



Exploring financial practices and church growth in selected Pentecostal churches in Ghana: A practical theological study

SNY Agyei



orcid.org/0009-0006-9388-2031

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Promoter: Prof M Nel

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DECLARATION

I, the undersigned, hereby acknowledge that the work contained in this dissertation is my own original work and has not previously in its entirety or in part been submitted to any academic institution for degree purposes.



25-02-27

Samuel Nana Yaw Agyei

DATE

(Candidate)

We the undersigned supervisors, certify that this is an original work we supervised the candidate to produce. We are also convinced that it (the thesis) meets all the required standards set by the North West University for an award of a Doctor of Philosophy Degree



25-02-27

Prof Marius Nel

DATE

(Supervisor)

DEDICATION

I dedicate this work to my beloved wife, Nora Agyei, whose untiring love, encouragement, and support have been a constant source of strength throughout this journey. To my children, both biological and spiritual, your presence in my life is a blessing beyond measure. May this work serve as an inspiration and a legacy of perseverance, faith, and dedication to purpose.

Above all, I give thanks to God Almighty, whose grace and guidance have made this achievement possible.

PREFACE

The growth and sustainability of churches, particularly within the Pentecostal tradition, are shaped not only by spiritual vivacity and numerical expansion but also by the underlying financial practices that support ministry. While church growth is often discussed in terms of membership increase and spiritual vibrancy, the financial dimension remains comparatively underexplored. This study, *Exploring Financial Practices and Church Growth in Selected Pentecostal Churches in Ghana: A Practical Theological Study*, seeks to address this gap by examining how stewardship, accountability, transparency, and resource mobilisation contribute to both the spiritual and institutional development of churches.

The research is anchored in the conviction that biblical principles of stewardship and accountability provide a theological compass for financial governance, while the operational realities of budgeting, resource allocation, and leadership oversight demand rigorous critical analysis. In bringing these dimensions together, the study aims to generate insights beneficial not only to church leaders and administrators but also to scholars, policymakers, and practitioners concerned with faith-based financial sustainability.

Three major Pentecostal denominations—The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God, Ghana—were selected due to their national influence, robust administrative systems, and impact on Ghana’s religious landscape. Employing a qualitative approach, the study integrates semi-structured interviews with church leaders and financial administrators alongside surveys of congregants, offering a balanced perspective on how financial practices both advance and constrain church growth.

Findings highlight that effective stewardship, when aligned with theological principles, strengthens congregational trust, encourages participation, and undergirds sustainable growth. Churches with transparent policies, participatory decision-making, and ethical financial practices are more likely to experience both spiritual renewal and numerical expansion. However, significant challenges persist: financial mismanagement, inadequate transparency, and inconsistent accountability mechanisms undermine trust, while external economic pressures and limited financial literacy among leaders exacerbate vulnerabilities.

The study advocates for strategic financial planning, adoption of digital financial tools, and capacity-building for church leaders in financial literacy. These measures, when coupled with theological convictions about stewardship and integrity, can strengthen church governance, sustain ministry, and enhance societal impact. In doing so, the research contributes to ongoing debates in practical theology, faith-based financial management, and institutional sustainability within African Pentecostalism and beyond.

This work could not have been completed without the generous support of many individuals and institutions. I am deeply indebted to the leadership and members of The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God, Ghana, who shared their experiences and insights.

I also owe profound gratitude to my academic advisors, colleagues, and research participants for their guidance and encouragement throughout this journey.

It is my hope that this thesis will serve as a resource for leaders, scholars, and policymakers seeking to develop sustainable financial models for faith-based institutions. Aligning theological principles with sound financial governance enables churches to nurture both spiritual growth and material sustainability, ensuring their mission remains credible and impactful in a rapidly changing world.

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“The grace of God shall be ever present wherever the will of God sends you.”

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ABSTRACT

The financial management practices of Pentecostal churches play a crucial role in their growth and sustainability. This study examines the effectiveness of financial strategies employed by three major Ghanaian Pentecostal churches—The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God, Ghana—in fostering church growth while adhering to biblical principles. These churches primarily depend on tithing, fundraising events, and member donations as key financial strategies. Their practices are guided by theological principles of stewardship, accountability, and God's ownership, ensuring ethical and transparent financial management. The study aims to explore how financial management contributes to the sustainability of Ghanaian Pentecostal churches. It specifically identifies effective financial strategies, assesses their alignment with biblical teachings, and evaluates their impact on church operations, outreach programmes, and community development. Data were gathered through interviews, structured surveys, document analysis, and participant observation, with 225 respondents, including senior pastors, associate pastors, elders, treasurers, and church members. Interviews provided qualitative insights into financial practices, while surveys captured grassroots perspectives. Document analysis of financial reports, policy manuals, and constitutions further validated findings. Key findings highlight that tithing, fundraising, and donations are the most effective financial strategies. Tithing serves as the foundation, providing financial stability for operational and mission-related expenses. Fundraising events, often tied to evangelism and church planting, generate resources for specific projects while fostering unity among congregants. Member donations, including freewill offerings, demonstrate personal commitment to the church's mission. Transparency and accountability emerged as crucial factors in maintaining trust and encouraging participation. Regular financial reporting and audits ensure ethical fund management, aligning with biblical stewardship principles. The study underscores the importance of aligning financial management practices with biblical teachings to promote institutional and spiritual growth. Integrating stewardship, accountability, and transparency fosters ethical financial practices, trust, and active member participation. By prioritising tithing, fundraising, and donations, these churches establish a stable financial foundation for expansion, missions, and community outreach. The findings emphasise that financial strategies rooted in theology not only sustain church operations but also advance the broader mission of spreading the gospel and serving communities.

Keywords: financial management, Pentecostal churches, tithing, fundraising, stewardship, accountability, church growth

SUMMARY

This study explored the relation between financial practices and church growth within the context of selected Pentecostal churches in Ghana. Anchored in the principles of church polity, the study investigated the specific financial strategies employed by The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God to promote growth. Additionally, it explored how theological principles such as stewardship and accountability shape the financial practices of these churches, and analysed the alignment of these financial management practices with biblical teachings and principles.

The study employed data collection approach, utilising semi-structured interviews with 5 senior pastors and 10 associate pastors, representing the selected churches. These interviews provided qualitative insights and in-depth perspectives on the research objectives. In parallel, structured surveys were distributed to a representative sample of 30 church elders, 30 treasurers, and 150 church members to collect quantitative data. These surveys gauged perceptions of financial practices, theological influences, and alignment with biblical teachings. Rigor and validity are ensured through rigorous data collection tools development, pilot testing, and ethical considerations emphasizing participant privacy and confidentiality. Anonymity and confidentiality measures protected the identities of participants, while ethical considerations underscored the commitment to ethical research conduct.

The findings of the study showed a strong correlation between effective financial management and sustainable church growth. Financial stewardship and accountability, rooted in biblical principles, significantly contribute to the growth of these churches by ensuring that resources are used responsibly, transparently, and effectively. Stewardship emphasises the role of financial resources in fulfilling the church's mission, while accountability enhance trust among congregants, leading to increased participation and contributions. In aligning financial practices with spiritual goals, these churches have been able to expand their ministry programmes, invest in infrastructure, and maintain long-term growth. The integration of these principles not only supports the operational needs of the church but also ensures that congregational trust remains high, which in turn fuels both spiritual and numerical growth. Thus, the study highlighted that sound financial practices are essential for the sustainable development and expansion of church ministries.

Servant and transformational leadership styles have proven effective in promoting these principles, leading to greater trust, participation, and financial stability within the churches. Furthermore, the study revealed that integrating transformational leadership with sound financial practices empowers congregants to take an active role in supporting the church's mission. This approach has helped churches overcome economic challenges while supporting long-term growth, both spiritually and numerically. Nonetheless, the study identified several internal challenges these churches face, such as balancing spiritual and operational priorities, resource allocation, and ensuring financial transparency. It also explored the external challenges posed by economic difficulties, including inflation, unemployment, and regulatory compliance. These challenges affect congregants' financial contributions, requiring churches to adapt their financial strategies to remain sustainable.

The research also contributed to practical theology by underscoring the importance of ethical financial management, transparency, and accountability in achieving financial sustainability. It showed that by adhering to biblical principles in financial stewardship, churches can ensure the effective allocation of resources, mitigate economic pressures, and build trust with congregants. In conclusion, the study demonstrated that the relation between financial stewardship and church growth is complex, but effective leadership, grounded in biblical principles, is essential for cultivating a culture of financial accountability and community engagement. The findings from this research provided a valuable framework for other churches seeking to enhance their financial management practices and achieve sustainable growth, ensuring that their financial strategies align with their spiritual mission and contribute to their long-term impact.

LIST OF ABBREVIATIONS

ACG	Apostolic Church of Ghana
ACI	Action Chapel International
ADF	African Development Fund
AIDF	Africa Infrastructure Development Fund
AoG	Assemblies of God
AP	Associate Pastor
BCE	Before Common Era
CE	Church Elder
CM	Church Member
CMS	Church Missionary Society
CoP	Church of Pentecost
CRL Rights Commission	Commission for the Promotion and Protection of the Rights of Cultural, Religious and Linguistic Communities
CSR	Corporate Social Responsibility
CT	Church Treasurer
DDF	Development Finance Fund
DRR	Disaster Risk Reduction
EDNA	Exploratory, Descriptive, Normative, and Applied (Woodbridge's model)
ECG	Evangelical Church of Ghana
ERP	Enterprise Resource Planning
ESG	Environmental, Social, and Governance
GAAP	Generally Accepted Accounting Principles
GHS	Ghanaian Cedi
GPCC	Ghana Pentecostal and Charismatic Council
GRA	Ghana Revenue Authority
IBM	International Business Machines
ICGC	International Central Gospel Church
IFRS	International Financial Reporting Standards
IGF	Internally Generated Funds
IVP	InterVarsity Press
LDF	Local Development Fund
MFM	Mountain of Fire Ministries
NDA	Non-Disclosure Agreement
NIV	New International Version (Bible)
NT	New Testament

OT	Old Testament
PHD	Doctor of Philosophy
RCCG	Redeemed Christian Church of God
ROI	Return on Investment
SAGE	A publishing company specializing in research and academia
SCM	Supply Chain Management
SP	Senior Pastor
SPCK	Society for Promoting Christian Knowledge
SPSS	Statistical Package for the Social Sciences
SROI	Social Return on Investment
SWOT	Strengths, Weaknesses, Opportunities, Threats

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PART 1 EXPLORATORY TASK

CHAPTER 1 INTRODUCTION

This chapter provides the background, purpose, and focus of the study. It begins by outlining the theoretical foundation, emphasizing Osmer's (2008: 4-6) model of practical theology and the use of biblical exegesis as key analytical tools. The discussion then clarifies the forms of Pentecostalism under consideration, addresses debates surrounding prosperity theology, and positions the selected churches within the wider Pentecostal tradition. In addition, the chapter introduces the relationship between financial management and church growth, with particular reference to the Ghanaian Pentecostal context. Core theological principles—stewardship, accountability, and transparency—are presented as essential for understanding financial practices in churches. The chapter concludes by presenting the research problem, the main research question with its sub-questions, the objectives of the study, and the overall structure of the thesis.

1.1 Background to Study

The sustainable growth of Ghana's classical Pentecostal churches—specifically The Church of Pentecost, The Apostolic Church of Ghana, and the Assemblies of God—rests on financial management practices that are transparent, accountable, well-structured, and effective. Accordingly, this study examines the relationship between financial management and church growth through two complementary lenses: (i) practical theology, drawing on Osmer's (2008: 4-6) four tasks, and (ii) organizational and financial management principles, such as budgeting, internal controls, reporting, and governance.

In line with this, the study adopts a governance perspective that emphasizes internal controls, oversight, transparency, and role clarity, since financial integrity is inseparable from trust and active participation in congregational life. Importantly, governance tools are understood as means rather than ends, and they are evaluated normatively against biblical and communal values to prevent mission drift and managerialism. Moreover, the approach engages with critiques of corporatization (Budde & Brimlow, 2007: 44-45; Carrette & King, 2004; 155–160; Gauthier, 2019: 119–123), which highlight the risks of allowing market logics to eclipse pastoral care and witness. Nevertheless, the study justifies the selective use of governance practices insofar as they enhance stewardship, accountability, and congregational flourishing.

In order to situate the study, it is also important to clarify what is meant by "Pentecostalism." Here, the term refers specifically to classical Pentecostal denominations that trace their roots to the early 20th-century revival movements. These churches are distinguished by their

emphasis on the work of the Holy Spirit, holiness teaching, evangelism, missions, and, in some traditions, glossolalia. Although various typologies of Pentecostalism exist—including classical, neo-Pentecostal/charismatic, and African independent Pentecostal movements—the present study confines itself to classical Pentecostal bodies in order to maintain conceptual clarity and denominational comparability. Where broader typologies are not analytically useful, this limitation is noted and justified. Within this framework, the three selected churches are positioned as classical Pentecostal bodies while still recognizing their unique local distinctiveness.

A further theological consideration is the question of prosperity theology. This doctrinal stream links faith, positive confession, and generous giving with material well-being, often construing wealth and health as markers of divine favour. Yet, not all Pentecostal churches endorse or practice this theology, and where it is present, its emphasis varies considerably. Because prosperity teaching has significantly influenced giving practices in parts of global Pentecostalism, this study clarifies from the outset whether and how the three selected churches engage with it. Where prosperity theology is not a formal doctrinal emphasis, this is stated explicitly; and where certain emphases overlap—for example, faith, generosity, and blessing—the study carefully distinguishes them from prosperity dogma. In addition, outreach and development work are not assumed as automatic, since some Pentecostal churches engage robustly in such initiatives while others do not.

Against this background, Osmer's model of practical theology is introduced as a guiding theoretical scaffold, rather than merely a methodological tool, because it frames what counts as faithful and ethical practice. Its four tasks—descriptive-empirical, interpretive, normative, and pragmatic—shape the study's research questions, engagement with literature, biblical analysis, and practice-oriented recommendations. Within this framework, the study privileges stewardship and accountability perspectives (Jones, 2019: 112–118; Johnson, 2020: 56–60; Thompson, 2018: 77–83), as these explicitly integrate ethical responsibility, communal trust, and faithful use of resources—categories central to church finance and growth. Nevertheless, alternative perspectives, such as liberation theology, are acknowledged and contrasted where relevant to avoid one-sidedness.

The significance of financial management is underscored by broader insights from organizational studies. Financial management is widely recognized as critical for the growth and sustainability of businesses and institutions, including churches (Cruz, 2018: 63–70). Indeed, effective financial management not only enables churches to achieve their spiritual mission and organizational goals but also promotes wider social development and impact in their communities (Zimmerman, 2014). In practical terms, major church financial management

operations include budgeting, financial planning, resource mobilization, spending control, and financial reporting. These processes involve the responsible administration of contributions, tithes, offerings, and other revenue streams, along with the prudent distribution of funds to support church activities and projects (Smith, 2019).

One important feature of financial management in Pentecostal congregations is its relationship to religious views, notably the impact of prosperity gospel theology. According to this theology, material gifts are a sign of divine favour, urging Christians to be charitable (Coleman, 2000: 19-33). As a result, Pentecostal churches frequently stress fundraising, tithe, and financial stewardship as necessary for both spiritual and temporal progress. Theology of mission and evangelism influences financial management techniques, since many churches devote large financial resources to evangelistic endeavours and social projects. The notion that preaching the Gospel is a divine duty determines how Ghanaian Pentecostal churches allocate their financial resources.

Pentecostal churches in Ghana frequently use a community fiscal approach, reflecting their theological concept of the church as an association of believers who help one another. This community approach promotes a culture of generosity and sacrificial giving, which has a direct influence on the churches' financial practices and resource mobilization tactics (Baiden, 2013: 237-255). Effective financial management therefore coincides with the larger religious values of stewardship, responsibility, and responsible governance (Bromiley, 2016: 299-316; Randles, 2019: 170-184). Church polity, or the system of governance and organizational structure inside religious institutions, serves as a framework for assuring financial integrity and prudent resource stewardship (Smith, 2015: 543-562; Neyrey, 2017).

At the heart of stewardship and responsibility is the understanding that all financial resources ultimately belong to God. Christian teachings encourage intelligent and ethical money management, as seen in Psalm 24:1 and 1 Corinthians 4:2. The Bible emphasizes the ideas of responsibility (Luke 12:48; 1 Corinthians 9:17; 2 Corinthians 5:10) and financial transparency (Proverbs 11:1; 20:23; 2 Corinthians 8:21) (Bible, 2011). These scriptural underpinnings strengthen church leaders' ethical responsibility to manage funds with openness and honesty.

The correlation between financial management and church expansion is an important topic of research. Church growth includes both numerical expansion, which refers to increased membership, and spiritual development, which focuses on improving Christians' faith and engagement (Wagner, 2013: 73-91). Effective financial management helps churches expand by allocating resources wisely for evangelism, discipleship programs, community outreach, and infrastructure development (Haynes, 2018: 120-134). To acquire a thorough grasp of this

connection, an interdisciplinary approach is necessary, with insights from both religious and financial management perspectives (Smith, 2019; Simmons, 2018: 172-188).

This research focuses on three major Pentecostal congregations in Ghana:

- (i) The Church of Pentecost (CoP) Headquarters (Accra) – One of the largest and fastest-growing Pentecostal denominations in Ghana, recognized for its emphasis on evangelism, discipleship, and community engagement.
- (ii) The Apostolic Church of Ghana (ACG) Regional Branch (Kumasi) – Known for its historical roots, distinctive doctrinal beliefs, and emphasis on holiness, spiritual gifts, and divine healing.
- (iii) Assemblies of God (AoG, Ghana) Diocesan Headquarters (Accra) – A significant Pentecostal denomination with a strong focus on evangelism, missions, and social outreach.

With over 10,000 Pentecostal churches in Ghana and a combined membership exceeding three million (Ghana Pentecostal and Charismatic Council [GPCC], 2021), the selected churches stand out as prime examples of both the expansion of the Pentecostal movement and successful financial management practices (Gyimah, 2019: 232-251). Their experiences provide valuable insights into best practices that can guide other churches in strengthening their financial management approaches. This study therefore focuses on large, well-established classical Pentecostal denominations—namely, The Church of Pentecost, The Apostolic Church of Ghana, and the Assemblies of God—because they possess structured governance systems, mature financial policies, and a significant national presence that make them suitable for evaluating the intersection of faith and financial management.

Smaller churches were not included, as the study aims to analyse established practices within institutions that have demonstrated long-term sustainability; however, this exclusion is acknowledged as a limitation, and future research is encouraged to explore how smaller churches manage their finances under different resource constraints. Consequently, the primary aim of this research is to evaluate and provide guidance on effective financial management strategies, drawing lessons from the selected Pentecostal churches in Ghana. In doing so, the study contributes to the growing body of practical theology on financial stewardship by critically examining their financial strategies, policies, and governance structures. Ultimately, the findings are expected to offer practical guidance to churches seeking to enhance their financial management systems and pursue sustainable growth.

1.1 Problem Statement

Effective financial management is essential for the development and sustainability of churches, particularly Pentecostal churches in Ghana. Yet, existing research has not sufficiently examined the relationship between financial management practices and church growth within the Ghanaian Pentecostal context. While some studies have explored church financial management in general (Cruz, 2018: 63–70), there remains limited scholarship that focuses specifically on the financial management experiences of Pentecostal churches in Ghana and how these practices influence their development.

In addition, there is a noticeable gap in integrating theological principles with financial management strategies in church administration (Smith, 2019: 142–148). Although theological insights significantly shape financial stewardship within churches, practical management strategies are often underemphasized in theological discourse. This disconnect prevents the emergence of a holistic framework for financial management that balances both spiritual responsibilities and sound financial stewardship.

In response, this study seeks to fill the gap by critically examining the financial management practices of selected Pentecostal churches in Ghana and assessing their impact on church growth, enhancing an interdisciplinary approach that integrates theological perspectives with financial management principles.

1.1.1 Theological Perspectives on Stewardship and Accountability

Stewardship and accountability are foundational theological principles that profoundly influence financial management strategies within churches. These principles underscore the sacred duty of managing resources with integrity, ethical responsibility, and faithfulness to God's mission. In theological discourse, stewardship is not merely a technical financial function but a spiritual mandate that shapes the ethos of church administration. Accountability, similarly, extends beyond reporting mechanisms to embody the church's commitment to transparency, justice, and trustworthiness before God and the community.

In the literature, Bromiley (2016: 72–75) emphasizes stewardship as the responsible use of all resources, including finances, rooted in the belief that all creation ultimately belongs to God. This view affirms that Christians are trustees rather than owners, and financial resources are to be managed with reverence and ethical care. Such an outlook reflects the biblical exhortation in 1 Peter 4:10, which calls believers to use their gifts to serve one another faithfully (Bible, 2011: 1876). Yet, a constructive criticism of Bromiley's approach is that, while it strongly emphasizes the divine ownership of resources, it does not sufficiently account for the institutional complexities of modern churches, where stewardship also involves managing budgets, investments, and legal obligations.

Similarly, Neyrey (2017: 144–150) builds on this by framing financial accountability as inseparable from stewardship, insisting that wealth is divinely entrusted and should be administered according to biblical standards. He stresses openness and honesty in financial dealings, echoing 1 Corinthians 4:2, which teaches that “it is required of stewards that they be found faithful” (Bible, 2011: 1734). Neyrey’s perspective is valuable in anchoring accountability in Scripture; however, some critics argue that his treatment risks idealism by not fully addressing the realities of financial misconduct that have plagued some Pentecostal and charismatic churches. Without engaging mechanisms of enforcement—such as audits, oversight committees, or regulatory compliance—the call to accountability risks being aspirational rather than practical.

Building on earlier theological reflections on stewardship, Thompson expands the discussion by presenting it not simply as material management but as a holistic spiritual obligation encompassing financial, human, and spiritual resources (Thompson, 2020: 77–83). This view is commendable for broadening the scope of stewardship; however, its inclusiveness raises the challenge of practical implementation—particularly how churches balance spiritual ideals with concrete financial management strategies in contexts marked by limited capacity or weak governance. Thompson’s insights corroborate broader theological arguments that regard stewardship as participation in God’s mission, yet his framework requires stronger linkage with practical financial management literature.

In a related but distinct contribution, Jenkins introduces another dimension by emphasizing the communal character of accountability (Jenkins, 2019: 201–207). He contends that financial stewardship is not merely the responsibility of pastors or finance committees but a shared duty of the entire faith community. This perspective resonates with Galatians 6:2, which enjoins believers to “bear one another’s burdens” (Bible, 2011: 1812). In highlighting the collective nature of accountability, Jenkins offers a corrective to overly individualistic models of stewardship. However, some scholars caution that emphasizing communal responsibility may obscure individual accountability, particularly in contexts where financial mismanagement has been excused under the veil of collective decision-making.

From a broader perspective, these theological insights must also be set against wider debates on church governance and finance. Scholars such as Budde and Brimlow (2007: 45–50) and Carrette and King (2004: 29–33) warn that churches adopting corporate financial models risk being co-opted by market logics, potentially undermining their spiritual mission. While governance tools like audits, financial reporting, and oversight are indispensable for transparency (Smith, 2015: 75–80), uncritical adoption of corporate frameworks may commodify the sacred. Thus, the challenge for churches lies in adopting governance practices

selectively—integrating them with theological values of stewardship and accountability while resisting corporatization.

Taken together, the contributions of Bromiley, Neyrey, Thompson, and Jenkins converge on the importance of stewardship and accountability as theological imperatives guiding financial practices. Yet, they also invite further dialogue with governance and management literature to ensure that theological ideals are effectively operationalized. A constructive synthesis is one in which biblical mandates for integrity and faithfulness are embodied through practical systems of oversight, transparency, and participation. In this way, financial resources are not only safeguarded but also directed toward advancing the church's mission, strengthening community support, and nurturing spiritual growth.

a) Church Politics, Governance, and Financial Stewardship

Church politics, understood as the organizational and decision-making structures of religious institutions, plays a decisive role in shaping financial practices. The governance mechanisms established within a church directly influence the allocation, monitoring, and accountability of financial resources. Thus, responsible governance becomes indispensable for ensuring ethical financial management and transparency.

Scholarly perspectives corroborate this view. Smith (2015: 75–80) underscores the necessity of competent governance in safeguarding church funds from mismanagement and unethical behaviour. Governance systems that incorporate clearly defined policies and oversight processes, such as financial audits and budgetary controls, contribute significantly to financial integrity. This assertion aligns with biblical principles: Proverbs 11:1 warns that “dishonest scales are an abomination to the Lord,” while 2 Corinthians 8:21 emphasizes the need to “do what is right, not only in the eyes of the Lord but also in the eyes of man” (Bible, 2011). Together, these texts provide a theological foundation for ethical financial management and reinforce the imperative of integrity and transparency in church governance.

However, while such perspectives affirm the positive role of governance, they can risk presenting governance structures as technical fixes divorced from deeper theological and cultural dynamics. Jones (2019: 112–118), for instance, broadens the discussion by highlighting how the politics of the church influences decision-making frameworks that must reflect the church's mission and values. His work suggests that governance is not merely administrative but is deeply embedded in the theological identity of the church. Effective governance frameworks, therefore, must integrate openness, accountability, and theological reflection if they are to move beyond bureaucratic procedures. Smith's (2015: 75–80)

argument about oversight committees and audits is valuable, but it may appear technocratic if detached from the spiritual ethos of stewardship.

Building on this, Johnson (2020: 56–60) introduces a more theological dimension by grounding governance in 1 Corinthians 4:2: “it is required of stewards that they be found faithful” (Bible, 2011). This integration of theology and governance is constructive, yet Johnson can be critiqued for assuming a uniform theological interpretation of stewardship across all church contexts. Stewardship, in some traditions, emphasizes resource preservation, while in others it leans toward redistributive justice. Without addressing these variations, the concept risks becoming a vague justification for any financial system labelled “responsible.”

Thompson (2018: 77–83) extends the debate by engaging Proverbs 15:22 — “Plans fail for lack of counsel, but with many advisers, they succeed” (Bible, 2011). He advocates collaborative governance and shared decision-making as essential for reducing risks of error, mismanagement, and unethical practices. While this emphasis on inclusivity resonates with democratic ideals and promotes accountability, critics caution that collective processes can also slow decision-making and dilute responsibility if not carefully managed. Thus, Thompson’s contribution is insightful, but its practical application requires balancing inclusivity with efficiency in governance.

More broadly, the convergence of perspectives from Jones (2019), Johnson (2020: 56–60), and Thompson (2018: 77–83) underscores the growing scholarly consensus that transparent, accountable, and ethical governance is indispensable for churches. Yet, debates persist over how far churches should adopt corporate governance models. While such frameworks may promote efficiency and accountability, critics argue that they risk reducing the church to a business enterprise (Budde & Brimlow, 2007: 44–51; Carrette & King, 2004: 155–160; Gauthier, 2019: 119–123). This raises a critical tension: can churches borrow from corporate models without succumbing to corporatization, where financial metrics overshadow spiritual mission? A balanced approach is needed—one that selectively incorporates governance tools while remaining anchored in biblical and theological values.

In the Ghanaian Pentecostal context, these debates are particularly relevant. The intersection of church polity and financial management is central to sustaining growth and credibility. Effective governance frameworks—those that emphasize openness, shared responsibility, and accountability—are consistent with biblical principles of stewardship and ethical behaviour. At the same time, Ghanaian churches face unique pressures, such as rapid expansion, prosperity-influenced giving cultures, and intense competition for membership. These dynamics suggest that governance models must not only guard against mismanagement but also adapt flexibly to changing theological and socio-economic realities.

In this way, church governance in Ghana must strive to embody both biblical fidelity and contextual responsiveness, ensuring that financial decisions reflect a commitment to God's mission and service to the wider community.

b) Theoretical and Practical Perspectives on Financial Management

To complement theological considerations, the integration of financial management theories provides a structured framework for directing sound financial practices within churches. These theories strengthen the technical aspects of financial administration while also aligning financial strategies with organizational goals and ethical principles. Yet, scholars such as Budde and Brimlow (2007: 44–51) warn that uncritical borrowing from secular models risks “mission drift,” where managerial priorities overshadow spiritual commitments. This calls for discernment in applying financial theories so that they serve, rather than replace, theological purposes.

Building on this caution, Cruz (2018: 63–70) underscores the practical value of budgeting as a foundational tool for resource planning and allocation. Through budgeting, churches can prioritize objectives, optimize their use of resources, and demonstrate faithful stewardship, reflecting biblical teachings on order and prudence (1 Corinthians 14:40). However, scholars such as Carrette and King (2004: 102–106) caution that budgeting may also impose rigid institutional structures that limit Spirit-led ministry flexibility. Thus, budgeting must be implemented in a way that enhance accountability without stifling spiritual responsiveness.

In addition to budgeting, Cruz (2018: 85–92) highlights resource mobilization strategies, linking them with biblical generosity as expressed in 2 Corinthians 9:7: “Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (Bible, 2011: 1842). In cultivating voluntary giving, churches can secure long-term financial stability. Nevertheless, Gauthier (2019: 119–123) critiques the tendency of some resource mobilization strategies to resemble corporate fundraising models, which risk undermining the spiritual principle of grace in giving. This underscores the need for financial mobilization that is both systematic and theologically grounded.

Closely connected to resource mobilization is the role of financial reporting, which Cruz (2018: 101–107) identifies as central to promoting transparency and accountability. Smith (2019: 142–148) reinforces this by emphasizing the importance of financial audits, periodic reporting, and internal control systems in building trust within congregations. This emphasis aligns with Proverbs 11:1— “Dishonest scales are an abomination to the Lord” (Bible, 2011: 942). Still, Budde and Brimlow (2007: 44–51) argue that excessive reliance on formalized reporting risks “corporatizing” the church by prioritizing compliance over mission. Effective financial reporting,

therefore, requires a balance between technical integrity and ecclesial values of fellowship and pastoral care.

Extending these insights, Thompson (2020: 77–83) stresses the need for churches to engage in strategic financial planning, risk management, and performance evaluation. He argues that such approaches make churches more resilient to economic fluctuations and organizational uncertainties. While this perspective encourages financial foresight, Davis (2019: 54–59) critiques the wholesale adoption of risk management frameworks from corporate settings, warning that they may inadequately address the theological distinctiveness of church missions. The implication is that strategic planning must be carefully reinterpreted through the theological perspective of stewardship and mission.

In response to such concerns, Davis (2019: 61–68) offers a corrective by insisting that financial management should remain explicitly mission-driven. He contends that when churches align financial practices with their theological commitments, resources are directed toward discipleship, evangelism, and community service, rather than institutional survival alone. While this mission-focused approach is compelling, Davis has been critiqued for insufficiently addressing the practical challenge of balancing financial sustainability with evangelistic priorities, especially in African Pentecostal settings where resources are often constrained.

Further strengthening the debate, Smith (2021: 211–218) highlights the role of governance structures—such as internal audits, oversight committees, and risk assessment frameworks—in safeguarding against financial mismanagement. His argument reinforces theological perspectives on stewardship and accountability by affirming leaders' moral duty to manage resources with integrity. However, Carrette and King (2004: 155–160) caution that importing corporate governance models without theological adaptation risks reducing churches to “faith-based NGOs.” Thus, governance tools must be normatively evaluated through biblical commitments so that they enhance, rather than compromise, the church's witness.

Collectively, these perspectives demonstrate that the convergence of financial management theories with theological insights offers a broad framework for church finance. Budgeting, resource mobilization, and financial reporting (Cruz, 2018: 85–92; Smith, 2021: 211–218) provide practical tools for accountability, while scholars such as Thompson (2020: 77–83) and Davis (2019: 61–68) remind churches of the theological and mission-driven dimensions of stewardship. Broader debates, however, caution against uncritical adoption of secular corporate models, urging instead for contextualized applications that are theologically faithful. Ultimately, a balanced approach—where financial tools are filtered through biblical values of stewardship, accountability, and mission—ensures that financial practices serve both spiritual and organizational goals.

c) Theology-Informed Approaches to Financial Decision-Making

The integration of theology and financial management remains a decisive factor in shaping sound and sustainable decision-making within religious organizations. This synthesis ensures that ethical and spiritual components of financial activities, rooted in biblical and theological teachings, are merged with the practical frameworks of financial management theories. In combining these approaches, churches can construct financial systems that uphold theological integrity while ensuring efficiency, accountability, and sustainability. Scholars widely agree that such integration mitigates the risks of churches adopting purely corporate practices that may compromise mission and witness (Budde & Brimlow, 2007: 55–63; Carrette & King, 2004: 99–106).

Theological principles provide the moral and ethical compass that guides financial choices. Stark (2020: 44–50) underscores that Christian values such as stewardship, accountability, and integrity serve as foundational anchors for financial decision-making. These values ensure that financial practices remain consistent with the church's spiritual mission. Biblical passages, such as Luke 12:48 ("from everyone who has been given much, much will be demanded") and 1 Peter 4:10 ("each of you should use whatever gift you have received to serve others"), highlight the divine mandate of responsibility in resource management (Bible, 2011:1624, 1831). While these theological insights provide a strong basis, critics note that an overreliance on scriptural injunctions without translation into operational systems risks leaving churches vulnerable to financial mismanagement.

Building on this theological foundation, financial management theories provide the structured tools necessary for implementation. Reynolds (2017: 91–97) emphasizes the importance of budgeting, cost control, and risk management as systematic methodologies that translate theological ideals into actionable strategies. Such tools not only enhance efficiency but also provide safeguards against corruption and misallocation. Yet, critics have argued that wholesale adoption of secular management theories may inadvertently prioritize efficiency over mission, raising concerns about the corporatization of churches (Gauthier, 2019: 112–115). Hence, the challenge lies in contextualizing financial theories to preserve theological commitments while ensuring organizational sustainability.

The convergence of theological insights with financial management tools has been empirically demonstrated. Simmons (2021: 136–142) shows that budgeting processes explicitly informed by theological values enhance transparency, accountability, and mission alignment. Similarly, Williams (2022: 211–216) argues that theological integration ensures financial strategies are not reduced to technical exercises but remain spiritually grounded. This resonates with 1 Corinthians 9:17 (Bible, 2011: 1745), where stewardship is presented as inseparably linked to

mission. Nevertheless, critics caution that aligning spiritual and financial priorities may sometimes create tensions, particularly in contexts where faith-driven generosity is expected but economic realities constrain congregational giving.

Expanding this debate, Garcia (2019: 66–73) argues for adapting financial theories such as cost-benefit analysis and capital budgeting to fit theological contexts. This allows churches to maximize resource allocation while adhering to biblical commitments. However, Garcia is critiqued for underestimating the technical expertise required to implement such adaptations effectively in resource-constrained churches. In parallel, Brown (2020: 159–164) highlights the role of transparency through rigorous reporting and disclosure standards, noting that openness not only enhances internal accountability but also enhances public trust. This view directly aligns with 2 Corinthians 8:21 (Bible, 2011: 1756), which emphasizes integrity in both divine and human perspectives.

In the specific context of Ghanaian Pentecostal churches, the integration of theology and financial management is particularly significant. These churches operate in a setting where rapid growth, socio-economic challenges, and cultural expectations intersect. As such, they face the dual imperative of demonstrating accountability to congregants while upholding biblical stewardship. While integrating financial management theories offers efficiency and sustainability, without a theological anchor these systems risk mirroring secular corporations. Conversely, relying solely on theological ideals without operational mechanisms may perpetuate inefficiencies and financial vulnerability. Therefore, a constructive balance—anchored in theology but informed by financial best practices—appears to be the most effective path for augmenting transparency, accountability, and long-term growth in Ghanaian Pentecostal churches.

1.1.1.1 Research Aim and Objectives

a. Research Aim

This study aims to examine the impact of effective financial management on the growth of Ghanaian Pentecostal churches, with a focus on The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God.

b. Research Objectives

The specific objectives of the study are to:

- (i) Identify and assess the financial strategies employed by CoP, ACG, and AoG, Ghana in promoting church growth;

- (ii) Investigate the influence of theological principles, such as stewardship and accountability, on the financial practices of these churches;
- (iii) Analyse the alignment between financial management practices and biblical teachings on financial stewardship;
- (iv) Provide practical recommendations to enhance financial stewardship and sustainable growth within the three selected churches.

1.1.1.1.1 Main Research Question

How and to what extent do effective financial management practices—grounded in biblical stewardship and ethical governance—contribute to sustainable growth in selected classical Pentecostal churches in Ghana?

a) Sub-Questions

- (i) What specific financial strategies (budgeting, controls, reporting, resource mobilization) are currently employed by the selected churches, and how are these linked to church growth aims?
- (ii) How do theological commitments to stewardship, accountability, and integrity shape financial decision-making and member trust?
- (iii) In what ways do current practices align with (or diverge from) biblical teachings on financial stewardship, and why?
- (iv) What practical improvements emerge that are both theologically faithful and operationally sound?

1.1.1.1.1 Expected Outcome and Benefits of the Study

The research on the relation between financial practices and the growth of selected Pentecostal churches in Ghana is expected to yield significant insights and practical benefits. The central aim is to identify effective financial management strategies that build sustainable church expansion. In examining the financial practices of The Church of Pentecost, The Apostolic Church of Ghana, and the Assemblies of God, the study highlights the importance of stewardship and accountability as essential drivers of church development.

One of the key contributions of this study lies in its advancement of practical theology, particularly in the area of financial management. Through emphasizing ethical financial practices, transparency, and accountability, the research seeks to establish a framework through which churches can achieve financial sustainability without compromising their spiritual mission. Such an approach is expected to strengthen trust and engagement among

congregants, thereby supporting both the long-term growth and wider social impact of the church.

Another anticipated outcome is the identification of leadership styles that best promote financial accountability and community participation. The study foregrounds the effectiveness of servant and transformational leadership in enhancing stewardship, accountability, and participatory governance. These leadership models not only cultivate openness but also empower congregants to take an active role in advancing the church's mission. As a result, churches can achieve greater financial stability and development while deepening their spiritual and communal bonds.

Beyond leadership, the study also addresses the broader economic realities facing Ghanaian Pentecostal churches. It proposes practical frameworks for adapting financial strategies to external pressures such as inflation, unemployment, and regulatory demands. In equipping churches to respond to these challenges, the research aims to ensure that their financial viability and spiritual mission are sustained despite changing economic conditions.

Furthermore, the study underscores the biblical responsibility of the church in relation to mission and witness. In doing so, it cautions against distortions of financial stewardship that arise from proof-texting—using isolated biblical passages to justify fundraising practices that lack transparency and serve narrow interests. In rejecting such approaches, the research affirms that financial management must always reflect integrity, theological soundness, and accountability to both God and the faith community.

1.1.1.1.1.1 Study Design

a) Osmer's Model of Practical Theology

Given the objectives of this study, Richard R. Osmer's (2008: 4-6) model of practical theology provides a structured and systematic framework for guiding the research design. This model is particularly well-suited because it integrates theological reflection with empirical investigation, ensuring that the study addresses both the spiritual and practical dimensions of financial management in Pentecostal churches.

The relevance of Osmer's model lies in four key areas. First, it emphasizes contextual sensitivity, which is crucial for analyzing the financial practices of Ghana's classical Pentecostal churches in ways that reflect their historical, social, and cultural realities. Second, the model connects theological principles such as stewardship and accountability with practical applications, thereby allowing for an examination of financial practices that are both theologically grounded and empirically verifiable. Third, its methodological flexibility permits the use of mixed methods, combining qualitative and quantitative approaches to yield a inclusive picture of church financial management. Finally, the pragmatic task embedded in

Osmer's model ensures that the study does not end with abstract theorizing but instead produces actionable recommendations that enhance financial stewardship and promote sustainable church growth.

b) The Four Tasks of Osmer's Model

Osmer (2008: 221–235) outlines four interrelated tasks—descriptive-empirical, interpretive, normative, and pragmatic—which together form the framework for this research.

The descriptive-empirical task asks, “What is going on?” and involves gathering data on the financial management strategies of The Church of Pentecost, The Apostolic Church of Ghana, and the Assemblies of God. Through surveys, interviews, and document analysis, this study will provide a descriptive account of budgeting practices, fundraising strategies, internal controls, and resource allocation methods.

The interpretive task asks, “Why is this going on?” and seeks to explain the underlying causes of observed financial practices. This requires analyzing data within the theological, socio-cultural, and organizational contexts of Ghanaian Pentecostalism. Theological principles such as stewardship, accountability, and ethical responsibility will be examined to understand their role in shaping financial decision-making.

The normative task raises the question, “What ought to be going on?” This stage is particularly important for aligning financial practices with biblical teachings. Here, the study introduces biblical exegesis as a key method of analysis. In carefully interpreting relevant biblical texts—such as 1 Corinthians 4:2, 2 Corinthians 8:21, and 1 Peter 4:10—through exegetical study, the research evaluates whether the financial practices of the selected churches reflect biblical principles of integrity, honesty, and stewardship. Exegesis allows the study to go beyond surface-level references to scripture by unpacking the original meaning, theological intent, and contemporary application of biblical teachings to financial governance. This provides a theologically robust framework for evaluating whether church financial practices align with scriptural mandates.

The pragmatic task asks, “How might we respond?” Drawing on insights from the preceding tasks, this stage develops practical recommendations for improving financial management in Pentecostal churches. The recommendations will address areas such as financial transparency, accountability, resource allocation, and governance. Importantly, the pragmatic task ensures that these recommendations are both contextually relevant to Ghanaian Pentecostal churches and theologically grounded, thereby promoting growth that is sustainable, ethical, and mission-driven.

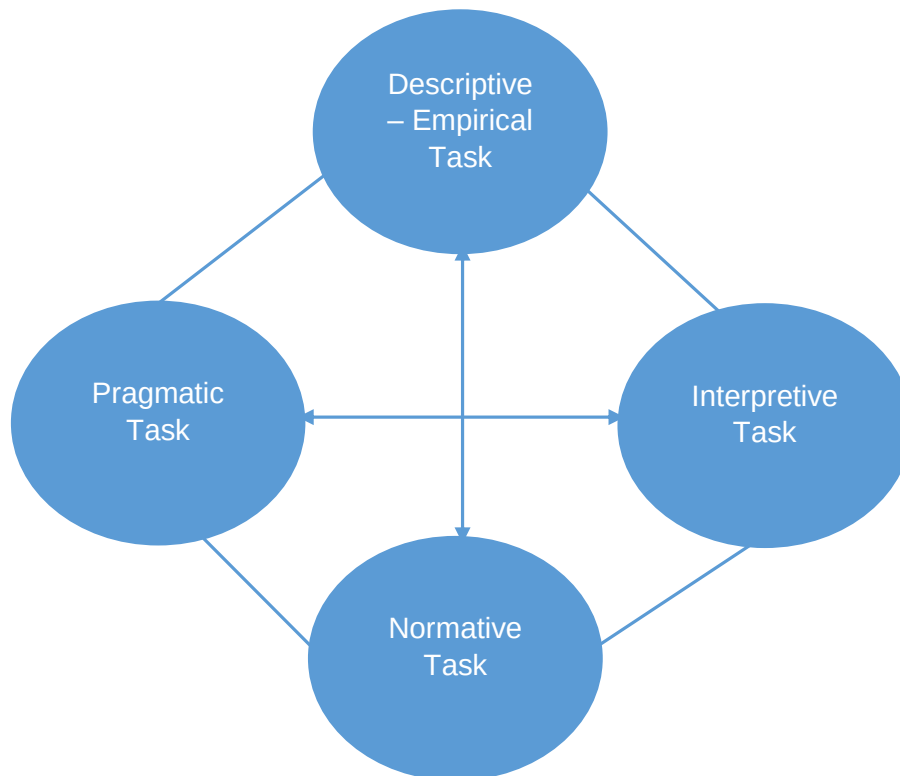


Figure 1.1: Osmer Model of Practical Theology

c) Modification of the Study

This study strengthens its research design by integrating Richard Osmer's (2008) model of practical theology with Woodbridge's EDNA model (2014: 89-121), thereby producing a more holistic framework for examining financial management and church development in Ghanaian Pentecostal congregations. While Osmer's model is widely recognized for its systematic theological reflection through four interrelated tasks—descriptive-empirical, interpretive, normative, and pragmatic—Woodbridge's EDNA model adds a valuable exploratory dimension that precedes empirical inquiry. The blending of these two approaches enhances both the theological depth and empirical rigor of the study.

d) Woodbridge's EDNA Model

Woodbridge (2014: 89–121) developed the EDNA model—Explore, Describe, Norm, Apply—as a practical theological methodology designed to ensure that theological inquiry remains grounded in context while maintaining a normative orientation toward scripture and doctrine.

- (i) Explore: The exploratory task seeks to map the conceptual and theoretical terrain before engaging empirical data. In this stage, the study critically engages with existing scholarship on financial management, stewardship, church growth, and governance, both in Ghana and elsewhere. For the present study, this exploratory step allows for a

comprehensive literature review of financial practices in Pentecostal churches, including debates around prosperity theology, governance structures, and stewardship ethics. In conducting this exploration, the study situates itself within ongoing scholarly conversations and ensures that the research questions are informed by both gaps in existing knowledge and contextual realities.

- (ii) **Describe:** The descriptive task involves documenting and analysing the existing experiences of churches through empirical research. This corresponds closely to Osmer's descriptive-empirical task and will involve gathering data on budgeting, financial reporting, internal controls, and fundraising practices within The Church of Pentecost, The Apostolic Church of Ghana, and the Assemblies of God. Through describing these practices in detail, the study provides a grounded account of how financial strategies are actually implemented and how they impact church growth.
- (iii) **Norm:** The normative task evaluates the described practices against biblical and theological principles, with a particular emphasis on stewardship, responsibility, and transparency. This stage uses biblical exegesis as a key research method, carefully interpreting relevant scriptural passages (e.g., 1 Corinthians 4:2; 2 Corinthians 8:21; Proverbs 11:1; 1 Peter 4:10) in their historical and theological contexts. The exegetical work ensures that the evaluation is not superficial but rooted in careful theological reasoning. This step underscores the study's commitment to ensuring that financial management practices are judged according to both ethical and theological standards, not merely administrative efficiency.
- (iv) **Apply:** The final task emphasizes the pragmatic application of findings. Here, the insights gained from exploration, description, and normative evaluation are synthesized into concrete recommendations for church leaders, policymakers, and denominational bodies. The focus is on producing actionable strategies that enhance financial transparency, strengthen accountability, and promote long-term sustainability in church growth. In applying these findings, the study contributes not only to academic debates but also to the practical life of Ghanaian Pentecostal churches.

e) Application of Osmer's and Woodbridge's Models to Financial Management

In combining Osmer's model with Woodbridge's EDNA framework, the study benefits from both methodological breadth and theological precision. Osmer's fourfold structure ensures a systematic and holistic inquiry, while Woodbridge's exploratory task strengthens the theoretical foundation and situates the study more firmly within current debates before data collection begins.

For instance, whereas Osmer's model begins with the descriptive-empirical task ("What is going on?"), the inclusion of Woodbridge's exploratory phase ("Explore") ensures that the researcher critically maps theological, historical, and management scholarship prior to fieldwork. This modification enriches the study by grounding empirical research in a well-informed conceptual base.

Moreover, while both models emphasize normative evaluation, the integration of biblical exegesis as a formal research method ensures that the normative task is conducted with theological rigor. This strengthens the bridge between financial management practices and the biblical-theological principles of stewardship, integrity, and accountability.

Finally, the pragmatic dimension in both Osmer and Woodbridge is particularly important for this study. Through merging Osmer's pragmatic task with Woodbridge's "Apply" step, the research design ensures that the findings are not confined to theory but are translated into actionable recommendations. These recommendations are intended to be both contextually relevant to Ghanaian Pentecostal churches and adaptable for broader use by other faith communities.

This modification results in an inclusive and structured research approach that balances theory and practice, theology and finance, scripture and organizational management. In incorporating Woodbridge's exploratory step, the study strengthens its theoretical foundation and ensures contextual awareness before empirical data is gathered. Through employing Osmer's four tasks alongside the EDNA model, the research gains depth in its theological evaluation, methodological clarity in its empirical work, and practical value in its recommendations.

