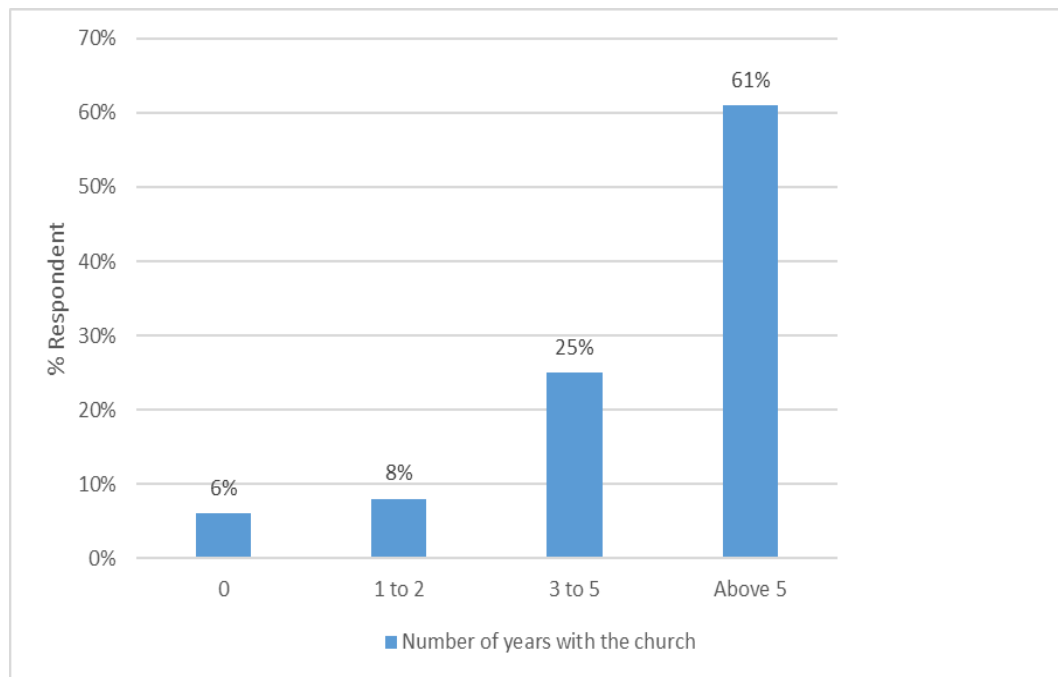


Figure 4.6: Number of years with the Church

It was established that the greater part (61 percent) of the respondents had been worshipping with the church for five (5) years and above, followed by a quarter (25 percent) with between three (3) to five (5) years, after which less than one tenth (8 percent) of the respondents indicated one (1) to two (2) years of active fellowship, with the minority (6 percent) of the respondents specifying less than a year of assembling with the saints (Figure 4.6). This implied that majority of the congregants had been church members long enough and were well informed about financial management, thus they were suitable respondents for the study. Essentially, from the findings of the demographics of the respondents, the respondents were suitable for the study and therefore the information they provided was reliable for analysis.

4.2 FINDINGS

The findings are organised into the following themes in relation to the questions asked: Beliefs on finances, financial management, financial accounting and reporting. The results are combined under these themes to prevent duplication in many cases as the responses from both the leaders and ordinary members on similar questions were in the same manner.

4.2.1 CHURCH BELIEFS ON FINANCES

The researcher wanted to get information on both classical and non-classical Pentecostal churches' teachings and beliefs on finances. The findings are as follows:

CHURCH TEACHINGS ON FINANCES IN THE CHURCH

Respondents reported that giving was scriptural and through giving, the gospel of God is spread to the four corners of the world. They were of the view that the Gospel is free, but it takes money to spread it and it is the congregants who should finance the spread of the Gospel. Besides, the finances collected from the members are used to meet needs in the church such as administrative costs, capital costs (planting/building churches), supporting the orphans/widows and strangers as well as donating to the society to meet their needs. One of the respondents mentioned that the Ladies Ministry members within their church contribute P100.00 per month per member towards the support of SOS in Tlokweng. Another respondent further said:

God absolutely wants us to give some of our money away, but God is also paying attention to what we do with our money.... Tithing was never meant to serve as a replacement for the expectation that all of our money will be used in God-pleasing ways.

The respondents stated that tithes, and offerings are the basic giving expected of them and they reported that they are taught of the importance of following the Word of God and so willingly pay tithes and give offerings. One of the informants commented:

Scripturally I am in support of tithing and giving in the Church, and besides the scripture, I know for daily running of the church, funds are very necessary, so I play my part in supporting God's ministry.

They provided Biblical texts to support their teachings. They said the Bible admonishes those who follow its teachings to be obedient to the supreme God and follow His Commandments. Informants went to say that those who claim to love and are obedient to God then strive to live the values and standards entrenched in the Holy Scriptures. One of the informants passionately shared that one of the biblical requirements for a Christian is to give ten percent (10%) of their income in addition to regular offerings, alms giving to the poor, first fruits and the seed offering. She quoted Malachi, stating thus, "Bring ye all the tithes into the store-house, that there may be meat in mine house, and prove me now

herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it” (Malachi 3:10, KJV).

The respondents understood the importance of paying their tithes and giving offerings willingly. They reported that all things belong to God, giving is a form of service/worship to God as well as obedience to His Word. Informants said the teachings are meant to encourage the congregants to tithe and give because in so doing they will be obedient to God and be partakers of the promises and the blessings that accrue from giving. Some of the other types of offerings according to some respondents in non-classical Pentecostal churches were Social Welfare, Love, First Fruits, Sacrificial, Building Pledges, Seed Planting, Donations, Giving-in-kind, and Thanks-giving which were not mentioned by those in classical Pentecostal churches.

The informants also asserted that the churches’ teaching are based on the Holy Spirit and the work of the Spiritual gifts. They explained Pentecostalism as a movement of religious experience, which practises spiritual gifts such as speaking in other tongues, healings, prophecies, with the Person of Jesus Christ as the focus, and the Bible as the fundament, source and key interpreter. They further observed that Pentecostal churches teach the importance of the Holy Spirit to a Christian, as they believe that the Holy Spirit is one with the Father and the Son and possesses all of the uniquely divine attributes. According to the

respondents, the Holy Spirit is God present and active in the world, ministering conviction to sinners and regeneration to repentant. One respondent said the Holy Spirit empowers believers and works through them in the distribution, manifestation and ministry of the spiritual gifts. She went on to explain excitedly that the Holy Spirit according to the New Testament is God's gift to the Body of Christ, (believers). The participant said that when a person believes in Jesus and receives salvation, the Holy Spirit comes and dwells in him or her. He then imparts the spiritual gifts which include; prophecy (for edification, exhortation, and comfort (I Corinthians 14:3), wisdom, miraculous power (extraordinary things), knowledge, healing, faith, discerning spirits (the ability to tell the difference between gifts that come from the Spirit and those that do not), speaking in tongues and interpretation of tongues.

The respondents also indicated that Pentecostal churches teach doctrines such as Soteriology (doctrine of Salvation) where salvation is acquired through repentance, by believing in Jesus in order to be reconciled with God. Salvation according to the Pentecostals was obtained through the crucifixion of Jesus Christ and His resurrection. The Great Commission is also taught, where believers are encouraged to "go and make disciples of all nations" following in the footsteps of Jesus' Disciples, after Jesus Christ instructed them to teach the people of all nations what He had taught them and baptise those who repent. One respondent observes that, those who take up this commission are blessed

as confirmed by the scripture in Romans 10:15 “how beautiful are the feet of them that preach the gospel of peace.”

BIBLICAL SCRIPTURES PROVING THE PAYMENT OF TITHES AND GIVING OFFERINGS

The respondents quoted scriptures to prove the payment of tithes and giving offerings. They mentioned the following scriptures to support their answers in Table 4.3 below besides Malachi 3:10 mentioned above.

The respondents were asked to state the year they started to give offerings, pay tithes and why. It was important to know if at all they were coerced to give or not. Pentecostal worshippers reported that they started giving offerings and paying tithes willingly and freely after they were taught the importance of doing so and as a form of commitment to God. They also mentioned that they were never enticed to tithe by the church leaders. They declared that they tithe and give offerings to support the activities of the church as the church plays a vital role that the Government cannot do which is spiritual exultation, *inter alia*. However, some respondents of the non-classical Pentecostal churches articulated that they have not yet started to tithe neither give offerings since they were relatively new, still learning and internalising the teachings on giving. The table below summarises Scriptures given by respondents in support of paying tithes and giving offerings:

Principle	Description	Location in the Bible
Relationship-Driven	Giving is based upon one's relationship with the Lord and the receiver of the giving.	2 Corinthians 8:5
Grace-Driven	Giving is a response to the grace of God shown to believers.	2 Corinthians 8-9
Love-Driven	Giving is a demonstration of Christian Love.	2 Corinthians 8:8
Love	Giving is an expression of love of God.	2 Corinthians 8:8-9
Spiritual Growth	Giving causes one to grow in good works.	2 Corinthians 9:6,8
Thankfulness	Giving expresses thankfulness to God.	2 Corinthians 19:12
Sacrificial	Recognises that God praises sacrificial giving.	Mark 12:42-44 2 Corinthians 8:2-3
Heart-based	Giving is based on the amount determined in one's heart.	Exodus 25:1-35 2 Corinthians 1:7

Income-based	The value of the gift given is related to the income of the giver.	Deuteronomy 16:16-17 1 Corinthians 16:2
Needs-based	Meet the needs of those ministering and of fellow saints.	1 Corinthians 9:1-14 2 Corinthians 13-14 2 Corinthians 9:12
Generous	Give generously but not to the point of personal affliction.	Corinthians 8:2-3 Philippians 4:17-19

Table 4.2: Table showing Tithes and Offerings supporting Scriptures

RESPONSE TO PREACHING ABOUT FINANCES

Church leaders reported that the general members responded positively to their teachings on finances. They devote a considerable amount of time to teach biblical principles on giving, which are mostly worship oriented. On the same token, ordinary members received the teachings positively for they are critical in the extension of God’s kingdom. They also encourage others to give and support the work of God especially after they have fully understood the “truth” behind biblical giving. Ordinary members also alluded to the fact that they were now better financial planners in their own private lives due to the teachings they have

received in the church. One elderly woman excitedly recollected the story of the poor widow in Mark 12:41-44: “41 And Jesus sat over against the treasury, and beheld how people cast money into the treasury: and many that were rich cast in much. 42 And there came a certain poor widow, and she threw in two mites, which make a farthing. 43 And he called unto him his disciples, and saith unto them, Verily I say unto you, that this poor widow hath cast more in, than all they which have cast into the treasury: 44 For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.” She commented that after being taught by the pastors in the church about biblical giving, the scripture became real to her. She said that surprisingly the purpose of a tithe is to support widows, but in this scripture, she noted that the widow supported the church/temple and she observed that the widow did not only give the tithe but gave everything she had. The elderly woman said that she, like the poor widow after being taught the purpose of giving by the pastors started to give out of her want and since then God has miraculously provided for her.

FREQUENCY OF TEACHINGS ON TITHES AND OFFERINGS

The researcher wanted to establish the time devoted to teaching on tithes and offerings. Respondents from the classical Pentecostal churches averred that teachings on offerings and tithes are taught quarterly and whenever there are special offerings. Besides, often, worshippers are encouraged by quoting scriptures on giving, before offering time and during testimonies. Classical

Pentecostals also stated that it was important to have a good balance of sermons in order to build a well-rounded church in terms of knowledge of God's will.

On the other hand, non-classical Pentecostals reported that they were taught as and when necessary and they mentioned that they were encouraged before Offering Time and during Testimonies.

The researcher personally witnessed such teachings when he visited one of the classical churches during offering time. One church elder encouraged the congregation as below:

In First Corinthians 16:2 it is written, "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come." (KJV).

The elder continued to teach the congregation that they should come to church prepared to give as a form of worship. He said that they should come prepared least they suddenly realise that they have nothing to offer to God, not a tithe or a pleasing offering when they stand by the altar.

ACTIONS TAKEN AGAINST MEMBERS WHO DO NOT TITHE OR GIVE

It was crucial for the researcher to enquire on actions taken against church members who fail to pay tithes or give offerings in the church. Respondents stated that there were no actions taken against members who do not pay tithes or

give in the church but they are encouraged to honour God's Word. All leaders in the churches reported that members responded according to their faith and belief and people give according to their own free will. Giving is from the heart and voluntary and it is between the giver and God. One respondent from a non-classical Pentecostal church reported thus:

When it comes to church leadership, only committed members are legible to become leaders. Commitment extends to tithing and giving offerings. Moreover, should anyone in leadership fail to tithe for three months without any convincing reason, such a leader will be relieved of his/her duties (demoted) for he/she will be "robbing God" as the scripture says in Malachi 3.

IMPORTANCE OF PROVIDING FOR THE PASTOR

The researcher asked the respondents the importance of providing for the pastors in the church. Church leaders and ordinary members in both classical and non-classical Pentecostal churches reported that it was indeed important for the pastors to be provided for. They reported that as full time employees of the churches they have to feed their families, be appreciated for the work they do in serving God diligently either through salaries or allowances. Respondents further indicated that the pastor sacrificed his life/time for the service of God and they quoted scriptures such as I Timothy 5:18, which says "Do not muzzle an ox while it is treading out the grain and the worker deserves his wages". They also

referred to the Old Testament and mentioned that the Levites were supported from the offerings and tithes (Numbers 18:20-32). One informant further said that the purpose of the tithe was to support the servants of God to let them keep doing their duties of worshipping God, and as part of their personal worship, they gave a tithe of the tithe quoting Numbers 18:26, "Thus speak unto the Levites, and say unto them, when ye take of the children of Israel the tithes which I have given you from them for your inheritance, then ye shall offer up a heave offering of it for the Lord, even a tenth part of the tithe."

On the other hand, some of ordinary members were of the view that it was not important for the church to provide for the pastor since they have volunteered their time to serving God.

THOUGHTS ON THE TREASURY OF THE HOUSE OF GOD

Leaders in both classical and non-classical Pentecostal churches were asked to share their thoughts on the finances (funds/coffers) in the house of the Lord. Church leaders were of the view that the funds in the churches should be used primarily for the advancement of the Gospel and meeting administrative / capital expenses of the church. They further noted that the church funds should be properly managed and members should be taught the importance of honouring the Word of God in terms of tithes and offerings for it is through giving that the church will be able to meaningfully contribute to the economy of this country. One member of the building committee in one of the classical churches observed:

One of the purposes of offerings is to keep a church building in good condition after providing funds for such buildings. In the Old Testament, we are told the Jews brought everything to the Church and the offerings of the Jews were sent to repair needs in the Temple.

The Building committee member quoted first Exodus 25:1-8 regarding the building of the tabernacle:

“And the Lord spake unto Moses, saying, speak unto the children of Israel, that they bring me an offering: of every man that giveth it willingly with his heart ye shall take my offering. And this is the offering which ye shall take of them; gold, and silver, and brass, and blue, and purple, and scarlet, and fine linen, and goats’ hair, and rams’ skins dyed red, and badgers’ skins, and shittim wood, Oil for the light, spices for anointing oil, and for sweet incense, Onyx stones, and stones to be set in the ephod, and in the breastplate. And let them make me a sanctuary; that I may dwell among them.” (KJV)

And second, he quoted 2 Kings 12:4-5, where the offerings collected from the Jews were used to repair the temple:

“And Jehoash said to the priests, All the money of the dedicated things that is brought into the house of the LORD, even the money of every one that every passeth the account, the money that every man is set at, and all the money that cometh into any man’s heart to bring into the house of the

LORD, Let the priests take it to them, every man of his acquaintance; and let them repair the breaches of the house, where-soever any breach shall be found, (KJV).”

4.2.2 FINANCIAL MANAGEMENT IN PENTECOSTAL CHURCHES

Here the researcher wanted to ascertain how finances are managed in both classical and non-classical Pentecostal churches. Fifteen (15) and fourteen (14) questions were posed to leaders and ordinary members in these types of Pentecostal churches respectively and their responses are as given below.

ADMINISTRATION OF FUNDS IN PENTECOSTAL CHURCHES

Leaders in both classical and non-classical Pentecostal churches were asked to describe how funds are administered in their churches. They responded by sharing that financial management is done in a transparent manner, with proper structures put in place, ensuring effective and efficient processing of funds. Leaders reported that there is a separate bank account opened to deposit funds collected and that there is an independent finance committee / office led by the treasurer. The pastor, according to all the respondents, does not have direct access to the funds and he is not one of the cheque signatories. In most of the churches, it was established that cheque signatories are chairperson, vice-chairperson and the treasurer of the finance committee.

The researcher was given an administrative policy handbook from one the non-classic Pentecostal churches showing how finances are administered in that particular church. The handbook emphasises that no leader can take a unilateral decision on any issue outside the position of the Board or Council. Of particular interest was, the Department of Finance guidelines. The Department is responsible for the overall accounting and financial matters of the church. The finance policy, among others, institutes functional operational controls that ensure an effective system, safeguards the financial and material assets of the church, enhances proper financial planning and provides a basis for monitoring of financial operation at regular intervals.

COLLECTION OF TITHES AND OFFERINGS

Respondents were asked to tell the researcher how tithes and offerings are collected in the church. They pointed out that tithes and special/sacrificial offerings are put into envelopes while offerings are placed into the Offering basket. Once collected by ushers, protocol administrators, they are counted by cashiers, secretaries, recorded and receipts issued to those who have tithed and then banked the following working day. Due to technological advancement, tithes and offerings could also be done through electronic transfers. Some respondents stated that their churches make use of cash collection companies such as G4S for cash collections and banking. The researcher was able to observe as follows during one worship service of the non-classical Pentecostal churches:

After praise and worship, the worship leader announced that it was time for offerings. An usher with an offering basket stood before the congregation to collect tithes, offerings while the praise, and worship team played a song to allow congregants to drop their offerings. The usher quickly read Luke 6:38 “Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.” Inside the offering basket, there were envelopes that congregants picked in order to place their tithes. On the other hand, offerings were dropped onto the basket. For tithes, the tithe giver writes his or her name on the envelope and drops the sealed envelope into the offering basket. Then the usher prayed over the tithes and offerings at the end of the offering session. At the end of the service the offerings were counted by the usher/ offering collector in the presence of Finance Committee member and recorded and duly signed for by both and handed over to the accounts clerk for safe keeping at the office in the vault before lodgement the following day. Though the researcher did not witness the Bank lodgement of income-in transit kept in the safe/vault, he was made to understand that two persons including the accountant carry it out and a copy of the deposit slip handed over to the treasurer before the next counting exercise.