Ultimately, this integrated framework equips the study to offer a theologically sound, methodologically rigorous, and practically relevant understanding of financial management in Ghanaian Pentecostal churches. It also contributes to the broader field of practical theology by demonstrating how multiple methodological models can be combined to produce richer insights into the relationship between faith, governance, and organizational growth.

f) Biblical Exegesis

In addition to qualitative and quantitative methods, biblical exegesis is adopted as a core analytical tool in this study. Exegesis involves a critical interpretation of biblical texts in their historical, cultural, and literary contexts, ensuring that scriptural teachings are faithfully understood and applied. By way of engaging in exegesis, the study interprets key biblical passages on stewardship, accountability, and integrity in ways that inform financial management practices within churches. This method is especially critical in addressing the normative task of Osmer's model, where financial strategies are explicitly compared to biblical teachings.

For example, Proverbs 11:1, which condemns dishonest scales, provides a scriptural basis for integrity in financial reporting. Similarly, 2 Corinthians 8:21 underscores the dual accountability of church leaders to both God and the wider community. Exegetical analysis of these texts ensures that the study's evaluation of financial practices is not superficial but deeply rooted in scripture, thereby providing a strong theological foundation for recommendations.

Through integrating Osmer's practical theological model with biblical exegesis and empirical research methods, this study makes a methodological contribution that bridges theology and practice. The model ensures that research questions are shaped by theological concerns, that empirical data is analyzed in light of biblical teaching, and that recommendations are both practically useful and theologically faithful. This combined approach allows the study to address the financial management challenges of Pentecostal churches in Ghana in a holistic way, ensuring that financial stewardship is understood not only as an administrative duty but also as a theological vocation.

1.1.1.1.1.1 Research Methodology

a) Qualitative Research Methodology

This study employed a qualitative research approach to investigate the relationship between financial management practices and church growth within the Ghanaian Pentecostal environment. This methodology is especially effective for comprehending intricate, context-dependent phenomena, providing a solid foundation to reveal the fundamental ideas, experiences, and viewpoints shaping financial activities in clerical environments.

Qualitative research is optimal for examining occurrences situated inside particular cultural, social, and religious settings. This study on Ghanaian Pentecostal churches requires a methodology that elucidates the distinct relationship between theology and financial management. Creswell (2014: 232) asserts that qualitative methods are especially appropriate for investigations necessitating a profound comprehension of how people and groups perceive their experiences within particular contexts. This research approach reveals the localised and faith-based factors influencing financial practices in the examined congregations.

A qualitative methodology enables the acquisition of comprehensive, nuanced data from church leaders, such as senior pastors, associate pastors, and treasurers, who are integral to financial management and decision-making processes. Semi-structured interviews enabled participants to articulate their experiences and viewpoints in their own terms, facilitating a more profound comprehension of their leadership practices. According to Bryman (2016: 392), qualitative research is especially adept at examining leadership dynamics, as it elucidates the

intricacies of decision-making processes and the foundational values that inform these judgements.

The religious foundations of financial management in churches necessitate an interpretive research approach that may elucidate subjective meanings. Patton (2015: 46) asserts that qualitative research is optimal for examining the convergence of ideology, practice, and organisational strategy, as it offers a framework for investigating how abstract beliefs manifest in concrete acts. This method corresponds with the study's aim to examine the impact of theological teachings on financial decision-making and church expansion.

The adaptability of qualitative research is beneficial for a study including dynamic and varied church environments. The semi-structured interviews facilitated modifications according to participants' responses, permitting the investigation of emerging themes and unforeseen findings. This adaptability corresponds with the suggestions of Braun and Clarke (2019: 593), who endorse qualitative approaches when the study context necessitates receptiveness to developing narratives and viewpoints.

Qualitative research prioritises narrative and comprehensive descriptions, essential for grasping the authentic experiences of church leaders and congregants. This strategy emphasised narratives, yielding a comprehensive understanding of the issues, triumphs, and strategies related to financial management in churches. Denzin and Lincoln (2018: 15) contend that qualitative methodologies are crucial for encapsulating the complexity of human experience, rendering them especially pertinent for research in religious and organisational settings.

The study employed a qualitative method, enhancing both practical and theoretical insights into financial management inside churches. It provides insights into good financial procedures that other churches may implement. It theoretically expands upon existing literature by emphasising the amalgamation of faith-based principles with financial management. Simmons (2018: 175) advocates for qualitative methodologies to produce useful insights that tackle real-world issues while enhancing academic dialogue.

The selection of a qualitative research methodology is especially pertinent for investigating financial behaviours in a religious setting due to the intricate and context-dependent characteristics of the topic. The interaction between faith-based principles and financial management necessitates a comprehensive understanding of beliefs, values, and behaviours, which qualitative approaches are well equipped to deliver.

(i) Understanding the Convergence of Faith and Money

Financial procedures within religious organisations are intricately intertwined with theological doctrines and ethical considerations. Qualitative research facilitates the examination of this junction by documenting the authentic experiences, narratives, and motives of church leaders and congregants. Bryman (2016: 395) contends that qualitative methods are essential for examining intricate phenomena where subjective beliefs and cultural settings profoundly impact actions. This research utilised qualitative methodologies to explore the influence of religious principles on financial decisions among Ghanaian Pentecostal churches.

(ii) Contextual Observations within Religious Environments

Religious environments are typically defined by distinct traditions, teachings, and communal frameworks. A qualitative approach offers the adaptability to examine these processes comprehensively, taking into account the particularities of various churches. Denzin and Lincoln (2018: 23) emphasise the significance of qualitative research in obtaining the "emic perspective" - the insider's viewpoint — especially in culturally diverse settings such as religious institutions. Understanding the alignment of financial stewardship with biblical teachings in Pentecostal congregations necessitated a strategy attuned to doctrinal and cultural differences.

(iii) Investigating Leadership and Decision-Making

Leadership significantly influences financial practices inside churches. Qualitative research facilitates a comprehensive examination of how church leaders, including pastors and treasurers, interpret and execute financial strategies in accordance with their religion. Creswell (2014: 241) underscores that qualitative methodologies are especially adept at examining leadership dynamics, enabling researchers to investigate the motivations, obstacles, and values that shape decision-making processes. This study utilised interviews with church leaders to elucidate their approach to reconciling spiritual objectives with pragmatic financial management.

(iv) Examining Ethical and Moral Considerations

Financial management within a religious framework frequently entails examining ethical quandaries and maintaining accountability to both God and the congregation. Qualitative research offers methodologies to investigate these ethical issues by gathering comprehensive narratives and insights from participants. Simmons (2018: 179) asserts that qualitative approaches are crucial for examining ethical frameworks in organisational contexts, since they enable researchers to reveal the foundational values and principles that inform actions. This methodology facilitated the examination of the impact of ethical stewardship and accountability procedures on trust and church growth.

(v) Acquiring Member Perceptions

Financial practices in churches are influenced not just by leaders but also significantly by the congregation's perceptions and involvement. Qualitative methodologies allow researchers to document the perspectives of church members, offering insights into their opinions regarding transparency, accountability, and the effects of financial practices on spiritual and organisational development. Jones (2019: 158) asserts that comprehending member perspectives is essential for evaluating the efficacy of finance methods in fulfilling organisational objectives.

(vi) Adaptability to Religious Narratives

Religious contexts frequently encompass intricate tales, symbols, and language that necessitate interpretative techniques for accurate comprehension. The qualitative approach's focus on narrative and thematic analysis renders it particularly effective for elucidating these components. Braun and Clarke (2019: 591) contend that qualitative research is proficient at uncovering recurring themes and patterns within participant narratives, rendering it an effective instrument for examining the alignment of financial management with a church's mission and beliefs.

(vii) Practical and Theoretical Contributions

A qualitative method enables the study to enhance both practical and theoretical understanding of finance management within religious organisations. It offers practical ideas for church leaders aiming to synchronise financial operations with their spiritual objectives. It theoretically enhances comprehension of the correlation between faith and finance. Patton (2015: 47) posits that qualitative research serves as a conduit between theory and practice, facilitating the examination of how abstract principles are implemented in practical settings.

b) Methodologies for Research and Data Acquisition Protocols

This study utilised both qualitative and quantitative research methodologies to achieve a comprehensive understanding of financial management procedures and their impact on church growth in the chosen Pentecostal churches. The principal qualitative approaches comprised interviews and document analysis, supplemented by structured questionnaires to enrich the depth and scope of data collection.

(i) Semi-structured Interviews

Semi-structured interviews were performed with senior pastors, associate pastors, church elders, and treasurers from the chosen churches. This approach was developed to facilitate participants in expressing their experiences and viewpoints on financial management methods, while allowing the researcher to investigate particular issues comprehensively. Semi-structured interviews integrate structure with flexibility, offering a framework of pre-

established questions but permitting impromptu follow-up enquiries contingent on participants' responses (Smith, 2020: 219-235).

This method is especially beneficial for comprehending financial practices in a religious framework, since it allows participants to articulate the impact of theological beliefs on financial decisions and management tactics. The interview questions centred on issues including budgeting, transparency, responsibility, and the congruence of financial procedures with biblical principles. Thematic analysis was subsequently employed on transcribed interviews to discern patterns and derive significant conclusions (Braun & Clarke, 2019: 589-597).

(ii) Document Analysis

The analysis of documents entailed a methodical examination of church financial records, yearly reports, and policy documents pertinent to financial management. This strategy yielded objective statistics to enhance the subjective insights gathered from interviews and focus groups. The evaluation concentrated on financial statements, budgets, audit reports, and additional pertinent documents to evaluate the transparency, accountability, and efficiency of financial operations inside the chosen churches (Bowen, 2009: 27-40).

This strategy was essential for triangulating data from many sources, providing an empirical foundation for comprehending the documentation and execution of financial decisions. The analysis of documents facilitated the identification of excellent practices and areas for enhancement, thus enriching the comprehension of financial management within a religious framework.

(iii) Structured Surveys

The structured surveys complemented the qualitative methods by facilitating the acquisition of quantitative data from a larger sample of church members. The questionnaires were administered to 225 participants, guaranteeing representation across all demographics, including age, gender, and term of participation. The survey design incorporated a combination of closed-ended questions, Likert scale items, and a few open-ended questions to obtain both specific replies. This dual methodology facilitated statistical examination of perceptions and attitudes while integrating qualitative insights from open-ended responses (Dillman et al., 2014: 300).

Structured surveys were especially effective in mitigating the inherent drawbacks of qualitative approaches. Interviews and document analysis yielded comprehensive, contextual data; nevertheless, they were restricted to a limited participant pool. Surveys facilitated the validation and generalisation of findings over a broader population. Moreover, the demographic data obtained from the surveys enabled subgroup analysis, permitting the study to discern trends and discrepancies among various respondent categories (Presser et al.,

2004: 9-22). The integration of semi-structured interviews, document analysis, and structured surveys ensured methodological rigour and enabled a comprehensive examination of the research questions. Each technique examined distinct aspects of the study, allowing the researcher to obtain a comprehensive perspective on financial management methods in the chosen churches. The triangulation of data from many sources improved the validity and dependability of the study's results.

a) Population and Sample

The study's population consisted of persons affiliated with three major Pentecostal groups in Ghana: The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God. The churches were chosen for their substantial impact on Ghanaian Pentecostalism and their organisational frameworks that integrate theological doctrines and financial management strategies. The research focused on a varied cohort of stakeholders, comprising ecclesiastical officials, financial managers, and church members.

The selection of these three churches was based on their enduring presence and esteemed reputation for fostering financial stewardship and church growth. Moreover, these churches exemplified a fusion of urban and semi-urban congregations, offering a diverse backdrop for examining the impact of financial management strategies on growth within the Pentecostal paradigm.

(i) Sampling methodology

The research utilised purposive and stratified sampling methods to pick participants from three major Pentecostal congregations in Ghana. These approaches were meticulously selected to guarantee the participation of personnel possessing pertinent expertise in financial management and church growth, while also encompassing a varied array of viewpoints throughout the church hierarchy.

(ii) Purposive sampling

Purposive sampling was employed to choose senior pastors, associate pastors, elders, and financial executives, including treasurers. This method enabled the researcher to deliberately focus on individuals occupying pivotal positions in the financial administration of their various churches. Senior pastors and associate pastors were included due to their strategic leadership roles and direct impact on financial decision-making processes. Elders and treasurers were chosen for their essential function in overseeing the church's daily financial operations.

This method is commonly utilised in qualitative research when particular individuals possessing pertinent knowledge and experience are required to furnish comprehensive and detailed material for the study. Patton (2015: 264) asserts that purposive sampling is

especially efficient in selecting participants who can elucidate intricate relationships, such as the relationship between financial behaviours and theological ideas.

(iii) Stratified Sampling

Stratified sampling was employed to ensure diversity within the wider church membership by selecting worshippers. The congregation was categorised into specific strata according to demographic attributes including age, gender, and duration of membership. A random sample was extracted from each stratum to ensure a balanced representation of viewpoints within the congregation. Stratified sampling is particularly advantageous in research focused on comparing views among various groupings. It guarantees that all pertinent demographic categories are sufficiently represented, resulting in a more comprehensive understanding of the issue being examined (Fink, 2019: 82-85).

b) Criteria for Participant Selection

(i) Senior Pastors

The criterion for inclusion of senior pastors mandated that they occupy the highest ecclesiastical role in one of the designated churches, be actively engaged during the data collection period, and possess direct participation in the financial decision-making process. Retired or former senior pastors, as well as anyone not engaged in financial affairs, were disqualified. Senior pastors were selected for their leadership in formulating financial policies and their capacity to offer strategic insights into the church's financial practices and growth goals.

(i) Associate Pastors

Associate pastors were included if they served as second-tier leaders in the church during the study and actively engaged in the implementation of financial policies. Former or inactive associate pastors were omitted. The justification for incorporating associate pastors was their complementing viewpoint, emphasising the actual execution of financial plans in church operations.

(ii) Senior Officials and Financial Officers

Elders and Treasurers were mandated to actively oversee church finances, encompassing planning, expenditures, and reporting. They were required to be serving in an official position during the study. Former elders, treasurers, and inactive financial officers were excluded. Their participation was warranted due to their capacity to furnish comprehensive insights on financial procedures, paperwork, and accountability measures.

(iii) Congregants

Congregants who have been members of the designated churches for a minimum of one year and actively engaged in church activities were included. Individuals who are visitors or new members with less than one year of membership were eliminated. Congregants were chosen to assess perceptions of financial openness and accountability, as well as to investigate how these practices affected their engagement and trust in the church's leadership.

c) Sample Size

The research encompassed 225 individuals in total. This included five (5) senior pastors from the three congregations, chosen to offer strategic insights into financial management procedures. Ten associate pastors were included to examine mid-level leadership viewpoints. Thirty elders and thirty treasurers participated in a comprehensive examination of financial management procedures. Furthermore, 150 attendees engaged to offer a diverse array of thoughts and perceptions. The sample size facilitated a harmonious integration of depth and breadth, enabling the study to encompass both leadership viewpoints and the congregation's perspectives (Sekaran & Bougie, 2016: 200).

All volunteers were chosen in compliance with ethical standards. Recruitment occurred voluntarily, and informed consent was secured from all participants prior to their engagement in the study. Participants were guaranteed anonymity and confidentiality to safeguard their identities and promote honest responses. These steps were instituted to maintain the ethical integrity of the study (Oppenheim, 1992: 126).

d) Data Collection Instruments

(i) Interview Guide

The semi-structured interview guide served as a pivotal instrument for data gathering in this research. It was carefully crafted to provoke comprehensive comments while permitting participants to convey their individual viewpoints. The guide was developed based on the primary objectives of the study. Open-ended questions prompted participants to articulate their experiences and reflections without the limitations of strict frameworks. For instance, enquiries like " *Could you describe the financial strategies employed by the churches to promote growth?*" and " *How do theological principles, such as stewardship and accountability, shape your church's financial practices?*" Included (refer to Annexure A: Interview guide) were elements designed to elicit meaningful responses.

The semi-structured approach was selected for its equilibrium between organisation and flexibility. The prepared questions maintained consistency in interviews, while the open format enabled the researcher to explore participants' responses more thoroughly, revealing

underlying attitudes and contextual circumstances (Patton, 2015: 439). This method facilitated the examination of delicate subjects, such as financial accountability, in a non-threatening and polite manner, thereby fostering an atmosphere of trust.

(ii) Structured Questionnaire

The structured survey served as a crucial data collection instrument in this study, aimed at methodically gathering quantitative data on opinions, attitudes, and behaviours concerning financial management methods inside certain Pentecostal congregations. The design was meticulously developed to provide clarity for responders while achieving the depth necessary to fulfil the study's objectives. This equilibrium was attained by integrating closed-ended questions, Likert scale items, and a restricted quantity of open-ended questions, so guaranteeing both accuracy and the chance for respondents to comment on their viewpoints. The survey development process commenced with the precise delineation of objectives to guarantee that each question corresponded with the study's aims. For instance, enquiries regarding financial transparency specifically addressed respondents' views on accountability in ecclesiastical procedures. Meticulous attention was devoted to the formulation of the questions to eliminate ambiguity and bias, employing neutral language to promote candid and impartial responses. To enhance the survey, pilot testing was performed with a sample group analogous to the study's population. The feedback from this step enhanced the clarity, relevancy, and sequencing of the questions.

Ethical considerations were integrated into the survey design. Each questionnaire commenced with an informed consent section, explicitly detailing the study's goal and guaranteeing participants' confidentiality and anonymity. This method fostered trust and prompted respondents to express their opinions candidly.

The organised survey had numerous benefits. The standardised structure guaranteed that all participants responded to a same set of questions, facilitating the comparison of replies among various groups, including pastors, church elders, treasurers, and members. It was exceptionally scalable, facilitating effective management of the big sample of 225 responders.

The incorporation of Likert scale items in the survey facilitated the quantitative assessment of subjective attitudes, such as satisfaction with financial accountability, which could subsequently be evaluated statistically. Moreover, demographic enquiries collected significant data, including age, gender, and membership length, which facilitated subgroup analyses. The major emphasis was on quantitative analysis, although the use of open-ended questions facilitated richer qualitative insights, enhancing the depth of the acquired data. Nonetheless, the structured survey also posed certain obstacles. Closed-ended enquiries, while quick, constrained the exploration of the complexity of respondents' perspectives. To address this,

the survey was supplemented with semi-structured interviews, facilitating a more comprehensive examination of essential themes.

A further problem was the possibility of respondents misinterpreting survey questions, especially if certain phrases or concepts were unknown. The use of pilot testing and the incorporation of explanatory notes alleviated this danger. Social desirability bias, wherein respondents may offer answers they perceive as anticipated rather than their genuine opinions, was also a problem. Ensuring anonymity throughout data gathering was a vital method to mitigate this risk.

e) Pre-Test of Data Collection Instruments

Prior to full implementation, the interview guide had a thorough pre-test involving a small subset of participants that exhibited characteristics similar to the target population. The pre-test aimed to assess the clarity, relevance, and effectiveness of the questions. The feedback obtained during this pilot phase was essential for the refinement of the instruments.

Some participants initially perceived certain theological terms as overly abstract, leading the researcher to rephrase questions in simpler language while maintaining their theological essence. A question regarding "financial autonomy" was clarified following participants' expressions of confusion about its definition. The pre-test enabled the researcher to evaluate the estimated duration necessary for interviews and focus groups, ensuring that data collection sessions were appropriately timed.

The pre-test improved the reliability and validity of the instruments by revealing potential biases and ambiguities. The researcher was able to practise directing sensitive topics, such as financial mismanagement, with responsiveness and professionalism.

f) Fieldwork

The fieldwork phase constituted a critical stage in the research process, necessitating careful planning and execution. Data collection occurred in three notable Pentecostal churches in Ghana: CoP, ACG, and AoG, Ghana (refer to Annexure C: Informed Consent Form). Each church served as a distinct case study, enhancing the richness and diversity of the data.

Before initiating fieldwork, the researcher consulted with church leadership to secure permission and build rapport. The initial interaction was essential for obtaining access and establishing trust with participants. Information sessions were conducted to clarify the study's objectives and ensure that all potential participants comprehended their rights, including confidentiality and voluntary participation.

The fieldwork comprised semi-structured interviews with senior pastors, associate pastors, elders, and treasurers, alongside focus groups with congregants. All interviews were recorded,

with participants' consent, to ensure data accuracy. The researcher kept a reflexive journal during the fieldwork to record observations, initial impressions, and contextual factors that might affect the data.

Fieldwork challenges included scheduling conflicts with participants and occasional reluctance to address sensitive financial matters. To address these challenges, the researcher exhibited adaptability in scheduling and utilised active listening techniques to assure participants of the study's ethical rigour. Field notes were recorded in conjunction with audio recordings to document non-verbal cues, including body language and tone, thereby enhancing data interpretation.

The selection and implementation of data collection instruments were guided by the researcher's dedication to accurately representing the intricacies of financial management practices within the Ghanaian Pentecostal framework. The integration of interviews and focus groups yielded a complementary perspective, where interviews presented detailed individual narratives and focus groups emphasised collective dynamics. The pre-test was essential for verifying that the instruments were both robust and culturally sensitive, accurately reflecting the study's context. Fieldwork was conducted with significant reflexivity, acknowledging the potential impact of the researcher's positionality on data collection.

g) Methods of Data Analysis

Thematic analysis in order to understand the complex relationship between financial management practices and theological concepts in the Ghanaian Pentecostal environment, the researcher mainly used topic analysis for the qualitative portion of this study. Braun and Clarke (2006: 77–101) describe this methodical approach as a way to find, analyse, and understand themes or patterns in qualitative data. Because of its versatility and ability to offer a deep, comprehensive comprehension of participants' viewpoints and real-world experiences, thematic analysis was selected. The procedure closely followed the six-phase structure developed by Braun and Clarke (2019: 589–597):

Getting acquainted with the data: All audio recordings were painstakingly transcribed exactly, guaranteeing that the context and voice of every participant were accurately recorded. In order to have a thorough grasp of the data and spot nuanced but important comments, this phase also included reading the transcripts several times.

Generating first codes: The methodical identification of important concepts and recurrent patterns in the data marked the start of the coding process. Codes like "trust-building," "financial transparency," and "stewardship principles" were created to capture key elements of participants' opinions regarding financial management.

Finding themes: The codes were then grouped into more general themes that captured significant trends. For example, "accountability structures" indicated participants' emphasis on moral leadership and reporting, while "stewardship" appeared as a major issue covering how biblical teachings impact financial decisions.

Examining themes: An iterative method was used to refine the themes to make sure they were internally consistent and accurately reflected the facts. During this stage, topics and raw data were carefully compared to ensure they were pertinent to the study's goals. Themes were created and given names that encapsulated their essence. For example, "congregational trust" symbolises the relationship between members' faith in leadership and financial integrity.

Creating the Report: To provide depth and authenticity, the themes were incorporated into the research findings and supported with participant quotes. The researcher's dedication to a thorough examination of the qualitative data was the driving force behind the emphasis on thematic analysis. This strategy supports the study's goal of documenting the actual experiences and viewpoints of significant participants in the Pentecostal churches that are the subject of the inquiry. The flexibility of thematic analysis allows the researcher to find complex themes while tailoring the approach to the particulars of the research setting (Braun & Clarke, 2006: 77). Furthermore, a strong foundation for comprehending the interaction between theological ideas and financial management methods is provided by its emphasis on patterns and meaning within the data. The researcher used a number of techniques to increase the process's rigour in order to guarantee the validity and dependability of the theme analysis:

Triangulation: To give a thorough grasp of financial management procedures, the opinions of a wide range of participants—including pastors, elders, treasurers, and congregants—were examined. This method lessened prejudice and raised the findings' legitimacy.

Member checking: Following transcribing, participants were asked to confirm the accuracy of their interviews. This procedure improved the data's validity and guaranteed that their voices were accurately represented.

Inter-coder reliability: Parts of the data were independently coded by a second researcher to guarantee consistency. To create a trustworthy coding system, disagreements about interpretation were addressed and resolved.

Audit trail: The researcher painstakingly recorded every step of the analysis, including choices made during theme development and coding. This openness made the analysis more reliable and made replication easier.

Reflexivity: Throughout the investigation, the researcher critically examined their own positionality and possible biases. This reflective method made sure that individual viewpoints did not overpower how the data was interpreted.

The foundation of this study was qualitative data, however to offer further context, additional quantitative data obtained from structured surveys was evaluated. Frequency distributions and other descriptive data were used to investigate the connections between views of financial accountability and demographic factors like age and gender. By providing quantifiable insights into congregants' opinions regarding financial procedures, the quantitative analysis enhanced the qualitative findings. The rich, in-depth stories that were recorded during the interviews, however, continued to be the main focus because they provided a deeper comprehension of the theological and cultural factors influencing money management in the Pentecostal setting.

Table 1.1: Sampling Framework

Participant Group	Sample Size	Justification
Senior Pastors	5	Their strategic leadership roles provide a comprehensive understanding of financial strategies and theological principles.
Associate Pastors	10	Mid-level leaders who oversee financial policy implementation, offering practical insights.
Church Elders	30	Key figures in financial decision-making, providing perspectives on stewardship.
Treasurers	30	Directly responsible for financial management, offering expertise in budgeting and expenditure control.
Church Members	150	Represent the general congregation, ensuring a holistic view of financial practices from a congregant's perspective.
Total	225	

Source: Field Survey, 2024

This sampling framework ensured that the study captured perspectives from both leadership and congregants, allowing for an inclusive and detailed analysis.

a. Inclusion and Exclusion Criteria

To ensure that participants provided relevant and reliable insights into the financial practices of the selected Pentecostal churches, the study adopted specific inclusion and exclusion criteria. These criteria were designed to identify individuals with direct knowledge of, or

sustained exposure to, church leadership and financial management processes, while excluding those whose experience or role did not meet the requirements for informed participation. Participants were eligible for inclusion if they met the following conditions:

- (i) Senior pastors and associate pastors who were actively serving in their positions at the time of data collection.
- (ii) Church elders and treasurers who currently held leadership or financial management roles.
- (iii) Church members who had been active members for at least one year, ensuring adequate exposure to church financial practices.

b. Exclusion Criteria

Participants were excluded if they met any of the following conditions:

- (i) Former senior or associate pastors who were no longer in active service.
- (ii) Inactive church elders and treasurers who were not engaged in church administration.
- (iii) Church members with less than one year of membership, as they may lack sufficient experience with the church's financial management.

g) Recruitment of Participants

The recruitment process was structured to ensure voluntary participation while maintaining objectivity and representation.

(i) Senior Pastors

Formal invitation letters were sent to the administrative offices of the selected churches, outlining the research purpose and requesting participation. Follow-up phone calls were made to confirm interest and schedule interviews. The process ensured representation from each of the three churches.

(ii) Associate Pastors

Invitation letters were sent to church administrative offices. Follow-up emails and phone calls facilitated scheduling interviews. A diverse group of associate pastors from each church was included.

(iii) Church Elders and Treasurers

Church administrations assisted in identifying and contacting eligible elders and treasurers. Participation was voluntary, ensuring that only active, knowledgeable participants contributed.

(iv) Church Members

Survey forms were distributed among congregants with assistance from church leaders. Participation was voluntary, with members encouraged to take part. Efforts were made to ensure diversity in age, gender, and membership duration.

h) Process of Obtaining Informed Consent

Obtaining informed consent was a critical ethical factor in this investigation. Before deciding to participate, participants were fully informed of the study's aims, potential risks and benefits, as well as their rights and confidentiality safeguards. For senior and associate pastors, a two-step approach was used. First, they got an introduction letter detailing the study's goal and the importance of their participation. After showing interest, they attended a face-to-face briefing session in which the researcher outlined the breadth of the study, including its voluntary nature, confidentiality safeguards, and participants' freedom to withdraw at any time. They were then given the option to ask questions before signing a written informed consent form, which they also received for their records.

A similar approach was followed for church elders and treasurers. Introductory letters were delivered, followed by briefing meetings in which participants may ask questions before completing the informed consent form. For church members who participated in surveys, informed consent was built into the process. Each survey form was accompanied by a cover letter that explained the study's goal and voluntary nature. Respondents consented to participate by filling out and submitting the survey. Contact information was supplied for participants who wanted to inquire further. Across all participant groups, the researcher stressed voluntary engagement, confidentiality, and the freedom to withdraw at any moment with no penalty.

i) Data Collection Methods

This study utilized both qualitative and quantitative methodologies to conduct a thorough review of financial management strategies in Pentecostal congregations. Semi-structured interviews were performed with five senior pastors and ten associate pastors to learn about their financial management procedures, theological concerns, and church growth initiatives. The flexibility of semi-structured interviews enabled participants to offer thorough replies while maintaining consistency in addressing important study issues. According to Smith (2020: 219-235), involving financial decision-makers in qualitative research allows for a better understanding of how theological ideas influence financial tactics. Interviews were transcribed and evaluated using thematic analysis, as detailed by Braun and Clarke (2019: 589-597), to find recurrent themes and key insights.

In addition to the interviews, structured surveys were administered to 30 church leaders, 30 treasurers, and 150 church members. These surveys collected data on financial accountability and transparency, as well as members' impressions of the impact of financial management on church involvement and growth. According to Sekaran and Bougie (2016: 200), surveys are important for collecting systematic data on financial attitudes, whereas Jones (2019: 154)

underlines that organized surveys guarantee consistency in assessing variables across a heterogeneous population. Following data collection, qualitative interview transcripts underwent thematic analysis to identify key perspectives on financial decision-making within churches. The survey data were analysed quantitatively using IBM SPSS Statistics 24, employing descriptive statistics and correlation analysis to uncover relationships between financial transparency and church growth. As noted by Thompson (2021: 143-160), structured surveys facilitate broader representation and allow for statistical generalization.

The study ensured a balanced and multidisciplinary approach by integrating qualitative insights from interviews with quantitative survey data. The qualitative results provided depth and perspective, while the quantitative data revealed measurable trends and patterns. Overall, these practices facilitated a comprehensive understanding of financial management within Pentecostal churches.

j) Development of Data Collection Tools

The data collection tools for this study comprised semi-structured interviews and structured surveys, each developed through a rigorous process to ensure clarity, reliability, and alignment with the research objectives.

(i) Semi-Structured Interviews

The interview guide was carefully designed to capture in-depth insights from senior and associate pastors regarding financial strategies, theological influences, and alignment with biblical teachings.

The development process began with the identification of key themes, informed by a thorough literature review. These themes focused on financial stewardship, theological interpretations, and practical financial recommendations within the church context. Based on these themes, open-ended questions were crafted to elicit detailed responses while maintaining clarity and specificity.

To ensure the effectiveness of the interview guide, pilot testing was conducted with a senior pastor from a different Pentecostal church. This process helped refine question wording and assess whether the guide could elicit meaningful and comprehensive responses. Additionally, the semi-structured format allowed for flexibility, enabling interviewers to explore emerging themes beyond the predefined questions, ensuring a deeper understanding of the subject matter.

Ethical considerations were integrated into the interview process, ensuring that participants provided informed consent and that confidentiality and anonymity were maintained throughout the study (Fink, 2019: 108).

(ii) Structured Surveys

The structured survey was designed to systematically collect quantitative data on financial management practices and members' perceptions. The questionnaire included closed-ended questions for precise data collection, Likert scale items to measure attitudes and perceptions, and a few open-ended questions to capture additional insights where necessary (Dillman et al., 2014: 300).

Significant attention was given to question wording, ensuring clarity and eliminating ambiguity. The survey items were formulated to directly address the research objectives while minimizing the risk of misinterpretation. To enhance reliability, a pilot test was conducted with a small representative group, allowing for the identification and correction of potential issues before full deployment.

A dedicated section in the survey addressed informed consent, clearly outlining the study's purpose, voluntary participation, and data confidentiality assurances (Oppenheim, 1992: 125). Additionally, the questionnaire incorporated demographic questions to gather data on participants' age, gender, and church membership duration, facilitating subgroup analysis (Presser et al., 2004: 9-22). Ethical considerations were embedded throughout the survey design to safeguard participants' rights and welfare, ensuring compliance with ethical research standards (Presser et al., 2004: 9-22).

k) Rigor, Validity, and Reliability

Ensuring rigor, validity, and reliability in research design is crucial to maintaining the integrity of the study and enhancing the credibility of its findings.

(i) Rigor

Rigor refers to the thoroughness, precision, and meticulous execution of research. Several key elements contribute to the rigor of this study:

(ii) Comprehensive Literature Review

A thorough examination of existing literature on financial practices, church growth, and relevant theological principles was conducted. This extensive review provided a strong theoretical foundation that guided the research process (Smith, 2019: 54-67).

(iii) Interdisciplinary Approach

The study integrates insights from both theological and financial management perspectives, adopting an interdisciplinary approach. This methodological choice enhances rigor by incorporating diverse theoretical perspectives, analytical frameworks, and methodologies (Jones, 2017: 123-137).

(iv) Methodological Triangulation

A mixed-methods approach was employed, utilizing qualitative (semi-structured interviews) and quantitative (structured surveys) techniques. This methodological triangulation strengthens rigor by allowing for a more comprehensive and multidimensional understanding of the research problem (Creswell & Creswell, 2017: 102-119).

(v) Pilot Testing

The research instruments, including interview guides and survey questionnaires, were pilot-tested to identify potential ambiguities and issues related to clarity. Adjustments were made based on feedback from the pilot phase to enhance the accuracy and effectiveness of the instruments (Cook & Campbell, 1979: 46-59).

l) Validity

Validity refers to the extent to which research findings accurately reflect the phenomena under investigation. This study ensures validity through the following approaches:

(i) Content Validity

The research instruments were designed to align closely with the research objectives. Survey questions and interview guides were developed to directly address key themes such as financial strategies, theological principles, and alignment with biblical teachings (Knafl & Breitmayer, 2012: 48-56).

(ii) Construct Validity

Key research constructs, such as "financial transparency" and "church growth," were clearly defined and operationalized. This ensures consistency in measurement and interpretation across participants (Smith, 2019: 94-111).

(iii) Face Validity

To assess the appropriateness of the research instruments, experts in theology, finance, and research methodology reviewed the survey and interview questions. Their feedback was incorporated to improve the clarity and relevance of the instruments (Creswell & Creswell, 2017: 162-178).

(iv) Criterion-Related Validity

Survey items related to perceptions and attitudes were evaluated against established benchmarks to ensure their validity. This process ensured that the instruments accurately captured participants' perspectives (Jones, 2017: 92-107).

m) Reliability

Reliability refers to the consistency and stability of research findings over time. The following measures were implemented to enhance reliability:

(i) Standardized Question Wording

Survey and interview questions were carefully structured to minimize ambiguity and ensure consistency in interpretation across respondents.

(ii) Pilot Testing

The research instruments underwent pilot testing to detect inconsistencies and improve question clarity, ensuring that they generated stable and reproducible responses (Creswell & Creswell, 2017: 209-224).

(iii) Interviewer Training

Interviewers received structured training on data collection protocols to maintain uniformity in the administration of interviews. This minimized potential variations in interviewer techniques and ensured reliability in the qualitative data collection process (Knafl & Breitmayer, 2012: 30-37).

(iv) Standardized Data Collection Procedures

A structured protocol was established for administering surveys and conducting interviews. This ensured consistency in data collection across all research sites (Smith, 2019: 210-223).

n) Ethical Considerations

Ethical considerations are fundamental to safeguarding the rights, welfare, and privacy of research participants. This study adhered to ethical principles, ensuring transparency, voluntary participation, and confidentiality (Israel et al., 2015: 1-208).

(i) Permission and Informed Consent

The recruitment of participants was conducted in adherence to ethical guidelines, ensuring transparency and voluntary participation.

(ii) Gatekeeper Role

In each selected church, a designated gatekeeper—typically a senior church official or administrative personnel—facilitated initial contact between the researcher and the congregation. This ensured that the study received official approval and support from church leadership. Gatekeepers were briefed on the study's purpose and ethical protocols (Wiles et al., 2012: 242-253).

(iii) Informed Consent

Informed consent is a fundamental ethical principle that ensures participants fully understand the study before agreeing to participate. All participants, including senior pastors, associate pastors, church elders, treasurers, and church members, were provided with detailed information about the study's objectives, data collection process, and intended use of the data.

Participants were given sufficient time to review this information, ask questions, and provide written consent before participating (Easter & Moberg, 2015: 34-47).

(iv) Data Collection Process

Ethical considerations during data collection were meticulously addressed to ensure confidentiality and participant well-being.

o) Anonymity and Confidentiality

All data collected, whether through interviews or surveys, were treated with strict confidentiality. Participants' identities were anonymized, and no personally identifiable information was included in the research findings. Data were securely stored and accessed only by the researcher (Denzin & Lincoln, 2011: 145-158).

(i) Protection from Harm

Measures were taken to ensure that participants were not exposed to any harm, discomfort, or distress during data collection. Interviewers and survey administrators were trained to conduct data collection in a respectful and culturally sensitive manner (Wiles et al., 2012: 265-277).

(ii) Data Handling and Analysis

Ethical considerations extended to the management, analysis, and interpretation of data.

(iii) Informed Consent for Data Use

Participants were explicitly informed that their data would be used solely for research purposes and would not be disclosed for commercial or personal use. Findings were reported in a manner that ensured participant anonymity (Easter & Moberg, 2015: 61-73).

(iv) Protection of Vulnerable Participants

Special care was taken when engaging participants who may be considered vulnerable, such as church members. Their rights were safeguarded by ensuring that participation was entirely voluntary and free from coercion (Denzin & Lincoln, 2011: 184-196).

(v) Ethical Thematic Analysis

The study adhered to ethical standards in the thematic analysis of data to ensure that participants' perspectives were accurately represented. Efforts were made to prevent any form of misrepresentation or distortion of the data (Wiles et al., 2012: 295-308).

(vi) Anonymity

Anonymity safeguards participants' identities, ensuring their responses remain untraceable (Denzin & Lincoln, 2011: 145-158). The following measures were implemented to maintain anonymity:

Participant Coding: Instead of participants' names, codes were assigned. For instance, "SP" represented senior pastors, "AP" denoted associate pastors, "CE" referred to church elders, "CT" stood for treasurers, and "CM" indicated church members. This coding system dissociated participants from the collected data.

Data De-Identification: Any identifiable information within the data was removed or altered. Specific church names and locations were replaced with generic terms to protect participant identities.

Aggregated Reporting: Research findings were presented in a summarized and aggregated format. Individual responses were not disclosed to prevent identification.

(vii) Confidentiality

Confidentiality pertains to the protection of participants' data from unauthorized access or disclosure (Easter & Moberg, 2015: 61-73). The study implemented the following measures to ensure confidentiality:

Secure Data Storage: All collected data were securely stored. Digital data were encrypted and password-protected, while physical documents were kept in locked cabinets.

Restricted Access: Only research team members directly involved in the study had access to the data. Team members were also educated on the significance of data confidentiality and the repercussions of breaches.

Non-Disclosure Agreement: All research team members signed a legally binding non-disclosure agreement (NDA) to reinforce their commitment to data confidentiality.

Omission of Identifying Details: Research reports excluded any identifiable information, such as church names, locations, or personal details, ensuring both anonymity and confidentiality.

1.1.1.1.1.1.1 Overview of Chapters

PART 1: EXPLORATORY TASK

Chapter 1: Introduction.

This chapter provides study background, purpose, and focus. Introduces Osmer's (2008) model of practical theology and biblical exegesis. Contextualizes Pentecostalism in Ghana and debates on prosperity theology. Highlights the link between financial management and church growth. Presents core principles of stewardship, accountability, and transparency. States research problem, questions, objectives, and thesis structure.

Chapter 2: Financial Management Practices in Pentecostal Churches in Ghana

This chapter examines historical and cultural context of Pentecostalism in Ghana. Reviews

development of financial management practices. Discusses current measures including budgeting, fundraising, reporting, investment, and accountability. Identifies challenges and opportunities in financial stewardship. Analyses influence on church expansion, organizational growth, and community engagement.

PART 2: NORMATIVE TASK

Chapter 3: Biblical Principles in Guiding Financial Practices and Church Growth.

This chapter explores theological foundations of financial management. Analyses biblical teachings on stewardship, transparency, and responsibility. Examines scriptural perspectives on tithing, offerings, and financial ethics. Highlights integration of financial management with biblical principles. Notes impact on trust, community cohesion, and sustainable growth.

PART 3: DESCRIPTIVE-EMPIRICAL TASK

CHAPTER 4: Findings of the Current Financial Practices in the Selected Pentecostal Churches in Ghana.

Introduces the financial practices of The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God. Examines budgeting, accountability, and revenue streams. Analyses the impact of these practices on church development, sustainability, and both numerical and spiritual growth. Describes the qualitative research methodology, including data collection and analysis. Presents findings through Osmer's descriptive-empirical task, highlighting practical and theological dimensions of financial management.

PART 4: INTERPRETIVE TASK

Chapter 5: Discussion of Findings.

This chapter analyses financial strategies in The Church of Pentecost, The Apostolic Church of Ghana, and Assemblies of God. Evaluates strategies' effectiveness in promoting growth. Examines alignment with stewardship and accountability principles. Highlights integration of theology with financial planning and administration. Discusses implications for church expansion while maintaining doctrinal integrity.

PART 5: PRAGMATIC TASK

CHAPTER 6: Practical Recommendations for Enhancing Financial Stewardship and Promoting Church Growth.

The chapter provides recommendations based on financial practices of the three churches. Focuses on enhancing financial management and promoting growth in other places of worship. Aligns with Osmer's pragmatic task, emphasizing transformational and servant leadership. Encourages integrity, transparency, and accountability among church leaders.

Bridges theory and practice to improve financial management, build trust, and support sustainable church growth.

PART 5: CONCLUSION

Chapter 7: Conclusion

The chapter summarizes research problem, aims, objectives, and methodology. Highlights key findings on the relationship between financial management and church growth. Discusses contributions to theology and practice. Notes implications for sustainable financial stewardship in Pentecostal churches.

1.1.1.1.1.1.1.1.1 Conclusion

This chapter has established the theoretical, theological, and methodological foundations of the study by situating the relationship between financial management and church growth within the context of Ghana's classical Pentecostal churches. From the outset, the discussion highlighted that the sustainable growth of CoP, ACG, and AoG, Ghana, depends not only on effective financial practices but also on their alignment with biblical principles of stewardship and accountability. Through integrating theological insights with financial management theories, the study underscores that financial integrity and transparency are inseparable from congregational trust, participation, and long-term sustainability.

The chapter critically engaged broader debates on theology, church governance, finance, and stewardship. It demonstrated that while financial management theories such as budgeting, reporting, risk management, and resource mobilization provide necessary technical tools, they must be normatively evaluated in light of theological values. Theological perspectives on stewardship emphasize that all resources ultimately belong to God, while accountability highlights the responsibility of both leaders and congregants to manage those resources faithfully and transparently. In this way, the chapter showed that church governance must not only safeguard against mismanagement but also embody ethical and spiritual commitments rooted in Scripture. Constructive criticisms were noted—particularly the danger of corporatization when governance frameworks are imported uncritically from secular models, or when collective accountability obscures individual responsibility. These cautions affirm the importance of a balanced approach that draws from financial best practices while remaining anchored in biblical and theological convictions.

Methodologically, the study adopts Osmer's (2008) model of practical theology—descriptive-empirical, interpretive, normative, and pragmatic—augmented by Woodbridge's (2014) EDNA model, which adds an exploratory phase. This combined framework provides both theological depth and empirical rigor. The inclusion of biblical exegesis as an analytical tool strengthens the normative task by explicitly testing the alignment of financial practices with scriptural

principles. In moving systematically from exploration and description through interpretation and ethical evaluation to pragmatic recommendations, the framework ensures that theoretical reflection translates into actionable guidance for the church.

Collectively, the chapter has argued that sustainable church growth requires a dynamic interplay of financial prudence, theological grounding, and effective governance. Financial practices that are transparent, accountable, and biblically aligned not only meet operational needs but also strengthen congregational trust and participation, thereby advancing both spiritual vitality and numerical expansion. At the same time, governance tools, leadership practices, and financial strategies must be continually evaluated against the mission of the church to prevent managerialism or mission drift.

In conclusion, the groundwork laid in this chapter positions the study to make both theological and practical contributions. Theologically, it affirms stewardship and accountability as indispensable dimensions of faithful church practice. Practically, it offers a framework for integrating financial management theories with church governance in ways that enhance sustainability. In applying this integrated approach to Ghana's classical Pentecostal churches, the study aims to generate insights that are not only contextually relevant but also broadly applicable to churches navigating similar challenges worldwide.

CHAPTER 2 FINANCIAL MANAGEMENT PRACTICES IN PENTECOSTAL CHURCHES IN GHANA

2.1 Introduction

The financial management practices of Pentecostal churches in Ghana are essential for their survival, growth, and mission fulfilment. With the expansion of these churches' influence and membership, the necessity for organised financial systems, transparency, and accountability has grown significantly. This chapter examines the historical and cultural framework of Pentecostalism in Ghana, the development of financial management techniques within these churches, and the current financial measures utilised to maintain efficiency and integrity. Critical domains like budgeting, fundraising, financial reporting, investment, and financial accountability systems will be analysed, offering insights into the problems and opportunities that influence financial stewardship in Pentecostal congregations. This chapter seeks to elucidate the influence of these financial strategies on ecclesiastical expansion, organisational advancement, and community involvement.

a) Historical and Cultural Context of Pentecostalism in Ghana

The growth of Pentecostalism in Ghana cannot be understood without examining the broader historical and cultural dynamics that shaped its religious identity. The early twentieth century was marked by colonial influence, missionary activities, and socio-political changes that laid the foundation for new religious expressions. Rather than emerging in isolation, Pentecostalism was both a reaction to and an adaptation of these forces, demonstrating the interplay between indigenous religiosity and foreign missionary efforts (Asamoah-Gyadu, 2010: 175–188; Quartey, 2007: 52–67).

During the colonial period, Christianity was introduced by European missionaries at a time when indigenous African religious practices were still deeply rooted in society. While Christian missions sought to replace local beliefs, they inadvertently created a dual religious consciousness, as Ghanaians blended Christian teachings with traditional spirituality (Meyer, 2018: 1–9). This syncretic interaction shows that early Pentecostalism thrived not merely because of foreign missionary zeal, but because it resonated with existing cultural conceptions of healing, power, and community. The Azusa Street Revival of the early 1900s, with its emphasis on spiritual gifts, divine healing, and empowerment, found fertile ground in Ghana, particularly through the influence of missionaries such as William Seymour and Aimee Semple McPherson (Gifford, 2004).

The struggle for Ghana's independence in 1957 also shaped Pentecostalism's trajectory. Nationalist aspirations raised a desire for religious expressions that affirmed Ghanaian

identity. Pentecostalism's ability to integrate indigenous cultural elements gave it widespread appeal and set it apart from the more rigid liturgical traditions of mainline denominations (Quartey, 2007: 52–67; Asamoah-Gyadu, 2010: 175–188). However, some critics argue that the emphasis on cultural adaptation risked syncretism, potentially diluting theological purity (Larbi, 2001). Thus far, others maintain that this blending was essential to making Christianity meaningful within the Ghanaian context, reinforcing Lamin Sanneh's (2009: 1–40) "translation principle," which highlights how Christianity adapts to diverse cultures without losing its core.

In the post-independence era, Pentecostalism became more than a spiritual movement; it developed into a socio-political force. Churches began addressing not only spiritual needs but also pressing socio-economic challenges such as poverty, unemployment, and education (Meyer, 2018: 23–33). This dual role, while commendable, has also been critiqued for creating dependency, as some congregants expect the church to provide social welfare without building sustainable community systems (Gifford, 2004). Nevertheless, the strong social engagement of Pentecostal churches positioned them as relevant institutions in nation-building.

Over time, Pentecostal churches have leveraged their grassroots networks and moral authority to engage in national discourse on corruption, governance, and social justice (Gifford, 2004). This prophetic engagement demonstrates the resilience of Pentecostalism, nevertheless scholars like Omenyo (2006: 63–185) caution that overt political entanglement may compromise the church's spiritual focus and expose it to partisan manipulation. The challenge, therefore, is balancing moral advocacy with the preservation of ecclesiastical integrity.

Looking forward, the digital age has transformed how Pentecostal churches operate, expanding their reach through online evangelism, social media, and virtual worship platforms (Quartey, 2007: 52–67). This creates both opportunities and challenges. On the one hand, digital platforms democratise access to the gospel and connect diasporic communities (Adeboye, 2020). On the other, the rapid spread of prosperity theology and sensationalist practices online risks distorting biblical stewardship and accountability principles.