***USHERS/ PROTOCOL ADMINISTRATORS AND TREASURERS'
APPOINTMENT***

The researcher wanted to know how the treasurer, usher, and the protocol administrator are appointed in the church. Respondents reported that protocol officers/administrators and ushers volunteer under the supervision of the treasurer and they are appointed based on their commitment (shown by church attendance and maturity) to the Lord. They should also have financial background and registered members of the church in good standing. Other respondents reported that protocol/ usher's posts are advertised on the Church Notice boards and interested members apply based on the number of years in the church, and relationship with God (as determined by the church leaders). The treasurer will then vet and interview the applicants, following the advice of the Finance Committee appointments will be offered to qualifying members.

When it comes to the appointment of the treasurer, respondents said that a person with requisite skills (financial), reputable member of the church, is appointed by the Board usually for a period of two (2) to three (3) years. Some respondents stated that the appointment of the treasurer is a serious exercise which needs due diligence, hence credit background and character checks are carried out when appointing such a person. Some respondents reported that radical measures are used to the extent of appointing only members who are debt free to avoid misappropriation of funds.

However, some leaders and ordinary members in the classical and non-classical Pentecostal churches were not able to tell how treasurers and other people who collect tithes and offerings are appointed in their churches. Some leaders preferred the treasurer to provide the answer as they said the treasurer was better placed to provide precise answer, whereas, when it comes to ordinary members they were relatively new and hence, had no idea at all.

FREQUENCY OF PROCEEDS BANKING

Respondents from the classical and non-classical Pentecostal churches related that the proceeds from church collections are banked every Monday and once a week thereafter; the next working day after collection, and as and when either the cashier or the cash collection companies such as G4S collect them. The proceeds are all banked in Botswana. However, some ordinary members of the non-classical Pentecostal churches stated that they did not know how often the funds collected are banked and whether they are banked locally or outside the country.

PASTOR/LEADER/TREASURER'S ROLE IN CHURCH FINANCES

Leaders in both the classical and non-classical Pentecostal churches were asked their role regarding finances in the church and reported that leaders are stewards and as such should protect the funds and ensure they are used for the purposes collected for. One youthful informant from one of the classical Pentecostal churches pointed out that:

Pastors who are responsible to use the tithe and offerings in God's ways must do exactly that otherwise congregants will not be willing to bring offerings to the church.

He illustrated the bad stewardship by using the wicked sons of Eli in I Samuel 2:12-17:

Now the sons of Eli were sons of Belial; they knew not the LORD. And the priests' custom with the people was, that, when any offered sacrifice, the priest's servant came, while the flesh was in seething, with a flesh-hook of three teeth in his hand; And he struck it into the pan, or kettle, or caldron, or pot; all that the flesh-hook brought up the priest took for himself. So they did in Shiloh unto all the Israelites that came thither. Also before they burnt the fat, the priest's servant came, and said to the man that sacrificed, give flesh to roast for the priest; for he will not have sodden flesh of thee, but raw. And if any man said unto him, let them not fail to burn the fat presently, and then take as much as they soul desireth; then he would answer him, nay; but thou shalt give it me now; and if not, I will take it by force. Wherefore the sin of the young men was very great before the LORD; for men abhorred the offering of the LORD. (KJV).

They further indicated that the treasurer's role among others is to ensure safety of church funds and collections, cost effective expenditure, updating the Board

quarterly, proper annual financial statements as well as negotiating with the Banks for any funding needs. They further elaborated that the pastor preaches/ teaches about giving (“spiritual food”), the treasurer keeps accounts, and the Board approves the expenditure.

THE NOTION OF “PROPER USE” OF MONEY

The researcher asked the leaders of both classical and non-classical Pentecostal churches to describe the notion of proper use of money with regard to the order of God. Respondents explained that the money should be used for proper things such as paying church administrative costs, development costs as well as continual spreading of the Word of God (Evangelism-money should be used to help people to grow spiritually). They further said they should be accountable, good stewards, prudent and Godly as well as exemplary to the secular world in handling finances. One of the non-classical Pentecostal church leaders remarked:

Remember that a biblical view of money begins by commitment to honouring God first with our money. Then we must keep in mind that wisdom, righteousness and the fear of God are more important than money. Wisdom enables one to rightly use money (Proverbs 17:16 “wherefore is there a price in the hand of a fool to get wisdom, seeing he hath no heart to it?) Wisdom gives one proper restraint in pursuit of money for worldly pleasures.

ACCOUNTING FOR MONETARY GIFTS

The researcher enquired from the respondents on how the leaders (pastors/treasurers/elders) account for monetary gifts given by church members. Informants of classical and non-classical Pentecostal churches responded by indicating that proper accounting is in place such as receipting for any money that comes in, and disclosed to the general membership every Sunday and during annual general meetings (AGMs). They further responded by saying the Board/ Finance committee states how much was received and how much was spent and on what? On the other hand, a few of the classical and non-classical Pentecostal respondents were not sure of how the leaders in the church account for monetary gifts given by church members.

The researcher, had an opportunity to peruse through one of the non-classical Pentecostal churches' Administrative Policy Handbook, which states as follows regarding Special and Material Offering;

- 1) All Pastors are to guide against soliciting directly or indirectly for material offering from the church either on the alter or in their discussions with church members, expect where such a call is directed or approved by the Council.
- 2) All call for special offering as may be directed or approved by the appropriate authority, which always targeted at blessing the people and presenting financial and material growth privileges to them is understood. No abuse of

any kind must however be discovered in respect of any offering so raised by any pastor.

- 3) Nothing above shall exclude the acceptability of inspired giving by any church member of any type of vehicle, land or other materials to the church for the expansion of the work (Administrative Policy Handbook, 2013, Winners Chapel International).

PASTORS/LEADERS AND OTHER CHURCH WORKERS' COMPENSATION

Both leaders and ordinary members in classical and non-classical Pentecostal churches reported that full time church workers including pastors are either paid monthly salaries or allowances, whereas, treasurers and other part-time leaders are not compensated for they have full time employment elsewhere. However, new members in both classical and non-classical Pentecostal churches were not aware how pastors/leaders/treasurers and other church workers are compensated in the church. One middle- aged informant agonisingly commented:

Our pastors and church staff do an incredible job caring for us, the church members. Let us be sure we are taking care of them as well.

INTERPRETATION OF "WHAT IS GIVEN BY YOUR RIGHT HAND SHOULD NOT BE KNOWN BY YOUR LEFT HAND"

Ordinary members in classical and non-classical Pentecostal churches were asked to interpret Matthew 6:3 and interpreted the verse as saying one should

not master a habit of disclosing their giving to others since it is a matter between him and God. They continued to say that what one freely gives should not be given in the spirit of pride, competition or for recognition, but with humble heart. In other words, one should not go around boasting about their giving, how much one gives, is based on one's own personal conviction. Furthermore, informants mentioned that God apparently values humility and devalues parading one's good deeds before others. Respondents further indicated that God rewards those who give in secret, openly and those who show off already have their rewards. Others on the other hand, went further to give a literal meaning as "if you put your hand in one pocket, just take the money in there and give without having to count the money".

One of the enterprising youth respondents immaculately dressed in a three – piece slim fit suit observed:

That is what "not letting our left hand know what our right hand is doing"-it means keeping it hush-hush (*secret*). In addition, if we examine the elements in this curious metaphor, we see that the left hand is withholding information from the other hand, it certainly will not be telling anyone else either. Moreover, should we venture to ask why we should keep it hush-hush, the end of verse 4 tells us- "and they Father which seeth in secret himself shall reward thee openly."

SEPARATION OF FUNCTIONS OF THE TREASURER

It was important for the researcher to find out leaders' views on the separation of functions especially where a treasurer performs all functions of financial administration. The leaders in the classical and non-classical Pentecostal churches indicated that it was not possible for the treasurer to be doing all functions of financial management since there are other staff members (Protocol administrators/ secretaries/ cashiers etc.) who do such responsibilities, for there is need to provide checks and balances. In other words, they reported that much of the work is delegated to the finance sub-committee and paid staff or volunteers. The treasurer supervises the full time staff employed for administration of the church funds. Respondents reported that in summary the Treasury is responsible for:

- 1) General financial oversight by first, overseeing and presenting budgets, accounts and financial statements to the management committee; second, liaising with designated staff about financial matters; third, ensuring that appropriate financial systems and controls are in place; fourth, ensuring that record keeping and accounts meet the conditions of fund providers or statutory bodies such as the Registrar of Societies and fifth, ensuring compliance with relevant legislation such as Societies Act Cap 18:01 and Societies Regulations, 2017.
- 2) Funding, fundraising and sales: by providing advice on the church's fundraising strategy; ensuring the use of funds complies with conditions set up

by funding bodies; ensuring fundraising and sales complies with relevant legislation and is bound by effective financial systems and controls as well as ensuring that there is effective monitoring and reporting in the church.

- 3) Financial Planning and budgeting: Here, first and foremost, the treasurer prepares and presents budgets for new or ongoing work; second, he/or she advises on financial implications of strategic and operational plans and third, presents revised financial forecasts based on actual spend.
- 4) Financial Reporting: Regarding financial reporting, the treasurer presents regular reports on the church's financial position; prepares accounts for audit and liaising with the auditor, as required; presents accounts at the Annual General Meeting (AGM) and advises on the church's reserves and investment policy.
- 5) As to Banking, bookkeeping and record keeping, the treasurer firstly manages bank accounts, secondly, sets up appropriate systems for bookkeeping, payments, lodgements and petty cash and thirdly, ensures that staff or people handling money keep proper records and documentation.
- 6) Concerning control of fixed assets and stock, the treasurer ensures that records are kept and makes certain that insurances are in place all the time and valid.