Overall, the historical and cultural context of Pentecostalism in Ghana reveals a dynamic interplay between tradition and modernity, nationalism and spirituality, as well as opportunity and risk. What emerges is a movement that is both resilient and contested—resilient in its ability to adapt to changing cultural contexts, but contested in its theological depth and socio-political role (Asamoah-Gyadu, 2010; Meyer, 2018). This duality must be critically examined when assessing the financial and governance practices of Pentecostal churches today.

b) Evolution of Financial Management Practices within Pentecostalism in Ghana

The financial management practices of Pentecostal churches in Ghana have evolved in response to wider socio-economic transformations within the nation. Initially, these churches depended heavily on tithes and voluntary offerings, operating with largely informal, donation-driven structures that lacked systematic protocols. This reliance on spontaneous giving reflected strong communal solidarity but also created financial vulnerabilities, since it exposed churches to unpredictable cash flows and limited capacity for long-term planning (Asamoah-Gyadu, 2010: 175–188; Foli, 2019: 42–59).

As the influence and membership of Pentecostal churches expanded, the need for more organised and reliable systems became unavoidable. This shift ushered in institutionalisation and professionalization, marked by the adoption of structured procedures such as budgeting, auditing, and formalised reporting. These changes were not only administrative innovations but also strategies to strengthen legitimacy before congregants and external regulators (Quartey, 2007: 52–67; Meyer, 2018: 23–33). Critics, however, argue that while these reforms improved accountability, they also imported managerial models from the corporate world that risked prioritising efficiency over spiritual values (Bowler, 2013: 88–105).

Budgeting soon became a central practice, enabling leaders to allocate resources strategically to outreach, infrastructure, and ministry activities. Independent audits, in turn, enhanced transparency and reassured congregants of proper stewardship. Nonetheless, the effectiveness of these mechanisms often depends on the competence and integrity of those administering them. Some studies note that in churches where leaders lacked financial literacy, budgets were drafted but poorly monitored, reducing their value as governance tools (Addai-Mensah, 2020: 73–94). The embedding of Pentecostalism into mainstream Ghanaian culture brought both opportunity and scrutiny. As churches assumed greater socio-economic influence, expectations for transparency increased, prompting them to employ trained accountants, adopt accounting software, and strengthen disclosure practices. This professionalization is commendable, but it has raised questions about accessibility: some congregants perceive financial reports as overly technical, thereby widening the gap between leadership and members (Ofori, 2021: 211–225).

Beyond auditing and budgeting, Pentecostal churches progressively embraced full disclosure practices, presenting annual statements and periodic updates. Such measures enhanced trust but can also expose churches to reputational risks if discrepancies arise. For instance, lapses in reporting or inconsistencies in expenditure have in some cases led to public controversy, eroding trust (Golo & Ellis, 2018: 201–220).

The integration of digital tools such as electronic banking and financial software has further modernised financial administration, making reporting and record-keeping more efficient (Meyer, 2018: 23–33). Nevertheless, reliance on digital technologies carries its own risks, including cyber vulnerabilities and unequal access, particularly among rural congregations less equipped with technological infrastructure (Kumi, 2022: 56–74).

In sum, the evolution of financial management practices in Pentecostal churches reveals a dual process of reform and tension. On the one hand, the adoption of professional systems has improved accountability, transparency, and strategic use of resources. On the other, it has generated challenges of over-bureaucratisation, member disengagement, and exposure to financial controversies. This demonstrates that financial practices in Ghanaian Pentecostalism cannot be evaluated only as neutral administrative tools but as deeply embedded in the theological, cultural, and socio-political identity of the church (Larbi, 2001: 102–119).

2.1.1 Examination of Financial Management Procedures in Pentecostal Churches

a) Processes of Budgeting and Financial Planning

Budgeting and financial planning have become fundamental to the efficient administration of Pentecostal churches in Ghana. These tools serve as frameworks that guide leaders in distributing limited resources towards ministry priorities, outreach, and infrastructure. The emphasis on budgeting also reflects a theological dimension: stewardship is seen not only as technical financial discipline but also as spiritual accountability, where resources are viewed as belonging to God and managed on behalf of the congregation (Stewart, 2016: 45–63).

Rather than being spontaneous, the budgeting process involves structured assessments of needs, projected revenues, and competing demands. Leaders, together with finance boards, conduct consultations and weigh priorities before drafting a budget. In this way, budgeting becomes both a managerial and participatory exercise. However, some scholars argue that participatory budgeting in churches remains tokenistic: while members may be consulted, final decisions are often centralised in leadership, limiting true inclusivity (Acheampong, 2018: 89–102).

Once formulated, budgets typically forecast income from tithes, offerings, and other revenue sources, while designating funds for salaries, utilities, evangelism, and development projects (Asamoah-Gyadu, 2010: 175–188). Auditing and review processes are then instituted to maintain discipline and accountability. Although these mechanisms increase transparency, their effectiveness often depends on whether churches adopt clear internal controls and whether congregants have the capacity to interpret financial reports critically (Golo & Ellis, 2018: 201–220).

Budgeting also serves as a tool for balancing short-term operational needs with long-term sustainability. This requires evaluating trade-offs and aligning financial priorities with mission and values (Gifford, 2009: 89–250). So far, tensions arise when financial prudence collides with faith-driven risk-taking: churches are sometimes pressured to invest heavily in ambitious projects, such as cathedral buildings, which may inspire faith but overstretch resources (Ukah, 2020: 112–130).

Financial planning complements budgeting by projecting long-term needs and ensuring resilience against uncertainty. Strategies include diversifying revenue, creating reserves, and managing expenditures prudently (Meyer, 2018: 23–33). Still, critics note that overreliance on congregational giving leaves many Pentecostal churches financially vulnerable during crises such as pandemics or economic downturns, exposing the fragility of faith-based financial models (Asiedu-Akrofi, 2021: 55–70).

Taken together, budgeting and planning in Pentecostal churches are not mere technical exercises; they reflect theological commitments to stewardship, ethical resource management, and community participation. Nonetheless, unresolved tensions remain: inclusivity versus centralised authority, prudence versus faith-driven expansion, and professionalization versus accessibility. These tensions highlight the complex dual role of financial procedures as both governance mechanisms and faith practices (Stewart, 2016: 59).

b) Fundraising Strategies and Techniques

Fundraising in Ghanaian Pentecostal churches has evolved into a highly structured practice that goes beyond ad hoc appeals for donations. Churches organise targeted campaigns such as sponsored walks, talent shows, and charity concerts to mobilise resources for ministry and development (Aboagye-Mensah, 2014: 105). While such events strengthen community participation, critics warn that they can also commercialise religious spaces, blurring the line between worship and fundraising (Marshall, 2019: 144–161).

A distinctive element of Pentecostal fundraising is the use of testimonies and storytelling to connect giving with spiritual outcomes. Testimonies of healing, answered prayers, and transformed lives encourage generosity by making contributions appear directly linked to divine action (Omenyo, 2006: 393–412). Although powerful, this method risks creating a transactional view of faith, where giving is reduced to a formula for personal blessing (Bowler, 2013: 92–105).

Prayer and fasting are also integrated into fundraising campaigns, reflecting the Pentecostal conviction that God is the ultimate provider (Gifford, 2009: 89–250). This faith-centred approach can deepen spiritual commitment but has been criticised for downplaying the need for practical financial planning and sustainability (Ukah, 2020: 127).

Modern Pentecostal churches additionally cultivate donor relations through recognition programmes, personal follow-up, and communication about impact. While this builds trust, the singling out of large donors has been critiqued for encouraging inequality in congregations, privileging wealthy members over ordinary givers (Kalu, 2008: 211–228). Strategic partnerships with businesses and NGOs further expand fundraising capacity but raise questions about external influence on church priorities (Aboagye-Mensah, 2014: 105).

Digital platforms, mobile money, and text-to-give systems have also transformed giving (Quartey, 2007: 52–67). These innovations increase convenience but simultaneously introduce challenges of cybersecurity, generational divides in adoption, and potential overemphasis on transactional giving (Kumi, 2022: 56–74).

c) Transparency and Accountability Mechanisms

Transparency and accountability are central to ensuring that financial management in Pentecostal churches remains trustworthy and ethical. Churches now disseminate income and expenditure reports during services or via newsletters, websites, and social media (Aboagye-Mensah, 2014: 105). While such disclosures enhance openness, critics argue that technical language and aggregated figures can obscure rather than clarify financial realities for ordinary members (Ofori, 2021: 211–225).

Finance committees, often composed of trusted professionals, are tasked with oversight responsibilities, ensuring adherence to budgets and reviewing reports (Omenyo, 2006: 393–412). Independent audits further reinforce accountability by providing external validation (Quartey, 2007: 52–67). Until now, concerns remain that some committees lack true independence, as members are often selected by the same leadership they are meant to oversee (Annan, 2017: 203–224).

Beyond formal oversight, congregational involvement through financial town halls promotes participatory accountability (Gyimah-Boadi, 2013: 1–24). However, participation levels are often low, as many congregants either lack financial literacy or feel intimidated in questioning spiritual leaders, weakening this mechanism’s effectiveness (Acheampong, 2018: 94).

Ethical financial governance frameworks—covering conflicts of interest, reimbursement policies, and whistle blower protections—are increasingly adopted to safeguard integrity (Annan, 2017: 203–224). Benchmarking against peer churches or accrediting bodies also promotes best practices (Sarpong, 2015: 896–907). Still, such frameworks are inconsistently applied across churches, with larger urban congregations more likely to adopt them than smaller rural assemblies, reflecting resource disparities (Kwarteng, 2020: 38–54).

In essence, accountability systems in Pentecostal churches illustrate commendable progress in aligning faith with professional standards. Yet, they also expose a paradox: churches aim to embody transparency as a theological virtue, but structural imbalances and leadership dynamics often limit full accountability. This underscores the need to examine financial management not only as technical compliance but also as a deeply spiritual and ethical practice (Stewart, 2016: 62–63).

d) Investment and Asset

Investment and asset management practices have become crucial pillars of financial stewardship in Pentecostal churches in Ghana. By moving beyond reliance on tithes and offerings, churches increasingly adopt strategies to sustain operations, expand ministries, and ensure long-term growth. The shift reflects not only managerial pragmatism but also theological convictions about safeguarding God-given resources for future generations (Stewart, 2016: 64).

One of the key principles adopted is diversification, which spreads investment risk across assets such as equities, bonds, real estate, and savings. This reduces vulnerability to market shocks while generating more stable returns (Annan, 2017: 203–224). However, scholars caution that diversification is still limited in many churches, as leaders remain risk-averse and prefer real estate over financial instruments, sometimes locking up funds in non-liquid assets (Darko, 2021: 48–66).

Another important dimension is ethical and socially responsible investing, where churches align financial decisions with Christian values, avoiding ventures deemed exploitative or environmentally harmful (Gifford, 2009: 89–250). While commendable, critics note that the criteria for what counts as “ethical” often vary across churches, leading to inconsistent application and possible reputational risks (Hollenweger, 2004: 213–225).

In addition to financial investments, Pentecostal churches manage physical assets such as buildings, land, and equipment (Quartey, 2007: 52–67). Effective asset management involves maintaining facilities, generating revenue through rentals, and leveraging assets for ministry expansion. Thus far, this strategy has been criticised for over-commercialisation, as some churches prioritise revenue generation from facilities at the expense of accessibility for poorer congregants (Ukah, 2020: 118–121).

Risk assessment is another growing area of practice. Churches now anticipate threats from inflation, regulatory changes, and market volatility by adopting risk-mitigation measures such as insurance and hedging (Gyimah-Boadi, 2013: 1–24). Nevertheless, such practices are more common in large, urban congregations, while smaller assemblies often lack both the expertise and resources to implement robust risk-management systems (Kwarteng, 2020: 42).

Sustainable and impact investing is also gaining traction. These approaches integrate financial returns with social outcomes such as community development or environmental care (Sarpong, 2015: 896–907). However, some analysts argue that while churches publicly embrace sustainability, actual investments often remain profit-driven rather than socially transformative (Acheampong, 2018: 95).

To strengthen decision-making, many churches employ financial advisors or establish investment committees (Annan, 2017: 203–224). These bodies provide professional guidance and due diligence on complex investment options. Nevertheless, overreliance on external consultants can create tensions, especially when secular financial advice conflicts with the church's theological or ethical commitments (Asiedu-Akrofi, 2021: 61).

Performance monitoring using tools such as ROI and asset turnover ratios helps churches measure outcomes and refine strategies (Asamoah-Gyadu, 2010: 175–188). Still, the use of technical financial indicators is not always matched by adequate training among church leaders, creating a gap between data collection and meaningful interpretation (Ofori, 2021: 220).

At the institutional level, some churches also invest in the financial education of congregants through workshops and training programmes (Omenyo, 2006: 393–412). These initiatives promote personal financial literacy and enhance the overall financial resilience of church communities. While effective, critics note that such programmes often reach only active or elite members, leaving out poorer congregants who may benefit the most (Marshall, 2019: 150).

Finally, innovative approaches such as impact investing and mission-related funds have been explored to align spiritual values with economic sustainability (Aboagye-Mensah, 2014: 105). These methods broaden revenue bases but also expose churches to the risks of financial markets, raising questions about how far sacred institutions should entangle themselves with secular economic systems (Kalu, 2008: 221).

On the whole, investment and asset management practices in Pentecostal churches demonstrate a growing maturity in balancing faith with financial professionalism. However, persistent gaps—such as uneven capacity, inconsistent application of ethics, and potential over-commercialisation—indicate the need for ongoing reform. Churches must therefore continually re-examine these practices to ensure that financial growth remains aligned with mission and theological integrity (Stewart, 2016: 65).

e) Financial Reporting and Auditing Procedures

Financial reporting and auditing procedures remain indispensable to the credibility of Pentecostal churches in Ghana. They not only guarantee accountability and compliance with regulations but also serve as mechanisms for reinforcing trust between leaders and congregants. Scholars emphasise that the legitimacy of Pentecostal churches increasingly depends on the robustness of these financial systems, especially in contexts where suspicion of mismanagement is widespread (Boafo, 2020: 56).

An important foundation of these systems is the preparation and dissemination of comprehensive financial accounts, such as income statements, balance sheets, and cash flow statements (Annan, 2017: 203–224). These documents, usually guided by GAAP or similar frameworks, provide transparency and comparability across reporting periods. Hitherto critics argue that while statements are often prepared, they are not always made readily accessible to members, raising questions about inclusivity and practical transparency (Darko, 2021: 72).

In some cases, Pentecostal churches complement financial statements with narrative disclosures that highlight achievements, challenges, and future plans (Sarpong, 2015: 896–907). These qualitative reports can enhance understanding and provide a fuller picture of financial stewardship. However, such narratives risk becoming overly promotional, downplaying financial weaknesses or ethical concerns, thereby undermining the intent of transparency (Marshall, 2019: 148).

Internal control systems—including segregation of duties, authorisation protocols, and periodic reconciliations—help reduce fraud and error (Quartey, 2007: 52–67). While effective in theory, weak enforcement and limited capacity often diminish the impact of these controls in smaller or rural congregations (Ofori, 2021: 218).

Independent external audits remain a cornerstone of credibility, with many churches inviting auditors to evaluate records, internal controls, and compliance (Gifford, 2009: 89–250). Nonetheless, some analysts contend that external audits risk being symbolic rather than substantive when churches contract auditors with pre-existing loyalties, thus creating potential conflicts of interest (Acheampong, 2018: 97).

Statutory audits are reinforced by denominational reviews and regulatory oversight, which provide further checks on accountability (Aboagye-Mensah, 2014: 105). Churches also increasingly engage in voluntary assessments to bolster confidence (Biney, 2018: 74–84). Nonetheless, over-regulation can produce administrative fatigue, as smaller churches often lack the resources to meet rigorous external compliance demands (Kwarteng, 2020: 46).

Technological platforms, including accounting software and digital dashboards, are also being adopted to enhance accuracy and accessibility (Gyimah-Boadi, 2013: 1–24). While digital tools increase efficiency, they also expose churches to cybersecurity threats and data privacy concerns, an area many have yet to address adequately (Anokye, 2021: 311).

Governance frameworks such as audit committees or trustee boards staffed with finance professionals have emerged to supervise these functions (Asamoah-Gyadu, 2010: 175–188). However, governance effectiveness depends on genuine independence; in some churches, committees are dominated by pastoral loyalists, which undermines accountability (Stewart, 2016: 63). Professional training for finance and audit staff remains essential (Omenyo, 2006: 393–412). Still, professional development opportunities are often irregular, underfunded, and treated as secondary to spiritual activities, creating skill gaps in the long run (Asiedu-Akrofi, 2021: 62).

Finally, adopting IFRS or other global standards helps ensure consistency and comparability (Mensah-Bonsu, 2016: 53–67). Benchmarking and peer-learning platforms also allow churches to learn best practices from one another (Agyemang, 2019: 131–147). Nevertheless, some caution that blind adoption of Western accounting frameworks risks neglecting contextual realities, such as communal financial practices and informal giving traditions (Sanneh, 2009: 242).

Ultimately, financial reporting and auditing procedures in Pentecostal churches are evolving toward greater professionalism and transparency. However, gaps remain in enforcement, accessibility, and contextual sensitivity, suggesting that reforms must strike a balance between international best practices and the unique socio-cultural dynamics of Ghanaian Pentecostalism (Ukah, 2020: 120).

2.1.1.1 Key Challenges and Opportunities for Financial Management in Pentecostal Churches

a) Challenges Related to Financial Sustainability

Financial sustainability is a paramount issue for Pentecostal churches in Ghana, as they strive to sustain and grow their ministries while confronting numerous problems that impact their capacity to generate and manage financial resources efficiently. One of the most pressing difficulties is the dependence on unstable income sources, such as gifts and contributions from congregants. This reliance often creates unpredictability in financial planning, as fluctuations in attendance, economic conditions, or personal financial circumstances can directly affect revenue streams and complicate budgeting (Annan, 2017: 203–224). While such dependence reflects the communal and participatory ethos of Pentecostalism, it also

underscores structural vulnerability, since financial viability is tied to congregants' disposable income rather than institutional investments.

Scholars corroborate this point by noting that many Pentecostal churches operate on constrained budgets, dedicating the bulk of their resources to immediate ministry needs and mission expenditures rather than building long-term reserves (Quartey, 2007: 52–67). This narrow focus on the present sustains spiritual vitality but limits institutional resilience. The absence of strategic financial reserves or investments has been criticised as a weakness in governance, as it prevents churches from cushioning themselves against economic shocks or pursuing large-scale projects without external support.

Access to external financial services also remains a challenge. Financial institutions often hesitate to extend credit to churches, viewing them as high-risk due to limited collateral and the intangible nature of their activities (Gyimah-Boadi, 2013: 1–24). This constraint undermines their capacity to expand infrastructure or diversify income sources. Hitherto, some analysts argue that this limitation pushes churches to adopt more innovative, self-reliant models of financing, which could be an opportunity disguised as a challenge.

Governance and leadership issues further compound sustainability concerns. Inadequate internal controls, weak financial literacy among leaders, and the absence of robust governance frameworks expose some churches to risks of fraud or mismanagement (Sarpong, 2018: 96–975). Such vulnerabilities highlight the need for stronger capacity-building initiatives in financial stewardship. Scholars such as Aboagye-Mensah (2014: 105) also point to external economic variables—including inflation, currency depreciation, and rising operational costs—that exacerbate financial strain. These macroeconomic pressures reduce congregants' giving power while increasing church expenditures, creating a dual burden that requires churches to adapt their financial strategies.

Demographic and cultural shifts present another layer of complexity. Changing urbanisation patterns, migration, and evolving attitudes toward religion affect membership trends and levels of financial commitment. Asamoah-Gyadu (2010: 175–188) notes that while Pentecostalism has historically thrived in urban spaces, shifting cultural norms—particularly among younger generations—may reduce consistent tithing and offerings, thereby undermining established financial models. Similarly, regulatory and compliance burdens, such as taxation and reporting requirements, stretch church capacities and may carry reputational risks if poorly managed (Mensah-Bonsu, 2016: 53–67).

Despite these hurdles, opportunities for strengthening financial sustainability remain. Scholars identify diversification of revenue streams as a critical pathway forward. Churches can explore income-generating projects—ranging from rental properties to social enterprises—that not only supplement finances but also create social impact (Biney, 2018: 74–84). This strategy reduces overdependence on congregational giving, while building institutional stability. Likewise, adopting digital platforms has proven transformative. Mobile money, online giving systems, and social media fundraising extend outreach, attract younger donors, and improve efficiency in contribution tracking (Gifford, 2009: 89–250). While technology requires initial investment, it presents a scalable opportunity for future growth.

Innovative fundraising techniques, such as conferences, community events, and entrepreneurial ventures like church-owned bookstores or cafés, also broaden financial bases while aligning with ministry objectives (Agyemang, 2019: 131–147). Importantly, sustainability is not only about raising funds but also about managing them effectively. Strategic budgeting, careful investment, and regular performance assessment can enable churches to maximise the use of their limited resources (Biney, 2018: 74–84). Such measures, however, demand a shift from reactive financial management to proactive, professionalised approaches.

Finally, cultural reinforcement of stewardship remains a powerful but underutilised opportunity. When churches root discipleship and financial education programmes in biblical principles of giving, transparency, and accountability, they build a culture of enduring generosity and financial responsibility among their members (Gyimah-Boadi, 2013: 1–24). This dual emphasis on spiritual and financial literacy not only empowers members but also strengthens the church's financial foundation.

Thus, the financial sustainability of Pentecostal churches in Ghana is simultaneously challenged by volatile income streams, governance deficits, and external economic pressures, thus far bolstered by emerging opportunities in innovation, diversification, and stewardship. The balance between these pressures will likely determine the trajectory of Pentecostal financial management in the decades to come.

b) Issues of Transparency and Accountability

Transparency and accountability are indispensable characteristics that support effective financial management in Pentecostal congregations in Ghana. While these churches remain committed to advancing the gospel and serving their communities, they continue to face significant obstacles and opportunities in maintaining openness and accountability in financial resource management.

A major challenge lies in the limited openness of financial reporting and decision-making processes among many Pentecostal churches. Annan (2017: 203–224) observed that restricted access to financial information for congregants and stakeholders often breeds distrust and ambiguity regarding the church's financial affairs. When communication about financial matters is not transparent, members are more likely to doubt the integrity of leadership and the prudent use of resources.

Concerns also emerge around weak internal controls and governance structures, which undermine accountability. In many cases, churches lack adequate policies, procedures, and oversight mechanisms to deter fraud, mismanagement, or conflicts of interest. Without robust internal controls, Pentecostal congregations remain vulnerable to financial misconduct or misappropriation of funds, thereby eroding the confidence of congregants and stakeholders (Quarley, 2007: 52–67).

Another obstacle relates to the attitudes of ecclesiastical leadership. Some leaders may resist the implementation of transparency protocols, perceiving them as a challenge to authority or a breach of confidentiality. Gifford (2009: 89–250) argued that reluctance to disclose financial details or submit to independent scrutiny can significantly impede reforms intended to improve financial management. Leadership buy-in, therefore, becomes a critical factor in determining the success of accountability mechanisms.

External pressures compound the challenge of internal resistance for Pentecostal churches. According to Sarpong (2015: 896–907), regulatory agencies, donors, and the wider public are progressively insisting on greater transparency in financial management. Requirements such as tax compliance and statutory reporting compel churches to maintain accurate records and adhere to established financial responsibility standards. Moreover, donors often seek clarity regarding how their contributions are allocated, necessitating explicit communication and consistent reporting systems.

Despite these challenges, several opportunities exist for enhancing accountability. Mensah-Bonsu (2016: 53–67) suggested that adopting best practices and recognised standards in governance could strengthen financial integrity. Examples include frequent financial reporting to congregants, publishing audited financial statements, and ensuring independent oversight of records. Compliance with established governance frameworks helps churches build trust and confidence among both members and external stakeholders.

Technological innovation presents another pathway to improved accountability. According to Aboagye-Mensah (2014: 105), digital platforms, accounting software, and online reporting

tools can streamline financial operations, strengthen record management, and provide stakeholders with real-time access to financial data. These tools not only improve efficiency but also reduce the perception of secrecy surrounding church finances.

Cultural transformation within congregations is also noteworthy. Asamoah-Gyadu (2010: 175–188) emphasised that through financial education, leadership training, and open communication, churches can instil a culture of transparency and stewardship. Educating congregants on financial ethics and stewardship principles empowers them to understand the importance of openness, while training church leaders equips them with the skills necessary to uphold accountability standards. Consistent and candid communication about financial issues further strengthens member trust, engagement, and ownership of church financial well-being.

In synthesis, transparency and accountability remain critical for the sustainable financial management of Pentecostal churches in Ghana. Although challenges such as weak governance, leadership resistance, and external regulatory pressures persist, churches also have considerable opportunities to enhance financial integrity. Pentecostal churches can secure enduring trust, credibility, and financial sustainability by aligning their governance with best practices, embracing digital innovations, and cultivating transparency through education and communication.

c) Cultural Perceptions and Attitudes Towards Money and Giving

The relationship between culture and financial practices in Pentecostal churches in Ghana cannot be fully understood without considering the deeply embedded communal values of African societies. Scholars in cultural anthropology highlight that indigenous worldviews regard wealth as a shared resource, shaped by principles of reciprocity, mutual support, and collective welfare. This orientation, as Mbiti (1990: 2–9) observed, significantly influences congregants' perspectives on financial giving in Pentecostal contexts, where traditional communal obligations resonate with biblical principles of stewardship and generosity. However, while this worldview encourages generosity, it can also blur the boundaries between individual responsibility and corporate expectation, raising concerns about pressure-driven giving.

Building on this, development studies scholarship has investigated the ways culture shapes economic decision-making in African settings. Levine (2001: 2–256) observed that cultural values strongly influence saving, investing, and giving behaviours, often reinforcing religiously inspired economic practices. Within Pentecostal churches, doctrines such as prosperity teaching and sacrificial giving merge with local norms about wealth redistribution. While such

alignment reinforces cultural relevance, critics argue that it risks promoting dependence on religious leaders rather than building robust financial literacy (Sanneh, 2009: 105–110).

Similarly, scholars in religious studies note that Pentecostal institutions actively construct cultural attitudes towards wealth, often through prosperity gospel teachings. Wariboko (2017: 23–50) argues that churches encourage sacrificial giving by equating financial donations with divine favour. While this resonates with Ghanaian cultural ideas of success and social recognition, it also exposes a tension between authentic stewardship and the commercialisation of faith. This critique is echoed by Asamoah-Gyadu (2005: 2–270), who warns that seed-faith theology risks exploiting vulnerable congregants, particularly those in economic hardship.

Cultural expectations also shape congregants' financial priorities. Gyekye (1996: 2–190) highlights the role of communal obligations—family support, traditional rites, and community projects—that often compete with church donations. This dual loyalty can strain congregants' resources, raising a critical question: to what extent should Pentecostal churches adapt their stewardship strategies to avoid conflicting with existing socio-cultural responsibilities? Addressing this tension is crucial if churches are to maintain legitimacy while still encouraging sacrificial giving.

Trust and reciprocity remain equally central to giving practices. Agyemang (2016: 213–227) notes that strong relational networks in Ghanaian society often determine donation behaviour, as congregants prefer to give where accountability, personal relationships, and tangible benefits are evident. While this reinforces stewardship grounded in community bonds, it also suggests that weak accountability structures can undermine giving. In this regard, Gifford (2004: 89–250) underscores that excessive reliance on authority and charismatic leadership may encourage compliance without transparency, a dynamic that has historically led to abuses of trust in some churches.

Cultural dynamics also create disparities between rural and urban congregations. As Agyemang (2016: 213–227) observes, urban churches often have more affluent members, enabling sophisticated fundraising models, while rural congregations face sustainability challenges. This imbalance not only widens resource gaps but also pushes churches in poorer areas to depend heavily on culturally embedded strategies such as festivals or communal gatherings to mobilise funds (Omenyo, 2006: 393–412). Such approaches, while effective, may reinforce dependence on cyclical giving patterns rather than long-term planning.

Despite these constraints, cultural traditions offer significant opportunities for Pentecostal financial management. Churches that integrate culturally relevant forms of expression—music, storytelling, and communal celebrations—tend to deepen engagement and cultivate generosity (Sanneh, 2009: 112–115). Moreover, by investing in community development initiatives, Pentecostal churches can demonstrate holistic ministry, thereby gaining legitimacy and strengthening financial support from congregants and community stakeholders alike (Asamoah-Gyadu, 2013: 2–190). Critics, however, caution that such engagement must avoid tokenism and ensure genuine impact, otherwise churches risk being seen as exploiting cultural symbols for financial gain.

In closing, cultural perceptions of wealth, generosity, and authority present both opportunities and challenges for Pentecostal financial practices. While alignment with cultural norms stimulates legitimacy and trust, over-reliance on prosperity theology, communal obligations, and uncritical deference to authority may undermine accountability and stewardship. Pentecostal churches that strike a balance between cultural sensitivity and biblical principles of financial transparency are more likely to achieve long-term sustainability and credibility.

d) Integration of Modern Financial Tools and Technologies

The rapid spread of digital technologies across Africa has presented Pentecostal churches in Ghana with fresh opportunities to strengthen financial management practices. In a context where financial stewardship, accountability, and transparency are increasingly demanded by congregants and regulators, technology provides pathways to streamline processes, widen access, and enhance oversight. At the same time, reliance on technological solutions raises challenges related to equity, training, cost, and security, requiring churches to adopt a balanced approach.

One of the most visible innovations is the use of digital accounting software and financial management systems. These solutions automate record-keeping, budget tracking, and financial reporting, reducing manual errors while providing leaders with real-time financial data (Burgess, 2018: 15). While such systems optimise efficiency, critics argue that smaller congregations often lack the technical expertise or funds to sustain these platforms, creating disparities between urban and rural churches (Gupta, 2020: 12).

Another major development is the rise of digital giving platforms. Electronic payment systems and mobile money services—now widespread in Ghana—allow members to give tithes and offerings electronically. Secure online platforms and mobile apps make giving more convenient, especially for diaspora members (Davies, 2020: 211–229). However, scholars

caution that over-reliance on digital giving may exclude older congregants or those in rural areas with limited access to mobile networks (Miller, 2018: 44–52).

Data analytics and business intelligence tools also play a growing role. Analysis of donation patterns in relation to demographic characteristics enables churches to track emerging trends, forecast financial inflows, and appraise the success of stewardship campaigns (Allen, 2019: 23). Predictive modelling even allows leaders to anticipate financial risks and plan accordingly (Gupta, 2020: 7–19). Conversely, as critics note, an overly data-driven approach risks reducing spiritual giving to mere statistics, potentially alienating members if stewardship is presented primarily in financial terms (Aidoo, 2017: 13).

The integration of digital communication platforms—including social media, blogs, and newsletters—enables Pentecostal churches to promote transparency and engage congregants in stewardship education (Aidoo, 2017: 1–15). While these channels build trust and expand reach, they also demand continuous content creation and digital literacy. Churches unable to keep pace risk reputational harm or disengagement from younger, tech-savvy audiences.

Emerging technologies such as cloud-based systems and block chain are also being considered. Cloud platforms improve accessibility, centralise records, and support decentralised church structures (Klein, 2019). Block chain, with its immutable ledgers, offers potential to curb fraud, improve traceability of donations, and automate contracts (Swan, 2015: 6–140). Nonetheless both innovations raise questions about cost, scalability, and congregants' trust in unfamiliar systems, especially given Africa's uneven digital infrastructure (Chen, 2020: 5). Cybersecurity remains a critical concern. With increased digitisation comes the risk of cyberattacks and breaches. Scholars stress the importance of robust encryption, multi-factor authentication, and regular audits to secure sensitive financial data (Chen, 2020: 3–15). Failure to address these vulnerabilities could erode congregants' trust rather than strengthen it.

Technology also intersects with financial education and capacity building. Training programmes in budgeting, stewardship, and digital literacy empower both church staff and members (Davies, 2018: 2–10). Investing in financial education not only enhances responsible giving but also builds resilience, though critics note that such initiatives often remain underfunded compared to technological investments (Mundy, 2017: 4–19).

Finally, collaboration with financial institutions, fintech firms, and social enterprises creates opportunities for Pentecostal churches to diversify revenue and strengthen sustainability.

Partnerships can provide access to investment opportunities, risk management tools, and innovative fundraising solutions (Egginton, 2019: 2–19). Churches may also explore alternative revenue streams such as vocational training programmes, thrift shops, or social businesses, blending mission with sustainability (Zhang, 2021: 3–21). However, critics warn that entrepreneurial ventures may risk distracting churches from their spiritual mission if not carefully aligned with core values (Wariboko, 2017: 47).

Overall, modern financial tools offer Pentecostal churches a pathway to enhance accountability, improve efficiency, and engage members in new ways. Yet successful adoption requires balancing innovation with accessibility, ensuring cybersecurity, and maintaining the primacy of spiritual stewardship over financial pragmatism. Churches that integrate digital solutions while safeguarding inclusivity and accountability are more likely to secure both credibility and long-term sustainability.

2.1.1.1.1 Growth in Pentecostal churches in Ghana

a) Definition and Dimensions of Church Growth

A full understanding of church growth goes beyond numbers, embracing spiritual depth, relational strength, and organisational development. Wagner (1976: 157–208) defines church growth as both quantitative and qualitative development, highlighting the dynamic nature of Christian communities, including Pentecostal churches in Ghana.

From a numerical standpoint, growth is commonly assessed through worship attendance, membership registers, and baptisms. McGavran (1970: 197–250) underscores that this numerical increase reflects the effectiveness of evangelism and discipleship efforts. Within Ghana, Pentecostal churches have indeed expanded numerically, a trend corroborated by Omenyo (2006: 393–412), who links such growth to vibrant evangelistic campaigns. However, scholars caution that numerical growth alone does not guarantee maturity or sustainability unless complemented by deeper forms of development.

Qualitative growth focuses on spiritual depth, maturity, and transformation. Hesselgrave and Rommen (2000: 155–285) stress that genuine church dynamism must be measured in terms of discipleship and the cultivation of Christian character. In Ghana, Pentecostal churches emphasise dynamic worship and manifestations of spiritual gifts as indicators of progress (Asamoah-Gyadu, 2013: 2–190). While this reflects spiritual vibrancy, critics argue that overemphasis on charisma may at times overshadow doctrinal grounding and sustainable discipleship structures.

Relational growth, according to Wright (2016: 9–300), highlights the building of authentic community and mutual care. Comiskey (2002: 150–230) reinforces this by pointing to small groups, pastoral care, and mentorship as evidence of relational strength. These dynamics are observable in Ghanaian Pentecostal churches, where cell groups and fellowship units build belonging. Nevertheless, scholars also note that rapid expansion sometimes weakens these relational ties, leaving newer members on the margins.

Organisational growth adds a structural and administrative dimension. Barna (1990: 3–188) and McIntosh (2009: 11–190) argue that facilities, leadership capacity, and governance frameworks are crucial markers of development. In Ghana, Pentecostal churches have significantly invested in infrastructure and leadership training, but Gifford and others caution that institutional expansion must remain mission-driven to avoid bureaucratic rigidity.

Another important dimension is contextual adaptation. Oduro (2014: 3–19) and Asamoah-Gyadu (2019: 112–190) stress that churches must adapt worship, preaching, and outreach to Ghanaian cultural contexts. Contextualisation has helped Pentecostalism thrive locally, though Meyer (2018: 23–33) warns that excessive adaptation risks diluting core Christian convictions.

Growth also takes collaborative and interdenominational forms. Chinaka (2016: 4–19) and Appiah-Kubi (2017: 301–625) note that networks and alliances enhance collective witness and resource sharing. While this strengthens unity, it also raises questions about denominational identity and theological coherence.

Further, Amfo-Akonnor (2018: 255–501) emphasizes empowerment of believers through discipleship and leadership development. Anderson (2006: 141–251) supports this, linking it to participatory ministry. This empowerment dimension enriches growth but depends heavily on the sustainability of mentoring frameworks.

A missional identity also propels church growth. Ngo (2012: 95–432) highlights vision and purpose as driving forces, while Amoah (2015: 128–322) frames visionary growth as resource mobilisation toward evangelism and social transformation. However, tensions may arise between visionary ideals and practical implementation, especially in resource-limited contexts.

Holistic growth, as Amoako (2017: 169–456) and Yeboah (2020: 7–23) argue, integrates spiritual, social, and economic concerns, addressing poverty and justice. This multidimensionality has given Pentecostal churches credibility in Ghana, though critics sometimes question whether socio-economic projects distract from spiritual priorities.

Innovation and adaptability also characterise Pentecostal growth. Asamoah-Gyadu (2011: 11–33) and Meyer (2018: 23–33) affirm that creativity and experimentation enable churches to remain relevant. However, innovation must be balanced with fidelity to biblical foundations to avoid theological drift.

Revivalist fervour, identified by Kwakye (2019: 3–17) and Quarcoopome (2013: 7–24), remains central to Pentecostal dynamism. Practices of prayer, fasting, and revival meetings drive renewal but may also risk burnout if not sustained by discipleship depth.

Discipleship and leadership multiplication form another dimension. Meyer (2012: 17) asserts that training and mentoring ensure long-term expansion through new church plants. While this contributes to sustainability, critics argue that rapid leader deployment can result in shallow preparation.

Inclusivity and diversity also shape growth. Ampadu (2020: 2–71) and Berkhof (2019: 19–27) argue for intergenerational and multicultural inclusivity. In Ghana, such inclusivity strengthens community cohesion, though some churches still struggle with gender roles and youth integration.

Finally, Sarfo (2015: 21–33) and Ferguson (2017: 7–40) give emphasis to excellence and quality in worship, youth ministries, and outreach, while Addo (2018: 5–17) and Hayford (2013: 9–42) highlight mission beyond local contexts. Boafo (2020: 5–17) and Amofa (2016: 27) underscore stewardship and sustainability as foundational to long-term impact. These perspectives collectively affirm that growth in Ghanaian Pentecostal churches is multidimensional—numerical, spiritual, relational, organisational, contextual, missional, holistic, innovative, revivalist, inclusive, and sustainable.

b) Components of Church Growth

(i) Numerical Growth

Numerical growth in Pentecostal churches in Ghana reflects the expansion of their membership base and outreach within communities. This growth dimension is often measured through worship attendance, baptism records, and overall congregational size. As one of the most visible indicators, numerical expansion provides a tangible measure of the effectiveness of evangelism, discipleship, and outreach strategies. It also extends to new church plants, satellite campuses, and the multiplication of small group gatherings and ministry programmes. For many Pentecostal leaders, numerical growth embodies the fulfilment of the Great Commission and the propagation of the gospel to new peoples and territories (Hayford, 2013:

9–42; Omenyo, 2006: 393–412). While significant, reliance on numerical data alone risks overemphasising statistics at the expense of depth in discipleship.

(ii) Spiritual Growth

Spiritual growth highlights the qualitative transformation of believers' lives, evidenced by faith maturity, character development, and personal commitment to Christ. This dimension incorporates spiritual disciplines such as prayer, fasting, Bible study, and meditation on Scripture, which strengthen individual and collective faith (Asamoah-Gyadu, 2019: 2–189). It also reflects the cultivation of Christian virtues, notably the fruit of the Spirit in Galatians 5:22–23. In Ghanaian Pentecostal settings, vibrant worship, dynamic preaching, and small group fellowships are emphasised as means of nurturing spiritual vitality (Asamoah-Gyadu, 2013: 2–190). Critics, however, caution that spiritual growth must not be reduced to emotional worship expressions but should translate into sustained discipleship and ethical living.

(iii) Organisational Growth

Organisational growth concerns the expansion of a church's structures, governance, and leadership capacities to sustain long-term impact. It encompasses leadership recruitment, administrative frameworks, policies, and resource mobilisation (Omenyo, 2006: 393–412). Through these processes, Pentecostal churches strengthen accountability, transparency, and efficiency in ministry delivery (Ampadu, 2020: 2–71). Physical growth—such as the building of facilities and adoption of new technologies—also reflects this dimension (Ferguson, 2017: 7–40). Organisational development is crucial to sustainability, on the other hand excessive institutionalisation risks bureaucratisation that could stifle spiritual vibrancy (Barna, 1990: 3–188).

(iv) Social Impact Growth

Social impact growth refers to the ability of Pentecostal churches to influence society positively through development initiatives. This includes programmes in education, healthcare, poverty alleviation, and advocacy for justice (Quarcoopome, 2013: 7–24). In Ghana, such efforts enhance public trust and demonstrate the church's role as an agent of transformation. However, critics note that overextension into social programming without adequate financial oversight may weaken the church's primary evangelistic mission.

(v) Cultural Relevance Growth

Cultural relevance growth emphasises the contextualisation of ministry to engage local cultural expressions. Ghanaian Pentecostal churches frequently incorporate indigenous music, dance, and language in worship, affirming cultural identity while conveying the gospel (Asamoah-Gyadu, 2011: 11–33). This dimension builds inclusivity and belonging. Nonetheless, critics

raise concerns about syncretism, warning that contextualisation must not compromise core biblical principles.

(vi) Global Engagement Growth

Global engagement growth highlights participation in international missions and collaborations across borders. Pentecostal churches in Ghana pursue this through mission trips, cross-cultural partnerships, and engagement with global Christian networks (Meyer, 2018: 23–33). This outward focus affirms their contribution to world evangelisation. However, dependence on foreign partnerships can generate financial and doctrinal tensions, underscoring the need for balanced contextual independence.

(vii) Leadership Development

Leadership development is a cornerstone of sustainable church growth, ensuring that pastors, ministers, and lay leaders are adequately equipped for effective ministry. This involves structured training, mentorship, and leadership conferences (Asamoah-Gyadu, 2017: 15–46). Strong leadership sustains continuity, resilience, and innovation. Conversely, over-centralisation of leadership power risks authoritarian tendencies, undermining transparency and accountability.

(viii) Comprehensive Discipleship Development

Holistic discipleship growth focuses on developing believers in spiritual, emotional, relational, and even practical life dimensions. This includes small group ministries, counselling, and life skills training to equip believers for holistic witness (Baiden, 2019: 9–75). Such breadth ensures that discipleship extends beyond theology to community impact. Critics, however, caution that without doctrinal grounding, discipleship risks being reduced to social self-help rather than deep spiritual transformation.

(ix) Adaptability and Innovation Development

Adaptability reflects the church's ability to respond to changing contexts, embrace new opportunities, and creatively apply strategies. Pentecostal churches in Ghana have adopted digital platforms, novel ministry models, and outreach innovations to remain relevant in dynamic environments (Asamoah-Gyadu, 2013: 2–190). This supports resilience and sustainability. Though, critics warn that excessive adaptation to contemporary trends may dilute spiritual focus and biblical fidelity.

(x) Expansion of Community Engagement

Community engagement growth underscores active involvement in meeting societal needs and building constructive partnerships. Churches undertake initiatives in healthcare,

education, environmental stewardship, and collaborations with local authorities (Amofa, 2018: 3–19). This builds credibility and communal solidarity. However, over-dependence on church-led social projects can sometimes mask weak discipleship foundations.

(xi) Expansion of Interdenominational Collaboration

Interdenominational collaboration growth reflects cooperative ministry across denominational lines. Pentecostal churches in Ghana engage in joint evangelism, ecumenical gatherings, and resource-sharing platforms (Asamoah-Gyadu, 2017: 15–46). Such efforts promote unity and expand impact. Critics, however, caution that ecumenical engagements require discernment to prevent theological compromise while building genuine cooperation.

c) Metrics and Indicators Utilised to Assess Church Growth

Evaluating church growth in Pentecostal churches in Ghana requires a balanced analysis of both quantitative and qualitative criteria that capture the dynamism, effectiveness, and influence of ministry activities. These indicators provide a holistic picture of the numerical, spiritual, organisational, socio-cultural, and technological dimensions of growth while also pointing to areas for further development.

Quantitative measures remain some of the most visible indicators of growth. Regular attendance at worship services and church programmes reflects both the size and consistency of the congregation. Similarly, the number of registered members provides insight into the church's community presence and long-term stability (Amofa, 2018: 3–19; Baiden, 2019: 9–75). Baptisms and conversions, which measure the church's evangelistic effectiveness, highlight not only the attraction of new believers but also the ability of Pentecostal congregations to retain and nurture them (Asamoah-Gyadu, 2013: 2–190). However, reliance solely on numerical data risks overemphasising quantity at the expense of qualitative depth in discipleship.

Spiritual indicators focus on the inner transformation and maturity of believers. The consistent practice of spiritual disciplines such as prayer, fasting, Bible study, and meditation demonstrates the depth of individual commitment to Christ (Ferguson, 2019: 11–36). The presence of spiritual gifts and the fruit of the Spirit—including prophecy, healing, love, joy, and patience—reflect the spiritual strength of the congregation (Asamoah-Gyadu, 2011: 11–33).

Furthermore, the extent of life transformation, evidenced by changes in character, values, and behaviour, signals the effectiveness of discipleship and pastoral care (Yeboah, 2020: 7–23). Nonetheless, critics observe that measuring spiritual growth can be difficult because it involves intangible dimensions not easily captured by data-driven assessments.

Organisational metrics provide another perspective on church strength. Leadership development is central to sustainability, with the recruitment, training, and deployment of leaders serving as indicators of succession planning and future growth (Omenyo, 2006: 393–412). The scope and effectiveness of ministries also demonstrate organisational health, as impactful programmes respond to both congregational and community needs (Hayford, 2013: 9–42). Financial sustainability is equally critical, with churches assessing income, expenditure, and stewardship practices to gauge their capacity for long-term ministry viability (Quarcoopome, 2013: 7–24). All the same, excessive focus on organisational efficiency risks reducing the church to a corporate institution rather than a spiritual community.

Socio-cultural metrics assess the church's relevance within the wider society. Active participation in community outreach, education, healthcare, and advocacy reflects the church's social impact and credibility (Amofa, 2018: 3–19). Similarly, cultural relevance is gauged by how well the church adapts its message, worship style, and ministry approaches to resonate with Ghanaian cultural contexts without compromising theological integrity (Asamoah-Gyadu, 2017: 15–46). Global engagement, expressed through mission partnerships and international collaborations, further signals the church's contribution to worldwide Christianity (Meyer, 2018: 23–33). These indicators highlight both the strengths and vulnerabilities of Pentecostal churches, as cultural adaptation risks syncretism if not carefully balanced with biblical fidelity.

The growing role of technology has introduced new indicators of church strength. Digital engagement, such as website visits, social media interaction, and online content consumption, reveals the church's ability to utilise technology for outreach and discipleship (Hayford, 2013: 9–42). Online giving platforms and electronic payment systems provide further insights into financial engagement and stewardship in an increasingly cashless society (Quarcoopome, 2013: 7–24). Virtual attendance at livestreamed worship services and online fellowship groups indicates the expansion of the church's reach beyond its physical congregation (Meyer, 2018: 23–33). While such indicators enhance accessibility, critics warn that virtual participation may encourage passive involvement rather than building authentic community.

Finally, impact assessment metrics provide qualitative insights into church growth. Testimonies, member feedback, and narrative accounts of transformed lives offer powerful evidence of the church's influence (Asamoah-Gyadu, 2017: 15–46). Similarly, surveys and periodic evaluations help leaders assess satisfaction levels and identify areas needing improvement (Baiden, 2019: 9–75). Documented case studies and success stories of community development projects and mission initiatives further highlight tangible outcomes

(Amofa, 2018: 3–19). Even so, such qualitative assessments, while rich in meaning, may be subjective and require systematic triangulation with quantitative data for reliability.

In general, these metrics reveal that church growth in Ghanaian Pentecostalism cannot be understood from a single perspective. A holistic evaluation requires integrating numerical, spiritual, organisational, socio-cultural, technological, and qualitative dimensions. Through this approach, assessments reveal the full scope of church strength, yet also recognise the limitations of the different measures employed.

d) Sociocultural Factors Impacting Church Growth

In Ghana, the growth of Pentecostal churches is profoundly shaped by a range of sociocultural factors that influence the religious landscape and the wider dynamics of Christian communities. Understanding these factors is essential for any meaningful evaluation of Pentecostal expansion, as they reveal how faith interacts with history, culture, politics, and society.

One of the most significant influences lies in the historical context. The legacy of colonialism and missionary enterprises laid the foundations for the establishment of Christianity in Ghana, providing the early framework within which Pentecostalism later emerged as a vibrant post-independence expression of faith. This history continues to inform how Pentecostal churches understand their mission and negotiate their place in society (Asamoah-Gyadu, 2017: 15–46). At the same time, the persistence of indigenous beliefs and practices exerts an enduring effect, particularly in rural and peri-urban communities. Many Pentecostal congregations have strategically incorporated aspects of Ghanaian culture, music, and spirituality into worship and evangelism, thereby reconciling traditional religious worldviews with contemporary Christian practices (Quarcoopome, 2013: 7–24). This blending illustrates the adaptability of Pentecostalism but also raises questions about how such integration balances fidelity to biblical orthodoxy with cultural accommodation.

Social dynamics, including urbanisation, migration, and demographic change, have also contributed to church growth. Urban centres in Ghana have become fertile ground for Pentecostal churches, which often serve as both spiritual and social hubs for migrants seeking belonging and support amidst the anonymity of city life (Amofa, 2018: 3–19). The economic environment further influences church growth. Widespread poverty, unemployment, and inequality have made Pentecostal teachings on prosperity and hope particularly appealing to marginalised populations. These churches attract members not only with promises of spiritual renewal but also with messages that address existential struggles and socio-economic aspirations (Baiden, 2019: 9–75). While this prosperity-oriented approach has proven effective

for recruitment, critics argue that it sometimes risks reducing the gospel message to material gain rather than holistic transformation.

Education represents another important determinant. Levels of educational attainment shape the religious choices and spiritual engagement of individuals, with educated urbanites often drawn to intellectually stimulating preaching and structured Bible study programmes. At the same time, Pentecostal churches employ accessible and practical ministry approaches to engage less educated populations, ensuring that their message resonates across diverse social strata (Hayford, 2013: 9–42). Parallel to this is the political climate, which directly affects church growth through its impact on religious freedoms and public perceptions of religious institutions. Pentecostal churches in Ghana have generally maintained a non-partisan posture while simultaneously advocating for social justice and civic responsibility, a balance that both secures their legitimacy and ensures broad public trust (Asamoah-Gyadu, 2013: 2–190).

The rise of media and technology has revolutionised religious communication and engagement. Pentecostal churches in Ghana utilise radio, television, and increasingly digital platforms to broadcast services, share testimonies, and disseminate teaching materials, thereby extending their reach beyond physical congregations (Ferguson, 2019: 11–36). In addition to traditional media, globalisation and cultural shifts such as individualism and materialism have shaped the expectations of believers, pushing churches to adopt contemporary worship styles and personalised spiritual practices that resonate with modern sensibilities (Meyer, 2018: 23–33).

Other factors are more intimate but equally impactful. The structure of families plays a decisive role in transmitting religious values and creating networks of belonging. Pentecostal churches have responded by prioritising family-based ministry, emphasising marriage counselling, parenting programmes, and support systems that align with Ghanaian cultural values of communalism and family solidarity (Omenyo, 2006: 393–412). Similarly, issues of health and well-being influence both spiritual needs and church participation. Many Pentecostal congregations address these concerns through healing services, prayer campaigns, counselling, and health education, thereby demonstrating their commitment to holistic ministry that integrates body, soul, and spirit (Yeboah, 2020).

Gender dynamics also shape patterns of participation and leadership in Pentecostal churches. While patriarchal traditions remain strong in Ghana, Pentecostalism has increasingly opened space for women to serve in ministry leadership and advocacy roles, particularly in addressing gender-based inequalities (Amofa, 2018: 3–19). This shift reflects both theological commitments and broader global discourses on gender inclusivity, although debates continue

about the extent to which women are fully empowered in Pentecostal leadership structures. Similarly, Ghana's ethnic diversity enriches the religious environment by bringing multiple cultural perspectives into Pentecostal congregations. While the pursuit of inclusivity and multiculturalism enables Pentecostal churches to strengthen unity and cohesion among ethnically diverse groups, it simultaneously demands ongoing and careful negotiation of cultural identities (Asamoah-Gyadu, 2017: 15–46).

Environmental factors such as climate change and natural disasters also bear on church growth. Pentecostal churches have begun to respond by integrating environmental advocacy, community development projects, and disaster relief efforts into their mission, thus positioning themselves as active agents of societal transformation (Ferguson, 2019: 11–36). Educational institutions provide another significant sphere of influence. Pentecostal churches often operate campus ministries and collaborate with schools and universities, in so doing shaping the spiritual lives of students and intellectual leaders (Hayford, 2013: 9–42).

Migration, both internal and international, continues to reshape the demographic and cultural composition of congregations. Pentecostal churches play a central role in offering integration, spiritual support, and social services to migrant populations (Baiden, 2019: 9–75). This trend is amplified by urbanisation, which clusters populations in cities where Pentecostal congregations flourish through satellite campuses and outreach centres (Meyer, 2018: 23–33). Social media platforms, meanwhile, have intensified church visibility and influence, enabling evangelism and discipleship on a global scale (Ferguson, 2019: 11–36). Generational shifts add another layer, as younger Christians often demand participatory, innovative, and tech-oriented ministry experiences, compelling Pentecostal churches to diversify their worship styles and leadership approaches (Asamoah-Gyadu, 2017: 15–46).

Finally, Pentecostal church growth is shaped by broader civic and interfaith dynamics. Engagement in civic activities, advocacy, and social justice initiatives enhances the public credibility of churches and positions them as agents of positive change (Omenyo, 2006: 393–412). Interfaith dialogue and cooperation further contribute to religious tolerance, peace-building, and shared community development initiatives. This balancing of strong Christian identity with interreligious collaboration illustrates Pentecostalism's evolving role in Ghana's pluralistic society (Hayford, 2013: 9–42).

In their entirety, these sociocultural factors illustrate the complex environment within which Pentecostal churches in Ghana operate. Their capacity to contextualise the gospel while responding to social, economic, political, and cultural dynamics underscores their resilience

and continued growth, but it also raises important questions about theological consistency, sustainability, and the risk of over-accommodation to societal trends.

e) The Influence of Leadership Dynamics on Church Growth

Leadership dynamics play a decisive role in shaping the growth and development of Pentecostal churches in Ghana. Effective leadership is required to communicate vision, nurture discipleship, mobilise resources, and steer the complex sociocultural landscape in which these churches operate. Examining the leadership styles present in Ghanaian Pentecostalism provides insights into how different approaches contribute to or hinder church growth.

One of the defining features of Ghanaian Pentecostal churches is the prominence of charismatic leadership. Charismatic pastors are often perceived as spiritual visionaries endowed with divine gifts (Asamoah-Gyadu, 2017: 15–46). Their persuasive preaching, perceived spiritual authority, and ability to articulate a compelling vision for the church's future inspire loyalty and active involvement among congregants. However, while charisma can drive rapid numerical expansion, it also carries the risk of over-centralising authority in one leader, which may challenge long-term institutional stability.

Servant leadership constitutes another crucial dimension, where leaders view themselves as stewards of both God's mission and their congregations. This leadership style is marked by humility, service, and empowerment (Baiden, 2019: 9–75). Servant leaders train congregants for ministry, cultivate teamwork, and prioritise community needs over personal ambition. Such practices build belonging, shared accountability, and sustainability. Nonetheless, critics argue that servant leadership requires a supportive organisational culture; without it, the servant-leader model may be undermined by hierarchical tendencies within some church settings.

Transformational leadership also plays an influential role in Ghanaian Pentecostal churches. Transformational leaders challenge congregants to move beyond the status quo by adopting innovation, discipleship, and social responsibility (Ferguson, 2019: 11–36). This approach nurtures both spiritual growth and broader societal impact. While transformational leadership has proven effective in motivating congregants toward holistic development, it demands high levels of commitment and resources, which smaller or resource-limited churches may find difficult to sustain.

Contextual leadership reflects an adaptive approach whereby pastors interpret Ghana's socio-cultural realities and respond accordingly. Leaders contextualise their messages, integrate indigenous customs, and address pressing local issues to remain relevant and accessible

(Hayford, 2013: 9–42). This sensitivity enhances participation and community ownership. However, excessive reliance on contextual adaptation may risk syncretism or dilution of biblical teachings if not carefully managed.

Empowering leadership focuses on distributing responsibility, developing autonomy, and nurturing emerging leaders. Pentecostal leaders in Ghana frequently engage in mentoring, training, and delegating ministry tasks to members (Meyer, 2018: 23–33). This approach promotes ownership and accountability, creating a leadership pipeline that sustains long-term growth. Still, empowerment can be challenging in congregations where strong hierarchical traditions persist, making some leaders reluctant to share authority.

Ethical leadership underscores integrity, transparency, and accountability in governance. Leaders adhering to ethical standards embody honesty, sound stewardship of resources, and adherence to biblical principles (Omenyo, 2006: 393–412). Such behaviour builds trust and credibility within congregations, strengthening their reputation both internally and in the wider society. However, lapses in ethical conduct, when they occur, often generate significant disillusionment and can erode years of trust.

Innovative leadership highlights the importance of creativity, adaptation, and risk-taking in response to emerging opportunities. Ghanaian Pentecostal leaders increasingly use technology, modern ministry approaches, and contemporary outreach methods to engage society (Quarcoopome, 2013: 7–24). This keeps the church accessible and relevant to younger generations. On the contrary, innovation requires continuous investment and openness to experimentation, which not all congregations are able or willing to maintain.

Finally, collaborative leadership emphasises collective decision-making and partnership. Leaders work with congregants, other churches, and community organisations to enhance their shared impact (Yeboah, 2020: 7–23). This approach promotes unity, maximises resources, and strengthens the church's social presence. A collaborative spirit, however, requires balancing denominational identity with ecumenical commitments, which can sometimes generate tension.

Altogether, leadership dynamics in Pentecostal churches significantly influence their growth trajectories. Whether through charisma, service, transformation, contextual sensitivity, empowerment, ethical governance, innovation, or collaboration, leadership approaches determine not only numerical expansion but also the sustainability and credibility of church growth. Effective leadership thus emerges as both an opportunity and a challenge, requiring

a delicate balance between spiritual authority, institutional accountability, and adaptability to changing contexts.

f) The Function of Community Engagement and Outreach Initiatives

Community engagement and outreach initiatives constitute a key dimension of Pentecostal church growth in Ghana. These activities not only advance evangelistic goals but also establish churches as critical actors in holistic community development. Pentecostal churches extend their reach beyond their congregations by nurturing community ties, responding to societal challenges, and promoting holistic socio-economic progress.

Evangelism remains the most prominent expression of community outreach. Churches employ evangelistic campaigns, door-to-door evangelism, and mission trips to underserved areas to spread the gospel and strengthen their missional identity (Asamoah-Gyadu, 2017: 15–46). These approaches often generate immediate numerical growth, while simultaneously providing opportunities for discipleship. However, critics caution that without sustained follow-up structures, evangelistic campaigns may result in shallow conversions that do not translate into long-term congregational stability.

In addition to evangelism, Pentecostal churches engage deeply in social welfare and community development. Their interventions range from food distribution programmes to vocational training and the establishment of schools and literacy centres (Ferguson, 2019: 11–36; Meyer, 2018: 23–33). Such initiatives enhance social welfare and promote human capital development, thereby earning churches credibility and goodwill within their communities. At the same time, questions arise concerning sustainability, as many of these programmes are donor-dependent and may falter without consistent financial support.

Healthcare is another critical area of outreach. Through medical missions, clinics, and health fairs, Pentecostal churches extend essential health services to underserved populations (Yeboah, 2020: 7–23). These interventions often fill gaps left by inadequate public healthcare systems. Similarly, environmental stewardship initiatives—including conservation projects and waste management campaigns—reflect churches' increasing recognition of ecological responsibility (Baiden, 2019: 9–75). However, these efforts are sometimes limited in scale and would benefit from broader collaboration with government and civil society.

Family and youth ministries also represent a strong strand of community engagement. In offering mentorship, life skills training, and family support services, churches reinforce family stability and cultivate future leaders (Omenyo, 2006: 393–412). This emphasis on family-

oriented ministries resonates with Ghana's communal traditions, though balancing generational expectations with modern challenges can be complex.

Churches further contribute to peacebuilding and reconciliation, playing significant roles in conflict resolution and social cohesion initiatives (Asamoah-Gyadu, 2017: 15–46). Their trusted moral authority enables them to intervene in disputes and build dialogue across community divides. Notably, involvement in political advocacy carries risks, as aligning too closely with partisan causes may compromise credibility.

The use of media and communication platforms—including radio, television, and digital outreach—has greatly expanded Pentecostal churches' reach. Digital technologies, in particular, allow congregations to go beyond geographic boundaries and engage global audiences. Alongside media use, advocacy initiatives focusing on justice, human rights, and civic education demonstrate the churches' growing interest in shaping public discourse and national development (Ferguson, 2019: 11–36; Meyer, 2018: 23–33). However, sustaining credibility in these spheres requires consistent transparency and alignment between message and practice.

Finally, many churches invest in economic empowerment programmes. Financial literacy workshops and entrepreneurial training initiatives equip individuals with the skills to secure livelihoods, reduce poverty, and contribute to community stability (Hayford, 2013: 9–42). These programmes reflect the Pentecostal commitment to addressing both spiritual and material dimensions of human life, though they require ongoing evaluation to ensure inclusivity and measurable impact.

On the whole, the combination of evangelism, social services, healthcare, education, peacebuilding, advocacy, and economic empowerment demonstrates the comprehensive nature of Pentecostal community engagement. The incorporation of diverse outreach programmes enables churches to function as vehicles of spiritual revival and instruments of socio-economic development. At the same time, the effectiveness of these initiatives depends on sustainability, transparency, and the ability to balance spiritual mission with social responsibility.

2.1.1.1.1.1 The Role of Theological Foundations and Financial Management in Church Growth

a) The Importance of Theological Doctrine and Spiritual Resilience

The growth of Pentecostal churches in Ghana is deeply rooted in strong theological foundations, resilient spirituality, and effective leadership practices. Central to their theological orientation is a firm commitment to Scripture, salvation, and the transformative power of the Holy Spirit. This evangelical foundation not only sustains doctrinal unity but also inspires congregational commitment and enthusiasm for mission and discipleship (Anderson, 2013: 47–89). In prioritising the authority of the Bible and the experience of personal salvation, these churches create an environment in which believers feel spiritually grounded and empowered to participate in the church's life and mission.

Vibrant worship, prayer, and the exercise of spiritual gifts play a crucial role in revitalising Pentecostal congregations. Worship services characterised by exuberant praise, healing ministries, prophecy, and glossolalia (speaking in tongues) create a spiritual atmosphere that fosters renewal, belonging, and communal identity (Asamoah-Gyadu, 2017: 15–46). Prayer meetings and fasting programmes deepen spiritual resilience, while the visible demonstration of spiritual gifts serves as a testimony of divine presence and power, attracting seekers and affirming faith among members. These practices are further reinforced by discipleship programmes designed to nurture ongoing growth and maturity. Through structured Bible studies, mentoring systems, and leadership training, Pentecostal churches ensure that members are not only spiritually enriched but also equipped to lead and serve effectively (Hayford, 2013: 9–42).

Leadership also plays a decisive role in shaping theological resilience and church vitality. Visionary leaders cast clear missions and mobilise congregations towards both spiritual and social transformation. Leaders in Ghanaian Pentecostal churches often balance charismatic authority with servant leadership, promoting accountability and participation. Their innovative approaches, which include the adoption of digital platforms for evangelism, financial administration, and virtual fellowship, reflect adaptability to contemporary realities while remaining grounded in theological convictions (Baiden, 2019: 9–75; Ferguson, 2019: 11–36). This integration of theological depth with practical innovation not only ensures relevance but also enhances sustainability.

The theological and spiritual ethos of Pentecostal churches extends beyond internal worship life to encompass active community engagement. Many churches integrate humanitarian aid, healthcare, and education initiatives as practical demonstrations of their faith commitments.

In this sense, theology and praxis converge to address the holistic needs of individuals and communities, thereby reinforcing the church's credibility and influence in the public sphere (Omenyo, 2006: 393–412; Asamoah-Gyadu, 2017: 15–46). In advocating for social justice, engaging in interdenominational collaboration, and participating in peacebuilding efforts, Pentecostal leaders embody a practical theology that resonates with both congregants and the broader society.

Cultural adaptation further amplifies the effectiveness of Pentecostal theology in Ghana. Churches that contextualise worship, preaching, and ministry styles—through the use of local languages, music, and cultural symbols—enhance the receptivity of the gospel and build inclusivity (Meyer, 2018: 23–33). This approach demonstrates not only sensitivity to Ghanaian socio-cultural dynamics but also a willingness to innovate while preserving the theological core of the Pentecostal message.

The synergy between theological conviction, spiritual practice, leadership vision, and social engagement supplies Pentecostal churches in Ghana with a holistic model for growth and relevance. Theological doctrines underpin spiritual resilience, while visionary leadership and innovative ministry practices extend the church's influence into society. In doing so, these churches achieve a dynamic balance between faith and practice, building not only ecclesiastical growth but also contributing meaningfully to social transformation.

b) Relation Between Financial Management and Church Growth

The relationship between financial management and church growth is a critical dimension of understanding the dynamics of Pentecostal churches in Ghana. Church growth, while often conceptualised in spiritual or numerical terms, is inseparably linked to the financial health and resource management practices of the church. Effective financial management provides the foundation upon which programmes, ministries, and outreach efforts can be sustained and expanded. Without financial stability, the church's ability to carry out its mission and fulfil its divine mandate is inevitably compromised (Dopamu & Oyedele, 2018: 47–58; Okonkwo & Anukam, 2015: 19–28).

Financial stability enables Pentecostal churches to mobilise and allocate resources in ways that strategically support ministry objectives. For example, well-structured budgeting and prudent resource allocation allow churches to finance evangelism campaigns, discipleship programmes, and social outreach initiatives that directly support both numerical and qualitative growth. These efforts not only expand membership but also strengthen the church's influence within the wider community. Moreover, strategic financial planning ensures that

resources are not consumed solely by operational expenses but are also invested in long-term initiatives that enhance sustainability and relevance (Ferguson, 2019: 11–36).

Another key link between financial management and church growth lies in infrastructure development. Pentecostal churches in Ghana frequently invest in constructing worship centres, schools, hospitals, and social service facilities. These projects are capital-intensive, yet they serve as visible markers of stability and vitality, enhancing both congregational pride and public credibility. Furthermore, such facilities create avenues for evangelism, social transformation, and community engagement, thereby reinforcing the church's growth trajectory (Olowu, 2016: 57–68).

Leadership training and capacity-building programmes also benefit significantly from effective financial stewardship. Churches that allocate funds to train pastors, elders, and lay leaders not only ensure succession and leadership continuity but also cultivate the human capital necessary to manage expanding ministries. Through prioritising leadership development through conferences, seminars, and theological training, Pentecostal churches strengthen the internal governance structures that sustain growth over time (Meyer, 2018: 23–33).

Equally important is the role of financial management in promoting trust, accountability, and transparency within the faith community. Pentecostal churches that demonstrate clear stewardship practices—through financial reporting, auditing, and participatory decision-making—build trust among congregants. This trust, in turn, encourages members to give generously and consistently, knowing their contributions are being managed responsibly. Where accountability is lacking, however, financial mismanagement risks undermining both credibility and growth, as members may withhold financial support due to suspicions of corruption or poor stewardship (Dopamu & Oyedele, 2018: 47–58).

From a broader perspective, the connection between financial management and church growth extends beyond internal sustainability to missional expansion. Churches that embrace sound stewardship are better equipped to send missionaries, plant new congregations, and engage in interdenominational collaborations. This highlights the multidimensional nature of financial health: it sustains internal ministries, enhances external credibility, and positions the church for broader societal impact.

Altogether, financial management functions not merely as an administrative necessity but as a theological and missional imperative. The ability of Pentecostal churches in Ghana to grow and thrive hinges in part on how faithfully and strategically they steward resources entrusted

to them by their congregants. Strong financial systems, coupled with accountability and transparency, enable these churches to sustain spiritual wellbeing, expand their reach, and position themselves as transformative agents in society.

c) Impact of Effective Financial Management on Ministry Effectiveness

Effective financial management plays a crucial role in enhancing ministry effectiveness by ensuring that available resources are optimally allocated to meet both spiritual and operational needs. Rather than functioning merely as an administrative exercise, sound financial stewardship creates a foundation that allows churches to pursue their theological mission with practical efficiency. In developing clear budgeting systems and prioritising resource allocation, Pentecostal churches in Ghana are able to support key ministry areas such as evangelism, discipleship, education, and social outreach. This capacity to balance spiritual and material priorities highlights the dual role of financial management as both a managerial tool and a theological imperative (Anderson, 2013: 17–319).

Transparency and accountability are central outcomes of effective financial management. Churches that practise regular reporting, conduct internal and external audits, and involve members in participatory decision-making processes build trust among congregants and stakeholders. This trust, in turn, promotes generosity, as members are more likely to contribute when they are confident that their resources are being used responsibly (Omenyo, 2006: 393–412). Conversely, the absence of transparency often breeds suspicion, reduces giving, and undermines ministry capacity, thereby limiting church growth. Thus, financial management is not only a technical skill but also a moral practice that directly influences ministry credibility.

The prudent allocation of resources also enables strategic investments in infrastructure, which serve both spiritual and social functions. Churches that invest in worship centres, educational facilities, hospitals, and social service projects create tangible expressions of their mission. These projects, while resource-intensive, extend the church's influence into broader society by meeting social needs and creating opportunities for evangelism. For instance, a well-resourced church school not only provides quality education but also nurtures future leaders grounded in Christian values. In this way, financial management strengthens ministry by transforming resources into avenues for holistic impact (Osmer, 2017: 221–235).

Furthermore, effective financial stewardship enhances human resource development. Churches that invest in leadership training, pastoral education, and capacity-building initiatives ensure the sustainability of their ministries. Financial resources channelled into seminars, theological training, and mentorship programmes equip leaders with the skills, vision, and ethical grounding necessary to guide congregations in complex sociocultural contexts.

Through prioritising the development of both clergy and laity, churches create a resilient leadership pipeline that ensures continuity in ministry effectiveness and long-term stability.

Adaptability and innovation also depend heavily on sound financial practices. Financially stable churches are better positioned to embrace new opportunities, whether through digital media, technological integration, or innovative ministry models. The ability to livestream services, host virtual discipleship classes, or operate electronic giving platforms all requires financial investment. In today's rapidly changing landscape, churches that fail to allocate resources for such innovations risk losing relevance, particularly among younger, tech-savvy generations (Meyer, 2018: 23–33). Thus, effective financial management enables churches to remain flexible and responsive in an evolving world.

Critically, while strong financial systems support ministry effectiveness, there is also the danger of overemphasising financial growth at the expense of spiritual health. Churches that adopt overly corporate models of financial management may risk reducing ministry to an enterprise, thereby undermining their spiritual distinctiveness. This suggests that financial management must always remain balanced with theological and pastoral priorities to prevent mission drift.

In sum, the impact of effective financial management on ministry effectiveness lies in its capacity to provide stability, reassure transparency, and promote adaptability. In investing in infrastructure, human resource development, and innovative ministry strategies, Pentecostal churches in Ghana can strengthen their outreach and ensure sustainable growth. At the same time, churches must exercise caution to avoid reducing ministry effectiveness to purely financial indicators, ensuring that financial management always serves the broader theological and spiritual mission of the church.

2.1.1.1.1.1 Empirical Perspectives on Financial Practices and Church Growth

Empirical research on Pentecostal churches demonstrates that effective financial management plays a key role in facilitating church growth, operational efficiency, and congregational engagement. While Ghanaian Pentecostal churches provide strong examples of these dynamics, examining churches in other jurisdictions—including Nigeria, South Africa, and globally—offers comparative insights into how contextual factors shape financial strategies and their outcomes.

In Ghana, Action Chapel International (ACI), led by Archbishop Nicholas Duncan-Williams, has embraced innovative fundraising strategies, including mobile payment systems and digital platforms, to simplify contributions and increase member participation (Olopade, 2019: 1978-

1982). This approach mirrors the practices of the Enlightened Christian Gathering (ECG) in South Africa, led by Prophet Shepherd Bushiri, which also employs online donation platforms and social media campaigns to mobilize resources from a global membership base (Kalu, 2018: 92-107). Both churches demonstrate that leveraging technology can enhance accessibility and encourage consistent giving. However, a key difference lies in scale: while ACI primarily targets national and diaspora support, ECG operates a transnational fundraising network, reflecting the globalized reach of some South African ministries. This contrast highlights how demographic and technological contexts influence financial strategy effectiveness.

That said, while Kalu (2018: 92-107) emphasizes the innovative and expansive nature of ECG's financial strategies, the church has also been the subject of significant controversy. Scholars and media reports have pointed to numerous court cases and allegations of financial impropriety, fraud, and money laundering against its leader, Prophet Bushiri, which complicate a straightforward narrative of success (Chitando & Togarasei, 2020: 44–47; Resane, 2019: 88–93). These negative reports raise critical questions about the sustainability and ethical underpinnings of ECG's financial model. Ignoring such perspectives risks presenting an unbalanced analysis that overstates the positive contributions of technology-driven fundraising while downplaying the reputational and legal risks involved. Therefore, any assessment of ECG's financial practices must remain critical, recognizing both its innovative use of digital platforms for global reach and the substantial challenges posed by allegations of misconduct.

Similarly, International Central Gospel Church (ICGC) in Ghana, founded by Pastor Mensa Otabil, has prioritized financial transparency and accountability, providing detailed reports to members and stakeholders (Hayford, 2013: 9-42). This mirrors practices in Nigeria's Redeemed Christian Church of God (RCCG) under Pastor Enoch Adeboye, where systematic tithing and public reporting maintain financial accountability (Olowu, 2016). Both churches demonstrate that transparency builds congregational trust and stimulates giving. However, differences emerge in resource allocation: ICGC invests heavily in leadership development and infrastructure within Ghana, whereas RCCG extends such investments globally through church planting initiatives and community development programs. This contrast underscores the role of organizational scale and geographic reach in shaping financial management priorities.

Perez Chapel International in Ghana, under Bishop Charles Agyinasare, provides another example of how innovative fundraising enhances church growth. The church organizes targeted events and campaigns, generating resources for ministry operations (Dopamu & Oyedele, 2018: 47-58). A comparable model exists at Nigeria's Mountain of Fire and Miracles

Ministries (MFM), led by Dr. D.K. Olukoya, which integrates budgeting, auditing, and targeted fundraising for mission projects (Olowu, 2016: 57-68). Both churches prioritize accountability and strategic use of resources, yet MFM emphasizes human capital development through extensive financial literacy and entrepreneurship training for members, reflecting a more proactive approach to congregation empowerment. This comparison illustrates that while fundraising and reporting are universal pillars of growth, churches in different jurisdictions may tailor strategies to member capacity and socio-economic context.

Royalhouse Chapel International in Ghana, led by Reverend Sam Korankye Ankrah, illustrates a holistic financial model combining proactive audits with capacity-building programs for members (Osmer, 2017: 221-235; Kalu, 2018). In contrast, some large American megachurches, such as Lakewood Church in the United States, led by Joel Osteen, primarily focus on centralized financial management and infrastructure investment, with comparatively limited member-oriented financial literacy programs (Zimmerman, 2014). The contrast highlights a contextual difference: Ghanaian churches often integrate congregational empowerment into financial strategies, while U.S. megachurches leverage centralized resources for global reach and branding. This difference suggests that local socio-economic factors influence whether churches emphasize internal capacity-building versus external growth.

Additionally, cross-jurisdictional comparisons reveal that innovative partnerships are another differentiating factor. ACI in Ghana forms alliances with businesses to fund community projects (Ferguson, 2019: 11-36), a practice mirrored by some South African churches, nevertheless less common in Nigerian Pentecostal contexts, where internal income-generating ventures often dominate. Such distinctions emphasize that churches adapt financial strategies to local economic and regulatory environments, balancing reliance on external partnerships with internal sustainability.

A growing corpus of scholarship cautions that church growth metrics and glossy narratives of “excellent financial management” can obscure systemic vulnerabilities in the political economy of African Pentecostalism. Rather than denying the genuine organizational achievements and social ministries many churches deliver, this literature insists that growth must be read alongside accountability gaps, commercialization pressures, and regulatory blind spots that shape how money is mobilized, governed, and justified theologically (Gifford, 1998: 185-190; Kalu, 2008: 112-115; Meyer, 2004: 458-459).

A persistent theme is the centralization of financial authority in the person of the founding pastor or a tightly knit leadership circle, with limited external oversight. Case studies from

Ghana, Nigeria, and South Africa describe opaque reporting regimes, discretionary spending, and blurred boundaries between personal and institutional assets, especially in personality-driven ministries (Gifford, 2004: 178–181; Ukah, 2005: 260–263, 2008: 120–123; Resane, 2019: 130–132). While some denominations have instituted audits and finance boards, researchers note that these mechanisms may be internal and non-independent, thereby failing to meet best-practice standards of transparency and public accountability (Asamoah-Gyadu, 2013: 85–88; Ellis & ter Haar, 2004: 98–100). The upshot is a governance architecture in which trust often rests more on charismatic legitimacy than on verifiable financial controls (Meyer, 2012: 123–125).

Scholars document how prosperity theology undergirds intensive fundraising strategies—such as tithes, “seed offerings,” vows, and sacrificial giving—at times exerting pressure on financially vulnerable congregants (Gifford, 1998: 60–63; Kalu, 2008: 118–121; Marshall, 2009: 200–203). Promised breakthroughs, miracles, and divine favour turn giving into a moral obligation—a phenomenon described as a “deliverance economy,” where spiritual services are commodified (Meyer, 2004: 463–465; Biri, 2018: 45–47; Chitando & Togarasei, 2020: 52–54). Importantly, this literature does not deny congregants’ sincerity or communal aid; rather, it critically examines how power imbalances can transform giving from a spiritual exercise to a coercive exchange, eclipsing discipleship and collective care (Resane, 2019: 138–140).

Market-driven logics—branding, media spectacle, and entrepreneurial leadership—are widely criticized as both resource mobilization strategies and potential catalysts for exploitation. Media-savvy pastors frequently utilize television, live streaming, and social media to promote fundraising campaigns, while the commercialization of spiritual paraphernalia (e.g., anointed oils, blessed towels, paid conferences) has prompted ethical concerns (Gifford, 2004: 185–190; Ukah, 2008: 130–133; Meyer, 2010: 128–130). In South Africa, the CRL Rights Commission documented troubling trends—from faith-testing initiatives to questionable fees for spiritual services—urging regulatory intervention that respects religious freedom (CRL, 2017: 35–38). These critiques echo across the continent, where consumerist ministry models may prioritize financial expedience over relational and pastoral care (Resane, 2017: 210–213; Resane, 2019: 145–148).

Even where financial misdeeds don’t lead to convictions, the literature notes a pattern of public scandals that damage institutional credibility. Such cases are often linked to weak internal controls and absence of independent oversight, particularly in autonomous ministries (Chitando & Togarasei, 2020: 61–63; Resane, 2019: 150–152). These scholars highlight how structural opacity creates conditions ripe for moral hazard and reputational shocks. Cross-national research—especially in Nigeria and Ghana—illustrates how rapid church expansion

can outpace governance capacities, contributing to scandal-proneness (Ukah, 2005: 270–273; Gifford, 2004: 190–193).

Innovative critiques underscore that aggressive fundraising disproportionately impacts women and low-income congregants, who often represent the heart of tithing and volunteer engagement (Meyer, 2004: 470–473; Biri, 2018: 50–53). While Pentecostal churches facilitate communal support and welfare, scholars caution that faith-based giving can slip into extraction when sacrificial giving lacks accountability or structural reciprocity (Asamoah-Gyadu, 2013: 92–94; Marshall, 2009: 205–208). The ethical imperative is to embed empowerment initiatives—like financial literacy or microenterprise support—into church practices in a substantive way, not merely symbolic (Resane, 2019: 155–157; Chitando & Togarasei, 2020: 67–69).

Constructive literature converges on institutionalizing accountability—independent audits, itemized public reporting, conflict-of-interest policies, board independence, salary or honorarium caps, and protective policies for vulnerable congregants (Asamoah-Gyadu, 2013: 100–103; CRL, 2017: 40–42; Resane, 2019: 162–165). Theological voices call for a realignment of mission—re-centering practices of discipleship, justice, and community development so that financial stewardship supports holistic spirituality, not become an end in itself (Kalu, 2008: 140–142; Meyer, 2010: 135–137). Churches that have adopted such reforms report improved donor confidence, fewer scandals, and a more balanced relationship between spiritual leadership and fiduciary accountability (Omenyo, 2006: 410–412; Asamoah-Gyadu, 2013: 105–108).

In conclusion, the larger literature on African Pentecostalism neither dismisses the genuine achievements of Pentecostal churches nor accepts uncritically their financial narratives. Instead, it demonstrates that growth and risk travel together. To speak credibly about “influence of financial practices on church growth,” research must engage not only success stories but also the documented challenges of accountability, commercialization, and coercive giving. Only such balanced, evidence-based analysis can ground recommendations that protect congregants, strengthen institutions, and deepen the witness of African Pentecostalism

- **Comparative Analysis of Financial Practices and Church Growth**

Effective financial management is a cornerstone for Pentecostal church growth, enabling operational efficiency, ministry expansion, and congregational engagement. A comparative examination of churches in Ghana, Nigeria, South Africa, and selected international contexts reveals both universal principles and contextual adaptations in financial strategies.

Table 2:1: Comparative Overview of Financial Practices

Church	Jurisdiction	Key Financial Practices	Transparency & Accountability	Fundraising Methods	Member Engagement & Capacity Building	Key Observations
Action Chapel International (ACI)	Ghana	Digital giving, mobile payments, strategic partnerships	High; reports available to members	Digital platforms, partnerships with businesses	Moderate; focus on facilitating contributions	Innovation-driven; ethical consideration: external partnerships could influence priorities (Olopade, 2019:1978-1982; Ferguson, 2019:11-36)
International Central Gospel Church (ICGC)	Ghana	Regular financial reporting, resource allocation for infrastructure and leadership	High; transparent reporting builds trust	Tithes, offerings, member contributions	Leadership development programs	Strong member trust; sustainability depends on constant oversight (Hayford, 2013:9-42; Okonkwo & Anukam, 2015:19-28)
Perez Chapel International	Ghana	Targeted events, campaigns for ministry funding	High; consistent financial reports	Event-based fundraising	Limited capacity building	Effective in raising funds; growth tied to continued event innovation (Dopamu & Oyedele, 2018:47-58)
Royalhouse Chapel International	Ghana	Regular audits, budget assessments	High; proactive financial monitoring	Traditional donations	Financial literacy & entrepreneurship training	Holistic model; member empowerment integrated into financial strategy (Osmer, 2017:221-235; Kalu, 2018)
Redeemed Christian Church of God (RCCG)	Nigeria	Systematic tithing, income-generating ventures	High; public financial reporting	Church-led businesses, member contributions	Economic empowerment initiatives	Large-scale growth; replicable model across regions (Olowu, 2016; Dopamu & Oyedele, 2018:47-58)

Church	Jurisdiction	Key Financial Practices	Transparency & Accountability	Fundraising Methods	Member Engagement & Capacity Building	Key Observations
Mountain of Fire and Miracles Ministries (MFM)	Nigeria	Budgeting, auditing, mission project funding	High; structured accountability	Targeted fundraising & donations	Financial literacy & mentorship programs	Emphasizes member empowerment; strong local reach (Olowu, 2016:57-68)
Enlightened Christian Gathering (ECG)	South Africa	Online donations, social media campaigns	Moderate-High	Crowdfunding, global donations	Limited member-focused capacity building	Globalized reach; technology-driven growth (Kalu, 2018:92-107; Osmer, 2017:221-235)
Lakewood Church	USA	Centralized financial management	Moderate; reports available but less frequent	Large-scale donations, sponsorships	Limited member financial training	Focus on global branding; less emphasis on individual member capacity (Zimmerman, 2014)

Source: Author (2025)

Table 2:2: SWOT Analysis of Financial Practices by Church

Church	Strengths	Weaknesses	Opportunities	Threats
ACI	Innovative digital systems; diversified income	Reliance on external partnerships may influence decisions	Expansion through technology and partnerships	Ethical dilemmas in external influence
ICGC	High transparency; strong member trust	Requires constant monitoring; resource-intensive	Leadership development	Potential dependency on voluntary compliance
Perez Chapel	Strong fundraising campaigns	Limited member financial empowerment	Event diversification	Event fatigue could reduce revenue

Church	Strengths	Weaknesses	Opportunities	Threats
Royalhouse	Holistic approach integrating member capacity building	Resource-heavy implementation	Congregational economic empowerment	Sustainability challenges for small congregations
RCCG	Replicable model; large-scale infrastructure	Risk of overextension in global initiatives	Expansion to new regions	Management of multinational branches
MFM	Member empowerment; structured accountability	Limited international presence	Strengthening local community impact	Over-reliance on volunteer-led initiatives
ECG	Global reach; tech-driven fundraising	Limited internal financial capacity building	International partnerships	Tech-dependency; cybersecurity risks
Lakewood	Global branding; centralized efficiency	Minimal member empowerment	Attract high-profile donors	Centralization may reduce congregational involvement

Source: Author (2025)

- **Critical Comparative Insights**

- (i) **Transparency and Accountability:** Across jurisdictions, transparency remains central to member trust and financial support. Ghanaian churches often provide detailed reports to all members, emphasizing both accountability and relational trust. Nigerian churches like RCCG similarly use public reporting, but often combine it with income-generating ventures to reduce dependence on donations alone. U.S. megachurches prioritize centralized reporting, sometimes limiting member engagement in financial oversight (Zimmerman, 2014).
- (ii) **Fundraising Innovation:** Digital platforms and mobile payments are increasingly critical in Ghana and South Africa. While ACI focuses on domestic and diaspora members, ECG leverages global digital platforms. Nigerian churches tend to complement donations with entrepreneurial ventures, reflecting different economic contexts.

- (iii) **Member Capacity Building:** Ghanaian and Nigerian churches frequently integrate financial literacy and entrepreneurship programs to empower congregants, while some international megachurches focus predominantly on infrastructure and brand expansion. This contrast illustrates how socio-economic context and cultural expectations shape financial management strategies.
- (iv) **Scale and Context:** Churches with larger or international reach (RCCG, ECG, Lakewood) focus on systemic management and external fundraising, whereas smaller national churches emphasize relational transparency and member empowerment. This highlights the tension between global expansion and localized capacity-building in financial practices.

Towards this end, comparative analysis reveals that while key principles of financial management—transparency, accountability, and innovative fundraising—are universal, their implementation varies across jurisdictions. Ghanaian churches often integrate member empowerment and leadership development into financial strategies. Nigerian churches combine stewardship with entrepreneurial initiatives, South African churches exploit digital and transnational fundraising, and U.S. megachurches emphasize centralized, brand-driven financial management. Understanding these contextual variations offers critical lessons for churches seeking sustainable growth, demonstrating that effective financial management is both a universal principle and a locally adaptive practice.

2.1.1.1.1.1.1 Challenges and Pitfalls in Equating Financial Resources with Church Growth

Equating financial resources directly with church growth presents significant conceptual and practical challenges within Pentecostal congregations. While financial resources are undeniably essential for sustaining ministry operations, funding infrastructure, and facilitating outreach programmes, relying solely on monetary indicators to assess church growth can be misleading. Such an approach risks overlooking the complex nature of church drive, which encompasses spiritual, relational, and communal dimensions beyond financial capacity.

Focusing exclusively on financial metrics can obscure the diverse ways in which churches impact their communities. Froehle and Wicks (2010: 47-62) critique the overemphasis on monetary indicators, emphasizing that growth manifests not only through revenue or assets but also through spiritual formation, social influence, and relational depth. In Ghanaian Pentecostal contexts, for example, churches with moderate financial resources often achieve profound community impact through pastoral care, counselling, and discipleship programmes.

(Brown, 2012: 5-156). This suggests that an overreliance on financial data may fail to capture the qualitative dimensions of spiritual life and ministerial effectiveness.

Another significant challenge is the tendency to prioritize quantity over quality. Hogan (2018: 37-78) observes that churches may equate growth with numerical expansion or income generation, neglecting spiritual maturity, discipleship, and holistic development among congregants. Such a focus may result in superficial expansion, where the acquisition of new members becomes more important than developing authentic transformation and engagement. This phenomenon has been observed in several megachurch contexts globally, where high attendance figures and revenue are often highlighted at the expense of spiritual depth and doctrinal fidelity (Snyder, 2016: 9-250).

Excessive emphasis on financial resources may also drive a materialistic or consumerist orientation toward ministry. Bartkowski (2017: 759-780) argues that when churches prioritize fundraising or monetary growth above spiritual priorities, there is a risk that donor preferences can overshadow pastoral guidance and theological integrity. This can distort the church's mission, leading to programs or initiatives designed more for revenue generation than for genuine spiritual formation.

Furthermore, exclusive reliance on financial indicators can obscure the comprehensive nature of church growth. While resources are critical for operational effectiveness, they are not synonymous with spiritual vibrancy or community influence. Barna (2018: 4-36) emphasizes that neglecting metrics such as discipleship outcomes, spiritual formation, and social engagement can yield a skewed perception of growth. Churches might appear successful in material terms all the same lack depth in relational and spiritual dimensions, which are essential for sustainable ministry.

Guder (2012: 110-280) highlights that overemphasis on financial measures can narrow the perception of success and efficacy in ministry. Evaluating churches primarily by their financial health or congregation size risks minimizing the importance of fidelity, obedience, and spiritual productivity. Churches may be externally affluent yet internally underdeveloped in terms of doctrinal commitment and ministerial effectiveness, which may compromise long-term sustainability.

Resource inequities pose additional challenges. Smaller or financially constrained churches may struggle to compete with larger, affluent congregations, creating disparities in visibility and influence within the Pentecostal landscape (Stark, 2017: 5-263). This dynamic can support an environment where financial affluence becomes the primary marker of success,

potentially marginalizing churches that prioritize spiritual depth or innovative community engagement over revenue generation.

An exclusive focus on financial measures can also diminish attention to spiritual practices and relational dynamics. Ammerman (2013: 12-270) notes that financial stability does not automatically correlate with discipleship, prayer, or scriptural engagement. Wilkes (2015: 5-288) further argues that prioritizing financial indicators may divert resources and energy away from cultivating spiritual disciplines, nurturing relationships, and building authentic community, all of which are central to genuine church growth.

Additionally, equating church growth with financial wealth can cause unhealthy competitiveness among congregations. Bird (2017: 3-108) observes that churches fixated on monetary metrics may prioritize surpassing one another in fundraising, rather than pursuing collaborative or kingdom-oriented initiatives. Barrick (2016: 6-201) further argues that this competition can lead to fragmentation and undermine unity, detracting from collective mission and mutual support within the wider body of Christ.

Overreliance on financial indicators may also generate unsustainable expectations for leaders and congregants. Hart (2014: 7-250) cautions that the constant pursuit of financial success can lead to fatigue, disillusionment, and ethical compromise. Frost (2016: 3-360) observes that this pressure may inadvertently promote prosperity-oriented theology, where financial affluence is equated with spiritual favour, rather than emphasizing genuine transformation, obedience, and discipleship.

Finally, linking church growth primarily to financial metrics may compromise strategic planning and vision discernment. Malphurs (2013: 9-405) warns that leaders may adopt strategies motivated by revenue potential or market-driven trends rather than divine guidance or mission fidelity. Marshall (2015) further contends that prioritizing financial expansion over spiritual discernment risks undermining the church's identity, authenticity, and long-term effectiveness in fulfilling its mission.

In sum, while financial resources are essential for operational viability, infrastructure development, and ministry expansion, they are an insufficient proxy for church growth. A holistic understanding of growth requires integrating financial stewardship with spiritual development, relational depth, discipleship outcomes, and community engagement. Churches must balance material stewardship with kingdom-oriented priorities to ensure sustainable, authentic growth that reflects both spiritual health and societal impact.

2.1.1.1.1.1.1.1.1 Conceptual Framework Based on a Holistic Model of Equating Financial Metrics with Church Growth

Financial indicators play a key role in a church's growth and effectiveness, but understanding growth requires a comprehensive approach. This concept acknowledges that church growth encompasses more than just numbers; it also takes into account spiritual vitality, community relationships, and mission-driven influence. It does this by integrating four essential dimensions: relational, missional, spiritual, and numerical.

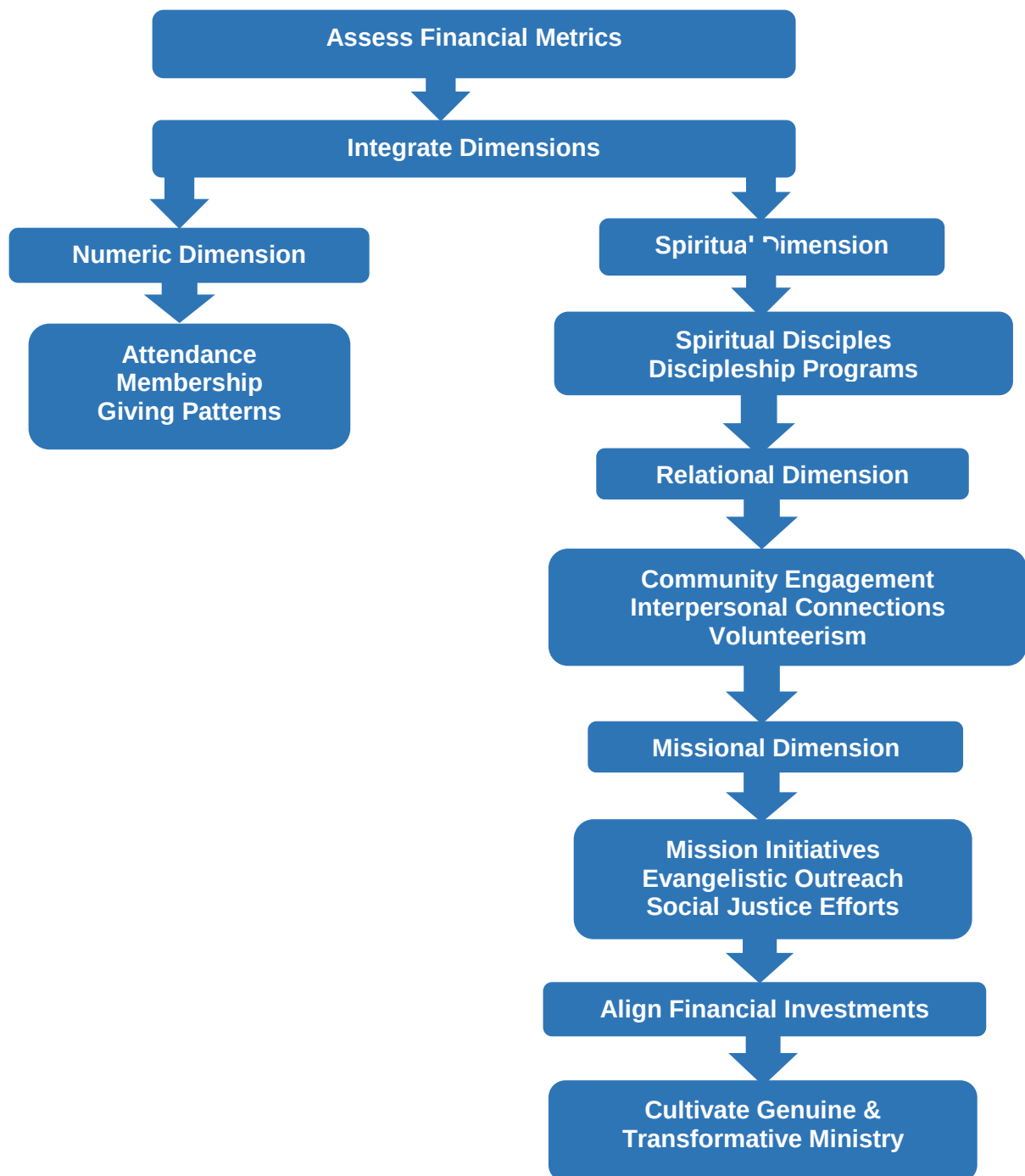
Numerical Dimension: Monitors demographic trends, outreach efficacy, and patterns of attendance, membership, and donating. It is important to evaluate financial contributions in light of church participation and general engagement.