Informants further stated that given the above responsibilities, the treasurer typically acts as an information and reference point for the Chair and other committee members; clarifying financial implications of proposals; confirming

legal requirements; outlining the current financial status; and retrieving relevant documentation. One of the classical Pentecostal churches treasurer had this to say on delegated financial responsibilities:

It is not good practice for all tasks associated with the finance function to be performed by one person (whether a management committee member or staff) without supervision from others. For this reason, it is good practice for both small and large organisations to set up a finance sub-committee to manage and monitor their finances. Even if the treasurer and finance sub-committee carry out much of the work, final responsibility for the church's finances rests with the church management committee as a whole. All members are accountable.

MEANING OF FINANCIAL ACCOUNTABILITY AND ITS IMPORTANCE

Respondents from the classical and non-classical Pentecostal churches indicated that financial accountability is being able to tell what happened to whatever amount of money you have received (accounting for every Thebe), being financially literate, aware and coming up with deliberate informed decisions, concerning your finances that will provide all necessary basic stability in the long run. One member responded as follows:

Financial accountability to me, it means being transparent and aware how money is being used and managed. It also refers to the correct use of

money as initially intended and allowing the kind of transparency that shed doubts on whether the funds could have been used for any other purpose other than what it was intended for. Most of us realise that the church is called upon to meet and help those in need and we, as Christians, all feel that it is our responsibility to provide to the church so that it can do what it is called to do. We recognise and understand what the Bible teaches us about tithing. We want to be servants, however, before we give, we want to know and be assured that our funds are going to be used in a way that is pleasing to the Lord. For this reason, it is important for a church to be financially accountable. It should also demonstrate transparency and be a good steward of its contributions.

Respondents also mentioned that for financial accountability to be effective, there should be proper record keeping (proper financial management software system), a financial sub-committee to review financial statements at minimum on a monthly basis, establish policies and procedures on how to properly count and record the weekly tithes and offerings, and how to handle an expense report for a church staff member, proper and clear communication and transparency on finances to the congregation (financial reports being available upon request to church members) as well as proper financial reporting through annual financial statements. The researcher from interaction with treasurers from the informant churches established that the churches have controls and measures in place to ensure that there is financial accountability and transparency.

As to the importance of financial accountability, ordinary members in classical and non-classical Pentecostal churches indicated that record keeping is very important as a form of financial accountability for future reference, and budgetary purposes more especially when dealing with public funds.

ANNUAL RETURNS UNDERSTANDING

Longstanding ordinary members in both classical and non-classical Pentecostal churches were able to share their general understanding regarding annual returns. They reported to understand them as reports showing the status of the church at a particular period including number of people in the different committees and how finances have been used (financial position of the church). They further recounted that annual returns are statutory reports, which are compulsory by law and prove church existence. One elderly ordinary member of the non-classical Pentecostal church painstakingly noted:

I don't want my church to be de-registered by the Registrar of Societies as it has done to other churches as we read from newspapers. Therefore, it is very important for my church to adhere to the Societies Act Cap 18:01 to avoid being de-registered. I ensure that I attend annual general meetings during which financial statements are presented to us, (general members) and we are told during these meetings that annual returns will be prepared and filed with the Registrar of Societies on or before 31st March.

However, in the same breath, newly joined members of both classical and non - classical Pentecostal churches averred that they did not fully understand annual returns and some reported that they are still learning the church administration.

SUBMISSION OF ANNUAL RETURNS TO BOTSWANA GOVERNMENT

The researcher wanted to ascertain when the churches submit their annual returns to the Botswana Government. Some ordinary members from classical and non-classical Pentecostal churches did not know, contrary to a number of leaders who were able to provide concise answers as they articulated that they submit within the compliance period as per the Societies Act Cap 18:01 and Societies Regulations, 2017. Most of the respondents hold their annual general meetings (AGMs) in December and then submit annual returns within three (3) months after the AGM. Leaders from the churches, further explained that they submit annual returns as per Societies Regulations, 2017, regulation eight (8) which calls upon every registered society such as a church to furnish an annual return not later than 31st March every year and they reported that according to the same regulation, it is the responsibility of every office-bearer to ensure that the Registrar of Societies is duly furnished with an annual return. Additionally, the treasurers reported that in summary Form I, which is used to file annual returns, requires that the church, state the date of the last annual general meeting; present number of members of the society/church; office-bearers for the current year and their full names and designation as well as their physical and postal addresses and date of appointment, and any changes that might have effected

since the last annual return such as the constitution or rules of the church, postal address and business or financial year end of the church among others.

USE OF COLLECTED FUNDS IN THE CHURCH

Respondents reported that funds collected at the church are used for evangelism and church planting, administrative costs, projects (such as church buildings and outreach), utilities, conventions, donations to the less privileged members of societies (strangers, orphans and widows), the needy, social welfare, and for other capital expenditures. One of the youthful informants excitedly asserted:

When I put my offering in the offering basket, my gift keeps the lights on at my church, maintains my church and other branches buildings, provides fair salaries and benefits to church staff, helps provide quality early learning education to children on Pre-schools owned by the church, supports Praise and Worship Team, and provides for other outreach ministry in my community. My support allows my church to share the Gospel message and the joy of knowing Jesus Christ.

DEVELOPMENTAL PROJECTS PILOTED BY THE CHURCH SINCE INCEPTION

The investigator enquired from the respondents to mention developmental projects piloted by the church since its inception. Informants from the classical and non-classical Pentecostal churches indicated church buildings, mission

houses, houses for the needy, day care centres, building of playground facilities for home based care centres as some of the developmental projects piloted by their churches since inception. One thrilled informant explained:

Do I need to say more...Look around and see for your-self? The evidence is there for even a blind person to see, we are just about to complete a worship auditorium, we have nursery schools, and the list is endless....

The researcher observed during many visits to the respondents' place of worship that some of the informant churches have complete fully equipped worship structures, fleet of vehicles for both church and pastoral use, pre-schools. Additionally, the researcher was able to have sight of some houses built by some of these churches for the less privileged members of the community. In the same breath, the researcher observed in some of the non-classical churches in particular the ones which have recently started, that they were up to now relying on rented premises as place of worship and had very little to show as developmental projects piloted by these churches since inception.

COMMENTS ON ALLEGATIONS OF FINANCIAL MISMANAGEMENT

The researcher wanted the respondents to comment on newspaper allegations of financial mismanagement by some Pentecostal pastors. The main reasons being that nowadays, Pentecostal churches have become a laughing stock mainly due to maladministration of finances by some pastors. Both leaders and ordinary

members from classical and non- classical Pentecostal churches commented that it was unfortunate, regrettable and should not be allowed to happen, and suggested that tough laws for church registration should be put in place. They even quoted Matthew 7:15, which says “Beware of false prophets, which come to you in sheep’s clothing, but inwardly they are ravening wolves.” Some leaders suggested that pastors should not be allowed to interact with finances and only responsible and qualified people should be appointed to manage funds in the church.

They also said that embezzlement of funds by some Pentecostal pastors is due to lack of knowledge in terms of stewardship, greed and lack of division of labour, where the pastor does most of the church duties alone including banking of funds. One informant said:

I do not know much about their affairs... I am shocked to discover that some pastors are richer than their churches... Policies in those churches may be centralised to the pastors and such gives the pastor entitlement to church funds since even the church account is in the name of the pastor... hence the pastor runs the show.

Another participant had this to say:

“For the love of money is the root of all evil, (Timothy 6:10).” Many pastors have wandered away from faith and pierced themselves with many pangs,

due to greed and the love to worship mammon instead of the true God Jehovah. Surely their reward is certain as Jesus said “then will I profess unto them, I never knew you; depart from me, ye that work iniquity, (Matthew 7:23).”

Some respondents even provided scriptures to warn the pastors who are mismanaging church funds such as I Corinthians 1:25 “Because the foolishness of God is wiser than men; and the weakness of God is stronger than men”. Therefore, everything done in the name of the Lord will be accounted for in the end. They further stated that misappropriation of church funds by some Pentecostal pastors puts the church in bad light since the world continues to shun Christianity, members become demoralised and their spiritual growth dwindles.

4.2.3 FINANCIAL ACCOUNTING AND REPORTING

FREQUENCY OF PREPARATIONS OF BOOKS OF ACCOUNTS

The researcher asked the respondents how often they prepare their books of accounts and reported that management accounts are prepared quarterly for the church board and annual financial statements for the general membership. They further declared that management reports monitor and evaluate the performance of the church as well as monitoring and controlling costs. Some management reports mentioned by the informants were Daily Cash Position, monthly Income Schedule, monthly Income and Expenditure Statements, monthly Bank

Reconciliation Statement, quarterly Budget versus Actual Reports and annual Financial Statements. One of the leaders interviewed said:

Books of Accounts are prepared quarterly (Management accounts), presented to the church Board and annual financial statements once yearly, and presented to the general membership during annual general meeting.

The study showed that majority of leaders knew that by ensuring accountability, giving feedback the church stands to benefit a lot. They contended that where such practices thrived, the level of giving in the church was high. Another Pastor responded:

It is during these annual general meetings that the general membership engages the church leaders and ask as many questions as possible in order to fully understand how their monies have been used in the church as such they are more confident to keep on giving more.

Respondents also indicated that there are systematic ways of financial accounting and reporting in the church. Some informants pointed out that they use International Financial Reporting Standards such as International Accounting Standard Three (IAS 3): Consolidated Financials, IAS 4: Depreciation Account and IAS 7: Cash flow Statements and Statement of changes in Accounting Policies.

A significant majority of the ordinary members from non-classical churches on the other hand were either not sure of the frequency at which their churches prepare their books of accounts or they preferred the treasurers to answer for they said treasurers were better placed to provide informed responses.