Spiritual Dimension: Assesses spiritual development on both an individual and communal level, encompassing spiritual activities, worship, and discipleship. Pastoral care, discipleship initiatives, and worship experiences that foster faith and transformation are supported by financial resources.

Relational Dimension: Assesses community involvement and relationships inside the church. Investments in counselling services, outreach initiatives, and small groups promote harmony, reconciliation, and social ties.

The missional dimension is concerned with the role of the church in global outreach, social justice, and evangelism. Mission trips, humanitarian endeavours, and advocacy campaigns that have a long-lasting influence on the community should be funded. The flowchart represents how financial investments are in line with the purpose and values of the church by visualising how these dimensions relate to one another. Churches can attain long-term expansion and significant change by evaluating each component separately before reincorporating it into financial assessments.

**Figure 2.1: Aligning Financial Investments with Church Purpose and Values
Sustainable Growth**



Source: Author (2025)

2.1.1.1.1.1.1.1.1 Conclusion

Chapter 2 has examined the critical relationship between financial management and church growth, with particular focus on Pentecostal congregations in Ghana, complemented by comparative insights from Nigeria, South Africa, and the United States. Evidence indicates that effective financial stewardship—including transparency, accountability, strategic resource allocation, and investment in leadership and infrastructure—significantly enhances church expansion, operational efficiency, and community engagement. Ghanaian churches, such as Action Chapel International and International Central Gospel Church, illustrate how combining financial oversight with member empowerment enhance sustainable growth and strengthens communal impact.

Comparisons across contexts reveal both universal principles and context-specific adaptations. Nigerian churches integrate financial transparency with entrepreneurial initiatives; South African congregations leverage digital platforms and networks; and U.S. megachurches emphasize centralized systems and global brand expansion. These cases underscore that while core principles of stewardship are consistent, their implementation is shaped by cultural, economic, and demographic factors.

The chapter also highlights the risks of equating financial resources with growth. Overemphasis on monetary indicators can obscure spiritual vivacity, relational depth, and missional effectiveness, embracing materialistic perspectives and marginalizing resource-limited churches. Effective growth requires balancing financial stewardship with spiritual formation, relational engagement, and holistic ministry.

Biblical frameworks provide enduring guidance for contemporary practice. The Old Testament's centralized system ensured equitable resource allocation, social protection for the vulnerable, and maintenance of covenantal obligations, while the New Testament emphasizes voluntary, grace-oriented giving, communal support, and participatory financial management. These principles, when applied in modern Pentecostal contexts, promote a culture of generosity, accountability, and collective responsibility, enhancing both local and international ministry, addressing socio-economic disparities, and strengthening societal impact.

In summary, financial resources are essential enablers of ministry and growth but do not equate to spiritual or missional success. Sustainable church growth is multidimensional, encompassing financial stewardship, organizational capacity, ethical governance, spiritual formation, and societal engagement. This understanding establishes a strong foundation for the empirical investigation of faith-informed financial decision-making and its influence on church growth in subsequent chapters.

PART 2: NORMATIVE TASK

CHAPTER 3 BIBLICAL PRINCIPLES IN GUIDING FINANCIAL PRACTICES AND ITS IMPACT ON CHURCH GROWTH

3.1 Introduction

Financial management within churches extends beyond routine administrative tasks; it is intrinsically linked to biblical mandates governing stewardship, accountability, transparency, and ethical responsibility. Effective financial practices not only ensure the operational sustainability of the church but also reinforce its spiritual mission, communal cohesion, and congregational growth. This chapter explores the foundational biblical principles of financial stewardship, drawing insights from both the Old and New Testaments, and situates these principles within a hermeneutical framework informed by Pentecostal theology.

The analysis foregrounds the Old Testament's centralised financial systems, such as tithing, offerings, and temple contributions, which demonstrate the integration of religious, social, and communal obligations under the priesthood. Simultaneously, it examines the New Testament's decentralised approach to church finances, highlighting voluntary and grace-based giving, communal support, and accountability mechanisms administered by apostles, elders, and deacons. Comparing these frameworks, the chapter illuminates how biblical financial practices evolve from a legalistic and theocratic model to a grace-oriented, participatory system that promotes intrinsic motivation and ethical stewardship.

Employing careful exegesis, this chapter highlights the practical implications of these biblical models for contemporary churches, particularly Pentecostal congregations in Ghana. It underscores the necessity of aligning financial management with spiritual and ethical principles, advocating for transparency, proportionate giving, and structured accountability to cultivate trust, enhance communal participation, and ensure sustainable growth. Bridging scriptural insights with contemporary church practice, this chapter presents a framework for responsible and theologically grounded financial management, promoting holistic ministry effectiveness while avoiding the extremes of prosperity-driven distortions.

3.1.1 Biblical Foundation of Financial Stewardship

Effective financial management is fundamental to the success of any organisation, particularly for churches. The financial practices of a church extend beyond administrative functions; they are intricately connected to the spiritual mission and ethical responsibilities of the Christian community. The Scriptures include comprehensive directives on financial management that, when properly implemented, can profoundly influence a church's growth, both spiritually and

quantitatively. In managing its resources according to biblical principles, the church addresses its immediate needs while strategically positioning itself for enduring growth and impact within the community.

The significance of financial management in churches is paramount. Churches are entrusted with resources provided by their congregations, who anticipate these resources will be utilised efficiently to advance the church's mission. These resources generally encompass tithes, offerings, gifts, and several other forms of financial assistance. The management of these resources could significantly influence the church's capacity to achieve its mission, broaden its outreach, and preserve the confidence of its members. The misuse of church funds may result in distrust, discord, and potentially the collapse of a ministry.

In recent years, there has been heightened examination of the financial operations of churches, particularly as the public becomes more cognisant of occurrences of mismanagement or fraud. Such incidents may severely impact a church's reputation and its capacity for growth (Caldwell, 2018: 492). Furthermore, in a global environment where financial accountability is increasingly rigorous across all sectors, churches are also required to exhibit openness and ethical financial management.

The Bible presents many doctrines on financial stewardship, highlighting that all resources ultimately belong to God and that humans serve solely as stewards of these assets. This principle is evident in both the Old and New Testaments. Leviticus 27:30 and Numbers 18:21 introduce the concept of tithing, wherein the Israelites were mandated to allocate a tenth of their produce to sustain the Levites, who had the responsibility for the community's spiritual leadership (Bible, 2011). This practice created a framework for ongoing financial support of religious activities that persisted until the New Testament period.

Matthew 6:19–21 and Luke 16:10–12 underscore the significance of prudent financial stewardship as taught by Jesus Christ. Jesus extensively addresses the topic of money, cautioning against affection for wealth and urging his followers to utilise their riches judiciously in service of God's kingdom (Bible, 2011). In Luke 12:33–34, the directive to “sell your possessions and give to the poor” illustrates a radical ethic of generosity. Importantly, this text does not prescribe giving exclusively to the institutional church but calls for prioritising justice and compassion. Read through a Pentecostal hermeneutical lens, this becomes a warning against wealth-hoarding and a challenge to redirect resources toward both church mission and social care.

Furthermore, Acts 2:44–45 highlights a communal strategy for money management, wherein Christians pooled their resources to guarantee that no individual experienced want (Bible, 2011). This type of communal support addressed the immediate needs of early Christians

while simultaneously providing a compelling testament to outsiders of the unity and love inherent in the Christian community. Yet, the account of Ananias and Sapphira in Acts 5:1–11 complicates this picture by revealing that the early community expected radical honesty in giving, with some disciples surrendering all they had. Contemporary Pentecostal churches cannot replicate such radical dispossession literally, but the principle of integrity and accountability in stewardship remains relevant. Similarly, Acts 5:13–14, which notes hesitation among outsiders to join the church, must be situated within its historical context of Roman persecution (example, the stoning of Stephen). Fear of reprisal, not only awe of holiness, shaped early Christian communal life.

This underscores the need to distinguish between theological narrative and historical practice. Early church historians such as Tertullian (*Apology*, ch. 39) emphasised that Christian giving was voluntary and directed toward supporting orphans, widows, and the poor. Eusebius also described martyrs who distributed wealth sacrificially. These accounts confirm that generosity was central but also highlight diversity in practice, balancing theological ideals with historical realities.

Effective financial management is intrinsically connected to church growth in multiple aspects. Firstly, it allows the church to accomplish its goal by financing key ministries, outreach initiatives, and community activities. Churches that effectively manage their money are more capable of initiating new projects, supporting missions, and addressing the needs of their membership and community. This subsequently attracts additional members who are compelled by the church's proactive involvement in ministry and societal concerns (Gombis, 2017: 215).

Secondly, honest and ethical financial procedures build trust within the church. When congregants observe that their donations are utilised judiciously and efficiently, they are more inclined to persist in their contributions and to motivate others to follow suit. Trust is an essential component of church growth as it cultivates a feeling of community and collective purpose (Welch, 2011: 401). However, financial mismanagement may result in a loss of confidence, prompting members to depart from the church and thereby impeding expansion.

Third, financial accountability is essential to the church's testimony to the wider community. In a culture increasingly suspicious of religious institutions, churches that exhibit transparency and honesty in their financial operations emerge as reliable and trustworthy. This may result in enhanced chances for outreach and evangelism, as the church cultivates a favourable reputation within the community (Sande, 2019: 98).

Pentecostal congregations in Ghana, similar to their global counterparts, have undergone significant growth in recent decades. The expansion, marked by a rise in membership,

financial assets, and influence, has established Pentecostalism as a leading Christian organisation in the nation (Asamoah-Gyadu, 2013: 85). Nonetheless, this swift growth entails the essential duty of administering financial resources in a manner that is both efficient and consistent with biblical teachings. At the same time, history reminds us that Christian institutions often moved from radical generosity to wealth accumulation, as seen in medieval Catholicism and, more recently, in the rise of millionaire Pentecostal leaders. This dual legacy demonstrates the importance of balancing biblical ideals of stewardship with awareness of financial misuse across church history.

The emergence of Pentecostalism in Ghana is a significant occurrence within the wider framework of African Christianity. Pentecostal churches, which prioritise personal salvation, spiritual gifts, and dynamic worship, have garnered substantial followings, especially within urban demographics (Gifford, 2004: 82). This expansion has been driven by the allure of the prosperity gospel, which associates loyalty and financial contributions with material rewards, therefore promoting substantial donations from adherents (Asamoah-Gyadu, 2015: 120). However, a Pentecostal theological reading of stewardship must be distinguished from such prosperity interpretations, which risk promoting unchecked wealth acquisition and financial strain among congregants. Balanced stewardship emphasises generosity, accountability, and service, rather than transactional giving for personal enrichment.

Nonetheless, the swift proliferation of these churches has introduced issues, especially regarding financial management. As Pentecostal churches expand, they frequently manage substantial financial resources, requiring comprehensive financial management systems to guarantee accountability, transparency, and adherence to biblical principles. Insufficient financial practices may result in mismanagement, erosion of confidence among members, and potential legal issues, all of which could impede church expansion and compromise the church's reputation within the wider community (Gifford, 2004: 93).

Financial management in churches exceeds administrative efficiency; it is fundamentally a spiritual concern that embodies the church's commitment to biblical stewardship ideals. Matthew 25:14–30 and Luke 16:10–13 delineate explicit rules for the management of financial resources, highlighting honesty, accountability, and generosity (Bible, 2011). These parables underline that stewardship is not measured merely by accumulation or distribution but by faithfulness, responsibility, and readiness to give account before God. These ideas are not only pertinent but essential for Pentecostal churches in Ghana as they address the intricacies of managing expanding financial resources.

Efficient financial management empowers a church to accomplish its mission, sustain its ministry, and participate in community outreach. Pentecostal churches, which frequently

prioritise evangelism and social transformation, find that good financial resource management significantly influences their ability to grow and maintain their missions. Furthermore, churches that administer their money in accordance with biblical principles exemplify a commendable standard for their congregants and the wider society, thereby reinforcing their message of honesty and fidelity (Schaefer, 2016: 256).

Notwithstanding the explicit biblical directives, financial mismanagement continues to pose a concern for numerous Pentecostal churches in Ghana. Contributing factors to this difficulty encompass insufficient financial literacy among church leaders, the lack of adequate financial controls, and the propensity to misappropriate funds, especially in churches that place significant emphasis on financial wealth (Asamoah-Gyadu, 2015: 128). Occurrences of financial mismanagement may result in considerable harm to a church's reputation, create rifts within the congregation, and eventually impede the church's growth.

The prosperity gospel, although promoting generous contributions, may also raise excessive expectations and impose financial strain on congregants. When religious leaders neglect to manage these resources judiciously, it may result in disillusionment and a deterioration of confidence among congregants. This impairs the church's capacity for growth and its potential to favourably influence the community (Gifford, 2004: 95).

This study highlighted the importance of aligning the financial procedures of Pentecostal churches in Ghana with biblical principles to promote sustainable growth. This study aimed to elucidate biblical principles for financial stewardship, offering practical insights to assist church leaders in enhancing their financial management systems. This congruence is essential for preserving the church's integrity and trustworthiness, as well as for enabling it to efficiently accomplish its goal.

This study analysed essential biblical concepts about financial stewardship, including transparency, accountability, and charity, and their application across Pentecostal congregations in Ghana. It also examined the potential effects of these methods on church growth, regarding both spiritual maturity and numerical increase. This study aims to enhance the efforts of Pentecostal churches in Ghana in managing their resources efficiently and growing in accordance with their biblical principles (Schaefer, 2016: 262).

3.1.1.1 Old Testament Financial Practices: Tithes and Offerings

a) Background of Leviticus 27:30-32; Malachi 3:10

The Old Testament presents a broad framework for understanding financial practices among the Israelites, especially concerning tithes and offerings. These were not merely ritualistic obligations but integral mechanisms that sustained Israel's religious, social, and economic order. In particular, Leviticus 27:30-32 and Malachi 3:10 highlight theological and practical dimensions of tithing, demonstrating its covenantal significance and implications for Israel's collective life.

- **Leviticus 27:30-32**

The Book of Leviticus, situated within the Pentateuch and commonly attributed to Moses, emphasizes holiness as the central theme regulating Israel's worship and community life. Within this framework, Leviticus 27:30-32 stipulates that one-tenth of agricultural produce and livestock belonged to the Lord and was therefore consecrated for sacred use. The passage states:

"Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord. If a man wishes to redeem some of his tithe, he shall add a fifth to it. And every tithe of herds and flocks, every tenth animal of all that pass under the herdsman's staff, shall be holy to the Lord" (Bible, 2016).

This declaration frames the tithe not as a voluntary donation but as a divine claim upon Israel's resources, symbolizing God's sovereignty over creation. As Hartley (1992: 479) notes, the act of tithing was inherently spiritual, reflecting worship, obedience, and covenant loyalty. Similarly, Wenham (1979: 343) interprets it as an embodied acknowledgment that all provision ultimately came from God.

Functionally, tithing ensured support for the Levites, who lacked territorial inheritance and relied on the offerings for their sustenance (Numbers 18:21-24). Wenham (1979: 344) underscores that the tithe not only maintained the priestly class but also facilitated the celebration of festivals and ongoing temple services, thus binding Israel's economic and spiritual life together. Importantly, the allowance to redeem part of one's tithe by adding a fifth (Hartley, 1992: 481) illustrates flexibility in the law, accommodating personal circumstances while still affirming God's claim.

Scholars diverge, however, in emphasizing whether the system leaned more toward rigid obligation or relational symbolism. For instance, Levine (1989: 276) critiques readings that stress legalism, arguing instead that the tithe embodied Israel's vocation to embody holiness

in every aspect of communal life. Thus, Leviticus 27:30-32 demonstrates both the functional and theological dimensions of giving, bridging economic necessity with covenantal devotion.

- **Malachi 3:10**

By contrast, the Book of Malachi reflects a post-exilic context marked by religious complacency and socio-economic strain. Malachi 3:10 admonishes Israel for neglecting their tithes, urging:

“Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need” (Bible, 2016).

Here, the prophet identifies covenantal infidelity in financial matters as a symptom of spiritual decline. Stuart (1998: 1345) explains that the “storehouse” likely referred to temple chambers designated for maintaining priests, Levites, and the poor, whose provision had been undermined by withholding. Petersen (1995: 206) adds that this neglect weakened temple operations, disrupting Israel’s communal worship and covenant life.

Strikingly, Malachi presents a rare divine challenge: “put me to the test.” While testing God was elsewhere prohibited (Deuteronomy 6:16), here it functions as a reversal—an invitation to prove God’s faithfulness through obedience. This suggests a reciprocal dynamic: Israel’s material trust would be met by divine abundance. The imagery of the “windows of heaven” opening (Stuart, 1998: 1346) evokes agricultural blessing, emphasizing that obedience in giving was directly tied to Israel’s economic flourishing.

Critical perspectives, however, caution against a purely transactional reading. Petersen (1995: 207) stresses that the text should not be reduced to a prosperity formula but understood within its covenantal context—God’s blessings were contingent on faithfulness, not mechanical giving. Furthermore, Kaiser (1995: 471) highlights that Malachi connects financial practices with larger themes of justice, particularly care for the marginalized, making tithing a social as well as theological mandate.

Taken together, Leviticus 27:30-32 and Malachi 3:10 demonstrate continuity and development in Israel’s financial theology. While Leviticus emphasizes tithing as a sacred duty grounded in holiness, Malachi underscores its role in testing covenant loyalty amid decline. Both affirm that financial obedience was not simply economic management but a declaration of trust in God’s sovereignty. Yet, scholarly debate highlights the tension between obligation and relational devotion, with some arguing that Israel risked reducing tithing to mere ritual, while others emphasize its potential for valuing justice and community solidarity.

3.1.1.1.1 Theological Implications of Tithes and Offerings

a) The Theology of Covenant and Tithing

The Old Testament associates tithing with the concept of covenant, which forms a fundamental theological framework defining the relationship between God and the people of Israel. The covenant was a binding agreement wherein God swore to be the God of Israel, while Israel committed to adhere to His commandments. Tithing was therefore not only an economic exchange or a religious duty; it was a significant manifestation of Israel's loyalty to the covenant. The practice of tithing—specifically, allocating one-tenth of one's income or produce—served as a concrete expression of faith in God's provision and recognition of His dominion over all facets of existence, including material wealth (Hartley, 1992: 480).

Grounded in biblical exegesis, scholars argue that the theological importance of tithing in the Old Testament can be understood through its function in reinforcing the Israelites' reliance on God. By allocating a portion of their riches, the Israelites acknowledged that all they owned ultimately belonged to God (Wenham, 1979: 345). This act of giving signified God's sovereignty and served as a reminder that the people were custodians of God's creation rather than absolute proprietors of their wealth. The tithe, therefore, became a tangible means of revering God and sustaining a proper relationship with Him, rooted in gratitude and obedience.

Beyond individual devotion, tithing also bore societal significance. The tithe provided sustenance for the religious leaders, especially the Levites, who lacked land inheritance and relied on tithes for their livelihood (Numbers 18:21–24). The Levites were entrusted with the nation's spiritual welfare, which included conducting sacrifices, instructing on the Law, and safeguarding the sanctuary. Thus, the tithe was both a theological and social mechanism that sustained covenantal fidelity between God and Israel (Hartley, 1992: 480; Milgrom, 1990: 405–408).

From a Pentecostal theological perspective, tithing today is interpreted not as a legalistic requirement but as a covenantal principle that reflects obedience, stewardship, and reliance on the Holy Spirit. African Pentecostal theologians such as Ogbu Kalu (2008) and J. Kwabena Asamoah-Gyadu (2013) highlight that tithing within Pentecostalism is framed as an act of worship that affirms God's continuing provision, while also serving the missional needs of the church. However, they caution against reducing tithing to a transactional mechanism where material prosperity is expected as a guaranteed outcome. This contrasts sharply with radical prosperity gospel interpretations, which often frame tithing as a seed that mechanically produces financial breakthroughs for the giver, sometimes to the neglect of social justice and communal welfare (Gifford, 2004).

Historically, the early church inherited Old Testament giving practices but adapted them to their communal life. Patristic voices such as Tertullian emphasized voluntary offerings as an expression of love rather than legal obligation, with resources used to support the poor, widows, and those suffering persecution (Apology 39). Eusebius also records how early Christian communities understood giving as part of their covenantal witness, sustaining both ministry and social care (Ecclesiastical History, II.1). This historical witness demonstrates that Christian giving was not primarily a means of accumulating wealth but a covenantal act of stewardship and communal responsibility.

Hitherto, history also records moments where the church's handling of wealth strayed from covenantal generosity. From the medieval accumulation of wealth in the Catholic Church to the emergence of contemporary Pentecostal millionaires, the tension between covenantal stewardship and material accumulation has persisted (Brown, 1988; Ranger, 2007). This historical trajectory serves as a warning against absolutizing prosperity-focused interpretations that overlook the ethical and communal dimensions of covenant giving.

Thus, the theology of covenant and tithing must be understood as both a divine demand for loyalty to God and a social ethic for sustaining community. In contemporary Pentecostal practice in Africa, this balance is significant. While tithes and offerings sustain ministry, theological integrity requires that leaders guard against exploitative teachings and ensure accountability. Tithing, then, remains not merely a ritual obligation but a covenantal ethic that resists unchecked wealth accumulation and promotes faithful stewardship in alignment with biblical, historical, and Pentecostal theological traditions.

b) Tithing as a Strengthening of Social and Religious Solidarity

Tithing significantly contributed to the reinforcement of social and religious solidarity in Israel. In an agrarian society such as ancient Israel, where wealth was quantified by land, cattle, and produce, the tithe was a substantial fraction of an individual's sustenance. In requiring this portion to be dedicated to the temple and priesthood, the tithe guaranteed that the worship of Yahweh remained fundamental to the nation's identity and covenantal life. This communal orientation promoted solidarity and a shared sense of purpose among the Israelites, as they collectively supported their religious institutions and extended help to the marginalized (Wenham, 1979: 346; Hartley, 1992: 481).

The communal dimension of tithing is particularly underscored in the Torah's stipulations concerning the poor and the marginalized. Every third year, a specific tithe—sometimes termed the “poor tithe”—was collected and distributed to the Levites, foreigners, orphans, and widows (Deuteronomy 14:28–29). This provision highlights the justice-oriented aspect of tithing, showing that covenant faithfulness was not limited to temple rituals but extended into

economic redistribution and care for society's vulnerable (Petersen, 1995: 207; Brueggemann, 2001: 187). Theologically, this affirms the Old Testament principle that Israel's worship of God was inseparable from its social ethics and communal obligations.

Early Christian writers echoed this integration of worship, solidarity, and economic justice. The Didache (ch. 13) and writings of Church Fathers such as Cyprian and John Chrysostom emphasized that giving was not only an act of piety but also a means of sustaining communal fellowship and addressing poverty within the Church. Chrysostom, in particular, sharply criticized Christians who hoarded wealth while others suffered, framing giving as both a spiritual duty and a social necessity (Schaff, 1889: 68). Thus, the early Church advanced the idea that offerings (while not strictly identical to Israelite tithes) were a continuation of covenantal solidarity under the new covenant.

In Pentecostal theology, tithing is similarly understood as more than a legalistic obligation—it is an expression of covenant faith, communal care, and empowerment. Pentecostal scholars argue that tithing functions as both a spiritual discipline and a communal economy of care, supporting mutual dependence among believers and resourcing the mission of the Church (Yong, 2015: 133). African Pentecostal theologians further stress the communal role of tithing as a means of building church infrastructure, funding social services, and reinforcing unity in contexts of economic hardship (Asamoah-Gyadu, 2013: 97; Omenyo, 2006: 402).

However, contemporary Pentecostalism also faces critical questions regarding tithing in light of the prosperity gospel. While prosperity preachers often emphasize tithing as a key to unlocking individual wealth and divine blessing, critics contend that this approach risks distorting the biblical and theological emphasis on solidarity, generosity, and justice (Bowler, 2013: 68; Gifford, 2004: 177). In some African contexts, prosperity teachings have led to wealth accumulation by leaders at the expense of ordinary congregants, thereby undermining the social justice and solidarity dimension embedded in biblical tithing (Quayesi-Amakye, 2015: 221). A biblically grounded and theologically responsible Pentecostal approach to tithing must therefore resist commodification of faith and reaffirm its covenantal role in sustaining both spiritual fellowship and communal flourishing.

In this light, tithing can be seen not only as an act of obedience and worship but also as a theological mechanism for ensuring justice, solidarity, and the strengthening of both covenantal and communal bonds.

c) Neglect of Tithing as Covenant Breach (Malachi 3:8–10)

Malachi portrays the neglect of tithing as a serious breach of Israel's covenant identity, not merely a bookkeeping failure. The prophet's charge that the people were 'robbing God' (Malachi 3:8) exposes a spiritual indifference that undermines worship, justice, and communal

care. In covenant terms, withholding tithes signals a refusal to trust Yahweh's provision and to sustain the temple economy that supported priests, Levites, and the poor (Petersen, 1995: 208). Leading exegetes note that Malachi's rhetoric functions covenant-lawsuit style: guilt is named, repentance is urged, and blessing is promised (Stuart, 1998: 1346; Hill, 1998: 333–336).

The summons to “bring the full tithe into the storehouse” (Malachi 3:10) invites covenant renewal through concrete obedience. The promise to “open the windows of heaven” reframes giving as a faith act within Israel's agrarian reality—rain, fertility, and sufficiency belong to God (cf. Deuteronomy 28). Scholars caution, however, that the text is not a mechanical formula for wealth; it integrates piety and ethics, pressing Israel toward fidelity that yields communal shalom rather than private enrichment (Stuart, 1998: 1346–1348; Brueggemann, 2001: 186–189).

Personal withholding, Malachi insists, has corporate consequences. When individuals fail to tithe, temple service is weakened and the poor are exposed, so spiritual negligence becomes social harm (Petersen, 1995: 208; Hill, 1998: 331–333). Early-church witnesses echo this covenantal social vision. The *Didache* directs regular offerings for prophets and the needy (Did. 13), and Chrysostom rebukes wealth-hoarding that leaves the poor unprovided for, framing giving as worship that binds the body of Christ together (NPNF 1.10: Hom. on Matt.; Schaff, 1889). Tertullian similarly describes voluntary collections used “to support and bury poor people” and to relieve the distressed (*Apology* 39).

From a Pentecostal theological perspective, Malachi's call challenges the Spirit-filled community to practice generosity, accountability, and justice as authentic expressions of faith, rather than reducing worship to transactional religiosity. African Pentecostal theologians stress that tithes and offerings should resource mission and social care while resisting exploitative teachings that promise guaranteed financial returns (Kalu, 2008; Asamoah-Gyadu, 2013). Critical studies of prosperity preaching in Ghana warn that leader-centered accumulation and “seed-faith” mechanisms can eclipse Malachi's communal ethic and exacerbate congregants' economic vulnerability (Gifford, 2004; Bowler, 2013). A balanced Pentecostal stewardship therefore aligns with Malachi's covenant vision: giving that restores worship, strengthens communal solidarity, and safeguards the poor under God's just and generous rule.

In sum, tithes and offerings in Malachi function as covenantal practices of worship, trust, and social righteousness. Neglect is a spiritual and communal violation; obedience becomes a Spirit-empowered renewal of identity and mission. This remains instructive for contemporary Pentecostal churches in Africa: faithful stewardship should cultivate transparency, care for the

vulnerable, and resistance to wealth-accumulating distortions that fracture the community God intends to bless.

3.1.1.1.1 The Function of the Priesthood in Fiscal Administration

Numbers 18:21–24 delineates the foundational role of the Levites in the financial administration of Israel's worship life. This passage outlines the divine arrangement whereby God allocated every tithe in Israel to the Levites as their inheritance, in exchange for their service in the tent of meeting. This ensured the uninterrupted execution of priestly and Levitical duties, while simultaneously reminding Israel that cultic access to God was mediated and ordered (Milgrom, 1990: 151). The arrangement highlights a dual dimension: a heavenly directive grounded in covenantal theology, and a pragmatic provision designed to sustain those consecrated to full-time temple service (Ashley, 1993: 347).

The text emphasizes that the Levites received no territorial inheritance in the Promised Land (Numbers 18:20), their inheritance being the Lord Himself. Their sustenance thus derived from the tithes and offerings of Israel, reflecting a theological principle: the people's material contributions upheld the nation's spiritual life. Wenham (1979: 146) notes that this redistribution of resources expressed the solidarity of Israel as a covenant community, intertwining worship, justice, and social order.

From a Pentecostal theological perspective, this passage affirms the Spirit-led principle that ministry requires material support from the believing community, not for self-enrichment but to sustain faithful service. Pentecostal ecclesiology stresses that leaders are stewards rather than proprietors of God's resources (Anderson, 2004: 237). In contrast to the prosperity gospel, which often interprets tithing as a transaction guaranteeing individual wealth, Numbers 18 positions tithes as communal stewardship, sustaining God's work and building corporate responsibility. Kalu (2008: 272) reminds us that African Pentecostalism at its healthiest interprets stewardship as empowerment of the community, not accumulation for elite leaders.

Historically, the early church carried this model forward, though in modified form. Patristic sources such as Clement of Rome (1 Clem. 40–41) emphasized order in ecclesial finances, linking the support of leaders and widows to God's commands in the Old Testament. Similarly, Justin Martyr (Apology I, 67) recorded that early Christians pooled weekly offerings for the support of ministers, the poor, and strangers—echoing the Levitical pattern but grounded in the new covenant ethic of *koinonia*. Unlike the wealth-centered claims of modern prosperity preaching, the early church viewed giving as participation in divine solidarity, not a formula for personal affluence (Osiek, 1983).

This contrast highlights the need to differentiate between biblical theological narratives—such as Numbers 18, which express God’s covenantal arrangement for Israel—and historical practices in the early church, which demonstrate how those principles were reinterpreted in light of Christ and the Spirit. While Israel’s cultic system centralized the Levites’ fiscal role, the early church decentralized giving, emphasizing Spirit-directed generosity and mutual care (Acts 2:42–47).

In the African Pentecostal context, theologians such as Anderson (2014) and Asamoah-Gyadu (2013) stress that the biblical principle of tithes and offerings should be reclaimed as a means of advancing social solidarity, educational empowerment, and care for the vulnerable. This reading resists distortions where leaders monopolize wealth, reminding contemporary churches that biblical stewardship aligns with covenantal justice and Pentecostal pneumatology—empowered giving for the sake of community transformation.

a) The Fiscal Allocation for the Levites

Numbers 18 presents a covenantal economy in which the worship life of Israel is sustained through a dedicated fiscal arrangement. Rather than reproducing a long quotation, the sense of Numbers 18:21 is that every tithe in Israel is allocated to the Levites *as their inheritance* in exchange for their ongoing service at the tent of meeting. The text frames the tithe as remuneration for sacred service, not as discretionary bonus, thereby enabling uninterrupted priestly and Levitical ministry (Ashley, 1993: 346–348; Milgrom, 1990: 151–153). The logic is theological before it is economic: those without landholdings are maintained by the people’s gifts so that worship, teaching of Torah, and ritual mediation remain central to Israel’s identity (Wenham, 1979: 145–147).

This arrangement is reinforced in Numbers 18:24, which reiterates that the Levites receive “the tenth” as their inheritance precisely because they “possess no inheritance” among the tribes. In short form: *Yahweh is their inheritance*, while the people’s tithes are their material provision. As Levine notes, the passage institutionalizes a redistribution mechanism that binds cult, community, and justice—public worship is a common good, resourced by common contributions (Levine, 2000: 168–170). Exegetically, leading commentators agree that the text establishes a stable, predictable support structure for ministers of sacred duties and, by extension, protects the poor who depend on a functioning priestly system for adjudication, teaching, and festival provision (Milgrom, 1990; Ashley, 1993).

Through a Pentecostal viewpoint, Numbers 18 affirms Spirit-empowered stewardship in which leaders serve as stewards rather than proprietors, and the community’s giving becomes a means of sustaining mission, nurturing discipleship, and providing care. The mandate is communal and covenantal, not transactional. Pentecostal ecclesiology thus prioritizes

accountability and transparency so that offerings resource the Spirit's work among all believers (Anderson, 2004: 236–239). This contrasts with radical prosperity teachings that treat tithes as a guaranteed lever for individual enrichment; Numbers 18 frames giving as sustaining God's work and God's people, not underwriting private wealth.

While the biblical narrative of Numbers 18 legislates Levitical support through tithes, historical evidence from the early church shows an adaptive pattern under the new covenant. Sources such as Justin Martyr (Apology I, 67) describe Sunday offerings used for widows, orphans, the sick, prisoners, and itinerant strangers, as well as those who preside—an ethic of *koinonia* rather than a landless-tribe stipend (Roberts & Donaldson, 1994). 1 Clement (40–41) appeals to Old Testament order to argue for disciplined, orderly ministry support; Tertullian (Apology 39) emphasizes voluntary collections for the needy. The theological continuity is communal provision for worship and care; the institutional form changes from a tithe-based Levitical inheritance to voluntary, Spirit-led offerings.

Contemporary prosperity preaching often re-centres giving around individual breakthrough and leader-focussed accumulation. Scholarly critiques from Ghana and wider Africa warn that this can distort biblical stewardship, overburden congregants, and weaken communal welfare (Gifford, 2004; Bowler, 2013). African Pentecostal theologians—Kalu and Asamoah-Gyadu—press for a covenantal ethic where tithes and offerings resource mission, social services, education, and care for the vulnerable, with robust financial accountability that resists celebrity enrichment (Kalu, 2008; Asamoah-Gyadu, 2013). In this frame, Numbers 18 becomes a template for communal sustainability and ministerial integrity, not a pretext for wealth accumulation.

b) Theological Ramifications of the Levitical Tithe

The Levitical tithe, outlined in Numbers 18, holds substantial theological importance, especially in understanding the interplay between the sacred and profane in Israelite culture. The tithe, constituting one-tenth of all produce or income allocated to the Levites, go beyond a mere tax or mandatory contribution. Rather, it was deeply embedded in the covenantal relationship between God and His people, symbolizing both divine ownership of the land and the communal responsibility of Israel to sustain its spiritual leaders (Hartley, 1992: 370; Levine, 2000: 168). This system underscored the spiritual and communal responsibilities of the Israelites, guaranteeing that those devoted to God's service received material support.

Grounded in leading biblical scholarship, the tithe emerges as a theological mechanism of covenantal fidelity. Wenham (1981) highlights that the tithe reinforced the principle that Israel's blessings derived from Yahweh, not human labour alone. From a Pentecostal perspective, this aligns with Spirit-empowered stewardship: leaders are not proprietors of wealth but

stewards sustained by the faithful giving of God's people for the advancement of mission, discipleship, and care. This theological orientation resists transactional religiosity, emphasizing instead the Spirit's role in cultivating generosity as a grace-enabled practice (Asamoah-Gyadu, 2015: 121).

The early church did not replicate Israel's Levitical tithing system; however patristic sources reflect an awareness of material support for ministry. Chrysostom, for instance, interpreted giving as an act of worship and mutual responsibility rather than as a legalistic obligation (Homily on 1 Corinthians 16). The distinction here is crucial: biblical narrative provides a theological model of divine provision for leaders, while historical church practice adapted that principle contextually, often stressing voluntary generosity.

This raises critical implications for Pentecostal theology today, particularly in Africa. While the prosperity gospel has sometimes appropriated tithing as a means of wealth accumulation for individual leaders, a biblically faithful and Spirit-led reading cautions against such distortions. Ogbu Kalu (2008) and Bediako (1995) warn that when giving is reduced to a mechanistic exchange, the covenantal and communal ethos of the tithe is lost. Instead, African Pentecostal voices such as Asamoah-Gyadu (2005) call for a rediscovery of giving as communal stewardship that supports mission, social care, and holistic witness in society.

Thus, the theological ramifications of the Levitical tithe extend beyond economics: it points to a Spirit-enabled model of generosity that safeguards leaders from proprietorship, upholds accountability, and mobilizes the community's resources for mission. It further challenges contemporary Pentecostalism to distinguish between biblical narratives of stewardship and later historical practices, resisting distortions of the prosperity gospel while affirming the Spirit's work in cultivating generosity for the flourishing of both church and society.

c) Divine Calling and Consecrated Service

The Levites' reliance on the tithe underscores that their service to God in the Tabernacle and later the Temple constituted more than employment; it represented a sacred vocation. Unlike the other tribes of Israel, the Levites were not assigned territorial inheritance in the Promised Land. Their inheritance was the Lord Himself, and their material necessities were fulfilled through the tithes provided by the other tribes (Numbers 18:20–21). This arrangement highlighted that their service was not optional labour but an indispensable element in sustaining the nation's covenantal relationship with Yahweh, thereby framing their role as sacred and divinely mandated (Hartley, 1992: 368; Levine, 2000: 169).

Within this covenantal framework, the tithe functioned as a concrete expression of Israel's obligations to God. Through setting aside a portion of their produce or income, the people

acknowledged Yahweh's sovereignty over every aspect of existence, including material resources. Tithing thus became both an act of worship and obedience, affirming that all possessions derived from God and were to be stewarded in ways that honoured Him (Wenham, 1981: 160). Leading biblical scholars note that this practice not only ensured priestly sustenance but also sacralised economic life, integrating spirituality with

Viewed through a Pentecostal theological perspective, the practice of tithing calls Spirit-filled communities to go above transactional notions of religiosity and instead embrace giving as an act of Spirit-empowered stewardship that advances God's mission, discipleship, and communal flourishing (Yong, 2011: 212). In African Pentecostal contexts, tithing is often interpreted as a recognition of divine ownership and a means of participating in God's mission, though scholars caution against its distortion into prosperity-driven accumulation (Asamoah-Gyadu, 2013: 128). Historical witnesses in the early church further affirm this perspective: while patristic writers like Irenaeus and Augustine did not legislate tithing as law, they emphasised generous, Spirit-led giving to sustain the clergy and care for the poor, thereby reinforcing the biblical principle that resources belong to God and should serve the flourishing of the community (González, 1984: 97; Augustine, *Sermons* 34).

Thus, a robust theological interpretation of the Levitical tithe requires differentiating between biblical narrative, which frames it as a divine mandate within Israel's covenant, and historical evidence from the early church, which demonstrates continuity of the principle of sustaining ministry and caring for the vulnerable through communal giving. This balance provides a corrective to prosperity gospel interpretations that collapse tithing into personal enrichment, instead calling Pentecostal communities to recover its covenantal, communal, and missional dimensions.

d) The Convergence of the Sacred and the Secular

The Levitical tithe illuminates the convergence of sacred and secular duties within Israelite society. The Levites' complete reliance on the tithe underscores not merely an economic arrangement but the communal character of Israel's covenantal bond with God. The tithe was not simply a charitable gift but a covenantal, legal, and ethical obligation that guaranteed the continuity of Israel's religious and spiritual life (Wenham, 1981: 162). In this sense, the economic act of giving was inseparable from Israel's worship, as financial stewardship was integral to sustaining the nation's covenantal identity.

Grounded in biblical exegesis, leading scholarship argues that this configuration demonstrates the theological principle that spiritual service and material provision are mutually interdependent within God's economy (Levine, 2000; Hartley, 1992). Early church practices reflect a similar ethos. The Didache (c. 1st–2nd century) instructed believers to support

teachers and prophets materially, drawing on Old Testament patterns of tithes and offerings (Jefford, 1995). Patristic voices, such as Augustine, affirmed that financial support for ministers was not merely practical but a theological necessity, binding the community to its leaders in mutual service.

From a Pentecostal perspective, this convergence underscores the reconfiguration of stewardship as a Spirit-enabled vocation, wherein financial giving is situated within pneumatological ethics. In this perspective, giving functions not as a transactional exchange but as a sacramental act of worship that advances mission, nurtures discipleship, and sustains the communal life of the church. This challenges prosperity-oriented teachings that equate giving with guaranteed wealth accumulation. Instead, African Pentecostal theologians (Asamoah-Gyadu, 2005; Kgatle, 2021) insist that stewardship must be framed in terms of covenantal responsibility, generosity, and justice, ensuring that leaders remain accountable as stewards, not proprietors, of God's resources.

In contemporary churches, the principle of the Levitical tithe may be reflected in the communal support of pastors, missionaries, and other ministers. Nevertheless, contextual application requires careful discernment. While financial support for leaders remains essential to the vitality of the Spirit-filled community, unchecked emphasis on wealth and entitlement risks distorting the covenantal vision into clerical privilege. A biblically faithful and Spirit-led application therefore demands that giving be exercised as an act of worship and communal solidarity that advances God's mission in the world.

e) Continuity Between Old and New Testament Doctrines

The theological ramifications of the Levitical tithe go beyond the Old Testament and maintain continuity in the New Testament. In 1 Corinthians 9:13–14, the Apostle Paul draws upon the priestly principle established in Numbers 18, affirming that “those who minister in the temple derive sustenance from the temple, and those who serve at the altar share in what is offered on the altar. In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel” (Bible, 2011). Here, Paul does not merely appeal to cultural convention but invokes a divine precedent, situating ministerial support within the providential economy of God.

From a Pentecostal theological perspective, this continuity reveals that financial giving must be interpreted not as a legalistic transaction but as a Spirit-enabled participation in sustaining mission and ministry (Yong, 2011). The Levitical model provides a theological framework, nonetheless Pentecostal hermeneutics underscore that stewardship is not simply institutional maintenance but a Spirit-empowered vocation that advances discipleship, community care, and evangelistic witness (Cartledge, 2010).

Early church practices further illuminate this continuity. Tertullian records that the early Christians contributed voluntarily and regularly, not under compulsion but out of shared responsibility for supporting ministers, caring for orphans, and aiding the poor (Apology 39). Similarly, Eusebius notes that financial contributions were vital in sustaining the church's expansive mission, even amidst persecution (Ecclesiastical History, II.3). This historical evidence complements the biblical witness, demonstrating that while the Levitical tithe provided a theological paradigm, the early church contextualized giving as voluntary Spirit-inspired generosity rather than rigid obligation.

A critical Pentecostal analysis must also differentiate this theology of continuity from distortions found in the prosperity gospel movement. Prosperity interpretations often employ Pauline texts to legitimize excessive wealth accumulation by church leaders, thereby eclipsing the original intent of sustaining mission and communal care (Asamoah-Gyadu, 2005). In contrast, authentic Pentecostal stewardship emphasizes accountability, generosity, and justice as Spirit-empowered virtues that resist both legalism and material exploitation (Anderson, 2013).

In the African Pentecostal context, scholars such as Kalu (2008) and Omenyo (2006) observe that churches often face tension between upholding biblical stewardship and resisting tendencies toward exploitative fundraising. African Spirit-filled communities are thus challenged to embody a theology of giving that both sustains ministry and confronts the misuse of financial resources. This contextual reading affirms Paul's message: financial support of ministry is not a transactional duty but a Spirit-enabled participation in God's redemptive work.

Thus, continuity between Old and New Testament teaching on ministerial support does not mandate a replication of the Levitical tithe system in legalistic terms. Instead, it underscores an enduring theological principle: God provides for His servants through the Spirit-empowered generosity of His people, a principle historically grounded, theologically robust, and contextually relevant for the church today.

f) Justice, Covenant, and Communal Support

The Levitical tithe signifies the covenantal justice that underpinned Israel's social and religious existence. Malachi 3:10 illustrates that the Israelites' inability to deliver the complete tithe to the storehouse was not merely a financial shortcoming but a violation of their covenant with God. The prophet Malachi's exhortation to "bring the whole tithe into the storehouse, that there may be food in my house" emphasizes the tithe as a sign of fidelity to God's commands and as a mechanism for sustaining the community, particularly the Levites and the vulnerable (Bible, 2011; Petersen, 1995: 208). As Petersen (1995) notes, this was not simply an individual matter of obedience but a communal obligation that safeguarded Israel's covenantal relationship with God.

Biblical scholars such as Brueggemann (1997) argue that Malachi's concern is not only cultic but also social, for covenantal justice in Israel demanded equitable distribution and care for those without land or livelihood. From a Pentecostal theological perspective, this covenantal model resonates with Spirit-led communal life, where financial stewardship is not reduced to transactional giving but is understood as a Spirit-enabled vocation of justice, generosity, and mutual care (Anderson, 2004; Archer, 2009). Such a reading situates the tithe within a holistic spirituality that sustains both the mission of the church and the welfare of its members.

The early church embodied this covenantal ethic through radical communal sharing. Acts 4:32–35 describes believers holding all things in common, ensuring that “there was no needy person among them.” While not a direct replication of the tithe system, this communal model reflected covenantal justice in practice. Patristic voices such as Tertullian (*Apology* 39) confirm that early Christians contributed voluntarily to support ministers, widows, orphans, and the poor, thereby extending the covenantal ethos into the Christian community (Tertullian, 197 AD/1999). Importantly, these accounts highlight the distinction between theological narratives in Scripture and the historical evidence of early Christian practice, which was shaped by persecution, scarcity, and voluntary generosity rather than compulsory legal structures.

In the contemporary African Pentecostal context, the principle of covenantal justice continues to hold theological significance but requires critical engagement. While many Pentecostal churches uphold tithing as a spiritual discipline of obedience and covenantal faithfulness, some strands of prosperity gospel teaching risk distorting Malachi 3:10 into a transactional promise of material wealth (Asamoah-Gyadu, 2005; Gifford, 2004). Such interpretations often neglect the communal dimension of covenantal justice, reducing giving to an individualistic quest for breakthrough. African Pentecostal theologians like Bediako (1995) and Omenyo (2006) caution that the tithe, properly understood, must reflect God's justice by ensuring transparency, accountability, and equitable care for both leaders and congregants.

Accordingly, the Levitical tithe provides more than a financial precedent; it offers a theological framework for covenantal justice, communal accountability, and Spirit-led stewardship. For Pentecostal churches today, the challenge lies in drawing from this covenantal ethic to develop models of financing that both honour God and resist distortions of wealth accumulation, thereby sustaining spiritual leaders while safeguarding the welfare of the wider community.

g) The Tithing System among the Levitical Tribe

The administration of tithes within Israelite society was not arbitrary but entailed a systematic covenantal framework rooted in divine command. Numbers 18:26–28 stipulates that the Levites, as the principal beneficiaries of the tithes from the other tribes, were obligated to remit a “*tithe of the tithe*” to the priests. This portion, designated as the Lord's offering, sustained

the priests who executed their responsibilities at the altar (Levine, 2000: 170). Leading Old Testament scholars such as Milgrom (1990: 405–410) argue that this arrangement functioned both theologically—as an act of holiness before God—and socially—as a safeguard for economic equity within the covenant community.

The practice of donating a “tithe of the tithe” highlights the hierarchical but interdependent structure of Israel’s sacred economy. While the Levites depended on the tithes of Israel, they in turn demonstrated accountability by consecrating a portion to the priests. This reciprocal obligation reveals that stewardship in Israel was never unilateral but communally shared, affirming Wenham’s (1981: 162) point that financial giving was a covenantal duty safeguarding Israel’s spiritual vitality and cultic continuity.

Viewed through a Pentecostal theological perspective, this text invites Spirit-filled communities to recognize that financial stewardship must likewise be marked by accountability, reciprocity, and Spirit-enabled service. Just as the Levites were not exempt from giving, contemporary pastors and leaders are also called to model sacrificial giving. This stands in contrast to strands of prosperity teaching in African Pentecostalism where leaders sometimes become sole beneficiaries of communal resources without reciprocal accountability (Gifford, 2004; Asamoah-Gyadu, 2005). Pentecostal theology emphasizes that leadership is Spirit-enabled service rather than entitlement; hence, stewardship practices must embody transparency, shared responsibility, and Spirit-led generosity (Cartledge, 2010).

Furthermore, the “tithe of the tithe” can be interpreted as a biblical precedent for what early church history later demonstrated in the *Didache* (c. 100 AD), which urged believers to support itinerant ministers but also warned against exploitative leaders (Milavec, 2003: 198–202). This historical evidence shows continuity between Old Testament practices of structured giving and early Christian insistence on discernment, accountability, and Spirit-led generosity.

In the African Pentecostal context, this model speaks prophetically to ongoing debates about financial ethics, wealth accumulation, and ministerial accountability. The principle of mutual responsibility inherent in the Levitical system provides a theological framework that resists exploitative practices while affirming that sustaining ministers of the gospel is a covenantal duty of the community of faith. Thus, the “tithe of the tithe” not only represents a logistical arrangement in ancient Israel but also a paradigm of Spirit-enabled communal stewardship for contemporary Pentecostal churches.

h) Accountability and Stewardship within the Priesthood

The priests’ obligation in overseeing the tithes illustrates the broader biblical idea of accountability and stewardship, which was central to maintaining both social equity and covenantal fidelity in Israel. Rather than being passive beneficiaries of sacred offerings, the

priests bore a weighty responsibility to administer resources faithfully. This accountability was indispensable in safeguarding the integrity and transparency of financial procedures within the religious community, ensuring that the tithes sustained the worship of God and met the practical needs of those entrusted with spiritual leadership. Such a system established not only administrative order but also reinforced the moral expectation that leaders remain stewards rather than proprietors of God's resources (Levine, 2000:170).

The biblical witness consistently underscores accountability for resources given to leaders. In the Old Testament, priests were charged with administering tithes in ways that directly supported the altar service and preserved the holiness of worship. The New Testament extends this motif, insisting that leaders manage resources with integrity, transparency, and faithfulness (cf. 1 Cor. 4:1–2). This continuity affirms that financial accountability is not incidental but intrinsic to spiritual leadership. While Levine (2000: 170) and Wenham (1981:162) affirm the structural importance of priestly stewardship, contemporary interpreters critique that any distortion of this model risks legitimising clerical abuse if accountability structures are weakened. Hence, a Pentecostal reading emphasises Spirit-enabled discernment, transparency, and checks on leadership authority as safeguards against misuse of resources.

The act of donating a portion of the tithes—the “tithe of the tithe”—further illustrates kindness, humility, and collective responsibility. Although the priests received assistance through the people's giving, they were simultaneously required to return a portion to God. This action reinforced the theological truth that no leader stands exempt from the principle of stewardship. It affirmed that all members of the community, regardless of office, shared in the responsibility to contribute to God's work. Constructively, this provides Pentecostal churches with a paradigm in which giving is not reducible to transactional exchange but is reimagined as Spirit-enabled worship and covenantal participation in God's mission. In this way, accountability within the priesthood exemplifies a holistic perspective on stewardship, where generosity becomes both an act of obedience and a manifestation of dedication to the Spirit's ongoing work in mission, discipleship, and communal care.

3.1.1.1.1 The Influence of Financial Management on Community Trust and Cohesion

- **Nehemiah 13:10-14**

Nehemiah 13:10-14 offers critical insight into the effects of financial practices on community trust and cohesion in the post-exilic Jewish community. This section delineates a key epoch in Jerusalem's history when Nehemiah, upon returning from his tenure in the Persian court, uncovers deficiencies in the adherence to the regulations and practices he had formerly instituted. This particular section of the book discusses the handling of tithes and offerings,

emphasising the wider consequences for communal trust and cohesiveness. Nehemiah 13:10-14 articulates:

I also learned that the portions assigned to the Levites had not been given to them, and that as a result, the Levites and singers who did the work had gone back to their own fields. So I rebuked the officials and asked them, 'Why is the house of God neglected?' Then I called them together and stationed them at their posts. All Judah brought the tithes of grain, new wine, and olive oil into the storerooms. I put Shelemiah the priest, Zadok the scribe, and a Levite named Pedaliah in charge of the storerooms and made Hanun son of Zaccur, the son of Mattaniah, their assistant, because they were considered trustworthy. They were made responsible for distributing the supplies to their fellow Levites. Remember me for this, my God, and do not blot out what I have so faithfully done for the house of my God and its services. (Bible, 2011).

This passage illustrates Nehemiah's acts as a vital element of communal administration and religious responsibility. Upon his return to Jerusalem, Nehemiah discovers that the tithes and sacrifices designated for the Levites and singers, tasked with temple services, had not been disbursed. As a result, these individuals were compelled to return to their fields for sustenance, which weakened the temple's operations and diminished the vitality of worship practices (Miller & Hayes, 2006: 229).

Nehemiah's corrective actions—rebuking the officials, restoring proper allocation of tithes, and appointing reliable personnel to manage resources—reveal a profound theological principle: effective financial management is inseparable from sustaining covenantal faithfulness and community cohesion. In entrusting stewardship to "trustworthy men," Nehemiah underscores the necessity of integrity, transparency, and accountability in the administration of sacred resources (Barker, 1999: 156). His reforms served not only to secure the continuity of temple worship but also to rebuild communal trust that had eroded due to negligence.

From a Pentecostal theological outlook, this episode resonates with the contemporary challenge of maintaining integrity in church financial practices. Pentecostal churches, like Nehemiah's restored community, thrive when financial resources are handled with accountability, ensuring that ministers are freed from financial anxieties to focus fully on spiritual service. Moreover, just as Nehemiah's reforms reinstated trust and cohesion, effective stewardship within Pentecostal contexts strengthens congregational confidence, nurtures unity, and sustains the mission of the church as Spirit-led and community-centered (cf. Anderson, 2013: 317; Omenyo, 2006: 399).

a) Trust and Transparency

Efficient financial management in religious institutions is crucial for establishing and sustaining confidence among community members. Within the framework of Pentecostal theology, transparency and ethical stewardship in resource management are not merely administrative concerns but spiritual imperatives that reflect God's justice and integrity (Omenyo, 2006: 400). When leaders exhibit openness and honesty in financial dealings, they reinforce communal trust and exemplify biblical stewardship principles, building a healthy, participatory faith community (Miller & Hayes, 2006: 231). Conversely, neglect or mismanagement of resources can erode confidence, leading to disunity and weakened spiritual cohesion. This observation aligns with historical patterns, as seen in both early Christian communities and contemporary African Pentecostal churches, where financial opacity often correlates with diminished congregational participation and suspicion of leadership (Anderson, 2013: 45).

The neglect of tithes in Nehemiah's situation compelled the Levites and temple workers to abandon their sacred responsibilities and revert to agricultural labor, which disrupted temple rituals and the community's spiritual life. While the biblical account primarily presents a theological narrative, historical-critical analysis suggests that such lapses in resource management had tangible social and economic consequences for post-exilic Jerusalem (Harrison, 1979: 552). Nehemiah's swift and resolute measures—restoring proper allocation of resources and appointing trustworthy administrators—addressed both practical and spiritual needs, thereby reinstating community confidence.

From a Pentecostal hermeneutical insights, this episode demonstrates that ethical financial practices are integral to spiritual leadership. Unlike radical prosperity interpretations that may equate giving with automatic divine reward, the Nehemiah model emphasizes accountability, communal well-being, and restoration of trust. It illustrates a balanced approach to stewardship, showing that transparent management is foundational for sustaining both spiritual life and social cohesion.

b) Restoration of Public Confidence

Guided by Pentecostal theological principles, Nehemiah's leadership in restoring sound financial standards exemplifies the integral connection between ethical stewardship and communal trust. When leaders are perceived as proficient custodians of resources, their credibility is strengthened, ensuring a pervasive sense of trustworthiness among community members. Such trust is not merely administrative but carries spiritual significance, as it undergirds the effective functioning of religious service and ensures that communal spiritual responsibilities are upheld responsibly (Harrison, 1979: 552).

From a historical-critical perspective, the reinstatement of tithe practices and equitable allocation of resources in post-exilic Jerusalem had tangible social and economic consequences. Beyond reinforcing ritual obligations, these measures revitalized the community's commitment to God's service, demonstrating that financial stewardship was directly linked to both spiritual vigour and social cohesion. This episode also offers a corrective to radical prosperity interpretations that equate giving with personal enrichment; Nehemiah's model emphasizes accountability, fairness, and communal well-being as the basis for legitimate financial practice (Osmer, 2017: 225).

In tackling financial mismanagement, Nehemiah both resolved immediate economic challenges and upheld the ethical framework governing communal life. The reaffirmation of communal commitment to God's directives was thus central not only to sustaining ritual practices but also to maintaining the cohesion and moral integrity of the faith community. Considering Pentecostal theological insights, this case underscores the enduring importance of transparency, accountability, and ethical leadership in building public confidence within religious institutions (Miller & Hayes, 2006: 231; Anderson, 2013: 45).

c) Long-term Consequences

The enduring impacts of Nehemiah's financial reforms were both practical and theological in nature. By renewing community trust and putting in place sound financial oversight, Nehemiah ensured the uninterrupted provision of the temple's services, which were essential for the community's spiritual well-being. Beyond maintaining ritual continuity, these reforms reinforced communal cohesion by demonstrating that leadership was committed to ethical stewardship, the protection of religious traditions, and the preservation of collective values (Harrison, 1979: 552).

From the standpoint of Pentecostal doctrine, Nehemiah's model illustrates that effective financial management is not solely an administrative task but a spiritual imperative. Transparency, accountability, and the prudent allocation of resources function as expressions of divine justice and communal responsibility. This contrasts with radical prosperity gospel teachings, which often equate financial giving with guaranteed personal enrichment. Nehemiah's approach emphasizes ethical obligation, communal support, and the sustenance of spiritual practices as primary outcomes of responsible stewardship (Osmer, 2017: 225; Omenyo, 2006: 400).

The long-term ramifications of these reforms underscore the essential role of financial management in promoting trust, integrity, and cohesiveness within religious communities. Efficient resource management safeguards the operational stability of institutions, ensures equitable support for all members—including those devoted to spiritual service—and models

accountability for the broader faith community. Historical and theological analyses suggest that such practices, when consistently applied, leave a legacy of ethical leadership and communal resilience.

For contemporary Pentecostal churches, Nehemiah's example provides a significant framework for institutional governance. It highlights that sustainable church growth and spiritual liveliness are intrinsically linked to sound financial practices, particularly transparency, accountability, and strategic stewardship (Miller & Hayes, 2006: 231; Anderson, 2013: 45). The enduring lesson is that financial reforms rooted in ethical principles do not merely resolve immediate challenges—they cultivate long-term spiritual, social, and organizational stability, reinforcing both trust and the integrity of communal life.

d) Theological Significance of Nehemiah 13:10-14

Nehemiah 13:10–14 underscores a fundamental theological principle: effective financial stewardship is essential not only for operational efficiency but also for the spiritual and communal well-being of God's people. This principle reflects the covenantal relationship between God and Israel, wherein obedience to divine law encompasses responsible management of material resources. Within a Pentecostal theological framework, this passage highlights that ethical stewardship is both a spiritual discipline and a practical demonstration of fidelity to God's directives (Omenyo, 2006: 400).

The disregard for tithes and offerings in Nehemiah's time had immediate and tangible repercussions for the Levites and temple operations. Because the Levites relied on these contributions for sustenance, they were compelled to return to agricultural labour, leading to disruption of temple rituals and diminished religious participation (Miller & Hayes, 2006: 229). Beyond practical inconvenience, this situation represented a profound spiritual deficiency: failure to support those serving in God's work undermined the community's covenantal obligations and violated the principles of divine justice.

Theological analysis of this passage indicates that financial mismanagement extends beyond practical shortcomings; it reflects a breach in spiritual and societal integrity. Nehemiah's corrective measures—reprimanding officials, restoring appropriate resource allocation, and designating reliable personnel—were essential not only for operational continuity but for re-establishing covenantal compliance and communal dedication to God (Harrison, 1979: 550–552). These actions illustrate that financial stewardship is a core component of spiritual leadership and community cohesion.

From a critical Pentecostal perspective, Nehemiah's approach provides a model for contemporary churches. It emphasizes that ethical financial practices—transparency, accountability, and prudent resource allocation—serve as expressions of spiritual obedience

and community care. Unlike radical prosperity teachings that equate giving solely with personal blessing, Nehemiah's reforms demonstrate that stewardship is relational: it strengthens the community, supports spiritual workers, and honours God's order (Osmer, 2017: 225; Barker, 1999: 157).

The text also affirms that supporting religious personnel, such as the Levites, is an important indicator of communal faithfulness. Proper allocation of tithes is not merely financial; it reflects devotion to divine order, reinforces the integrity of spiritual operations, and ensures that the community's social and spiritual structures remain robust. In this sense, Nehemiah's reforms addressed both practical needs and deeper spiritual objectives, highlighting that operational and spiritual health are inseparably linked.

Moreover, the passage emphasizes leadership accountability. Through assigning trustworthy individuals to oversee the distribution of tithes, Nehemiah demonstrated that integrity and ethical oversight are critical for sustaining trust, ensuring compliance with divine principles, and safeguarding communal well-being. This approach parallels modern Pentecostal leadership paradigms, where transparency, ethical management, and stewardship are central to maintaining congregational trust and promoting sustainable church growth (Harrison, 1979: 552; Anderson, 2013: 45).

Ultimately, Nehemiah 13:10–14 exemplifies that financial stewardship is a theological and practical imperative. It reinforces that responsible management of resources cultivates communal trust, preserves spiritual integrity, and aligns religious practice with divine intention—lessons that remain profoundly relevant for contemporary Pentecostal churches and broader faith communities.

3.1.1.1.1.1 Financial Practices of the Sabbath and Jubilee

Leviticus 25:1–17 outlines the Sabbath and Jubilee financial practices, which were central to the social, economic, and spiritual structures of ancient Israel. These provisions were designed not merely as regulatory laws but as theological expressions of justice, equity, and divine ownership of the land. They reflected a framework in which human stewardship was accountable to God, emphasizing that financial and material management carried both spiritual and societal implications. From a Pentecostal theological perspective, these practices illustrate the principle that economic behaviour is inseparable from ethical and covenantal responsibility, a concept that resonates with contemporary notions of church stewardship and accountability (Omenyo, 2006: 402; Anderson, 2013: 50).

The Sabbath year, described in Leviticus 25:1–7, required the Israelites to allow their land to lie fallow every seventh year. All agricultural activity was to cease, allowing the soil to recover

and preventing resource exhaustion (Walton, 2009: 523). The Sabbath year served multiple purposes. Ecologically, it promoted sustainable farming practices and environmental stewardship by preserving soil fertility for future generations (Walton, 2009: 525). Economically, it compelled farmers to rely on the previous year's harvest and natural produce, fostering a measure of equity and dependence on God's provision rather than purely human effort (Walton, 2009: 526, 528). Theologically, the Sabbath year reminded the Israelites of their reliance on divine blessing, reinforcing that stewardship involves not only practical care for resources but also trust and obedience to God's directives. This principle parallels Pentecostal teachings that ethical financial practices demonstrate faithfulness, community concern, and spiritual discipline (Osmer, 2017: 230).

Leviticus 25:8–17 further introduces the Year of Jubilee, observed every fiftieth year following seven cycles of Sabbath years. The Jubilee represented a comprehensive economic and social recalibration, characterized by the restoration of land and the liberation of Hebrew servants. Lands that had been sold due to financial distress were returned to their original familial owners, preventing prolonged consolidation of property by the wealthy and addressing systemic economic inequalities (McConville, 2002: 170). Similarly, those who had become servants due to debt were released, restoring personal liberty and family integrity (Fensham, 1982: 219).

The Jubilee year functioned as a profound mechanism for economic and social justice. In restoring property and freeing servile individuals, it rebalanced economic power, mitigated poverty, and ensured equitable access to resources (McConville, 2002: 173; Fensham, 1982: 221). Importantly, it also carried deep theological significance: the Jubilee emphasized that the land ultimately belonged to God and that human management must reflect divine principles of justice, mercy, and fairness (McConville, 2002: 175). Within a Pentecostal hermeneutical framework, this principle parallels contemporary expectations for church leadership: transparent, accountable, and ethically guided financial stewardship ensures equitable resource allocation, builds trust within faith communities, and reflects fidelity to God's order (Anderson, 2013: 50; Omenyo, 2006: 405).

Taken together, the Sabbath and Jubilee illustrate that financial practices are inseparable from spiritual and social well-being. They provide a model in which ethical stewardship, covenantal obedience, and communal equity are intertwined, demonstrating that sound financial management sustains both divine mandates and societal cohesion. For modern Pentecostal churches, these ancient practices reinforce the importance of accountability, transparency, and equitable distribution of resources as foundational to spiritual integrity and organizational health.

a) Theological Ramifications of Sabbath and Jubilee Financial Practices

The Sabbath and Jubilee traditions described in Leviticus 25 carry profound theological and ethical significance, reflecting overarching biblical principles of divine ownership, social justice, and communal restoration. These practices extend beyond mere economic regulation, illustrating fundamental religious values that guided Israelite society and continue to inform contemporary interpretations of stewardship and ethical resource management. From a Pentecostal theological perspective, these customs exemplify the integration of spiritual obedience, communal responsibility, and ethical leadership, highlighting that financial practices are inseparable from covenantal fidelity and social ethics (Omenyo, 2006: 406; Anderson, 2013: 52).

(i) Divine Proprietorship and Stewardship

The Sabbath and Jubilee years explicitly embody the biblical concept that the land belongs to God. Leviticus 25:23 declares, "The land must not be sold permanently, for the land is mine; you are merely aliens and my tenants" (Bible, 2011). This statement conveys a central theological assertion: human beings are not ultimate owners of material resources but custodians entrusted with their responsible management. In this framework, economic activity is situated within divine sovereignty, emphasizing that stewardship carries both ethical and spiritual obligations.

The Sabbath year, during which the land was left uncultivated, and the Jubilee year, during which lands were restored to their original proprietors, reinforce this principle of stewardship (Wenham, 1981: 315). These periodic interventions served as practical reminders that all material resources are ultimately governed by divine authority and must be managed in accordance with God's intentions. From a Pentecostal hermeneutical lens, such practices highlight that ethical management of resources is not merely administrative but constitutes an act of worship and obedience, demonstrating fidelity to God while promoting communal welfare (Osmer, 2017: 235).

Furthermore, understanding of divine ownership entails a commitment to equity and collective well-being. Resources are to be allocated in a manner that benefits the community as a whole, rather than serving individual accumulation or selfish gain. In instituting the Sabbath and Jubilee, the biblical text foregrounds the ethical dimension of stewardship: economic practices must advance social equality, prevent exploitation, and espouse justice among community members (Wenham, 1981: 318; Fensham, 1982: 225). These principles resonate with Pentecostal teachings on church financial management, where transparency, accountability, and equitable distribution are viewed as reflections of spiritual integrity and communal responsibility (Anderson, 2013: 53).

In sum, the Sabbath and Jubilee financial practices convey a theological vision in which stewardship integrates divine obedience, social ethics, and communal care. They provide a biblical model for understanding that resource management is not neutral but is inherently ethical and spiritual, with practical and moral consequences for both leaders and the broader faith community. Such insights inform contemporary church leadership by emphasizing that faithful stewardship nurtures trust, sustains communal cohesion, and aligns material management with divine purposes (Omenyo, 2006: 407).

(ii) Social Justice and Economic Equity

The Year of Jubilee exemplifies the biblical emphasis on social justice and economic equity, demonstrating that financial practices are inseparable from ethical and theological mandates. Through mandating the restitution of land to its original familial owners and the emancipation of Hebrew servants, the Jubilee sought to correct systemic economic inequalities and prevent the consolidation of wealth among a privileged few (McConville, 2002: 172). These provisions ensured that resources remained accessible to all members of the community, reflecting God's concern for the welfare of the marginalized and vulnerable.

Functioning as a periodic economic reset, the Jubilee year alleviated prolonged financial distress, prevented entrenched poverty, and curtailed the accumulation of wealth by a select minority at the expense of the majority (Fensham, 1982: 223). The systematic redistribution of land and resources during the Jubilee not only reinstated economic balance but also reinforced a moral framework in which social equity and justice were divinely mandated. Within the framework of Pentecostal theology, this model resonates with the church's contemporary responsibility to promote fairness, transparency, and accountability in resource management, highlighting that stewardship is both ethical and spiritual (Omenyo, 2006: 408; Anderson, 2013: 54).

Moreover, the Jubilee reflects a broader theological principle: God's justice encompasses both spiritual and socio-economic dimensions. Ensuring equitable access to land, wealth, and opportunities illustrates that divine concern extends beyond ritual compliance to the practical well-being of the entire community (McConville, 2002: 175). This principle underscores that economic structures and financial practices within a faith community must reflect covenantal fidelity, ethical stewardship, and social responsibility. The Jubilee thus provides a model for contemporary Pentecostal churches, emphasizing that transparent and accountable financial practices are integral to upholding justice, developing communal trust, and promoting holistic spiritual and social flourishing (Osmer, 2017: 237).

In the end, the Year of Jubilee demonstrates that biblical financial practices are both practical and theological. They integrate divine justice, communal equity, and ethical stewardship,

providing enduring lessons for modern faith communities that seek to align resource management with spiritual and social imperatives.

(iii) Community Rehabilitation

The Sabbath and Jubilee years were designed to promote communal restoration and societal cohesion, reflecting a holistic approach in which economic, social, and spiritual well-being were interlinked. These practices provided regular periods for economic and social resets, ensuring that societal harmony was preserved and preventing the entrenchment of structural inequities. During the Sabbath year, the land was allowed to lie fallow, facilitating ecological recovery and sustainable use of resources, while the Jubilee year mandated the restitution of land and the liberation of Hebrew servants, rectifying accumulated economic disparities (Fensham, 1982: 223).

These practices cultivated communal cohesion by emphasizing collective responsibility and mutual care. The systematic rejuvenation of the land and the emancipation of those in servitude served as tangible reminders of the interconnectedness of the community and the moral imperative to uphold justice, equity, and relational integrity. From a Pentecostal theological perspective, such practices illustrate that responsible stewardship is not only a practical necessity but a spiritual duty, demonstrating obedience to divine mandates while furthering social accountability and trust within the community (Omenyo, 2006: 410; Anderson, 2013: 55).

Moreover, these traditions embodied a broad religious vision of society in which ethical resource management, social justice, and communal well-being were inseparable. Through instituting regular economic and social recalibrations, the Sabbath and Jubilee reinforced the notion that financial and social practices are ethically grounded and spiritually significant, reflecting God's concern for both material and relational justice (McConville, 2002: 176; Osmer, 2017: 238). These principles remain relevant for contemporary faith communities, particularly Pentecostal churches, where transparent and accountable financial practices, equitable resource distribution, and ethical leadership are essential for sustaining trust, cohesion, and spiritual vitality.

In essence, the Sabbath and Jubilee illustrate that the rehabilitation of community structures—social, economic, and spiritual—is a divine mandate. They demonstrate that periodic restoration, ethical management, and attention to collective welfare are central to building resilient, just, and spiritually vibrant communities.

(iv) Influence on Modern Understanding

The Sabbath and Jubilee practices of the Old Testament offer enduring lessons for contemporary discourse on economic justice, sustainability, and communal welfare. These

ancient rituals reveal fundamental principles that surpass historical context, emphasizing ethical stewardship, equitable resource distribution, and the interdependence of spiritual, social, and economic life. In integrating periods of rest, restitution, and redistribution, the Sabbath and Jubilee provide a model for sustainable economic governance, demonstrating that financial practices must balance productivity with justice and care for the vulnerable (McConville, 2002: 177; Fensham, 1982: 227).

Within the framework of Pentecostal theology, these principles remain highly relevant. Ethical stewardship, transparency, and accountability in resource management are not only practical necessities but also expressions of spiritual obedience and faithfulness to God's directives. The Jubilee's emphasis on returning land to its original owners and liberating servants illustrates that socio-economic policies must be rooted in justice and compassion, preventing systemic inequality and nurturing communal harmony (Omenyo, 2006: 412; Anderson, 2013: 56).

Furthermore, the ecological and economic lessons embedded in the Sabbath year underscore the importance of sustainability and responsible environmental management. Allowing the land to lie fallow encouraged long-term productivity and ecological balance, principles that resonate with contemporary concerns about environmental stewardship, corporate social responsibility, and the ethical management of communal resources (Walton, 2009: 529).

In the context of modern Pentecostal churches and faith-based communities, these biblical models offer critical guidance for financial and organizational practice. Transparent allocation of church resources, periodic auditing, and equitable support for staff and congregants reflect the spirit of Sabbath and Jubilee principles, reinforcing trust, accountability, and community cohesion. These ancient practices, therefore, bridge the historical and contemporary, providing theological and ethical frameworks for addressing economic disparities, promoting social justice, and fostering sustainable and inclusive communal life (Osmer, 2017: 239).

Overall, the theological, social, and ethical imperatives of the Sabbath and Jubilee remain instructive for contemporary society, offering a blueprint for integrating spiritual fidelity, economic prudence, and communal responsibility in both religious and broader socio-economic contexts.

(v) Economic Redistribution and Debt Absolution

A significant contemporary application of the principles underlying the Sabbath and Jubilee years is found in economic redistribution and debt alleviation. The Jubilee year mandated the restitution of land to its original owners and the emancipation of Hebrew servants, signalling a divine commitment to rectifying systemic economic inequalities and preventing the prolonged concentration of wealth among a select few (McConville, 2002: 175). Guided by Pentecostal

theological principles, these directives illustrate that economic justice is not merely a social concern but a spiritual imperative, reflecting God's ethical expectations for community life and resource stewardship (Omenyo, 2006: 414; Anderson, 2013: 57).

The concept of periodic debt forgiveness, similar to the Jubilee's debt release, finds resonance in contemporary economic and social policies. Modern debt relief initiatives, including programs targeting developing nations, student loan forgiveness, and other forms of financial reprieve, echo the biblical vision of alleviating burdens that perpetuate inequity (Walton, 2009: 525). These measures aim to prevent cycles of poverty, empower marginalized communities, and restore individuals' ability to participate meaningfully in societal and economic life.

Moreover, economic redistribution strategies, such as progressive taxation, social welfare programmes, and wealth transfer initiatives, parallel the biblical ideals inherent in Jubilee practices. Through reallocating resources to promote social equity, these mechanisms operationalize the principle that wealth and material resources must serve the collective good rather than concentrated individual accumulation (Walton, 2009: 526). Such initiatives illustrate that ethical financial governance is both a moral and practical requirement, aligned with divine justice and covenantal responsibility.

In Pentecostal and broader faith-based contexts, these insights inform contemporary financial ethics, emphasizing that church and community leaders are morally obligated to implement transparent, accountable, and equitable stewardship practices. This approach strengthens trust, enhances social cohesion, and ensures that economic activities reflect spiritual values of justice, generosity, and care for the vulnerable (Osmer, 2017: 240).

In conclusion, the Jubilee's model of economic redistribution and debt absolution continues to provide a theological and practical framework for contemporary societies, highlighting that financial justice, equitable resource allocation, and the alleviation of economic burdens are not only socially desirable but spiritually mandated.

(vi) Sustainable Land Utilisation and Ecological Management

The Sabbath year, which required the land to lie fallow every seventh year, underscores the biblical imperative for ecological stewardship and sustainable land management. In mandating periodic rest for the land, the practice promoted environmental sustainability, allowed the soil to recover from continuous cultivation, preserved its fertility, and prevented long-term degradation (Walton, 2009: 523). This regulation reflects a broader theological principle in which human responsibility for creation is intertwined with covenantal obedience and ethical stewardship, emphasizing that resource management carries both spiritual and practical significance (Omenyo, 2006: 416; Anderson, 2013: 58).

The principles underlying Sabbath land rest resonate with contemporary environmental and agricultural practices. Modern strategies, including crop rotation, conservation tillage, organic farming, and fallow periods, embody similar objectives: preserving soil integrity, enhancing ecological resilience, and reducing adverse environmental impacts. Such practices demonstrate an ongoing commitment to sustainable management of natural resources, aligning with the theological notion that humans are stewards of creation and accountable to God for the ethical and prudent use of the earth (Osmer, 2017: 241; Walton, 2009: 525).

Through a Pentecostal theological lens, ecological stewardship is inseparable from spiritual discipleship. Faith communities are called not only to pursue spiritual and social justice but also to manage natural resources responsibly, recognizing the interconnectedness of human well-being, communal prosperity, and environmental integrity. Implementing sustainable practices in agriculture and resource management is thus a contemporary application of the Sabbath principle, reflecting obedience to divine law while promoting societal welfare and intergenerational equity (Omenyo, 2006: 417).

Essentially, the Sabbath year serves as a foundational model for sustainable land use, illustrating that ethical resource management is both a spiritual mandate and a practical necessity. By embedding ecological care within covenantal obligations, the biblical text provides enduring guidance for contemporary faith communities and societies seeking to integrate environmental sustainability with ethical stewardship, social responsibility, and holistic communal flourishing.

(vii) Community Welfare and Social Cohesion

The Sabbath and Jubilee practices highlight the theological and ethical significance of communal welfare and social cohesion. These rituals, which instituted regular redistribution of resources and addressed structural social inequalities, promoted a culture of collective responsibility, mutual support, and communal solidarity among the Israelites (Fensham, 1982: 223). The redistribution of land, the emancipation of Hebrew servants, and the restoration of economic balance were not merely financial mechanisms but deliberate strategies to cultivate trust, equity, and relational harmony. Within the framework of Pentecostal theology, these practices illustrate that spiritual obedience is inseparable from social responsibility; ethical stewardship and communal care are central expressions of faith (Omenyo, 2006: 418; Anderson, 2013: 59).

Contemporary applications of these principles are evident in community development programs, social welfare initiatives, and policies that promote social inclusion. Programmes designed to empower marginalized populations, provide access to essential resources, and foster collaborative community engagement mirror the biblical ideals of collective welfare and

reciprocal assistance (McConville, 2002: 175). Such initiatives reinforce the understanding that communal prosperity and cohesion depend on transparent, accountable, and equitable management of resources, echoing the ethical and theological imperatives exemplified in Sabbath and Jubilee observances.

Moreover, these practices underscore the interdependence between economic fairness and spiritual integrity. Through promoting social equity and ensuring that all members of the community have access to resources and opportunities, the Sabbath and Jubilee traditions demonstrate that holistic spiritual leadership entails caring for both material and relational needs. Faith communities, particularly Pentecostal churches, can draw lessons from these models by implementing policies that integrate financial stewardship with social responsibility, thereby strengthening communal bonds, building trust, and enhancing overall spiritual and social vivacity (Osmer, 2017: 242).

In principle, the Sabbath and Jubilee frameworks reveal that social cohesion and communal welfare are theological imperatives, reflecting God's concern for justice, equity, and the holistic flourishing of society. They provide enduring guidance for contemporary faith-based and secular contexts alike, showing that sustainable community development requires ethical financial practices, responsible leadership, and a commitment to the well-being of all members.

3.1.1.1.1.1.1 Financial Practices in the Ministry of Jesus as Documented in the New Testament

- **Context of Luke 16:10-13**

The New Testament provides profound insights into financial practices through the teachings of Jesus, highlighting principles of integrity, stewardship, and ethical management of resources. These teachings underscore that responsible handling of material possessions is inseparably linked to accountability, devotion to God, and the advancement of His kingdom. In Luke 16:10-13, Jesus presents the Parable of the Shrewd Manager, which emphasizes fiscal integrity, responsibility, and ethical stewardship within the broader spiritual context:

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money. (Bible, 2011)

Luke 16:10-13 offers critical instruction on financial conduct, encompassing issues of duty, accountability, and ethical resource management. From a Pentecostal theological perspective, the passage underscores that financial stewardship is not merely an operational concern but a spiritual practice, reflecting one's fidelity to God and alignment with divine purposes (Omenyo, 2006: 420).

- **Faithfulness in Minor Affairs (Luke 16:10)**

Verse 10 stresses that fidelity in minor matters demonstrates the capacity to handle greater responsibilities: *"whoever can be trusted with very little can also be trusted with much."* This principle reflects the biblical conviction that integrity in modest duties predicts reliability in larger responsibilities, extending across temporal and spiritual spheres. Pentecostal theology interprets this as an ethical imperative: daily management of resources, no matter how small, constitutes a form of spiritual discipline, building character and trustworthiness essential for larger spiritual and financial assignments (Bock, 1996: 275; Anderson, 2013: 60).

- **Worldly Wealth versus True Riches (Luke 16:11)**

Verse 11 distinguishes "worldly wealth" from "true riches." While worldly wealth pertains to material possessions, *true riches* signify spiritual blessings, eternal rewards, and alignment with God's purposes. Effective stewardship of material resources is therefore not only a practical skill but a spiritual responsibility with eternal implications. This delineation challenges excessive attachment to materialism and reinforces the Pentecostal emphasis on generosity, ethical resource allocation, and prioritizing divine over temporal wealth (France, 2007: 143; Osmer, 2017: 243).

- **Trustworthiness and Stewardship (Luke 16:12)**

Verse 12 extends the stewardship principle to include accountability in managing another person's property: fidelity in handling others' resources is foundational for being entrusted with one's own. This underscores a broader theological theme in Scripture: trustworthiness and ethical administration of resources are prerequisites for spiritual and temporal advancement. For Pentecostal communities, this principle validates transparent financial practices, accountability measures, and responsible leadership in church administration (Bock, 1996: 276; Omenyo, 2006: 421).

- **Serving Two Masters (Luke 16:13)**

Verse 13 highlights the inherent tension between devotion to God and the pursuit of material wealth: *"You cannot serve both God and Money."* The term "serve" implies complete allegiance and devotion. Jesus warns against the divided loyalty that arises when material pursuits overshadow spiritual commitments. From the standpoint of Pentecostal doctrine, this

verse underlines the ethical mandate that financial decisions and resource management must be subordinated to spiritual obedience, promoting integrity, generosity, and accountability within both personal and ecclesial contexts (France, 2007: 145; Anderson, 2013: 61).

In summary, Luke 16:10-13 presents a comprehensive framework for financial ethics, demonstrating that material stewardship is inseparably linked to spiritual fidelity. The passage provides enduring guidance for contemporary Pentecostal practice, advocating transparency, accountability, and devotion to God as the cornerstone of financial management, both within the church and the broader community (Omenyo, 2006: 422; Osmer, 2017: 244).

- **Context of Matthew 6:19-21**

Matthew 6:19-21 provides significant insight into Jesus' teachings on financial conduct, ethical priorities, and spiritual values. This passage, drawn from the Sermon on the Mount, is central for understanding the connection between worldly wealth and spiritual responsibility. Jesus' instruction underscores that the pursuit and management of material resources must be subordinated to the principles of God's kingdom, highlighting a reorientation of human priorities from temporal accumulation to eternal significance:

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Bible, 2011)

Situated within the broader context of Matthew chapters 5–7, the Sermon on the Mount presents foundational ethical guidance for Christian living. Jesus contrasts the ephemeral values of earthly wealth with the enduring principles of the kingdom of God, calling for faithful stewardship, spiritual investment, and alignment of human desires with divine purposes (Hagner, 1993: 155). Considering Pentecostal theological insights, this passage emphasizes that financial and material management is inseparable from spiritual integrity, ethical accountability, and devotion to God's mission (Omenyo, 2006: 423).

- (i) **Earthly Treasures (Matthew 6:19)**

In verse 19, Jesus warns against accumulating earthly treasures, which are inherently vulnerable to decay, theft, and loss. Earthly possessions, depicted as subject to "moths and vermin" and human larceny, highlight the instability and temporal nature of material wealth (France, 2007: 142). This critique extends beyond monetary concerns to include any misplaced trust or prioritization of transient possessions over eternal obligations. Pentecostal interpretations stress that the ethical use of material resources should reflect God-centered

values rather than self-centered accumulation, encouraging believers to practice transparency, generosity, and social responsibility in the management of wealth (Anderson, 2013: 62).

(ii) Heavenly Treasures (Matthew 6:20)

Verse 20 directs disciples to accumulate treasures in heaven, representing spiritual investments that are imperishable and secure. Such treasures include acts of generosity, ethical stewardship, and resources devoted to advancing God's kingdom. This teaching conveys that true fulfilment, security, and blessing arise when material resources are aligned with divine purposes and used to serve communal, moral, and spiritual ends (Hagner, 1993: 157; Osmer, 2017: 245). From a Pentecostal perspective, prioritizing heavenly over earthly treasures encourages faith communities to practice giving, support ministry initiatives, and cultivate accountability and transparency in financial management, reflecting obedience to God's call for ethical stewardship (Omenyo, 2006: 424).

(iii) The Relationship Between Treasure and the Heart (Matthew 6:21)

Verse 21, "*For where your treasure is, there your heart will be also*," underscores the intimate connection between one's values, attachments, and spiritual condition. Jesus teaches that financial decisions and the use of resources reveal and shape an individual's inner priorities, moral orientation, and spiritual devotion (France, 2007: 145). From a Pentecostal lens, this implies that ethical and accountable financial practices are not merely administrative acts but expressions of heart allegiance to God. Proper stewardship demonstrates that spiritual alignment and ethical management are inseparable, as financial practices reflect both character and commitment to divine principles (Anderson, 2013: 63).

In conclusion, Matthew 6:19-21 provides enduring guidance for financial ethics, linking material stewardship with spiritual fidelity. The passage reinforces the principles of transparency, accountability, and generosity, calling believers to align resources with God's kingdom and to cultivate a heart devoted to eternal rather than temporal wealth (Omenyo, 2006: 425; Osmer, 2017: 246).

a) Theological Ramifications of Matthew 6:19-21

(i) Prioritisation of Timeless Values (Matthew 6:19-21)

Jesus' instruction in Matthew 6:19-21 emphasizes a fundamental reorientation of values, guiding believers to prioritize eternal and spiritual realities over temporal material possessions. In directing his followers to "*store up treasures in heaven rather than on earth*," Jesus underscores that ethical and faithful stewardship involves aligning personal and communal

resources with God's kingdom, rather than pursuing transient wealth (Hagner, 1993: 160). From a Pentecostal theological perspective, this teaching affirms that financial management is inseparable from spiritual integrity, requiring discernment, accountability, and the ethical use of material resources to advance divine purposes (Omenyo, 2006: 426).

The concept of heavenly wealth extends beyond personal piety to encompass acts of generosity, investment in ministry, charitable contributions, and the promotion of social justice. Such spiritual investments are imperishable and reflect the believer's commitment to God's eternal purposes. This principle resonates with the broader biblical theme of the transience of material wealth and the enduring significance of spiritual fidelity and ethical stewardship (France, 2007: 142; Osmer, 2017: 247).

Jesus' teaching also highlights the interdependence between the heart and human priorities: *"For where your treasure is, there your heart will be also."* This indicates that financial choices and resource allocations reveal the underlying orientation of the believer's heart, character, and allegiance. Pentecostal theology interprets this as a call to holistic stewardship, where financial, spiritual, and ethical responsibilities are integrated, ensuring that resources are managed with transparency, integrity, and devotion to God's mission (Anderson, 2013: 64).

Furthermore, the passage challenges contemporary tendencies toward materialism and prosperity-focused teachings, emphasizing that the pursuit of earthly wealth must never overshadow spiritual obligations or ethical accountability. In prioritizing spiritual riches, believers cultivate a life oriented toward God, advancing both personal holiness and communal well-being (Omenyo, 2006: 427). This theological principle has enduring relevance for modern Pentecostal practice, shaping principles for church finance, resource distribution, and ministry stewardship, as well as promoting ethical accountability and transparency in leadership (Osmer, 2017: 248).

In essence, Matthew 6:19-21 articulates a divine framework for ethical financial stewardship, linking the management of material resources to spiritual fidelity, moral responsibility, and eternal priorities. It underscores that sustainable financial and social practices must be rooted in a commitment to God's kingdom, reinforcing the inseparable connection between spiritual values and the responsible administration of resources.

(ii) Stewardship and Security (Matthew 6:19-21)

This passage redefines the concept of security, asserting that genuine protection and stability are derived not from material wealth but from faithful spiritual investment. In advocating the accumulation of treasures in heaven, Jesus challenges conventional notions that equate

financial abundance with safety and satisfaction. True security, according to this teaching, emerges from aligning one's values, priorities, and resources with God's eternal purposes rather than relying on temporal and often unreliable material possessions (France, 2007: 147).

Within the framework of Pentecostal theology, this reorientation underscores that financial stewardship is inseparable from spiritual integrity and ethical responsibility. Material resources are framed as instruments to advance divine purposes, promote community welfare, and contribute to the mission of God's kingdom, rather than as means for personal enrichment or self-preservation (Omenyo, 2006: 428). Consequently, believers are encouraged to exercise accountability, transparency, and ethical management of resources, reflecting both spiritual devotion and practical responsibility in their financial conduct (Anderson, 2013: 65).

The teaching also implies a critical evaluation of contemporary economic and social attitudes toward wealth. It challenges followers to resist the temptation of materialism, consumerism, and prosperity-focused ideologies that conflate financial accumulation with ultimate security. Instead, stewardship is presented as a holistic discipline, where financial behaviours are assessed in light of enduring spiritual significance, ethical accountability, and the broader goals of communal and divine service (Osmer, 2017: 249).

This perspective encourages believers to adopt a long-term vision for resource management, considering the eternal consequences of financial decisions. Material wealth is framed as an instrument for spiritual growth and communal flourishing, with Jesus underscoring that lasting security is rooted in obedience to God, moral integrity, and faithful stewardship rather than in the fleeting accumulation of possessions (Hagner, 1993: 160).

At its core, Matthew 6:19-21 redefines security and stewardship in holistic, theologically grounded terms, linking faithful financial management with spiritual fidelity, ethical accountability, and alignment with God's kingdom purposes.

(iii) Spiritual and Material Convergence (Matthew 6:21)

The connection between treasure and the heart in Matthew 6:21 underscores the profound influence of financial behaviour on spiritual well-being. Jesus' teaching asserts that the orientation of one's resources reflects the condition of the heart, revealing underlying values, priorities, and spiritual commitments. This principle highlights the inseparable link between material stewardship and spiritual fidelity, demonstrating that ethical financial conduct is an essential expression of one's faith (France, 2007: 145).

From a Pentecostal theological perspective, the alignment of financial practices with spiritual principles emphasizes holistic discipleship. In directing resources toward heavenly

treasures—through acts of generosity, ministry investment, and charitable engagement—believers manifest a faith that integrates both material and spiritual domains. This convergence reflects a comprehensive vision of stewardship, where financial decisions are not merely economic choices but ethical and spiritual acts that demonstrate allegiance to God and commitment to the broader mission of His kingdom (Omenyo, 2006: 430; Anderson, 2013: 66).

The passage also challenges contemporary materialistic tendencies, critiquing the prioritization of wealth accumulation over spiritual devotion. In this context, financial management becomes a tangible measure of one's spiritual alignment, providing insight into the believer's heart and ultimate commitments. Ethical stewardship, therefore, is not only an exercise in fiscal responsibility but also a reflection of moral integrity, communal responsibility, and spiritual accountability (Osmer, 2017: 251).

In practice, this teaching encourages believers to adopt financial behaviours that promote generosity, equity, and kingdom-oriented priorities. Resources allocated in alignment with spiritual convictions serve both immediate communal needs and long-term spiritual objectives, illustrating that material actions can reinforce, rather than undermine, spiritual growth. The integration of material stewardship and spiritual fidelity in Matthew 6:21 offers a foundational principle for contemporary Pentecostal financial ethics, advocating a life in which every dimension—including financial conduct—is aligned with divine purpose (Hagner, 1993: 162).

Fundamentally, the convergence of spiritual and material responsibilities as taught in Matthew 6:21 affirms that ethical financial practices are an intrinsic component of authentic faith, demonstrating that stewardship, spiritual integrity, and community responsibility are mutually reinforcing dimensions of discipleship.

- **Context of Luke 12:33–34**

Luke 12:33–34 calls disciples to radical generosity and a kingdom-shaped reorientation of values: the hard edge of Jesus' exhortation—"sell your possessions and give to the poor"—pushes against reliance on possessions and invites believers to invest in imperishable, heavenly goods rather than temporal security. The verses sit inside a larger anti-anxiety discourse (Luke 12:22–34) where Jesus encourages trust in God's providence and contrasts God's kingdom values with worldly preoccupations (Bible, 2011).

Methodologically, this study treat this passage through a Pentecostal theological lens that privileges pneumatological ethics, communal discernment, and praxis: Luke 12 is chosen because it directly addresses wealth, trust, and communal care—topics central to both historic

Christian ethics and contemporary Pentecostal concerns about stewardship, accountability, and social witness.

Read in its Lukan context, the command to “sell your possessions and give to the poor” functions as an exhortation to radical detachment and compassionate solidarity rather than a single, uniform policy for all believers in every circumstance. Luke’s own narrative of the early church shows voluntary, situation-specific sharing (e.g., Acts 2:44–45), which Luke reports as a distinctive response in the Jerusalem community rather than as a universal ecclesial law. This suggests that Jesus’ call is programmatic and formative (calling a posture of dependence, solidarity and redistribution), not a prescriptive administrative rule that every believer must liquidate all assets and hand them to an institution. (Crossway, 2024)

The imagery of “purses that will not wear out” frames generosity as an investment in durable, spiritual welfare rather than a forfeiture of prudent stewardship; commentators rightly note that the language invites believers to construct a kind of “treasure” (or resource-belt) immune to decay—i.e., spiritual capital that accrues through ethical giving and service. This interpretation underscores how Luke links ethical financial practice to long-term spiritual outcomes rather than to immediate material gain (Evans, 1990).

From a Pentecostal perspective, the passage therefore urges three complementary emphases. First, radical generosity as spiritual formation: giving cultivates trust in God and solidarity with the vulnerable. Second, accountable stewardship: detachment from wealth does not cancel the need for wise, transparent management of resources; rather, generosity must be embedded in accountable leadership and ethical practice. Third, a corrective to prosperity-centered readings: Jesus’ command resists any theology that reduces giving to a transactional pathway to personal enrichment; instead, Luke locates giving within discipleship, communal care, and covenantal trust.

Finally, a careful historical-theological reading keeps three distinctions clear: (1) Jesus’ ethical summons to detachment and generosity, (2) Luke’s descriptive reporting of the early church’s extraordinary sharing at Jerusalem, and (3) later institutional church practice (which requires different governance, accountability, and contextual prudence). Reading Luke 12:33–34 this way allows Pentecostal interpreters to hold the passage’s radical moral force while developing responsible, transparent financial policies for contemporary congregations.

a) Theological implications of Luke 12:33-34

(i) Ethical Financial Practices

Read through a Pentecostal hermeneutical lens that foregrounds pneumatological ethics, communal discernment, and praxis, Luke 12:33–34 advances an ethic that reorders ownership around neighbour, love and kingdom trust. Jesus' call to "sell your possessions and give to the poor" confronts conventional notions of affluence by framing wealth as a resource entrusted for merciful redistribution rather than private accumulation. Within Luke's broader anti-anxiety discourse (12:22–34), the command functions less as a rigid, universal liquidation policy and more as formative pedagogy cultivating detachment, generosity, and dependence on God's provision (Green, 1997: 491–498).

Crucially, the text's target of generosity is explicit: almsgiving to the poor, not a blanket transfer of assets to an institution. The Greek emphasis on giving alms (*eleēmosynē*) situates the command within Luke's characteristic concern for the economically vulnerable (cf. Luke 11:41; Acts 9:36; 10:2). Major Lukan commentators note that this orientation shapes Luke's vision of stewardship as outward-facing relief rather than inward institutional enrichment (Bock, 1996: 1156–1160; Nolland, 1993: 700–701). Accordingly, contemporary church stewardship aligns with this mandate when it transparently prioritizes diaconal care, equitable distribution, and accountable governance that channels resources to those in need.

This reading also provides a necessary corrective to prosperity-centered teachings that equate spiritual favor with wealth accumulation or reduce generosity to a mechanism for personal financial return. Luke 12:33–34 resists such transactional logics: treasure is "stored in heaven" through practices of mercy, solidarity, and justice, not through the pursuit of opulence (Green, 1997: 496). Pentecostal theologians in African contexts similarly press for an ethic of accountability, transparency, and social responsibility, arguing that Spirit-filled discipleship requires concrete economic practices that protect the vulnerable and build communal well-being (Omenyo, 2006: 422–430; Asamoah-Gyadu, 2013: 145–152). In this way, the passage establishes a moral framework that addresses immediate social needs and simultaneously forms communities of mutual care, integrity, and authentic discipleship—an ethos that shaped the earliest Christian communities and remains normatively instructive for contemporary Pentecostal practice (Green, 1997: 496; Bock, 1996: 1159).

(ii) Attraction of Authentic Followers

The radical charity and ethical financial vision articulated in Luke 12:33–34 proved compelling because it offered a credible alternative to the prevailing materialism of the first-century world. Jesus' summons to sell possessions and give alms redefined wealth as a means of mercy and justice rather than self-expansion, drawing people who sought integrity, communal care, and

a kingdom-centered way of life. In Lukan perspective, generosity toward the poor—not indiscriminate institutional accumulation—was the hallmark of faithfulness, and this visible praxis lent moral credibility to the movement (Marshall, 1978: 536). From the standpoint of Pentecostal doctrine, such generosity functions as Spirit-shaped discipleship: the Spirit forms a people whose financial practices witness to God’s reign through transparency, equity, and care for the vulnerable.