The researcher, sighted some financial statements of the classical Pentecostal churches and observed that they were prepared as per the international recognised Accounting Standards such as IAS 1 (Financial Statement Presentation-Presentation of items of Other Comprehensive Income (Amendment)), IAS 32 (Financial Instruments: Presentation-Offsetting of Financial Assets and Financial Liabilities (Amendment)), IFS 9 (Financial Instruments Classification and Measurement), IFRS 36 (Disclosure requirements for the recoverable amount of impaired assets) and IFRS 10 (Consolidated Financial Statements (Amendments-Investment Entities)).

A further perusal on the Statement of Comprehensive Income of one of the classical Pentecostal churches revealed Church Income (Revenue) to mainly comprises, Tithes, Special Offerings, Love Offerings, Other Offerings, Social Welfare, Christ Ambassadors, Building Fund, Women's Ministry, Children's Church, and Men's Fellowship. Other Income was Rental Income. In terms of Operating expenses, main costs included Administration expenses (comprise among others, Conference/crusade expenses, Donations, Repairs and maintenance, Security, utilities, Vehicle expenses, Office expenses, Rates, tithes expenses, insurance, Accounting fees, travel and accommodation, church

contribution, Accommodation and Printing and Stationery e.g.); Public relations expenses (Promotions); Training and professional development expenses (Training costs) and Staff Costs (Salaries, Allowances, and other costs).

Regarding the Statement of Financial Position, main fixed assets were property (land and buildings), plant and equipment (musical instruments and Office equipment).

4.3 KEY FINDINGS

The findings show that both classical and non-classical Pentecostal churches teach similar beliefs on finances. In the same breath, funds are also managed or administered almost in the same way. Financial management in churches was said to be Bible based and churches have systematic ways of financial accounting and reporting.

This section highlights the key findings of this study as follows:

- Tithing and offerings are the basic giving expected from the church members.
- Pastors teach on finances as and when required and they ensure that there is a balance of sermons in order to build a well-rounded church in terms of knowledge of God's will.
- No action is taken against members who do not pay tithes or give in the church.
- The pastor and other church leaders are held accountable to the congregation for the tithes and offerings received.

- Proceeds from the church offerings are collected, counted, recorded and banked either daily, or weekly with local banks.
- Because of clearly defined roles and responsibilities of treasurers, leaders, elders, pastors, protocol administrators, secretaries and cashiers, no one does all functions of financial administration.
- The board and church sub-committees ensure that there is strategic guidance between the church workers and the leaders including the pastors in the administration of church funds.
- Church collections are disclosed quarterly to the board through management accounts, and annually to the general membership during the AGMs.
- Full time church workers are either paid monthly salaries or allowances, which are taxed accordingly as per the Income Tax Act.
- Since submission of annual returns is compulsory statutory compliance, respondents seem to comply accordingly.
- Finances collected in the church are used to meet operating costs including administrative costs, capital expenditure, donations to the needy and as socially responsible organisations assist the less privileged members of the community.
- In order to comply with financial prudential principles and the Societies Act Cap 18:01 and Societies Regulations, 2017, books of accounts are prepared quarterly (management accounts) and annually (financial statements).
- As a result of financial mismanagement by some Pentecostal pastors as alleged by some local newspapers, the church has become a laughing stock and the public has lost trust in the so called “fire churches”. Respondents warned that

everything done in the name of God would be accounted for in the end. They called for stiffer church regulations and proper financial administration by appointing qualified people to manage finances in the church.

4.4 CONCLUSION

The focus of this chapter was on data presentation of the results. Frequencies and percentages were used to ascertain the profile of the sample.

The next chapter will cover the analysis of the results in consideration of the research questions, with the findings from the literature review.

CHAPTER FIVE: DATA ANALYSIS

5.0 INTRODUCTION

The foregoing chapter centred on the presentation of the study results, based on the data collected from respondents. This chapter examines the main findings (data gathered), in line with the research questions made at the commencement of the study, following the literature review. The objectives of the study are also taken into consideration bearing in mind the purpose of this study, which is to explore theologies / teachings / doctrines on material resources and how finances are kept in some Pentecostal churches in Botswana.

5.1 ANALYSIS OF DATA IN TERMS OF RESEARCH QUESTIONS OF THE STUDY.

The study's findings are analysed, based on the research questions, in line with the applicable Interview Guide questions in Appendices A and B. The data is analysed against the governance theory of stewardship. As noted under Introduction, stewardship refers to the right understanding of ownership by God of everything and the responsibility of the servant for using the entrusted possessions in God-pleasing ways (Kluth, 2010). Stewardship is elaborated in Matthew 25: 14-30 and Luke 12:42-48.

RESPONDENT CHURCHES' UNDERSTANDING OF CHURCH TEACHINGS AND BELIEFS ON FINANCES

The understanding by the respondents, regarding what constitute Pentecostal teaching and beliefs on finances is addressed below:

The first and the second objectives of this study were to highlight the characteristics of Pentecostal churches in Botswana and outline theologies of material resources. Findings indicated that Pentecostal churches practise spiritual gifts which include; prophesy, wisdom, miraculous power, knowledge, healing, faith, discerning spirits, speaking in tongues and interpretation of tongues. Other teachings are Soteriology and the Great Commission. These churches emphasise the importance of the Holy Spirit on their teachings. As noted in the findings, respondents' teachings follow the letter of Paul to the Corinthians in 1 Corinthians 12:1-11 where Paul teaches that, the purpose of the gifts of the Holy Spirit is to unite the Christians as opposed to being the reason of dividing the church. This will only happen, if these gifts are allowed to function properly, which they definitely will if the Holy Spirit has His Way, for the good of all. Emphasis on the work of the spiritual gifts in these churches confirmed Anderson's views (2004). The author stated that Pentecostalism is a movement concerned with the experience of the working of the Holy Spirit and the practice of Spiritual gifts. Omenyo (2006) shared the same sentiments where he articulates that Pentecostal teachings stress that God's gifts could be experienced in the church today through the power and the presence of the Holy Spirit.

Botswana Pentecostal churches believe that resources are from God, and that the resources/materials or possessions they are entrusted with should be used in a God pleasing way. According to the Bible, Jesus Christ taught his disciples many parables. One such is the parable of talents in Matthew 25:14-30. The text tells us that when the master gave the talents, “to one he gave five talents, to another two, to another one, to each according to his ability.” The text tells us that one who had received the five talents made five talents more; the one who had the two talents made two talents more, but the last servant had one talent and buried it in the ground. The morale of this story is on what you do with what you already have, especially if, it was entrusted to you by God. The servants received the talents according to their stewardship skills. They did not become masters of the talents. The master was still the owner of the talents, and the servants were responsible to use the given talents for a profit. Their task was to manage the master’s talents wisely. In the end, the master asked the servants how they used everything, not just part of the given talents, since they were responsible to gain a profit for the master. In the like manner, following the stewardship theory of corporate governance, church leadership are like servants, being stewards of the members’ possessions, members of the church have entrusted their money (tithes, and offerings) and possessions to the church leaders and the church leaders have to give an account to the masters (members).

The narrative further teaches us that the master was not interested in keeping this talent safe otherwise; he would have kept it in a safe place, not giving it to the

servant. He wanted to get a profit and to increase the servant's stewardship skills. Even though the wicked servant had lost the talent through unwise management, he probably gained some knowledge and skills about stewardship. Church leaders can borrow a leaf from this and ensure that the funds contributed by church members are used or invested wisely to gain profit for the church and by so doing their skills in terms of stewardship will be sharpened. Even if they were wrong, they should get up and start all over again in their pursuit to maximise their gains for the master who are church members.

The two faithful servants were passionate about wisely using the talents. Most likely, they did it with good, positive mood, but the last one, who was called a "wicked and slothful servant," was not happy about his responsibility and preferred to bury 100 percent of the entrusted possession. Likewise, faithful church leaders are passionate about the finances entrusted to them by the church members and use the same wisely for the gain of the church. God according to this parable wants church leaders to be good and faithful servants and stewards who use what is entrusted to them wisely. According to the stewardship theory, God entrusts everything a person has, so people do not own it, but must use it for God. The giver of the tithe should be a steward, and the receiver should be too. Both should be faithful stewards. This in support of Davis, Schoolman and Donaldson's assertion (1997) that, through gifts of money, the faithful Christian participates in the church's mission and ministry in many ways and many places simultaneously, both at home and around the world, thereby multiplying the work of the Kingdom of God.

The findings revealed that tithing and offerings are basic giving and the basis of budget in Pentecostal churches in Botswana. Moreover, it was found out that any group of people whether a family or church should have some amount of money held in common for spending on their common needs. As noted in the findings, finances collected from the members are used to meet needs in the church such as administration costs, capital costs, mission work for the church, that is evangelism as well as support to the less privileged members of the society. This confirms what David Maxwell (2006:203-207) observed when he said that funds raised are used to advance the “work of God” such as setting up new branches. Likewise, Satterlee (2011) wrote that, God not only requires offerings as an act of worship and acknowledgement of God’s ownership of all, but God also specifies that a tithe is everlasting minimum expectation. Moreover, God’s wisdom is that, by giving the tithe to the church, the worshipper not only pays honour to God and secures God’s blessing but supplies the material means necessary for the work of the church as well. This is important because honouring God is vital and foremost and material needs of a church are secondary. It is most critical to know that people go to church to honour God. Similarly, Felder (2011) noted that in order to be true steward of all God has given us; we must recognise that everything we have belongs to Him in the first place. He further argued that to give cheerfully requires us to have an adequate understanding that what we give does not really belong to us anyway but it belongs to God. From the above, it is concluded that believers’ attitude must be changed and the right question be asked, “What do I have a right to keep?” as opposed to “What do I need to give?”