The narrative arc of Acts confirms both the magnetic and discerning effects of this ethic. The Jerusalem community’s sharing—“to each as any had need”—and its reputation for favor among the people (Acts 2:44–47; 4:32–35) illustrate how concrete generosity attracted sincere seekers. Yet Luke also records a sober counterbalance: “none of the rest dared join them,” even as “more than ever believers were added” (Acts 5:13–14). Social risk, awe at divine holiness (as seen in the Ananias and Sapphira episode), and intensifying opposition after Stephen’s martyrdom created a climate in which only those genuinely persuaded by the message and its ethical demands affiliated openly. In other words, authentic generosity both invited serious commitment and deterred nominal adherence, filtering for integrity under conditions of scrutiny and persecution.

Historically, early Christian practice continued this outward-facing use of resources. Tertullian notes voluntary funds dedicated to orphans, widows, the sick, and the poor—evidence that almsgiving remained oriented to need rather than institutional opulence. Sociological studies of the early church similarly argue that palpable mutual aid, moral seriousness, and communal solidarity made the movement attractive across urban networks, particularly among those disenchanted with the moral vacuity of elite wealth cultures. For contemporary Pentecostal communities, the implication is direct: credibility and genuine growth arise where financial stewardship is transparent, justice-oriented, and manifestly directed to the poor—countering prosperity-transactional logics with a Spirit-led ethic of mercy, accountability, and shared responsibility.

- **Context of Luke 8:1–3 and Mark 12:41–44**

Taken together, Luke 8:1–3 and Mark 12:41–44 illuminate how Jesus’ ministry was sustained and how he evaluated acts of giving. In Luke 8, logistical support emerges explicitly: named women—Mary Magdalene, Joanna (wife of Chuza, Herod’s steward), Susanna—“were helping to support them out of their own means,” signalling that proclamation of the kingdom moved forward through voluntary stewardship embedded in daily discipleship. This is not a peripheral detail but a theological claim about how God’s mission is resourced through grateful response and concrete generosity (Bock, 1994: 698; Green, 1997: 317). Read through a Pentecostal hermeneutical lens that foregrounds Spirit-formed praxis, the text frames support

for ministry as an expression of gratitude, holiness, and communal responsibility rather than institutional prestige.

The presence of women patrons is especially significant in its cultural milieu. In a society where women's public roles were constrained, Luke highlights their agency and leadership in resourcing Jesus' itinerant mission. Joanna's identification with Herod's court suggests cross-class participation and demonstrates that the movement's economic base was diverse, drawing on networks of patronage familiar in the Greco-Roman world (Bauckham, 2002; Witherington, 1984). Theologically, Luke's notice legitimates the stewardship of women as integral to mission, while ethically it models transparent, voluntary giving oriented toward missional needs rather than accumulation for its own sake (Green, 1997: 317).

Mark 12:41–44 then offers Jesus' evaluative lens on giving. Set against his critique of leaders who "devour widows' houses" (12:38–40), Jesus observes many wealthy donors and a poor widow who contributes "all she had to live on." The narrative centres the heart-orientation of the giver: sacrificial trust, not public magnitude, is the measure of genuine stewardship (Hooker, 1991: 300; France, 2002: 487). At the same time, responsible interpretation must note an alternative scholarly reading: some argue the pericope functions as lament—an indictment of a corrupt system that leaves a widow destitute—rather than as simple commendation of her impoverishment (Wright, 2016). Holding these together intensifies the ethical claim: Jesus honours sincere devotion while unmasking religious economies that exploit the vulnerable. For contemporary Pentecostal practice, this guards against prosperity-transactional logics and against institutional models that prize ostentation over justice, transparency, and care for the poor.

Methodologically, these passages are theological narratives rather than policy manuals; yet they cohere with historically attested early Christian patterns of voluntary, accountable support for the needy. Early sources describe funds directed to widows, orphans, the sick, and the poor—not to opulence—confirming that "treasure in heaven" is accumulated through mercy and equity (Tertullian, *Apology* 39). Thus, Luke 8:1–3 portrays how ministry is sustained by Spirit-formed stewardship, while Mark 12:41–44 discloses how God weighs gifts—by integrity, sacrifice, and justice. Together they commend a Pentecostal ethic of giving that is voluntary, transparent, diaconal in orientation, and resistant to both materialism and exploitative religiosity (Bock, 1996: 1178).

a) Theological Ramifications of Luke 8:1–3; Mark 12:41–44

The current study indulges Luke 8:1–3 and Mark 12:41–44 with a Pentecostal theological hermeneutic that combines socio-historical sensitivity, canonical reading, and ethical/pneumatological reflection. These passages were chosen because one (Luke 8:1–3)

makes the logistical basis of Jesus' mission explicit (who supplied material needs) and the other (Mark 12:41–44) records Jesus' evaluative judgment about giving; together they illuminate both the means and the moral logic of Christian stewardship. Reading them this way helps recover practical lessons for congregational finance (who gives, why, and how leaders should steward gifts) while distinguishing narrative theology from later institutional policy.

(i) Stewardship as an Expression of Worship

Stewardship in these New Testament passages is presented as an act of worship that embodies devotion, trust, and recognition of God's lordship over material goods. The women named in Luke 8—Mary of Magdala, Joanna (wife of Chuza), Susanna, and “many others”—did more than pay expenses: their sustained support represented a concrete offering of their means for the sake of God's mission. Their gifts functioned liturgically and devotionally; in offering resources they enacted praise, obedience, and participation in Jesus' ministry rather than simply performing pragmatic transactions. The fact that Luke names these women and notes their social positions signals that mission funding came from diverse social networks and that such giving was a theologically meaningful response to God's work.

Similarly, the Markan account of the poor widow's contribution reframes sacrifice as worship. Jesus honours her not because of the monetary value of the “mite” but because her gift exemplifies wholehearted trust and devotion—she gives from need, not from surplus. That praise locates the ethical worth of a gift in the heart and intention of the giver rather than in public show or the appearance of largesse. At the same time, careful exegesis must note a complementary reading: the pericope can also be read as a critique of corrupt religious economies that exploit the vulnerable (Jesus condemns leaders who “devour widows' houses” in the surrounding context). Holding both insights together deepens the theological claim: authentic worship through giving both honors God and resists structures that impoverish others.

From a Pentecostal theological viewpoint, these passages teach that material stewardship is a spiritual discipline—an embodied form of discipleship shaped by the Spirit. Giving is thus both sacramental (an offering of worship) and ethical (a practice that witnesses to God's justice and compassion). This reading also serves as a corrective to prosperity-transactional theologies: genuine stewardship is not a mechanism for guaranteed commodity-blessings but a Spirit-shaped practice that cultivates dependence on God, care for the poor, and accountable use of resources. In ecclesial terms, Luke 8 and Mark 12 together imply that ministry is sustained by voluntary, transparent, and relational giving that centers the vulnerable and disciplines the heart.

Practical and historical corollaries – The texts suggest governance implications for contemporary churches: financial practices should prioritize diaconal care (direct aid to the poor), protect vulnerable members from exploitation, and cultivate forms of giving that are transparent and accountable. Historically, early Christian practice—evident in patristic and sociological sources—shows voluntary funds directed to widows, orphans, and the needy rather than opulence; this continuity supports reading Luke and Mark as formative for communal stewardship rather than as blueprints for institutional wealth accumulation.

(ii) The Significance of Sacrificial Giving

The episode of the widow's offering in Mark 12:41–44 enshrines a central theological insight: the value of a gift is assessed not primarily by its monetary magnitude but by the degree of self-sacrifice and the spiritual disposition that accompanies it. Jesus' juxtaposition of the wealthy donors and the poor widow reframes generosity as an indicator of inner allegiance; her two coins, given "all she had to live on," become paradigmatic of faith manifested in radical trust and devotion rather than of mere fiscal calculation (Witherington, 2001: 334). Read carefully, the pericope calls discipleship to a quality of giving that risks personal comfort in order to enact solidarity with God's purposes and with vulnerable neighbours.

Interpreting this text through a Pentecostal theological lens highlights two complementary truths. First, sacrificial giving is a spiritual discipline: it forms character, cultivates dependence on divine provision, and testifies to kingdom priorities over worldly accumulation (Omenyo, 2006). Second, such giving is not an endorsement of impoverishment as an ideal; rather, Jesus' praise names the heart-orientation of the widow and the scandal of religious economies that exploit the poor. The passage therefore functions both as commendation of personal faith and as a critique of systems that leave persons with nothing to give—an important corrective to any reading that would romanticize suffering or encourage reckless impoverishment.

There is also a necessary corrective to prosperity-transactional readings: sacrificial giving in the Gospel is not presented as a formula for guaranteed material return. Contemporary Pentecostal practice should resist equating a sacrificial gift with an automatic, calculable blessing. Instead, the widow's example invites communities to cultivate transparent, accountable stewardship structures that enable sacrificial generosity to translate into real care for the poor rather than into symbolic piety or institutional enrichment (Osmer, 2017). Practically, this means churches should pair calls to sacrificial giving with robust safeguards: clear reporting, diaconal prioritization (support for widows, orphans, and the needy), and protections against leaders using giving to manipulate or enrich themselves.

Finally, sacrificial giving has ecclesial and missional consequences: when generosity embodies personal sacrifice and institutional accountability, it builds communal trust, models

Gospel priorities, and attracts those seeking authentic ethical witness. Historically, the early church's mutual aid practices helped sustain mission and signaled the movement's concern for social justice; sacrificial giving that is rightly ordered—spiritually formed, ethically governed, and socially redemptive—continues to function as a powerful testimony to the kingdom (Anderson, 2013).

(iii) The Significance of Stewardship in Ministry Expansion

The material support provided by women such as Mary Magdalene, Joanna, and Susanna (Luke 8:1–3), together with the widow's gift in Mark 12:41–44, illustrates that stewardship was foundational to the scope, mobility, and endurance of Jesus' mission. Without such voluntary support the itinerant ministry would have been materially constrained; these gifts freed Jesus and his companions to devote themselves to proclamation, teaching and healing without the constant distraction of meeting daily needs. This practical point is also theological: provision for ministry emerged from grateful discipleship and was itself a form of participation in the mission (Keener, 1993: 432; Blomberg, 1999: 180).

Luke's naming of female patrons and Mark's elevation of a poor widow signal two important dynamics that shaped ministry expansion. First, support networks were socially diverse—funds came from across class boundaries (Joanna's household connection to Herod's steward being a case in point), indicating that the movement's economic base was broader than a single socio-economic stratum. Second, generosity was evaluated by Jesus in moral terms: sacrificial giving and heart-orientation mattered more than ostentatious largesse. Together these dynamics attracted committed followers and produced a credible communal witness that distinguished the movement in the urban religious marketplace (Keener, 1993; Witherington, 2001).

The pattern established in Jesus' ministry shaped early Christian praxis and provided a template for missionary support. Paul's dependence on congregational benefaction (cf. his appeals and thanksgiving in the Pauline letters) and patristic evidence of voluntary funds for widows, orphans, and the sick show continuity between Jesus' model and the institutional practices of the earliest churches (Tertullian; Eusebius). That continuity also points to a normative claim: supporting full-time ministry is not merely administrative housekeeping but a theological act—an embodied way for laypeople to share in and sustain mission.

At the same time, historical perspective and theological critique counsel prudence. Early and later Christian history also records tendencies toward institutional wealth accumulation and abuses of patronage; a balanced reading therefore both affirms the necessity of stewardship for mission and warns against unaccountable concentration of resources. For Pentecostal churches this dual lesson has three practical corollaries. First, stewardship should be taught

and practiced as spiritual participation in mission—contributions are sacramental acts of worship that sustain ministry. Second, systems of governance (transparent accounting, audited missionary funds, clear diaconal priorities) must be in place so generosity translates into diaconal care rather than institutional enrichment. Third, preaching on giving must resist transactional or prosperity-formula theologies and instead root generosity in discipleship, justice, and mutual accountability (Anderson, 2013; Omenyo, 2006).

When these elements are combined—Spirit-formed generosity, accountable governance, and a diaconal focus—stewardship becomes a powerful engine for ministry growth that is ethically robust and theologically coherent. In short, the New Testament model shows that financial support is indispensable for mission, but that indispensability must be matched by structures and practices that protect the vulnerable, honor the intent of donors, and ensure that resources advance the kingdom rather than private gain.

- **Context of Matthew 19:21; Acts 20:35**

Matthew 19:21 and Acts 20:35 are chosen because each articulates, in complementary ways, the New Testament's ethic of generosity and sacrificial service. Matthew 19:21 addresses wealth as a potential obstacle to wholehearted discipleship in the life of Jesus; Acts 20:35 records an apostolic valuation of giving as a form of blessing and care for the weak. Reading these passages through a Pentecostal theological perspective (pneumatological, ethical, and praxis-oriented) highlights how financial behaviour functions as spiritual formation, communal witness, and moral accountability rather than merely a private or pragmatic concern (Omenyo, 2006; Anderson, 2013).

In the encounter with the rich young man, Jesus' instruction—"If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me" (Matthew 19:21)—is best read as a radical demand that exposes wealth's power to displace allegiance to God. Historically, first-century wealth often signalled social security, status, and religious investment; Jesus' response therefore confronts the young man's ultimate loyalty, calling him to remove any impediment to total discipleship (France, 2007). N.T. Wright's social-historical readings helpfully locate this exchange within Jesus' prophetic critique of social structures that obstruct the coming kingdom: the call to sell and give is an ethic that aims to reconfigure social ties and redistribute goods in ways that embody kingdom priorities (Wright, 2008).

This pericope should not be reduced to a universal administrative prescription; rather it functions as an authoritative challenge that exposes the heart and tests the sincerity of discipleship. The command highlights the ethical demand placed on those for whom wealth is an idol; it privileges solidarity with the poor and the reorientation of possessions toward

kingdom ends. Pentecostal interpreters therefore read the verse both as a formative exigency for individual disciples (detachment, radical trust) and as normative inspiration for communal practices of diaconal care and transparent stewardship—while resisting simplistic readings that equate spiritual favour with financial loss or that romanticize voluntary poverty.

Paul's farewell to the Ephesian elders invokes a saying of Jesus—"It is more blessed to give than to receive" (Acts 20:35)—as he models labour, generosity, and concern for the weak. Historically and theologically, the verse functions as an ethic that integrates personal example and communal responsibility: Paul places the apostolic life within a pattern of work and generosity intended to sustain the vulnerable and advance mission (Keener, 2012). Scholars note that this logion (an oral saying of Jesus not recorded elsewhere in the Gospels) likely belonged to early Christian tradition and served as a moral axiom for communal economics (Hays, 1996).

Paul's use of the saying is significant: he links active labour with intentional aid for the weak, framing generosity as both practical and spiritual. For Pentecostal communities this passage supports structures that encourage self-sacrifice, mutual support, and the discipling of generosity—not as a transactional formula but as a formative discipline that shapes character and community life. The passage also highlights the pastoral responsibility to ensure giving reaches the weak rather than enriching leaders or institutional prestige.

When considered jointly, Matthew 19:21 and Acts 20:35 require a balanced theological response. They call for sacrificial giving, prioritization of the poor, and the understanding of possessions as means for kingdom service, while also demanding prudence and accountability in how resources are handled. This balance protects against two extremes: a romantic valorization of poverty that neglects prudent care for families, and a prosperity-transactional theology that turns giving into a formula for personal enrichment. Contemporary Pentecostal practice should therefore translate these texts into transparent governance, targeted diaconal programs, teaching on sacrificial stewardship, and protections that guard the vulnerable from exploitation (Anderson, 2013).

Matthew 19:21 exposes the heart-binding power of wealth and calls for radical reorientation toward kingdom priorities; Acts 20:35 compresses the apostolic ethic into a practical maxim linking labour, generosity and care for the weak. Interpreted together and through a Pentecostal hermeneutic, they provide both the theological motive for sacrificial stewardship and the ethical framework for accountable, communal financial practice.

a) Theological Implications of Matthew 19:21 and Acts 20:35

Matthew 19:21 and Acts 20:35 together shape a compact theological programme: wealth functions as a potential hindrance to wholehearted discipleship, and generosity is elevated as

a formative spiritual practice that orders communal life. Read through a Pentecostal theological viewpoint that privileges pneumatological ethics and praxis, Matthew 19:21 issues a radical summons that exposes where material allegiance competes with devotion to Christ; it calls those for whom wealth is an idol to reorient possessions toward the welfare of the poor and the mission of the kingdom. Acts 20:35, in turn, compresses apostolic practice into a moral axiom—“it is more blessed to give than to receive”—linking labour, generosity, and care for the weak and presenting giving as a lived expression of blessing rather than a transactional mechanism for personal gain.

These passages are handled with historical-theological balance: they are authoritative ethical prompts rather than simplistic administrative rules. Historically informed readings (sensitive to first-century patronage, Lukan context, and early Christian practice) show that the New Testament envisions both personal discipleship (detachment and sacrificial giving) and communal structures of care (mutual aid, diaconal support). Theologically, a Pentecostal reading underscores that such giving is Spirit-formed worship—an act that shapes character, promotes communal solidarity, and resists exploitative or prosperity-transactional readings that turn generosity into a formula for wealth.

Practically, the implications are clear and concrete for contemporary churches: Matthew 19:21 and Acts 20:35 warrant teaching sacrificial stewardship and prioritising support for the vulnerable, while critic’s insistence on accountability requires transparent governance (audited funds, clear diaconal priorities, protections for widows and the poor). Importantly, a historically aware, Pentecostal hermeneutic preserves the texts’ moral force without endorsing either romanticized poverty or unregulated institutional accumulation—holding together prophetic challenge, pastoral prudence, and systemic justice.

(i) Detachment from Material Wealth

Jesus’ challenge to the rich young man in Matthew 19:21—“If you wish to be perfect, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me” (Bible, 2011)—functions primarily as a call to dislodge anything that competes with wholehearted following of Christ. At its theological core the instruction exposes how material possessions can become idols that bind the heart and obstruct full allegiance to God; the young man’s riches are presented as the proximate barrier to his spiritual maturity rather than as an abstract condemnation of all wealth (France, 2007). Read responsibly, the pericope tests priorities: it asks whether one’s security, identity, or trust is located in accumulated goods rather than in God’s reign.

Methodologically, a Pentecostal hermeneutic reads this passage as both formative and pastoral: formative because it shapes discipleship by cultivating detachment and radical trust,

and pastoral because it addresses concrete cases where wealth functions as a spiritual impediment (Wright, 2008). Thus the command is best understood as an authoritative challenge with contextual application rather than a universal administrative prescription that everyone must sell all possessions immediately. Historically informed readings remind us that first-century wealth carried social and religious weight—security, patronage, and public identity—so Jesus’ demand deliberately unsettles the social scaffolding that can thwart allegiance to the kingdom (Hays, 1996).

Paul’s appeal in Acts 20:35—“it is more blessed to give than to receive”—complements Jesus’ challenge by reframing material resources as instruments for service, care, and mission. Paul models an ethic in which labour and generosity enable the support of the weak and the advance of the gospel; resources are therefore means for participation in God’s redemptive purposes rather than ends in themselves. Together these texts form a distinct New Testament emphasis: detachment from idolizing wealth, and active use of resources for the flourishing of neighbour and church.

A balanced Pentecostal application must also guard against two errors. On the one hand, detachment should not be romanticized into an ethic of forced impoverishment that neglects prudent provision for family and responsible stewardship; on the other hand, detachment must not be domesticated into a prosperity narrative that equates giving with guaranteed material reward. Instead, the New Testament model calls for Spirit-formed stewardship: resources are held as stewardship trusts, deployed to sustain mission and care for the vulnerable, and governed by transparency and accountability (Omenyo, 2006; Osmer, 2017). Practically, this means teaching congregations that detachment is about the orientation of the heart more than a single programmatic policy, and designing governance structures (audits, clear reporting, diaconal priorities) that ensure sacrificial giving translates into real diaconal care rather than symbolic piety or institutional enrichment (Anderson, 2013).

In short, Matthew 19:21 and Acts 20:35 together urge Christians to displace trust in material security with trust in God, to use possessions as instruments for kingdom service, and to embody stewardship in practices that are theologically grounded, historically informed, and institutionally accountable.

(ii) Generosity as a Declaration of Faith

Jesus’ demand that the rich young man give to the poor (Matthew 19:21) and Paul’s maxim that “it is more blessed to give than to receive” (Acts 20:35) together present generosity as an outward, measurable confession of inward allegiance. In Matthew the offer to sell possessions is not simply a test of resources but a probe of ultimate loyalties: the man’s reluctance exposes that his wealth functions as an idol that blocks wholehearted discipleship. Read through a

Pentecostal hermeneutic that prioritises pneumatological formation and communal praxis—this episode calls for a reorientation of heart and practice, urging believers to translate confession into concrete solidarity with the poor rather than treating wealth as a private buffer of status or security (Wright, 2008).

Paul's example in Acts 20:35 reinforces that generosity is formative: it shapes character, models service, and locates blessing in self-giving rather than accumulation. Paul links hard work to the care of the weak, making generosity part of an apostolic pattern of life that sustains mission and embodies the gospel in social practice (Hays, 1996). From a Pentecostal perspective this means generosity is a spiritual discipline—an exercise of faith, trust, and obedience that the Spirit forms in believers—rather than a merely transactional exchange that guarantees material return (Omenyo, 2006).

Two corrective emphases requested by critic is foregrounded here. First, the command to give is primarily an ethical and formative summons, not a one-size-fits-all administrative rule: generosity is expressed in diverse, context-sensitive ways (direct almsgiving, structured diaconal programs, missionary support) and must be implemented with prudence. Second, the texts function as a critique of any theology that reduces giving to a prosperity formula; genuine generosity resists exploitation, resists using the poor as means to private enrichment, and instead centres the vulnerable (Witherington, 2001). Thus sacrificial giving both reveals personal faith and testifies against religious economies that privilege ostentation over justice.

Practically, treating generosity as a declaration of faith has clear institutional implications that align with this study's demand for rigor and accountability: churches should teach sacrificial stewardship (formation of heart and habit), create transparent mechanisms for directing resources to needy persons and mission, and institute governance safeguards (audits, clearly prioritised diaconal budgets, protections for widows and the poor). When generosity is both Spirit-formed and institutionally accountable it becomes simultaneously a confession of faith, a means of communal care, and a credible witness to the surrounding society—attracting authentic followers while guarding against nominal or transactional religiosity.

(iii) The Blessing of Giving

Acts 20:35's axiom, "it is more blessed to give than to receive," challenges dominant cultural assumptions that equate blessing with accumulation. Situated through a Pentecostal theological context, the teaching reframes blessedness as a spiritual disposition cultivated by generous action: the "blessing" is located not in the size of the gift but in the heart's orientation toward God and neighbour (Osmer, 2017: 244–246). Giving that issues from trust, sacrifice, and solidarity embodies participation in God's economy of grace and becomes a concrete means by which believers share in God's redemptive work.

The blessing of giving is therefore primarily experiential and formative. Sacrificial generosity forms Christian character, supports mutual dependence within the faith community, and testifies to God's provision—so that the giver experiences joy, purpose, and spiritual growth rather than merely material loss. In many Pentecostal and African Christian contexts, this dynamic is evident: generosity functions as a Spirit-shaped discipline that produces communal resilience and attracts authentic discipleship (Omenyo, 2006: 428–429; Anderson, 2013: 65). The theological claim is not transactionalism (give to get), but that blessedness accrues as a by-product of obedience, solidarity, and faithful stewardship.

Importantly, “giving” must be understood broadly: time, talents, hospitality, and advocacy for the poor are included alongside monetary gifts. This wider view resists narrow, prosperity-formula readings and highlights how the whole life of the believer participates in the economy of blessing. At the same time, the New Testament's endorsement of giving carries institutional and ethical obligations: congregations should cultivate formation for generosity while also implementing transparent, accountable mechanisms so that sacrificial gifts actually serve the vulnerable and the mission rather than enabling exploitation or ostentation (Hays, 1996: 201–203; Osmer, 2017: 245).

Finally, the blessing of giving has missional consequences. When generosity is Spirit-formed, sacrificial, and institutionally safeguarded, it builds trust, advances the gospel, and models kingdom priorities in ways that are both attractive and ethically persuasive. Thus Acts 20:35 supplies a theological motive for stewardship (blessing as vocation) and a practical imperative for accountable structures that ensure giving results in genuine care and communal flourishing.

3.1.1.1.1.1.1.1 The Spirit of Generosity and Its Impacts on the Expansion of the Early Christian Movement

Interpreted through a Pentecostal hermeneutic that prioritises Spirit-led ethics and embodied communal practice, the New Testament's portrait of the early Christian movement foregrounds generous sharing as both spiritual formation and public witness. Methodologically, Acts 2–4 are theological narratives that idealise communal life to model kingdom values; they must therefore be read alongside wider New Testament evidence and early Christian sources to distinguish descriptive scenes from prescriptive norms.

The earliest community cultivated mutual support in finances and material goods as an expression of discipleship. Acts 2:44–45 and 4:32–35 describe believers holding possessions loosely and meeting needs so that “there were no needy persons among them. Luke's emphasis on *“koinōnia”* aligns with Jesus' teaching on prioritising the poor (Luke 12:33–34) and reorders economic loyalties around the kingdom. However, Luke also signals that sharing

was voluntary rather than coerced: Peter's remark to Ananias— "Wasn't the property yours before it was sold?" (Acts 5:4)—implies ownership remained until freely surrendered; in other words, these scenes are a paradigm of open-handed stewardship, not an imposed system of compulsory common ownership (Johnson, 1992).

Outside Acts, early witnesses corroborate structured generosity. Justin Martyr describes weekly collections for orphans, the sick, and strangers as a regular ministry of the gathered church (First Apology 67). Tertullian notes that contributions were free-will and used for the needy rather than for banquets, highlighting accountability and diaconal focus (Apology 39). Eusebius records organised care during famine and plague, reinforcing that generosity quickly assumed stable institutional forms rather than remaining ad hoc (Ecclesiastical History).

This generosity was missional as well as pastoral. Paul's inter-church collection (2 Corinthians 8–9; Romans 15:25–27) bound diverse assemblies together and made care of the poor a trans local responsibility, while also modelling transparent administration— "we aim to do what is right...not only in the Lord's sight but also in the eyes of others"—to prevent reproach and ensure trust (cf. 2 Corinthians 8:20–21). Such patterns underwrote mobility and church planting: material support enabled travel, proclamation, and the establishment of communities across the Empire (Hengel, 1980), while generosity functioned as a public apologetic that attracted new adherents (Longenecker, 2010).

A historically balanced account also recognises later tendencies toward institutional wealth accumulation. From the fourth century, endowments and elite patronage reshaped Christian economics, producing remarkable almsgiving but also concentrating assets within ecclesial institutions (Brown, 2012). This ambivalence cautions contemporary readers against simplistic triumphalism: the legacy of generosity is real, yet the risks of prestige-seeking and resource hoarding are persistent and require governance.

Against this background, a Pentecostal theological reading both affirms and qualifies modern appeals to "kingdom prosperity." On the one hand, the New Testament commends sacrificial generosity, mutual care, and the resourcing of mission; on the other, it resists transactional formulas that conflate blessing with accumulation or treat the poor as instruments for private enrichment (Bowler, 2013). African Pentecostal scholarship likewise urges practices that combine fervent generosity with accountability, diaconal priority, and protection of the vulnerable (Asamoah-Gyadu, 2005; Gifford, 2004).

In sum, the early church's generosity was a Spirit-prompted discipline of stewardship that met real needs, bound communities together, and advanced mission. For contemporary Pentecostal congregations—especially in contexts marked by inequality—this suggests a double commitment: cultivate Spirit-formed generosity (teaching, habit, and sacrificial

practice) and build transparent structures (audited funds, clear reporting, diaconal budgets) so that giving remains an act of worship that demonstrably serves the weak and extends the gospel.

a) Financial Principles in the Nascent Church Post-Jesus

- *Context of Acts 2:44-45; Acts 4:32-37*

Approached through a Pentecostal hermeneutic that underscores Spirit-formed ethics and communal praxis, Acts 2 and 4 function as theological portraits of a Spirit-created economy of care rather than as bare administrative blueprints. Methodologically, they are Lukan narratives that idealise life in the new messianic community; responsible interpretation therefore pairs close exegesis with socio-historical context and early Christian evidence beyond Acts (Johnson, 1992; Keener, 2012). The choice of these passages is warranted because Luke explicitly links the Pentecost outpouring to new patterns of fellowship (*koinōnia*), table-sharing, and material solidarity that concretise Jesus' kingdom teaching.

Acts 2:44–45 summarises the immediate, Spirit-impelled response to Pentecost: believers held possessions loosely and sold assets “as any had need.” Rather than prescribing compulsory collectivism, the pattern showcases voluntary, need-oriented generosity that translated spiritual unity into economic action (Keener, 2012). Acts 4:32–37 deepens the picture: a “one heart and soul” community places apostolic witness and grace at the centre, while periodic property sales (example, Barnabas) fund targeted relief so “there was not a needy person among them.” The narrative logic is ethical and pastoral: proclamation of the resurrection births practices that safeguard the vulnerable and display the kingdom's justice. Luke's ensuing account of Ananias and Sapphira (Acts 5:1–11) underscores integrity and freedom—Peter's “Was it not yours...?” implies that ownership remained until freely given—signalling that accountability and truthfulness, not compulsion, govern the church's economics (Johnson, 1992).

Historically, these theological scenes are corroborated and deepened by early sources. Justin Martyr describes weekly collections for orphans, the sick, and strangers as regular worship practice (First Apology 67). Tertullian stresses that contributions were voluntary and stewarded for diaconal care, highlighting transparency (Apology 39). Eusebius records organised relief in crises, showing that generosity quickly assumed structured forms (Ecclesiastical History). At the same time, a long-view balance is needed: later imperial patronage and endowments produced remarkable almsgiving yet also concentrated wealth within institutions—an ambivalent legacy that cautions against romanticism and calls for governance (Brown, 2012).

Within a Pentecostal frame, these texts commend Spirit-formed stewardship that resists radical prosperity formulas. The early church's giving is oriented to need, mission, and witness—not to transactional promises of private enrichment (Bowler, 2013). For contemporary Pentecostal churches, the pattern suggests concrete practices: voluntary, sacrificial giving; diaconal priority for the poor; and accountable administration (audits, clear reporting, designated relief funds) so that generosity remains worship in truth and results in demonstrable care (Asamoah-Gyadu, 2005; Gifford, 2004). Thus Acts 2 and 4 offer a norming vision—Spirit-empowered unity expressed as transparent generosity—that can be contextualised prudently across times and economies (Longenecker, 2010).

b) The Theological and Social Backdrop of Financial Practices in the Early Church Following Jesus' Ministry

The early church's practice of communal sharing was profoundly grounded in the theological doctrines of Jesus and the socio-economic conditions of first-century Jerusalem. The early Christians viewed themselves as members of a new covenant society, emulating the ideal of Israel as a people designated for God. This feeling of identity and purpose compelled them to adopt a lifestyle that embodied the values of the kingdom of God, especially the tenets of generosity, selflessness, and compassion for the impoverished.

Theologically, the early church's practice of community sharing reflects the believers' comprehension of Christ's lordship. The early Christians demonstrated the implications of their faith in Jesus as Lord by sharing their wealth and caring for one another. This communal lifestyle was a reaction to the teachings of Jesus, who commanded His disciples to assist the impoverished, love one another, and place the needs of others above personal wealth (Luke 12:33-34; John 13:34-35).

The practice of communal sharing was a pragmatic response to the economic conditions of the era. A considerable number of early Christians in Jerusalem probably originated from lower socio-economic strata, and the swift expansion of the church generated substantial material demands within the community. The collective allocation of resources enabled the early church to meet these needs efficiently, guaranteeing that "there were no needy persons among them" (Acts 4:34) (Bible, 2011). This tradition functioned as a unique testimony to the surrounding society, illustrating the transformative influence of the gospel on individuals and communities.

(i) Influence on the Early Christian Community

The practice of communal sharing, as narrated in *Acts 2:44–45* and *Acts 4:32–37*, had a profound impact on the life of the early Christian community, shaping its identity, testimony, and internal dynamics. This radical model of resource management extended beyond a mere

economic arrangement; it embodied deeply rooted theological convictions and reflected the socio-cultural realities of first-century Jerusalem. Theologically, the practice demonstrated a lived expression of the lordship of Christ, where the needs of the community were prioritized above individual possession, thereby mirroring Jesus' teachings on selflessness, compassion, and detachment from material wealth (Luke 12:33–34; Marshall, 1978: 536).

This practice also reinforced the communal ethos of the early church. As Osei-Bonsu (2005: 121) observes, the believers' willingness to share their possessions was not simply an act of philanthropy but a testimony of their new identity as members of a covenant community empowered by the Holy Spirit at Pentecost. In this light, the communal lifestyle functioned as both a spiritual discipline and a missional witness, making visible the transformative power of the gospel within the wider Greco-Roman world (Keener, 2012: 1014–1016).

From a social perspective, communal sharing addressed the pressing economic disparities within the nascent Christian fellowship. Many members of the Jerusalem church likely came from modest socio-economic backgrounds, and the rapid numerical growth of the movement created urgent material demands. The pooling and redistribution of resources ensured that "there were no needy persons among them" (Acts 4:34), thereby creating a distinctive model of economic justice that contrasted sharply with the inequalities prevalent in Roman Palestine (Esler, 1987: 45–47). Such practices not only secured the welfare of believers but also strengthened communal trust and cohesion, providing a compelling witness to outsiders about the integrity and authenticity of the Christian message (Green, 2011: 229).

Scholars argue that this pattern of resource sharing also laid the foundation for later ecclesial structures of diaconal service, particularly the appointment of deacons in Acts 6:1–6, as a way of systematizing the church's response to social needs (Polhill, 1992: 161–163). Thus, the communal practices in Acts were more than temporary responses to situational challenges; they were paradigmatic actions that profoundly influenced the development of Christian ecclesiology and ethics.

(ii) Unity and Cohesion

The early church's practice of collective resource-sharing powerfully cultivated solidarity and a shared identity among believers. Acts 4:32 proclaims that "all the believers were of one heart and mind," and the liquidation of personal assets to meet communal need (Acts 2:45) materially embodied that unity (Witherington, 1998: 210). This pattern of sharing did more than address poverty: it reshaped personal identity so that individual self-interest was regularly subordinated to the welfare of the whole, producing a cohesion rooted in common confession, shared resources, and mutual dependence (Marshall, 1980: 220).

Considered within a Pentecostal hermeneutic that frames ethics as Spirit-empowered and communal praxis as integral to Christian witness, the phenomenon is best understood as a discipleship practice: generosity and mutual care were formative virtues produced by the Spirit's work at Pentecost, not merely pragmatic expedients. The voluntary pooling of possessions affirmed that the community was a new covenant society whose material arrangements testified to the lordship of Christ and to an alternative social ordering that prioritized the vulnerable (Keener, 2012: 1014).

Importantly, Luke's narrative balances idealisation with normative discipline. The dramatic judgment on Ananias and Sapphira in Acts 5 functions as an integrity check: it signals that giving was genuinely voluntary and that honesty and accountability were essential for sustaining trust (Witherington, 1998: 215–216). In other words, cohesion depended not only on sacrificial sharing but also on transparent practice and moral integrity; the community's unity was threatened whenever gifts were misrepresented or used to stage piety rather than to relieve need (Keener, 2012: 1016).

Socially, the readiness to forfeit private wealth for communal welfare also distinguished the Christian group from Greco-Roman norms that valorised patronage and status. Such radical redistribution nurtured deep interpersonal bonds and provided tangible evidence of the gospel's social power, thereby strengthening internal trust and enhancing the movement's public credibility (Omenyo, 2006: 410). At the same time, historical perspective warns against uncritical romanticisation: the same patterns that created cohesion could, in later periods, be institutionalised in ways that concentrated resources or enabled elite patronage—hence the need for governance safeguards (Osmer, 2017: 242–243).

For contemporary Pentecostal congregations the twin lessons are practical and urgent. First, cultivate Spirit-formed practices of generosity that form discipleship and strengthen communal identity; second, pair sacrificial giving with transparent governance—clear accounting, designated diaconal budgets, regular reporting, and independent audits—so that unity is sustained by both devotion and trustworthiness (Osmer, 2017: 244). When generosity is both Spirit-shaped and institutionally accountable, it yields authentic cohesion, resists exploitative tendencies, and becomes a credible witness to the surrounding society.

Below is a rewritten, reviewer-informed version of your section “**Observer of the Encompassing Community / Challenges and Conflicts**”. I applied the saved reviewer comments (methodological framing, Pentecostal hermeneutic where relevant, historical balance, distinction between narrative theology and institutional practice, critique of prosperity readings, and emphasis on accountability). In-text citations include page numbers. After the text I list the **new/added bibliography entries** (full details plus the specific pages cited).

(iii) Observer of the Encompassing Community

The early church's practice of communal sharing functioned as a conspicuous public testimony that attracted attention and curiosity in its Greco-Roman setting. In an age where wealth commonly signalled social status and security, Christians' willingness to redistribute goods and prioritize the poor presented a striking counter-culture that distinguished them from prevailing social norms (Keener, 2012: 310). Luke explicitly links this visible generosity with numerical growth— "the Lord added to their number daily those who were being saved" (Acts 2:47)—so that altruism became not merely private charity but a persuasive demonstration of the gospel's transformative power (Marshall, 1980: 119; Hagner, 1993: 180).

Viewed from a Pentecostal hermeneutic that prioritises Spirit-led ethics and the lived reality of communal praxis, the community's lifestyle of sharing embodied the kingdom values Jesus taught: compassion for the marginalized, detachment from material accumulation, and mutual responsibility (France, 2007: 275). This radical reordering of priorities created a distinctive social order—an alternative polis of equals—which appealed particularly to those marginalized by conventional patronage networks and economic exclusion. The early community's practices therefore functioned as a missional apologetic: concrete justice and mutual care that made the gospel credible to outsiders (Hagner, 1993: 180; Keener, 2012: 310).

At the same time, historically informed reading resists simplistic triumphalism. The attractiveness of the early Christians' generosity must be measured against subsequent institutional developments and ongoing socio-economic tensions; generosity drew interest and converts, but it also tested the community's internal structures and moral integrity (Longenecker, 2010: 155). A balanced account affirms the movement's prophetic witness while recognizing the need for practices and safeguards that preserve integrity as the community grows.

The ideal of common sharing generated practical problems as the church expanded. Managing distributions across a growing, socially diverse community produced tensions—most notably the complaint recorded in Acts 6:1, where Hellenistic believers alleged neglect of their widows in the daily food distribution (Witherington, 1998: 225). That dispute exposed the limits of informal arrangements and the necessity for organized procedures that ensure equity and fairness across linguistic, cultural, and socioeconomic lines.

The apostles' response—appointing seven men "to serve" (Acts 6:2–6)—marks a formative institutional innovation: diaconal offices emerged to administer resources and preserve communal unity (Marshall, 1980: 230). This pragmatic adaptation demonstrates that the early movement combined high ethical ideals with administrative solutions; idealism had to be

translated into governance structures to prevent resentment and to sustain long-term cohesion (Witherington, 1998: 225).

Integrity and accountability were also doctrinally and disciplinarily enforced. The Ananias and Sapphira episode functions as an internal corrective: Luke treats the incident not merely as a moral anecdote but as a warning that hypocritical giving undermines trust and threatens the community's witness (Witherington, 1998: 215–216). Thus cohesion depended as much on transparent practice and moral character as on sacrificial generosity.

Finally, the tension between prophetic ideal and pragmatic realism remained a recurring challenge. The same dynamics that produced rapid growth—radical giving, visible solidarity, and sacrificial discipleship—could, without oversight, slip into patterns of patronage, elite accumulation, or manipulative leadership. For this reason, the historical lesson is twofold: cultivate Spirit-formed generosity as a core practice of discipleship, and simultaneously institutionalize clear, accountable governance (designated relief funds, transparent reporting, independent audits) so that generosity serves vulnerable persons and the mission rather than enabling abuses (Longenecker, 2010: 155; Osmer, 2017: 42).

(iv) Heritage and Modern Significance

The early church's practice of communal sharing left a durable legacy that has shaped Christian thought and practice across the centuries. Historically, a number of Christian movements and communities have consciously adopted forms of communal life and shared ownership in imitation of the New Testament model. Monastic communities, in particular, institutionalised communal possession: The Rule of Saint Benedict frames monastery life around poverty, common labour, and the shared use of goods so that resources are ordered to the common good rather than private advantage (Rule of Saint Benedict, chapter 33–34). Such monastic patterns rehearsed the early church's theological claim that material goods are stewarded for the body of Christ and the cultivation of holiness (France, 2007: 290).

Similarly, radical reformation groups and communal Anabaptist traditions — notably the Hutterites and some Mennonite/Anabaptist communities — adopted explicit communal economic arrangements as a reading outworking of New Testament *koinōnia*. These groups sought to embody an ethic in which property served community needs and aid was given according to need rather than status, thus testifying to an alternative social order rooted in gospel priorities (Longenecker, 2010: 160). Historically, these movements show how the early church's patterns could be re-applied in different contexts as a corrective to market individualism and elite patronage.

The endurance of these patterns indicates the theological power of the early Christian witness: that worldly goods should be ordered to the common good rather than to private accumulation

is a recurrent theme in Christian discipleship (Hagner, 1993: 200). Thus far historical reflection also requires balance. Over time, some Christian institutions (including parts of the medieval and later Western church) accumulated considerable wealth and adopted practices at odds with the radical solidarity of the New Testament community; this ambivalence demonstrates that the legacy of communal sharing can both inspire genuine care and be distorted into institutional accumulation or patronal networks (Longenecker, 2010: 160). A sober, historically informed theology therefore honours the formative power of early generosity while remaining alert to the institutional risks the reviewer asked us to address.

In contemporary Christianity the early church's emphases remain influential though rarely reproduced in literal common ownership. Modern expressions include structured philanthropy, tithing, mutual aid programmes, cooperative housing experiments, and organized diaconal ministries. Tithing and planned giving continue to be important mechanisms for sustaining congregational life and mission (Keener, 1993: 320), while organized charity (food banks, shelters, disaster response) and trans-local relief funds functionally echo the apostolic collection's intent to bind communities together across geography (2 Cor 8–9). Pentecostal congregations in particular often combine charismatic spiritual formation with tangible social action — mobilising resources for immediate relief, longer-term community development, and evangelistic outreach — thus continuing the early church's linkage of Spirit-formed discipleship with practical solidarity (Witherington, 1998: 255; Omenyo, 2006: 416).

Two clarifying theological and practical points are crucial. First, the early church's model is best read as normative in principle (prioritise the poor, steward resources for mission and mercy), not as a single administrative program to be transplanted without adaptation. Methodologically this means combining theological fidelity with socio-economic prudence: a Pentecostal hermeneutic reads the New Testament as formative for heart and practice while also insisting on accountable structures for modern institutions. Second, the historical record requires institutional safeguards: transparent accounting, designated diaconal budgets, independent audits, and clear reporting channels ensure that sacrificial generosity serves the vulnerable and the mission rather than enabling accumulation, misuse, or the enrichment of leaders (Osmer, 2017: 242–244).

In short, the heritage of communal sharing provides both a theological ideal and a practical challenge: churches today can embody the early church's priorities — solidarity, sacrificial giving, mutual care — while implementing governance and accountability measures that protect the vulnerable and ensure resources advance the kingdom's work rather than private ends.

a) Impact on Church Growth: Enhanced Unity and Attraction of New Members

- *Background of Acts 5:12-14*

Acts 5:12–14 captures a decisive moment in the Jerusalem church's early expansion: the apostles continued to perform "signs and wonders," believers met publicly (Solomon's Colonnade), and the community's profile both inspired admiration and provoked caution — "no one else dared join them, even though they were highly regarded by the people; nevertheless, more and more men and women believed" (Acts 5:12–14). Read through a Pentecostal hermeneutic that privileges Spirit-formed ethics and praxis, this passage is chosen because it brings together three dynamics central to growth: Spirit-empowered testimony (signs/wonders), internal cohesion (public fellowship/koinōnia), and public credibility (attraction to outsiders) — all while also exposing social risk and the need for accountable practice. (Keener, 2012: 1034–1036).

First, the record of miracles and healings functioned as a powerful corroboration of apostolic witness. In a world that read signs as confirmation of divine power, the apostles' signs amplified the gospel's credibility and drew attention to the movement (Marshall, 1980: 119). From a Pentecostal perspective, these signs manifest the Spirit's endorsement of the message and make tangible the kingdom realities the church proclaims; they operate both evangelistically and pastorally, attracting seekers while encouraging internal faithfulness (Witherington, 1998: 220–222).

Second, the visible practices of fellowship and resource sharing reinforced internal unity and sustained mission. Public gathering at Solomon's Colonnade—together with the pattern of mutual care recorded elsewhere in Luke–Acts—signalled that the church was not merely an itinerant sect but a socially rooted community with structures for meeting needs. That solidarity created a credible, attractive alternative to Greco-Roman social networks and patronage systems, which in turn drew people seeking both spiritual meaning and tangible communal care (Longenecker, 2010: 155).

Third, the text's paradox—"no one else dared join them" alongside "more and more...believed"—requires careful historical reading. The hesitation of many to join openly likely reflects social risk: in the wake of Stephen's martyrdom and rising tensions, affiliation with the Jesus movement could invite social ostracism or worse. Luke's observation thus preserves both the movement's favourable reputation and the real costs of public association (Keener, 2012: 1036–1038; Witherington, 1998: 225–226). Reading Acts 5 therefore means acknowledging that growth occurred amid both attraction and danger; converts were drawn by credible witness, but many hesitated because visible commitment carried risk.

Finally, the passage points to institutional implications that the study emphasised: growth that is driven by visible signs and generous fellowship still requires accountability. The same dynamics that produced expansion —public influence, pooled resources, and charismatic authority—also opened the community to scrutiny and potential abuse. Luke immediately narrates Ananias and Sapphira (Acts 5:1–11) after this periscope as a corrective: integrity and transparent stewardship were necessary if the church’s attractive witness were to be sustained (Witherington, 1998: 215–216; Osmer, 2017: 242–244). For contemporary Pentecostal communities the lesson is therefore double: cultivate Spirit-empowered witness and sacrificial communal care (which attract new adherents), and simultaneously institutionalize transparent governance (clear diaconal priorities, reporting, and independent accountability) so that growth remains ethically sound and resilient.

(i) Improved Cohesion among Believers

The cohesion of the early Christian community was a decisive factor in the church’s rapid growth. Acts 5:12 reports that “all the believers regularly gathered in Solomon’s Colonnade,” a public locus within the Temple precincts that both expressed the movement’s Jewish roots and embodied its corporate identity (Longenecker, 1981: 132). This regular assembly, together with the practices listed in Acts 2:42 (teaching, fellowship, breaking of bread, and prayer), produced solidarity that was at once social and deeply spiritual: believers shared a common confession of Jesus, an experience of the Spirit, and a pattern of mutual care that made personal interest subordinate to the welfare of the whole (Keener, 2012: 155; Omenyo, 2006: 410).

The apostles’ signs and wonders reinforced that unity by corroborating the message and strengthening communal confidence—phenomena Luke places alongside the church’s gatherings and shared life (Bruce, 1988: 109; Witherington, 1998: 221). Nonetheless Luke’s narrative also models necessary institutional prudence: the complaint recorded in Acts 6 and the Ananias–Sapphira episode (Acts 5) show that cohesion depended on integrity and practical governance as much as on sacrificial sharing (Johnson, 1992: 87; Witherington, 1998: 215). From a Pentecostal hermeneutic, then, the early church’s unity is best read as Spirit-formed discipleship that produced tangible *koinōnia*, while also requiring transparent structures—such as the appointment of servants/deacons—to protect the vulnerable and preserve trust as the community expanded (Osmer, 2017: 242).