It was clear from the findings that proper understanding of honouring the Word of God through tithes and offerings enables the church to continue to meaningfully contribute to the economic development of this country. This seems to a certain extent to support Ukah's sentiments (2016:538) that as the Nigerian state weakened, thereby losing its capacity to meet the needs of the its citizens, religious organisations started to fill the gap and provided for such needs through contributions from other church members. Pentecostal teachings and beliefs on holistic approach to life somewhat contribute to poverty alleviation as argued by Lovemore Togarasei (2011), since it encourages entrepreneurship, employment creation, generosity and giving a positive mind-set.

Furthermore, from the findings, it appears that most of the Pentecostal churches believe that it is critical for the pastors to be provided for or compensated for the time and energy sacrificed on the service of God, as full time employees of the church. Matthew 22:21 was cited in support of providing for the pastor financially, which says, "They say unto him, Caesar's. Then saith he unto them, render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's." This, augers well with J. Kwabena Asamoah-Gyadu's statement (2005:208-211) that Pentecostal pastors believe that they should live stress free in order for them to execute the call of God in their lives.

FINANCIAL MANAGEMENT IN PENTECOSTAL CHURCHES

As defined, elsewhere the term financial management is seen in the context of handling, safekeeping and disbursement of generated funds from offerings, tithes, and gifts. Good financial management is vital for Pentecostal churches as it leads to churches being run to meet their set goals and objectives. It is important to note that financial mismanagement has led to church split hence mushrooming of churches (Togarasei 2008:80-81). One example noted above is the Family of God Church in Botswana. Togarasei suggests that one of the reasons given for the breakup of the church by the group led by Pastor Nkomo was the administration of the church funds. The Nkomo led group alleged that hard cash was transported by road to the Family of God Headquarters in Zimbabwe contravening the local laws on cross border cash transit.

It is evident from the findings that funds are administered in an organised manner, with a separate bank account for collected funds as well as finance committee or an office led by the treasurer. As such, pastors do not have any access to the church funds and they are not signatories to cheques. Financial internal controls for handling revenues and expenditures are in place as recommended by the Church Management Solutions (CMS) (2015). Some of the recommended financial internal controls according to CMS are that sound procedures on collections, deposits and data entry must be given to ushers; having personnel such as bookkeepers, treasurers, authorised cheque

signatories, church administrators and Finance Committees as well as a working functional organisational structure with clearly defined roles and responsibilities.

According to the findings, monetary gifts for the pastors/ or leaders are properly accounted for, and disclosed to the general membership on Sundays and annual general meetings. This fulfils sound financial management as proposed by finance scholars. For example, Baker and others (1999:1160-1168), say that accountability should always be applied in recording gifts or donations received by non-profit organisations such as churches. Maxwell, (2006:202-207) also posits that gifts are usually given as an appreciation of the work well done. It is evident that the respondents comply with the Financial Accounting Standards Board Statement (FASB) No. 116 & 117 that give guidance on accounting and financial reporting for “not for profit” organisations such as churches.

It is possible that the alleged embezzlement of funds by some Pentecostal pastors is due to lack of knowledge in terms of stewardship, greed and lack of division of labour, where the pastor does most of the church activities alone including banking of funds. The shocking reports of pastors who are richer than their churches are a result of policies centralised to the pastor. Such policies, which are not based on the biblical stewardship, tend to give the pastor entitlement to church funds. As noted in the findings, it was suggested that tough laws of church registration should be put in place to avert the unfortunate and regrettable act of financial mismanagement in churches. The foregoing confirms

what Dr Mike Murdock (1997:137), suggested that accountability is vital in today's world and that leaders/pastors are supposed to be servants of their followers and as such be stewards of their possessions or assets. However, it was apparent that none of the respondent churches was involved in financial mismanagement. The results of this study verify that good financial management assists churches to spread the Gospel of God around the world and increase people's confidence in the Body of Christ.

Luke 12:42-48 provides a good example of biblical stewardship. The scripture distinguishes four characteristics of responsible and irresponsible manager.

1) The good manager recognises that he is not the proprietor of the house or the shareholder of the company but is responsible for maintaining and developing the name of the owner. The bad manager behaves as if he is the owner and sees the house or the company as his own property.

2) The faithful steward cares for the people under his responsibility. He gives food, salary and social security at the proper time (v.42). But the bad leader violates and exploits the people he should be responsible for (v.45).

3) The good leader represents a solid work ethic. He works hard for the well-being of his collaborators and therefore serves as a good example. The irresponsible leader does not work, he is corrupt, drunken (that means he is greedy and hooked on all kind of things). His exploitation and slavery is an expression that he regards not only the household but also human beings as his personal property.

4) The wise servant acts in a responsible way at every moment of his life because he knows that the “master” could come and take control any time. Business ethics and response to God are fully integrated in the daily life. However, the stupid manager believes that no control will happen that he can win every court case by bribing the judges that it is enough to go to church and start to pray just at the end of life in order to be saved (Stuckelberger, 2007).

The analysis above clearly depicts the meaning of responsibility, where the manager is responsible to the owner, whereas the Christian is responsible to God. A bad leader wants to be autonomous, that means independent from all responsibility towards others except him. In addition, by that, as a drunken person, he even loses control over himself. He is controlled by his greed for mammon and power. The good steward on the other hand, gets his responsibility, respect and dignity from his dependence on God. Moreover, the more responsible he acts the more responsibilities he gets and can manage (v.48). Therefore, church leaders as good stewards ought to act with dignity and respect, towards the financial resources they manage on behalf of the church and be accountable to the church.

FINANCIAL ACCOUNTING AND REPORTING

M.A Faul *et al* (1997:732) comment that non-profit enterprises or societies often reserve sources or receive donations for a special purpose. A separate investment account, in which such funds are deposited, is then opened in the accounting system of the society. It is evident from the findings that most of the

respondents prepared their books of accounts. They do not only prepare their books of accounts but also submit annual returns to the Botswana Government in compliance with the Societies Act Cap 18:01 and Societies Regulations, 2017.

As noted in the findings, the books are prepared as per the International Financial Reporting Standards (IFRS) such as International Accounting Standard Three (IAS 3): Consolidated Financials, IAS 4: Depreciation Account and IAS 7: Cash Flow statements and Statement of Changes in Accounting Policies. This indicated that most of the respondents had accounting systems and procedures and were able to produce financial reports that were presented to members on a regular basis. This confirmed the assertion by Bill and *et al* (2014) that all organisations, for profit or not, need accurate bookkeeping and accounting software to avoid negative consequences like fines, a damaged reputation, and even closing. However, one of the informant churches, which is relatively new, had no accounting software but relied on manual record keeping method. The informant church also used the services of good standing Botswana Institute of Chartered Accountants (BICA) members for preparation of annual financial statements.

Perusal of one of the respondents' annual financial statements, revealed that in terms of Church Income or Revenue, tithes constituted 61% of the Income received, followed by Building Fund, 27%, Women's ministry, Men's fellowship and Children's church, 6%. Offerings including Social welfare, Love offering, and

Special offering account for the remaining 6%. From the results, it was evident that tithes were the main source of income for the church and as such they, should be managed prudently by church leaders. As for operating expenses, Administration expenses represented more than 66% of total Operating expenses. Simultaneously, Donations were 47% of Administration expenses, verifying respondents' assertion that their tithes and offerings were also used for social responsibility cause in donating to the less privileged members of the community. The findings also indicated that one of the respondents' Statement of Financial Position depicted non-current assets comprised of mainly Land and Buildings, Musical Instruments and Office Equipment.

As stewards of the church entrusted of members' possession leaders have to have to give an account. This is in agreement with the Biblical theology of Stewardship as espoused in the Matthew 25:14-40 and Luke 12:42-48. In the same breath, the masters (church members) have given their money/ possessions to the church leaders (servants) to manage wisely and for profit. This confirms the observation by Kluth (2010) that God owns everything, including our tithes and the responsibility of the servant is to use the entrusted possessions in God-pleasing ways. The giver of the tithe should be a steward, and the receiver should be too.

Respondents from these churches believed in their leadership and supported them especially when they are called to make sacrificial offerings for they trusted

they would be used for the purpose they were intended for. This supports Ukah's assertion (2007:621) that accounting is a process by which data relating to the activities of an organisation or an individual are recorded, analysed, interpreted and communicated. Moreover, the results of this study confirm that, financial accounting and reporting is very important as a form of financial accountability for future reference, and budgetary purposes. The findings agree with Bright 's study (2016) which revealed that financial management affects the financial sustainability of the church through information systems, accounting policies and procedures, reporting systems and monitoring analysis and budgeting systems among others.

5.2 CONCLUSION

This chapter analysed the study findings, focusing on some themes, such as church teachings, beliefs on finances, financial management, financial accounting and reporting by classical and non-classical Pentecostal churches. The next chapter will offer recommendations and conclusion from the study.

CHAPTER SIX: RECOMMENDATIONS AND CONCLUSION

6.0 INTRODUCTION

Religious organisations play an important role in moulding the social fabric of any society, hence the need to strengthen the Pentecostal churches in Botswana in terms of financial management. For this reason, this study sought to establish how some Botswana Pentecostal Churches manage their financial resources. The study established that most of the Pentecostal churches keep their financial accounts properly in line with best international practice such as using the International Financial Reporting Standards (IFRS), in compliance with the Societies Act Cap 18:01 and Societies Regulations, 2017 concerning submission of annual returns. Therefore, disproving the researcher's hypothesis that some Pentecostal churches do not keep their books of accounts properly. Likewise, about relationship between Pentecostal upsurge and the administration of finances in Pentecostal churches, based on the findings of the study, there is no established evidence that administration of finances may lead to increase in the number of Pentecostal churches, hence confirming the hypothesis as incorrect.

This chapter therefore provides recommendations and conclusion on the work. Churches ought to be proactive in managing their finances above reproach (Iddrissu, 2013:215) since they mobilise sums of money for church activities.

6.1 SUMMARY OF FINDINGS

The following deductions were drawn, based on the results of the study:

- Tithing and offerings are the basic giving practised by the church members.
- Pastors teach on finances as and when required and they ensure that there is a balance of sermons in order to build a well-rounded church in terms of knowledge of God's will.
- No action is taken against members who do not pay tithes or give in the church.
- The pastor and other church leaders are held accountable to the congregation for the tithes and offerings received.
- Proceeds from the church giving are collected, counted, recorded and banked either daily or weekly with local banks.
- Because of clearly defined roles and responsibilities of treasurers, leaders, elders, pastors, protocol administrators, secretaries and cashiers, no one does all functions of financial administration.
- The board and church sub-committees ensure that there is strategic guidance between the church workers and the leaders including the pastors in the administration of church funds.
- Church collections are disclosed quarterly to the board through management accounts, and annually to the general membership during the AGMs.
- Full time church workers are either paid monthly salaries or allowances which, are taxed accordingly as per the Income Tax Act.

- Since submission of annual returns is a compulsory statutory compliance, respondents seem to comply accordingly.
- Finances collected in the church are used to meet operating costs including administrative costs, capital expenditure, donations to the needy, and as socially responsible organisations, assist the less privileged members of the community.
- In order to comply with financial prudential principles and the Societies Act Cap 18:01 and Societies Regulations, 2017, books of accounts are prepared quarterly (management accounts) and annually (financial statements).
- The study revealed that, although Financial statements are submitted to the Registrar of Societies annually by the respondents, it is evident that a substantial number of the ordinary members indicated not being aware, which may be indicative of not enough information being disseminated to the general membership of the church or if at all being shared, perhaps not in an ordinary man's language.
- Results from the study indicate that there are systematic ways of financial accounting and reporting in the churches, which confirms that indeed financial accounting and reporting is carried out in the church. However, there seems to be misalignment in terms of understanding on the frequency of preparation of books of accounts, where a significant majority of ordinary members indicated that they were not sure of the frequency at which their churches prepare their books of accounts.
- Although there were alleged cases of financial mismanagement by some Pentecostals, pastors reported in some social media, this study did not establish

that. Respondents however, warned that if there were pastors like that they were supposed to know that everything done in the name of God would be accounted for in the end. They called for stiffer church regulations and proper financial administration by appointing qualified people to manage finances.

6.2 RECOMMENDATIONS

Accountability is vital for today's church. It follows therefore, that financial accountability is crucial for believers shall account for their deeds before God. Pastors as stewards of the church should ensure that there is transparency on financial position of the church. In the like manner, financial accountability is a requirement by the Societies Act Cap 18:01 and Societies Regulations, 2017 of which, churches ought to fully comply with. Feedback from the respondents indicated that classical and non-classical Pentecostal churches are doing much better in terms of financial management, accounting and reporting in order to strengthen the body of Christ in this nation and for the church to meaningfully contribute to the economy of this country and to an extent across the borders. Having said that, there are some issues regarding finances, which may affect the growth and significant contribution of the church in the economy as well as at societal level.

This study recommends as follows:

- 1) Classical and non-classical Pentecostal churches leadership to communicate effectively and efficiently financial matters in a simplified language, which will dissuade belief among the general membership that the leaders may mismanage finances contributed in the church.
- 2) That since most of the sermons are conducted in the English Language, the same ought to be interpreted in the vernacular language to ensure that all attendants fully understand and feel free to worship in the church. This will increase the number of elderly worshippers who might not be conversant with the English language and to de-stigmatise the notion that Pentecostal churches especially the non-classical are mainly for the youth and the middle-aged group.
- 3) Whilst this research concentrated on classical and non-classical Pentecostal churches, it is recommended that a study be carried out to find whether finances are properly managed, accounted for and reported accordingly in other Christian denominations such as the AICs.
- 4) A further research on the topic could be done focusing on the individuals and how they are, impacted by the mushrooming of “Prosperity Gospel churches” as alleged by some local newspapers. It is further suggested that the sample size be large enough to extend to more classical and non-classical Pentecostal churches.
- 5) Finally, a research to be specifically carried out on misappropriation of funds by pastors particularly in non-classical Pentecostal churches.

6.3 CONCLUSION

It can be concluded that Pentecostal teachings are mainly based on the working of the Holy Spirit and the resultant Spiritual gifts such as healing, prophesy and faith as well as doctrine on Salvation and the Great Commission. Tithing and offerings are the basic giving and the respondents are taught on the same and give willingly. The collected funds are used for operating and capital costs respectively. Pertaining to financial management in Pentecostal churches, it is surmised that funds are administered in an organised manner, with separate bank accounts. Further, pastors do not have any access to the funds since they are not signatories for the cheques, as well as, monetary gifts to pastors properly accounted for, and disclosed to the general membership. Good financial management is critical for spreading the Gospel of God as well as restoring confidence in the Body of Christ that indeed their finances are used for the good cause in agreement with the Stewardship Theory and Biblical Stewardship Theology.

Relating to financial accounting and reporting, it is concluded that books of accounts are prepared quarterly (management Accounts) and annually (Financial Statements) and results thereof communicated to both church board and general membership. Likewise, annual returns are submitted to the Registrar of Societies as per the Societies Act Cap 18:01 and Societies Regulations, 2017. However, it seems that communication is lacking as to the frequency of preparations of books of accounts to the general membership.

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APPENDICES

APPENDIX A: INTERVIEW GUIDE FOR LEADERS (PASTORS, DEACONS, ELDERS, TREASURERS, ETC).

RESEARCH QUESTIONS

Background of study

This research is based on the topic: **Financial management in some Botswana Pentecostal churches.** The study being undertaken seeks to find out how finances in Pentecostal churches are kept, to understand Pentecostal theologies of material resources and to highlight the characteristics of Pentecostal churches in Botswana. Please complete the questions that follow below. Your response would assist in establishing methods of accounting in Pentecostal churches in Botswana. This is purely an academic research and shall be used for academic purposes only. The information gathered will not be published in any newspaper or magazine. Your participation in this project is voluntary. You can withdraw at any point and you are free not to answer some questions if you feel so.

SECTION A:

BIOGRAPHICAL DATA

Please tick the most appropriate item that best represents your position.

1. Type of the Church

Classical Pentecostal

Non-classical (Charismatic)

Name of Church

2. Age

Under 21 years

21-30 years

31-40 years

41-50 years

51 and above

3. Gender

Male

Female

4. Level of Education

Primary School

Junior Secondary

Senior Secondary

College

University

Other (Specify)

5. Position Held

Pastor

Apostle

Evangelist

Prophet

Teacher

Deacon

Elder

Treasurer

Accounts/Recording Clerk

6. How long have you been with the church?

Less than a year

1-2 years

3-5 years

Above 5 years

SECTION B

▪ **To commence our interview, kindly share with me some of your beliefs regarding finances in church.**

(Ask any questions below that have not been covered).

1. What is your church's teaching regarding finance in the church?
2. What is the basic giving expected from the congregation?
3. If you pay tithes, why is paying tithes and offerings important in your church?
4. As a pastor, do you regularly remind your congregation to do such giving? Are there any obstacles to do so?

5. What are the Biblical scriptures that prove the payment of tithes and giving offerings?
6. When did the church start to collect offerings and tithes from its members and why?
7. How does the general membership respond to preaching about finances?
8. How often do the preachers teach or preach about tithes / offerings/ sacrificial giving/ first fruits etc?
9. What actions are taken against church members who choose not to tithe or give to the church or the man of God?
10. Why is it important for the church to provide for the pastor?
11. Do you think that a pastor is held accountable to the congregation for the tithes and offerings received?
12. What do you think about the treasury of the house of the Lord?

▪ With better understanding of your beliefs regarding finances, please tell me how finances are managed in your church.

(Ask any questions below that have not been covered).

You have heard Newspaper allegations about misuse of funds in some Pentecostal churches. What is your opinion about them?

1. How do you describe the administration of funds in your church?
2. How are tithes / offerings collected at your church?
3. How is the treasurer appointed in your church?

4. How often do the proceeds from church collections banked? Where? In Botswana or outside?
5. Does your church disclose total collections, if, yes, when do you disclose total collections to the entire church?
6. What is the role of the pastor/leader/ treasurer regarding finances in the church?
7. Can you describe the notion of “proper use” of money with regard to the order of God?
8. How does the pastor/leader/treasurer account for monetary gifts given by church members to the church?
9. How are pastors/leaders and other church workers compensated for the work they do?
10. Are these compensations above tax-deductible, i.e. are they taxed?
11. Do you think the employment of professionals is necessary in order to improve the quality of financial reporting in the church?
12. From the division of function viewpoint, what do you think about the authority of the treasurer who performs all functions of financial administration?
13. Have you ever been asked by any member of your church regarding financial accountability or your income?
14. Based on your observation, have you ever heard any questions about financial accountability of other church workers from a church member?
15. Does the Scripture mention anything about the obligation of a pastor concerning the money received from the church members?

16. What does financial accountability mean to you?
17. Does your church submit annual returns to the Botswana Government?
18. When does your church submit annual returns to the Botswana Government?
19. What does the church use the finances collected for?
20. What developmental projects did the church pilot since its inception and how were the same financed?
21. What are your comments regarding allegations of financial mismanagement by some Pentecostal pastors?

▪ I suppose the church has a systematic way of financial accounting and reporting. May you kindly tell me your financial reporting standards?

(Ask any questions below that have not been covered).

1. How often does the church prepare its books of accounts?
2. Does your church disclose the results, if yes, when are the results thereon, disclosed to the general membership?
3. Does the Bible provide some guidelines on financial management? Which texts are those?

Thank you.

APPENDIX B: INTERVIEW GUIDE FOR ORDINARY CHURCH MEMBERS

RESEARCH QUESTIONS

Background of study

This research is based on the topic: **Financial management in some Botswana Pentecostal churches**. The study being undertaken seeks to find out how finances in Pentecostal churches are kept, to understand Pentecostal theologies of material resources and to highlight the characteristics of Pentecostal churches in Botswana. Please complete the questions that follow below. Your response would assist in establishing methods of accounting in Pentecostal churches in Botswana. This is purely an academic research and shall be used for academic purposes only. The information gathered will not be published in any newspaper or magazine. Your participation in this project is voluntary. You can withdraw at any point and you are free not to answer some questions if you feel so.

SECTION A:

BIOGRAPHICAL DATA

Please tick the most appropriate item that best represents your position.

1. Type of the Church

Classical Pentecostal

Non-classical (Charismatic)

Name of Church

2. Age

Under 21 years

21-30 years

31-40 years

41-50 years

51 and above

3. Gender

Male

Female

4. Level of Education

Primary School

Junior Secondary

Senior Secondary

College

University

Other (Specify)

5. Position Held

Youth Ministry member

Ladies Ministry member

Men's Ministry member

Ordinary member

6. How long have you been with the church?

Less than a year

1-2 years

3-5 years

Above 5 years

SECTION B

▪ To commence our interview, kindly share with me some of your beliefs regarding finances in church.

(Ask any questions below that have not been covered).

- 1) What is the basic giving expected from you?
- 2) Do you pay tithes in your church?
- 3) What are the other types of giving in your church?
- 4) What is your view regarding offerings and tithes?
- 5) Do they (tithes and offerings) need to be accounted to you as a member of the church?
- 6) Regarding the accountability of the funds, do you have any biblical reference for this?
- 7) What are the Biblical scriptures that prove the payment of tithes and giving offerings?
- 8) When did the church start to collect offerings and tithes from you and why?
- 9) Do you think that recording and accountability are important for the types of giving previously mentioned?
- 10) How do you respond to preaching about finances?
- 11) How often do the preachers teach or preach about tithes / offerings/ sacrificial giving/ first fruits etc?
- 12) What actions are taken against you if you choose not to tithe or give to the church or the man of God?
- 13) Why is it important for the church to provide for the pastor?

▪ With better understanding of your beliefs regarding finances, please tell me how finances are managed in your church.

(Ask any questions below that have not been covered).

You have heard Newspaper allegations about misuse of funds in some Pentecostal churches. What is your opinion about them?

- 1) How are tithes / offerings collected at your church?
- 2) How are the people who collect tithes and offerings appointed?
- 3) How often do the proceeds from church collections banked? Where? In Botswana or outside?
- 4) As a member, do you think it is necessary for collections to be disclosed to you?
- 5) Do you know the role of the treasurer regarding finances in the church?
- 6) According to you, how does the treasurer account for monetary gifts given by you to the church?
- 7) Do you think it is proper for church workers to be compensated and why?
- 8) How are treasurers and other church workers compensated for the work they do?
- 9) Are these compensations above tax-deductible, i.e. are they taxed?
- 10) Do you think that the church needs to have accountants in order to improve the management of funds?
- 11) What is your interpretation on a verse in the Bible saying, “what is given by your right hand should not be known by your left hand?”
- 12) Have you ever heard such a statement in a sermon that “you do not need to know the use of the money that you have given to the church?”

- 13) What does financial accountability mean to you?
- 14) How important is the financial accountability to your church?
- 15) Do you agree with the notion that financial accountability through financial report is important in the church?
- 16) What do you understand about annual returns?
- 17) Does your church submit annual returns to the Botswana Government?
- 18) When does your church submit annual returns to the Botswana Government?
- 19) What does the church use the finances collected for?
- 20) What developmental projects did the church pilot since its inception and how were the same financed?
- 21) What are your comments regarding allegations of financial mismanagement by some Pentecostal pastors?

▪ I suppose the church has a systematic way of financial accounting and reporting. May you kindly tell me your financial reporting standards?

(Ask any questions below that have not been covered).

- 1) How often does the church prepare its books of accounts?
- 2) Does your church disclose the results, if yes, when are the results thereon, disclosed to you?
- 3) Are you aware of some guidelines on financial management on the Bible?
Which texts are those?

Thank you.

APPENDIX C: RESEARCH PERMIT

PHYSICAL ADDRESS:
Block 8, Government Enclave
Khama Crescent

POSTAL ADDRESS:
Private Bag 002
Gaborone, Botswana



REPUBLIC OF BOTSWANA

MINISTRY OF LABOUR AND HOME AFFAIRS

TEL: + (267) 361 1100
Fax: + (267) 390 7426
EMAIL: mlha-pro@gov.bw
WEBSITE: www.gov.bw

Ref: CMLHA 1/16/1 VI (39)

05 June 2015

Ernest Jimmy Letamora
P O Box 50165
Gaborone

Dear Sir,

GRANT OF A RESEARCH PERMIT

Your application on the above matter refers.

You are hereby granted permission to carry out a research on "**Financial Management in some Botswana Pentecostal Churches**". Permission is granted subject to the following conditions:

1. Copies of any report/video produced are deposited with the Director of Research and Development office of the University of Botswana, Botswana National Library Services, Botswana National Archives and Records Services and the **Ministry of Labour and Home Affairs**.
2. The permit does not give authority to enter any premises, private establishment or protected areas. Permission for such entry should be negotiated with those concerned.
3. The permit is valid for a period beginning **05 June to 05 November 2015**, both dates inclusive.
4. You shall conduct the study/research according to the particulars furnished in the application form.
5. Failure to comply with the above stipulated conditions will result in the immediate cancellation of the permit.

Thank you.

Kelebogile G. Moloi
For/ Permanent Secretary



VISION: The best provider of quality service

VALUES: Service Excellence, Team Work, Integrity and Continuous Improvement

TAGLINE: Badisa Ba Setshaba (The Nation's Shepherd)

TOLL FREE: 0800 600 777

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Gaborone, Botswana



REPUBLIC OF BOTSWANA
MINISTRY OF LABOUR AND HOME AFFAIRS

TEL: + (267) 361 1100
FAX: + (267) 390 7426
EMAIL: mlha-pro@gov.bw
WEBSITE: www.gov.bw

Ref: CMLHA 1/16/1 VII (41)

05 November 2015

Ernest Jimmy Letamora
P O Box 50165
Gaborone

Dear Sir,

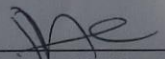
EXTENSION OF A RESEARCH PERMIT

Your application on the above matter refers.

You are hereby granted permission to carry out a research on "**Financial Management in some Botswana Pentecostal Churches.**" Permission is granted subject to the following conditions:

1. Copies of any report/video produced are deposited with the Director of Research and Development office of the University of Botswana, Botswana National Library Services, Botswana National Archives and Records Services and the **Ministry of Labour and Home Affairs.**
2. The permit does not give authority to enter any premises, private establishment or protected areas. Permission for such entry should be negotiated with those concerned.
3. The permit is valid for a period beginning **5th November 2015 to 30th April 2016.**
4. You shall conduct the study/research according to the particulars furnished in the application form.
5. Failure to comply with the above stipulated conditions will result in the immediate cancellation of the permit.

Thank you.


Montshiwa M. Montshiwa
For/ Permanent Secretary

VISION: Excellence in the provision of Labour and Homeland Services

VALUES: Integrity, Botho and Excellence

TAGLINE: Badisa Ba Setshaba (The Nation's Shepherd)

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WEBSITE: www.gov.bw

Ref: CMLHA 1/16/1 VIII (24)

22 July 2016

Ernest Jimmy Letamora

P.O. Box 50165

Gaborone

Dear Sir/Madam

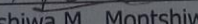
EXTENSION OF A RESEARCH PERMIT

Your application on the above subject matter refers.

You are hereby granted permission to carry out a research on " **Financial Management in some Botswana Pentecostal Churches**". Permission is granted subject to the following conditions:

1. Copies of any report/video produced are deposited with the Director of Research and Development office of the University of Botswana, Botswana National Library Services, Botswana National Archives and Records Services and the **Ministry of Labour and Home Affairs**.
2. The permit does not give authority to enter any premises, private establishment or protected areas. Permission for such entry should be negotiated with those concerned.
3. The permit is valid for a period beginning **22nd July to 21st September 2016**, both dates inclusive.
4. You shall conduct the study/research according to the particulars furnished in the application form.
5. Failure to comply with the above stipulated conditions will result in the immediate cancellation of the permit.

Thank you.


Montshiwa M. Montshiwa
For/Permanent Secretary

VISION: Excellence in the provision of Labour and Homeland Services

VALUES: Integrity, Botho and Excellence

TAGLINE: Badisa Ba Setshaba (The Nation's Shepherd)

TOLL FREE: 0800 600 7777

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