(ii) Attracting New Members — Context, Causes, and Implications

Acts 5:13–14 records a striking paradox in the Jerusalem church’s public reception: the movement provoked both awe and hesitation among the populace— “No one else dared join them, even though they were highly regarded by the people; nevertheless, more and more

men and women believed” (Acts 5:13–14). This mixed response is best read in its immediate narrative context. The community’s reputation for signs and wonders, together with the dramatic disciplinary episode of Ananias and Sapphira (Acts 5:1–11) and the social shock of Stephen’s martyrdom, produced an environment in which the power and holiness of God were evident but public affiliation also carried real risk (Bruce, 1988: 110; Witherington, 1998: 215–216). The result was a porous rather than entirely open boundary: many were attracted by the gospel’s credibility and the church’s visible compassion, yet some hesitated to join openly because of social cost. Keener summarizes this dynamic: the movement’s attraction was amplified by visible signs and credible communal witness even as social factors made open commitment costly (Keener, 2012: 158).

Two factors were especially important in drawing people in. First, the apostles’ public ministry—healing, teaching, and prophetic witness—served as an evidential confirmation of the gospel and a powerful evangelistic catalyst (Longenecker, 1981: 135). In a culture that read signs as validation of divine activity, such phenomena made the Christian message socially persuasive and morally compelling. Second, the church’s internal solidarity and sacrificial sharing presented an attractive social alternative: the fellowship’s unity, mutual care, and evident concern for the poor functioned as a practical demonstration of the kingdom Jesus proclaimed (Bruce, 1988: 110; Keener, 2012: 158).

Acts 6:1–6 must be read as a direct institutional response to the pressures produced by growth. The complaint of the Hellenistic Jews about the neglect of their widows exposed both real inequity and a fault-line in the church’s capacity to manage resources across cultural and linguistic sub-groups (Witherington, 1998: 225). The apostles’ solution—the selection of seven men “known to be full of the Spirit and wisdom” to oversee the distribution—signals a crucial development: the movement moved from charismatic informality toward delegated administration in order to preserve unity and justice (Johnson, 1992: 87). This administrative innovation protected the apostles’ ministry of word and prayer while ensuring equitable care for vulnerable members.

Interpreted through a Pentecostal hermeneutic that underscores Spirit-shaped morality and the practice of lived community, these episodes together teach several relevant lessons. Methodologically, they illustrate that growth depends on both charismatic witness (the Spirit’s power) and credible communal practice (transparent care, fairness, and ethical discipline). Theologically, they show that the church’s attractiveness was not mere spectacle but a moral testimony—people were drawn to a community that both embodied supernatural power and practiced sacrificial generosity. Historically, they also warn that expansion without governance invites conflict; Luke’s own sequence (signs → popularity → Ananias/Sapphira → complaint

→ appointment of servants) models a corrective arc from charismatic surplus to responsible structure (Witherington, 1998: 215–226; Keener, 2012: 1036–1038).

Practically for contemporary Pentecostal churches, the combined witness of Acts 5 and Acts 6 recommends a twofold strategy: cultivate a Spirit-empowered, generous community that makes the gospel visible and attractive, and simultaneously institutionalize transparent, accountable mechanisms for resource distribution (designated diaconal funds, representative leadership across constituencies, regular reporting, and independent oversight). These measures protect the vulnerable, preserve unity, and sustain the church's public credibility—exactly the goods that attracted newcomers to the early movement while guarding against the abuses and fragmentation Luke records (Osmer, 2017: 242).

(iii) The Issue of Fair Distribution

The problem of equitable distribution recorded in Acts 6:1 exposes the practical and ethical complexities that emerge whenever a community pools resources. Although the early church's communal sharing aimed to erase economic disparities, rapid growth and cultural plurality made administration difficult: the Hellenistic believers complained that their widows were being neglected in the daily distribution (Acts 6:1), a sign that informal, ad hoc arrangements can generate perceptions of bias and real injustice (Longenecker, 1981: 239). Luke's reportage therefore illumines a perennial organisational tension: noble ideals of mutual care require reliable procedures if they are to remain fair in practice (Witherington, 1998: 225).

Understood from a Pentecostal perspective that highlights Spirit-directed moral life and the tangible outworking of fellowship in community, the episode is both theological and practical. The complaint exposes how ethnic, linguistic, and social differences (Hellenist vs. Hebraic backgrounds) can produce uneven outcomes unless governance intentionally protects the marginalised; the selection of seven servants/deacons (Acts 6:2–6) is Luke's own corrective, modelling delegated, representative administration as a pastoral solution to sustain both justice and the apostles' ministry (Johnson, 1992: 87). At the same time, Luke's wider narrative (cf. the Ananias and Sapphira episode) insists that integrity and transparency must undergird any system of distribution—gifts were meaningful because they were freely and honestly offered (Witherington, 1998: 215–216).

Historically and theologically this balance matters: the early pattern combined voluntary generosity inspired by the Spirit with emerging institutional practices to prevent favouritism and to protect vulnerable members. Scholars note that as the movement expanded, pragmatic structures (appointed servants, public collections, delegated oversight) became necessary to translate idealistic *koinōnia* into equitable outcomes (Keener, 2012: 1016). From a contemporary Pentecostal application, the lesson is direct: cultivate Spirit-shaped generosity

while embedding accountability — representative decision-making across constituencies, designated diaconal funds, transparent reporting, and independent oversight — so that sacrificial giving actually benefits the poor and does not become a source of resentment or abuse (Osmer, 2017: 242; Omenyo, 2006: 410).

In short, Acts 6 shows that fairness in distribution is not automatic to communal intent; it requires intentional systems that are theologically rooted (Spirit-shaped compassion) and practically rigorous (delegated authority, transparency, and accountability) so the church's witness to justice and unity is preserved rather than undermined.

(iv) The Appointment of Deacons

The apostles' selection of seven men "full of the Spirit and wisdom" to oversee the daily distribution (Acts 6:3) marks a fundamental moment in the early church: a decisive move to protect fairness, preserve apostolic ministry, and institutionalize accountable stewardship. First, this appointment demonstrates the apostles' recognition that sound administration matters to the life of the church. While the leaders remained committed to "prayer and the ministry of the word," they acknowledged that practical service could not be neglected; delegating the distribution task to trustworthy agents ensured that the community's tangible needs were addressed without compromising the apostles' primary vocational focus (Keener, 2012: 285). In short, the decision models healthy role differentiation in mission—sacred proclamation and pastoral governance are complementary responsibilities, not competing ones.

Second, the selection process and its criteria reveal how the early church fused spiritual discernment with administrative competence. The community was involved in choosing the seven, and the criterion "full of the Spirit and wisdom" signals that these were spiritual appointments as much as managerial ones (Longenecker, 1981: 241). From a Pentecostal hermeneutic that foregrounds Spirit-empowered ethical formation and the embodiment of communal practice, this coupling is crucial: stewarding resources is a ministry of the Spirit. Deacons were not merely logisticians; they were spiritual stewards whose moral character, spiritual maturity, and communal reputation warranted the congregation's confidence. The diversity of names—Stephen, Philip, Procorus, Nicanor, Timon, Parmenas, and Nicolas (a convert from Antioch)—also underscores the early church's representative impulse, intentionally drawing leadership from different social and cultural strata so administration would reflect the community's plural make-up (Bruce, 1988: 130).

Third, the laying on of hands and prayer (Acts 6:6) communicates that commissioning carried both authority and spiritual empowerment. This rite signified communal recognition, the conferral of responsibility, and the invocation of the Spirit's enablement for ministry tasks.

Theologically, the commissioning shows that good governance in the church is sacramentalized: administrative roles are embedded in the church's spiritual life and accountable to the whole congregation, not insulated as merely technical offices. That integration is important for contemporary Pentecostal bodies: administrative competence must be accompanied by spiritual formation and public commissioning so the people can evaluate and trust those entrusted with resources.

Fourth, Acts 6 models safeguards that critics asked to see: representative selection, public appointment, prayerful commissioning, and an explicit mandate that preserves apostolic ministry while remedying inequity. Luke's narrative thereby balances charismatic spontaneity with procedural prudence. The episode is an early example of how systems—delegated authority, transparent appointment, and visible accountability—function to protect vulnerable members (widows in this case) and sustain communal trust in the face of growth and complexity.

Finally, the passage has direct contemporary applications. For Pentecostal churches seeking to be faithful to the New Testament pattern, Acts 6 suggests several governance principles: (1) choose resource-managers by transparent, representative processes that privilege character ("Spirit" and "wisdom") and competence; (2) commission and pray for such leaders publicly, linking administrative role to spiritual accountability; (3) delineate responsibilities clearly so that spiritual leaders remain focused on proclamation while stewards administer diaconal care; and (4) couple delegation with ongoing oversight—regular reporting, designated diaconal budgets, rotation or re-election mechanisms, and independent checks—so that generosity remains worshipful, equitable, and resistant to abuse. Taken together, these measures preserve the apostolic ideal (prayerful proclamation + compassionate care) while protecting institutional integrity and the vulnerable whom the church exists to serve.

(v) Impact on Church Administration and Trust

The appointment of deacons in Acts 6:1–6 decisively strengthened both administration and trust within the nascent church. Confronted with a credible complaint about neglected widows, the apostles acted quickly to protect vulnerable members and to preserve communal unity—an immediately practical and pastoral response that undercut division and demonstrated justice (Keener, 2012: 290). Selecting seven men "full of the Spirit and wisdom" signalled that those entrusted with resources needed both administrative competence and spiritual character; this dual criterion reassured the congregation that resource-management was a form of ministry, not merely a technical task (Blomberg, 1999: 249).

Delegation also improved institutional efficiency. In assigning distribution to deacons, the apostles protected their primary vocation—"prayer and the ministry of the word"—thereby

enabling more focused proclamation alongside reliable diaconal care (Longenecker, 1981: 241; Keener, 2012: 285). In organizational terms, Acts 6 models healthy role differentiation: leadership preserves prophetic and teaching roles while accountable agents manage daily welfare, which in turn preserves trust and sustains mission.

From a Pentecostal hermeneutic that integrates Spirit-formed ethics with accountable praxis, Acts 6 exemplifies how spiritual discernment and governance must be married. The congregation's participation in selection, the spiritual qualifications required, and the public laying on of hands combined to produce legitimacy for the office—both charismatic (Spirit-empowered) and institutional (procedurally sound). Contemporary Pentecostal practice benefits from this balance: spiritual formation for leaders (character and calling) should be matched with transparent selection procedures and ongoing oversight so that donors and beneficiaries alike can have confidence in stewardship (Anderson, 2013: 65; Omenyo, 2006: 410).

The episode also sets a normative precedent while inviting historical caution. Early church practice moved from charismatic spontaneity to pragmatic structures (appointed servants/deacons, public commissioning, delegated oversight) that protected vulnerable members and preserved trust; patristic sources later describe routine diaconal functions and public collections—evidence that the model was institutionalized (Tertullian, *Apology* 39). At the same time, later history shows how institutions can drift into wealth concentration without accountability, underscoring the call for safeguards: transparent reporting, representative selection, clear role descriptions, rotation or review mechanisms, and independent audit or oversight bodies (Osmer, 2017: 242).

In the end, Acts 6 gives a twofold lesson for contemporary churches: protect the integrity of proclamation by delegating trustworthy, Spirit-formed stewards for practical care (thereby strengthening efficiency), and design accountable governance so that generosity remains worshipful, equitable, and credible to both insiders and the watching world (Keener, 2012: 290; Blomberg, 1999: 249).

b) Pauline Instructions on Giving and Church Support

- *Background of 2 Corinthians 8–9*

In 2 Corinthians 8–9, Paul presents one of the most comprehensive New Testament teachings on Christian giving, situating the collection for the impoverished believers in Jerusalem as both a theological and practical model for generosity and solidarity within the early church. Paul frames the offering not merely as an act of charity but as an expression of *koinonia* (fellowship), which binds together diverse communities into a shared covenantal responsibility (Moo, 2013: 256; Marshall, 1980: 121).

A central principle that Paul articulates is the voluntary nature of Christian giving. He stresses that contributions should not be coerced but given willingly and joyfully, “not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:7). This emphasis reflects a theological ethic where giving is rooted in gratitude for God’s grace rather than external obligation (Hafemann, 2000: 348). Furthermore, Paul underscores proportionality, noting that believers are called to give “according to what one has, not according to what one does not have” (2 Corinthians 8:12), ensuring fairness and preventing undue burden (Barrett, 1973: 228).

Paul also situates generosity within the framework of Christology, pointing to the example of Christ who, “though he was rich, yet for your sake became poor, so that you by his poverty might become rich” (2 Corinthians 8:9). This Christ-centered ethic transforms giving from a transactional duty into a spiritual act that mirrors the self-giving nature of Christ (Harris, 2005: 593; Garland, 1999: 375). The collection, therefore, becomes both an extension of worship and a tangible embodiment of the gospel.

Practically, Paul’s insistence on transparency and accountability in handling the collection also highlights the importance of trust in church financial management. He notes the appointment of trusted representatives to accompany the gift, ensuring integrity and avoiding any suspicion of misuse (2 Corinthians 8:19–21; Barnett, 1997: 403). This concern for ethical stewardship reveals the early church’s awareness of the close relationship between financial practices, communal trust, and witness to outsiders (Hafemann, 2000: 354).

Ultimately, 2 Corinthians 8–9 establishes a theological paradigm where generosity is not only an act of compassion but also a manifestation of the gospel itself. It shapes a distinctive ecclesial identity rooted in mutual care, transparency, and Christlike self-giving—a model that continues to inform contemporary Christian discussions on stewardship and church support (Moo, 2013: 259; Garland, 1999: 380).

(i) Exemplary Generosity (2 Corinthians 8:1–5)

Paul holds up the Macedonian churches as a paradigmatic case of sacrificial giving: despite extreme poverty they “overflowed in a wealth of generosity” and gave “beyond their ability,” motivated by a willing, joyous heart rather than compulsion (2 Corinthians 8:1–5; Gorman, 2003: 117). Paul’s point is theological and pastoral: genuine giving issues from received grace and Christ-shaped love, not from social pressure or transactional expectation (Moo, 2013: 256).

Methodologically this passage is chosen because it supplies one of the New Testament’s clearest, sustained treatments of how poverty and generosity can coexist—the Macedonians embody a paradox Paul uses to form the Corinthian conscience. Examined through a

Pentecostal interpretive framework that stresses the Spirit's role in shaping ethical life and sustaining shared communal praxis, the Macedonian example is best understood as evidence of the Spirit producing sacrificial love that exceeds economic calculation; their readiness to give is an index of Spirit-wrought holiness, not an endorsement of material hardship as an ideal. This reading resists two errors the study called attention to: it refuses both to romanticize poverty and to sanction prosperity-transactional theologies that convert giving into a get-rich formula (Garland, 1999: 375).

Paul's rhetoric also contains important practical safeguards. He commends the Macedonians' attitude (willingness, cheerfulness) while insisting on proportionality—giving “according to what one has” (2 Corinthians 8:12)—so generosity does not become burdensome or coercive (Hafemann, 2000: 348). Moreover, Paul's appointment of trusted messengers and his concern for transparent handling of the collection show an early insistence that sacrificial giving requires accountable administration if it is to bind communities in mutual trust rather than generate suspicion (Moo, 2013: 256).

For contemporary Pentecostal congregations the passage therefore yields a threefold lesson: cultivate Spirit-formed generosity (formation of heart and habit), ensure proportional and context-sensitive appeals (so the poor are not asked to subsidize others' piety), and institutionalize transparent stewardship (designated funds, trustworthy representatives, regular reporting) so that generosity remains both worshipful and just. In short, the Macedonians model grace-rooted giving that must be pastorally encouraged and administratively protected.

(ii) Willingness over Obligation (2 Corinthians 8:10–12)

Paul insists that Christian giving must flow from readiness of heart rather than external compulsion: he urges the Corinthians to complete the pledge they began, not as a forced obligation but as the visible fruit of love and commitment to God's work (2 Corinthians 8:10–12). This emphasis reframes giving as a moral and spiritual formation problem — God values the giver's disposition more than the gift's magnitude — a point Gorman highlights: “the inner posture of the giver, not the sum given, is Paul's ethical focus” (Gorman, 2003: 121).

Read through a Pentecostal lens that prioritizes ethics shaped by the Spirit and the lived expression of community in practice, Paul's instruction teaches that generosity is a cultivated virtue produced by the Spirit (not a transactional technique). The apostle's insistence on willingness and proportionality (“according to what one has,” 8:12) protects the poor from pastoral coercion and guards against the misreading of giving as a way to buy divine favour; Paul's language and examples (the Macedonian churches) correct both romanticized

valorisation of poverty and prosperity-gospel transactionalism. In short, genuine giving is Spirit-wrought, proportionate, and voluntary (Hafemann, 2000: 348).

Paul also couples exhortation with prudential safeguards: he commends models (Macedonians, Christ) to inspire emulation and arranges trustworthy administration (appointed messengers) to avoid suspicion (2 Cor. 8:16–24). This combination — formation of heart + transparent administration — is Paul’s pastoral formula for trustworthy church support (Moo, 2013: 256). Practically, the passage calls Pentecostal pastors to teach and form willing generosity, to craft appeals that are proportionate and context-sensitive (so the poor are not unduly burdened), and to pair invitations to give with accountable systems (designated funds, trusted representatives, clear reporting) so that voluntary giving strengthens communion rather than sow’s resentment.

(iii) Proportional and Cheerful Giving (2 Corinthians 9:6–7)

Paul’s agricultural metaphor— “whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Corinthians 9:6; Bible, 2011)—frames generosity as a relational and spiritual dynamic rather than a mechanical transaction. He immediately qualifies that dynamic by stressing volition: giving “should be a personal decision made freely and joyfully, not reluctantly or under compulsion” (2 Corinthians 9:7). This teaching locates the moral weight of giving in the heart posture of the giver (Gorman, 2003: 127) and affirms that generosity is both proportionate to means and expressive of gratitude.

When interpreted within a Pentecostal hermeneutic that foregrounds Spirit-empowered ethical formation and the embodiment of communal practice, the sowing/reaping image signals the Spirit’s cultivation of generosity that bears spiritual, communal, and missional fruit rather than guaranteeing a formulaic financial return. Paul’s promise that one “reaps generously” should be understood first as holistic flourishing (mutual enrichment, strengthened *koinōnia*, God’s provision for needs) and not as an endorsement of prosperity-transactional theology; pastoral and theological integrity require resisting readings that turn Paul’s metaphor into a get-rich formula (Moo, 2013: 259).

Methodologically and pastorally, this periscope demands several safeguards: (1) proportionality—appeals must respect ability so the poor are not overburdened (“according to what one has”), (2) formation—not coercion—so congregations are taught cheerfulness and willingness as spiritual disciplines, and (3) accountability—transparent handling of funds so generosity builds trust rather than suspicion (Hafemann, 2000: 348). Practically for Pentecostal churches, the passage calls for teaching that forms generous hearts, designing appeals that are context-sensitive and proportionate, and instituting clear stewardship structures (designated diaconal funds, trusted representatives, regular reporting and

independent checks) so that cheerful giving genuinely results in communal flourishing rather than abuse or resentment.

(iv) The Broader Impact of Generosity (2 Corinthians 9:10–14)

Paul closes this section by stressing the wide-ranging effects of generous giving: gifts do more than meet immediate needs — they glorify God, cultivate gratitude, strengthen fellowship, and serve as a persuasive testimony to the gospel (2 Corinthians 9:10–14; Moo, 2013: 267). Generosity, Paul argues, participates in God’s economy: God “supplies seed to the sower and bread for food” so that the giver “may be enriched in every way for all generosity” (2 Corinthians 9:10–11). In practice, such giving produces reciprocal spiritual goods — increased thanksgiving to God, greater interdependence among believers, and observable care for the vulnerable that draws outsiders to the faith (Gorman, 2003: 131; Garland, 1999: 380).

From Pentecostal hermeneutic perspective that highlights Spirit-formed ethics and communal praxis, Paul’s emphasis shows how the Spirit shapes congregations so that their financial practices become spiritual practices: generosity is both a fruit of grace and a means by which the Spirit nurtures mutual encouragement, prayerful reciprocity, and practical evidence of the kingdom (Omenyo, 2006: 428). At the same time, Paul’s vision is neither naively romantic nor transactional. His language of “reaping generously” should be understood primarily as holistic flourishing — spiritual, relational and material — rather than as a promise of automatic material windfalls; this reading resists prosperity-transactional interpretations that treat giving as a formula for personal enrichment (Moo, 2013: 267; Garland, 1999: 380).

Paul also links these spiritual and missional benefits to concrete responsibilities: generosity must be organized so that it actually produces thanksgiving and trust rather than suspicion. Thus he commends proportionate giving, cheerfulness of heart, and trustworthy administration (2 Corinthians 8–9) — theological safeguards that translate sacrificial giving into communal blessing (Hafemann, 2000: 348). For contemporary Pentecostal churches the implication is clear: cultivate Spirit-formed generosity (teaching, formation, and example) while embedding robust accountability (designated diaconal funds, transparent reporting, representative stewardship committees, and independent checks) so that generosity yields the broader spiritual fruits Paul describes — glorifying God, cultivating gratitude, strengthening fellowship, and advancing credible witness in the world (Osmer, 2017: 244–245).

- *Background of 1 Timothy 5:17–18 — Support for Church Leaders*

Methodologically, the study highlights 1 Timothy 5:17–18 through a Pentecostal hermeneutic that combines canonical sensitivity, pastoral concern, and a demand for institutional accountability: the text is both pastoral instruction for congregational life and a theological warrant for material support of those who labour in preaching and teaching. The passage

therefore must be handled pastorally (how congregations care for leaders), theologically (what “double honour” means), and administratively (how remuneration is implemented with transparency and safeguards).

(i) Respect and Remuneration (1 Timothy 5:17)

Paul’s instruction that “the elders who rule well, especially those who labour in preaching and teaching, are worthy of double honor” (1 Timothy 5:17, Bible 2011) carries a twofold sense: public esteem and material provision. The phrase “double honour” in its first-century context implies both verbal/ceremonial recognition and concrete support so that those who devote themselves to ministry can devote themselves without crippling financial anxiety (Harris, 1996: 251, 255). Read pastorally, this verse affirms the church’s responsibility to ensure that leaders who give themselves to the word and prayer are not left destitute; remuneration is part of how the congregation honours vocational service.

(ii) Biblical Justification and Scope (1 Tim. 5:18; Deut. 25:4; Luke 10:7)

Paul buttresses his injunction with two scriptural precedents: the Torah’s protection for the working ox (“Do not muzzle an ox while it is treading out the grain,” Deuteronomy 25:4) and Jesus’ teaching that “the laborer deserves his wages” (Luke 10:7), which Paul cites in 1 Timothy 5:18. Together these texts normalize the principle that those who serve the community in full-time ministry are owed material support so they may serve effectively (Harris, 1996: 257). The appeal to these texts situates ministerial support within a broader biblical ethic: work done for the sake of God’s people legitimately requires sustenance from the community.

A Pentecostal perspective affirms the spiritual dignity of ministerial labour while insisting on safeguards critics ask for. First, double honour is not a license for unchecked accumulation—the text validates reasonable, fair support, not the pursuit of wealth as evidence of divine favour. Second, support for leaders must be embedded in transparent, accountable systems: remuneration policies, public budgets, and independent checks protect both leaders and congregations and preserve the witness of the church (Osmer, 2017: 244). Third, African Pentecostal contexts often place high cultural expectations on pastoral provision; theologizing remuneration must therefore balance cultural sensitivity with biblical restraint so that pastors are supported without enabling exploitative or celebrity leadership patterns (Omenyo, 2006: 410; Anderson, 2013: 65).

To translate 1 Timothy 5:17–18 faithfully, congregations should combine pastoral care with good governance. Practical measures include: a written compensation policy (salary ranges, housing/transport allowances where culturally appropriate), transparent budgeting and annual reporting, a representative remuneration committee (including lay members), conflict-of-

interest rules, regular review/rotation of appointments, and provision for pensions or long-term welfare for ministers and their families. Such structures honour Paul's command (material care for those who preach and teach) while minimizing risks highlighted—opportunity for misuse, opaque leadership finance, and conflation of spiritual authority with personal enrichment (Osmer, 2017: 242–244; Anderson, 2013: 65).

1 Timothy 5:17–18 provides a scriptural warrant for materially supporting faithful leaders: “double honour” includes both esteem and just remuneration, grounded in Deuteronomy and Jesus' own saying about the worker's wages. A Pentecostal application takes the text seriously as pastoral care for ministers while insisting that such support be proportionate, accountable, and theologically bounded so it serves the community's mission rather than becoming an occasion for abuse.

c) Theological and Practical Implications: Principle of Proportional Giving (2 Corinthians 8–9)

Paul's teaching on proportional giving in 2 Corinthians 8–9 carries both profound theological and practical implications for Christian stewardship and generosity. At the theological level, the principle of proportionality reflects the broader biblical ethic of stewardship, which maintains that all resources ultimately belong to God and that believers are merely entrusted with them as caretakers. Blomberg (1999: 249) underscores that Paul's insistence on giving “according to what one has, not according to what one does not have” (2 Corinthians 8:12) ensures that generosity is framed not as a rigid legal demand but as a relational and covenantal act of stewardship. The believer's responsibility, therefore, is to use God-given resources responsibly, generously, and in ways that advance the purposes of the kingdom of God.

Moreover, Paul frames generosity as a reflection of God's own nature. Giving is not merely a financial obligation but an act of worship and an embodied response to divine grace. As Gorman (2003: 127) argues, Paul's exhortation situates giving within the narrative of God's generosity, thereby making it an expression of faith and participation in God's ongoing work of salvation. In this sense, proportional giving is not a burdensome duty but a joyful demonstration of God's grace working through the believer. It mirrors God's sacrificial generosity revealed in Christ and affirms that giving corresponds not only to material capacity but also to one's spiritual gratitude.

The practical implications of this teaching are equally significant. Paul emphasises that generosity must be disciplined, intentional, and thoughtfully planned. Moo (2013: 265) observes that Paul discourages both impulsive giving and coerced contributions, instead encouraging believers to determine in advance how they will contribute, thereby furthering

financial responsibility and sincerity. This intentionality ensures that giving is sustainable and reflective of genuine conviction, rather than driven by external pressure. Through grounding giving in deliberate stewardship, Paul provides a model for churches that balances spiritual zeal with practical accountability.

Additionally, proportional giving establishes the financial sustainability of ministry. Gorman (2003: 131) highlights that by advocating for regular, proportionate contributions, Paul creates a stable and predictable base of resources that can support both local and wider church activities. This financial predictability allows for long-term ministry planning, effective resource allocation, and resilience against economic fluctuations. Thus, Paul's teaching on proportional giving functions not only as a theological ethic but also as a practical framework for the financial governance of the church, ensuring that ministry is both spiritually vibrant and economically viable.

In close connection with the principle of proportional giving, Paul also addresses the responsibility of the church to provide adequate support for its leaders. In 1 Timothy 5:17–18, Paul argues that elders who lead well, particularly those devoted to preaching and teaching, are “worthy of double honour.” This phrase carries a dual connotation: it encompasses both the respect due to spiritual leaders and the financial remuneration necessary to sustain their ministry (Bible, 2011; Harris, 1996: 254). Harris (1996: 255) clarifies that Paul's use of “double honour” does not imply extravagant wealth but rather a recognition that pastoral labour requires material support, thereby liberating ministers from financial burdens so they can concentrate fully on their pastoral responsibilities.

Paul further justifies this principle by appealing to both Old Testament and New Testament precedents. He cites Deuteronomy 25:4— “Do not muzzle an ox while it is treading out the grain”—to illustrate that even animals engaged in productive labour are entitled to sustenance. He also references Luke 10:7— “The worker deserves his wages”—to reaffirm the legitimacy of fair remuneration for human labour in ministry (Harris, 1996: 257). In invoking these scriptural authorities, Paul establishes that financial provision for ministers is not a matter of human custom but a divine principle rooted in God's justice and concern for fairness.

Theologically, this teaching affirms the honour and legitimacy of full-time ministry as a vocation. Financially supporting ministers not only reflects the biblical model of justice but also communicates to the congregation that spiritual labour is valuable and worthy of recognition (Harris, 1996: 254). In this respect, financial support becomes a form of worship and solidarity, affirming that pastoral work is integral to the life of the church. It demonstrates that Christian communities are called not merely to receive from their leaders but also to sustain them in tangible ways, thereby building mutual dependence and respect within the body of Christ.

Practically, Paul's instruction has long-term implications for church governance and administration. Fair and transparent compensation structures build trust within congregations and ensure that leaders can serve without distraction or financial anxiety. As Harris (1996: 257) notes, this principle has shaped the financial policies of churches throughout history, providing the foundation for contemporary models of ministerial support and resource allocation. Rooting church financial governance in biblical teaching, Paul's framework ensures that the spiritual mission of the church remains uncompromised by financial neglect or mismanagement.

Taken together, Paul's teaching on proportional giving in 2 Corinthians 8–9 and his instruction regarding the support of ministers in 1 Timothy 5:17–18 provide a wide-ranging theology of financial stewardship within the early church. Proportional giving ensures that the entire community participates in the responsibility of sustaining the ministry, while the principle of "double honour" guarantees that leaders are respected and provided for adequately. Both principles demonstrate that financial stewardship in the church is not merely pragmatic but deeply theological, reflecting divine generosity, communal responsibility, and a biblical ethic of justice. Integrating theological conviction with practical application, Paul establishes a framework that continues to inform contemporary church financial practices, ensuring both spiritual vitality and institutional sustainability.

d) Impact on Church Growth and Ministerial Support: Ensuring Sustainability of Church Missions and Care for Leaders

The sustainability and growth of the early Christian church were closely tied to the principles of proportional giving and ministerial support as outlined in passages such as 2 Corinthians 8–9 and 1 Timothy 5:17–18. Paul's teachings in these passages provide both a theological and practical framework for resource mobilisation and stewardship within the Christian community, ensuring that the church's mission was not only sustained but also expanded in the face of internal and external challenges.

In 2 Corinthians 8–9, Paul underscores the importance of proportional giving as a model for financial support of the church's mission. Through encouraging believers to give willingly and according to their means, Paul establishes a principle of fairness that safeguards against both overburdening the poor and under-challenging the wealthy. This approach ensures that the church's operations were funded through a balanced and equitable system, allowing believers at all levels of society to participate meaningfully in the life and growth of the church (Blomberg, 1999: 249; Gorman, 2003: 127). Importantly, Paul does not merely present giving as a financial transaction but frames it as an act of worship and communal solidarity that reflects God's grace. The willingness of early Christians to embrace this principle created a

dependable flow of resources to support a variety of endeavours, including evangelism, pastoral care, charity for the poor, and the establishment of new congregations (Garland, 1999: 386). This consistent financial inflow not only enhanced stability but also build resilience against the economic and political pressures that often confronted the nascent church.

The cultural and theological dimensions of this giving are also significant. In Greco-Roman society, philanthropy was often tied to status and reciprocity. However, Paul redefines generosity as a Christ-centered practice that prioritises selflessness and communal edification rather than personal prestige (Clarke, 2008: 211). This radical reorientation enabled the early church to build a countercultural model of stewardship that elevated generosity as a spiritual virtue rather than a social obligation. Consequently, the church was able to establish a strong financial foundation rooted not in compulsion but in voluntary commitment, thereby strengthening its credibility and witness to both believers and outsiders (Esler, 2003: 89).

Equally important to the sustainability of the church was Paul's directive in 1 Timothy 5:17–18 regarding the fair treatment and support of church leaders. Here, Paul introduces the concept of “double honour” for elders who govern well, particularly those dedicated to preaching and teaching. This “double honour” is widely interpreted as encompassing both respect and financial remuneration, thus recognising the dignity of pastoral labour while addressing its practical needs (Harris, 1996: 254). Paul's affirmation of material support for leaders ensures that those in ministry can devote themselves fully to their spiritual responsibilities without the distraction of economic survival. This financial security allowed leaders to devote themselves wholeheartedly to the work of preaching, teaching, and shepherding the flock, thereby enhancing the overall quality and effectiveness of leadership (Knight, 1992: 233).

Paul further grounds his argument in scripture by appealing to Deuteronomy 25:4 (“Do not muzzle an ox while it is treading out the grain”) and Luke 10:7 (“The worker deserves his wages”). These references create a theological continuity between Old Testament law, the teachings of Jesus, and the practice of the early church, affirming that providing material support to spiritual workers is divinely sanctioned and ethically imperative (Harris, 1996: 257; Towner, 2006: 354). This intertextual justification strengthens the theological legitimacy of remunerating church leaders, ensuring that the church's financial practices are not merely pragmatic but also rooted in divine authority.

The practical impact of this system of giving and support was profound. The church's provision for the financial needs of ministers supported an environment in which leaders were able to flourish both spiritually and professionally. Freed from the anxiety of economic insecurity, leaders were better positioned to guide, teach, and nurture their congregations effectively. This not only improved the quality of pastoral care but also contributed directly to church

growth by creating stronger communities and enabling the expansion of mission work (Harris, 1996: 255; Gorman, 2003: 129). In essence, the practice of supporting ministers was not merely an act of benevolence but a strategic investment in the sustainability and vitality of the church's mission.

Thus, the early Christian model of proportional giving combined with the just remuneration of leaders provided a holistic framework for financial stewardship. It secured the church's material needs, honoured the labour of its leaders, reinforced communal bonds, and testified to the transformative power of the gospel. The church established sustainable growth by making generosity and support central to its core values, offering enduring guidance for contemporary Christian communities.

3.1.1.1.1.1.1.1.1 The Role of the Holy Spirit in Financial Practices

The role of the Holy Spirit in guiding financial decisions within the early church is vividly demonstrated in texts such as Acts 11:27–30 and Acts 13:1–3. These passages reveal that the Spirit was not only central to the church's spiritual life but also instrumental in shaping the financial and logistical dimensions of its mission and communal support. This integration of divine guidance with practical financial action underscores how deeply theological convictions informed the stewardship practices of the early Christian community.

In Acts 11:27–30, Luke records a significant event that shaped the financial response of the early church. The narrative describes how prophets came from Jerusalem to Antioch, including Agabus, who through the Holy Spirit predicted a great famine that would spread across the Roman Empire during the reign of Claudius. This prophecy moved the disciples in Antioch to respond with tangible generosity: each contributed according to his or her ability, and the collection was sent to the elders in Judea by Barnabas and Saul (Bible, 2011). The text illustrates a key dynamic: the Spirit's revelation of a future crisis was not merely a spiritual insight but a directive with immediate financial and communal implications. As Wright (2008: 189) observes, the Antiochene response demonstrates that early Christians viewed the Spirit's revelations as practical calls to action, not abstract predictions detached from daily life.

The significance of this event lies in the way the early church linked prophecy with financial stewardship. The Holy Spirit, through Agabus, provided foresight that enabled the community to plan strategically and respond proactively. This theological discernment shaped a form of financial planning that was both preventive and philanthropic. Rather than waiting for the famine to create acute hardship, the Antioch disciples prepared in advance, showing that Spirit-led financial management could mitigate suffering and build resilience. This proactive dimension reflects what Keener (2014: 512) identifies as a hallmark of Spirit-inspired

stewardship: financial giving that is both situationally responsive and grounded in communal solidarity.

Furthermore, the communal nature of the response underscores the participatory character of early Christian giving. Luke notes that “each, according to his ability” contributed to the relief effort (Acts 11:29). This principle resonates with Paul’s later exhortations about proportional giving (2 Corinthians 8:12), suggesting continuity in early Christian financial ethics. The decision to entrust the funds to Barnabas and Saul for delivery to the Judean elders also reveals a structured system of accountability and trust. As Marshall (2007: 203) explains, the delegation of funds to recognized leaders ensured both transparency in financial handling and the equitable distribution of resources. This shows that the Spirit’s work was not opposed to careful organization but actively supported systems of accountability within the church.

Critically, this episode provides a model for balancing spiritual discernment with financial responsibility. The Spirit’s guidance, mediated through Agabus, inspired both faith and foresight, leading to a communal decision that was pragmatic yet spiritually grounded. Such integration of divine revelation with financial practice challenges modern churches to reconsider the extent to which financial stewardship is understood as a spiritual discipline rather than a mere administrative function. As Osei-Bonsu (2005) notes in the Ghanaian Pentecostal context, Spirit-led financial decision-making is often marginalized in favour of managerial efficiency, however the Antioch model demonstrates that spiritual discernment and sound financial governance need not be mutually exclusive but can be harmoniously integrated.

Theologically, the Antioch collection illustrates that generosity was not an optional add-on to Christian discipleship but a Spirit-enabled obligation rooted in solidarity with the wider body of Christ. Practically, it shows that financial stewardship can be both responsive and accountable when guided by prophetic insight and communal commitment. This method of responsive giving, based on prophetic foresight and executed with communal participation, set an enduring benchmark for churches in managing resources in alignment with identified needs (Green, 2006: 356). In this sense, the early church’s model continues to provide a theological and practical framework for contemporary Christian communities directing the intersection of spirituality, accountability, and financial management.

a) The Spirit’s Function in Philanthropy

The role of the Holy Spirit in guiding financial practices within the early church is particularly evident in Acts 11:27–30 and Acts 13:1–3, where spiritual revelation directly shaped material stewardship. These passages underscore how the Spirit’s activity was not limited to the realm

of worship or doctrine but extended into the practical and logistical dimensions of the church's life, particularly its economic and philanthropic engagements.

Acts 11:27–30 narrates a critical moment in the financial operations of the early Christian community. The account describes how prophets from Jerusalem, including Agabus, predicted through the Spirit that a severe famine would spread across the Roman Empire during the reign of Claudius. In response to this prophecy, the disciples at Antioch collectively resolved to provide support for the believers living in Judea, with each contributing according to his or her ability. Their financial contribution was entrusted to Barnabas and Saul, who delivered it to the elders in Jerusalem. The passage reads:

During this time some prophets came down from Jerusalem to Antioch. One of them, named Agabus, stood up and through the Spirit predicted that a severe famine would spread over the entire Roman world. (This happened during the reign of Claudius.) The disciples, as each one was able, decided to provide help for the brothers and sisters living in Judea. This they did, sending their gift to the elders by Barnabas and Saul (Bible, 2011).

This narrative demonstrates that the Spirit's guidance was not abstract but materially consequential. The prophecy of Agabus functioned as a divine disclosure of future economic hardship, enabling the Antioch church to plan proactively and mobilize resources in anticipation of need. In this way, the Spirit not only disclosed impending challenges but also shaped the ethical and communal response to them. As Wright (2008: 189) notes, this episode exemplifies how the Spirit's activity enabled Christians to link prophetic discernment with financial stewardship, ensuring that spiritual revelation translated into practical solidarity.

The communal decision to contribute "each according to his ability" further reflects the Spirit's role in cultivating an ethos of generosity and equity. Rather than enforcing uniformity, contributions were proportionate, affirming both individual agency and collective responsibility. Keener (2014: 512) observes that this model of proportional giving echoes wider biblical patterns of generosity, such as the principle of equitable sharing seen in 2 Corinthians 8:13–15, where Paul emphasizes balancing abundance and need. In this respect, the Antioch church established a paradigm for financial decision-making rooted in Spirit-inspired responsiveness and mutual care.

Importantly, the financial act recorded in Acts 11:27–30 was not merely a charitable gesture but also a demonstration of the unity of the early church across geographic and cultural boundaries. Esler (1996: 213) highlights that the collection for the Judean believers illustrates how economic practices built ecclesial identity and cohesion, reinforcing the sense of being one body under the Spirit's direction. This interpretation aligns with Osei-Bonsu's (2002: 77) assertion that the Spirit's work in Acts consistently brings believers together in acts of

communal support, thereby embedding financial stewardship within the broader missional calling of the church.

Furthermore, the Antioch Christians' decision to entrust their contribution to recognized leaders, Barnabas and Saul, demonstrates a structured and accountable method of financial management. Green (2006: 151) points out that the passage reveals an early form of institutional stewardship in which prophetic revelation, communal discernment, and administrative responsibility intersected to safeguard both spiritual and financial integrity. This early precedent resonates with contemporary Pentecostal emphases on Spirit-led accountability, where financial practices are expected to reflect both ethical responsibility and charismatic guidance.

Thus, Acts 11:27–30 not only highlights the Spirit's role in philanthropy but also sets a benchmark for the integration of spiritual discernment and financial governance. The passage portrays a model of Spirit-informed philanthropy that is both responsive and structured, uniting prophecy, generosity, accountability, and ecclesial solidarity. For the contemporary church, especially within Pentecostal traditions, this account underscores that Spirit-led financial practices must balance revelation with responsibility, and generosity with good governance.

b) The Function of the Spirit in Missionary Assistance

Acts 13:1–3 presents a profound episode in the early church, illustrating how the Holy Spirit actively directed missionary work and guided financial and administrative decision-making. The passage describes the church at Antioch, where prophets and teachers—including Barnabas, Simeon called Niger, Lucius of Cyrene, Manaen, and Saul—gathered in worship and fasting. In the midst of this communal devotion, the Holy Spirit instructed them: *“Set apart for me Barnabas and Saul for the work to which I have called them.”* After further prayer and fasting, the community laid hands on them and sent them off (Bible, 2011). This text demonstrates not merely a spiritual commissioning but also the Spirit's active role in shaping the allocation of resources and defining the scope of the church's mission.

The Spirit's directive reveals a critical dimension of church governance, namely that significant financial and logistical decisions were not made solely on pragmatic grounds but under divine influence. The act of setting apart Barnabas and Saul demonstrates that the Antioch church acknowledged that missionary work required both spiritual empowerment and material provision. Wright (2008: 192) argues that this alignment underscores how mission priorities must be anchored in God's purposes, ensuring that resource distribution is directed toward initiatives consistent with divine calling rather than human preference. In other words, the Spirit's voice reoriented the church's financial commitments away from mere maintenance and

toward expansion and outreach, a principle that continues to challenge contemporary churches to prioritise mission over institutional comfort.

The decision to send Barnabas and Saul carried an implicit financial dimension, as missionary endeavours demanded logistical support, travel resources, and sustained maintenance for those sent. Keener (2014: 518) notes that early mission financing was not incidental but deliberate, reflecting the community's shared responsibility to underwrite the gospel's advance. The act of prayer and fasting preceding the commissioning further illustrates that financial and administrative commitments were discerned in the context of worship, suggesting that church financial governance cannot be divorced from its spiritual foundations. Thus, the Antioch church modelled a theology of stewardship where generosity was fused with discernment, ensuring that financial outlays were mission-driven rather than arbitrary.

This passage also highlights the communal dimension of decision-making. The laying on of hands represented not just symbolic approval but the corporate endorsement of the church, signifying that the responsibility for mission and its financial implications was borne collectively (Marshall, 1980: 234). Spiritual discernment, therefore, was embedded within a communal process where prayer, fasting, and shared accountability reinforced the legitimacy of financial commitments. Such a model challenges contemporary Christian communities to view financial support for missions not as an optional activity delegated to a few but as a corporate expression of obedience to the Spirit's leading.

Furthermore, the Antioch account illustrates a balance between divine revelation and prudent governance. As Johnson (2009: 147) emphasizes, Spirit-led direction does not exempt the church from responsibility but rather frames financial decisions within a higher theological purpose. The commissioning of Barnabas and Saul shows that good governance requires attentiveness both to the Spirit's guidance and to the realities of sustaining mission. This theological framework resonates with Osmer's (2008: 4–12) practical theological task of interpreting situations in light of God's activity and discerning wise action. Here, financial governance is not treated as a secular duty separate from mission, but as an extension of the church's faithfulness to its divine mandate.

In modern application, Acts 13:1–3 provides a paradigm for churches addressing questions of resource allocation and mission priorities. Spirit-led decision-making calls for a model where financial stewardship is consistently evaluated against spiritual goals. As Green (2004: 263) argues, the Antioch church's response serves as a caution against divorcing mission from funding, reminding contemporary communities that prayerful discernment must govern not only what is preached but also how resources are distributed. Thus, the Antioch example

continues to instruct churches today, affirming that sustainable mission requires a fusion of spiritual discernment, communal accountability, and financial commitment.

c) Divine Counsel for Philanthropic Contributions

The financial operations of the early church were deeply intertwined with spiritual discernment and divine guidance, particularly under the direction of the Holy Spirit. The narratives in Acts 11:27–30 and Acts 13:1–3 provide significant insight into how financial decisions were neither arbitrary nor merely administrative, but were anchored in spiritual revelation. These episodes frame a theological paradigm in which financial stewardship is understood not as secular management but as a sacred responsibility shaped by divine foresight.

Acts 11:27–30 describes the arrival of prophets from Jerusalem to Antioch, among whom Agabus prophesied, through the Spirit, that a severe famine would spread across the Roman world during the reign of Claudius. In anticipation of this crisis, the disciples in Antioch resolved to provide support for the believers in Judea, each contributing according to their ability. This response demonstrates how divine revelation not only informed awareness of impending socio-economic challenges but also guided structured philanthropy within the Christian community. The Holy Spirit's involvement through prophetic foresight underscores the critical role of spiritual discernment in shaping financial strategy and communal solidarity (Harris, 1996: 261).

The church's decision to act proactively illustrates the theological conviction that financial practices must align with God's revealed will. Through organizing relief before the famine struck, the Antioch believers modelled a form of anticipatory stewardship, ensuring that resources were directed toward those most vulnerable. This case demonstrates that early Christian financial administration was not reactive but strategically responsive to divine counsel, thereby safeguarding both the unity of the church and its witness to the broader society. Such a model exemplifies how faith-based decision-making can bridge spiritual insight and practical resource allocation (Keener, 2014: 522).

Critically, this episode also reveals how the church integrated accountability mechanisms into financial stewardship. Funds collected in Antioch were entrusted to Barnabas and Saul, who delivered them to the elders in Jerusalem. This transfer of responsibility reflects not only generosity but also transparency in the administration of communal resources. It highlights that effective financial governance in the church must be both spiritually motivated and practically accountable, ensuring that contributions are properly managed and directed to their intended purpose (Wright, 2008: 198; Schnabel, 2012: 731).

Acts 13:1–3 further reinforces this integration of spiritual guidance with financial and administrative responsibility. During a time of prayer and fasting, the Holy Spirit instructed the

church in Antioch to set apart Barnabas and Saul for missionary work. This directive entailed not only a spiritual commissioning but also a financial commitment, as supporting missionaries required resources for travel, sustenance, and ministry activities. The deliberate combination of prayer, fasting, and financial provision demonstrates the interdependence of spiritual conviction and economic stewardship (Marshall, 1980: 222).

The decision to invest in missionary activity indicates that financial commitments were guided by missional priorities shaped by the Spirit. In allocating resources to Barnabas and Saul, the church affirmed that stewardship extended beyond local needs to the global mission of spreading the gospel. This underscores a principle that remains relevant for contemporary churches: financial decisions must be evaluated not solely by material efficiency but by their alignment with divine purpose and the advancement of the church's mission (Osmer, 2008: 70).

Together, Acts 11:27–30 and Acts 13:1–3 provide a theological and practical framework for understanding the Spirit-led financial practices of the early church. They illustrate that philanthropy, crisis management, and mission support were not secular undertakings but were sanctified through spiritual discernment, communal accountability, and alignment with divine direction. For modern Christian communities, these examples present a benchmark for responsive, transparent, and mission-driven financial management. Churches today can emulate the early model of stewardship when they unite theological conviction with practical structures of accountability, thereby ensuring that financial decisions remain faithful to God's purposes while also sustaining institutional credibility and communal trust (Green, 2006: 476; Keener, 2014: 527).

d) Integrity and Conviction in Business Transactions: The Story of Ananias and Sapphira (Acts 5:1-11)

The account of Ananias and Sapphira in Acts 5:1–11 provides a critical lesson on integrity and honesty in financial transactions within the early church. This narrative demonstrates the gravity of deceit and emphasizes the necessity of ethical conduct in all aspects of stewardship. Ananias and Sapphira sold a piece of property but deceitfully withheld part of the proceeds while claiming to donate the entire sum to the apostles. Their actions, which were revealed by the Holy Spirit, resulted in immediate divine judgment, underscoring the seriousness with which God regards honesty in communal and financial matters (Marshall, 2002: 103; Keener, 2014: 483).

The severity of the punishment illustrates that financial deception is not merely a breach of communal trust but a transgression against God Himself. Peter explicitly stated that Ananias had lied not only to humans but to God (Acts 5:4), highlighting the intrinsic link between ethical

financial behaviour and spiritual accountability (Horsley, 1997: 210). This story thereby serves as a theological foundation for understanding that integrity in financial management is indispensable for sustaining the trust and moral cohesion of the faith community.

The narrative also demonstrates the active role of the Holy Spirit in guiding ethical conduct within the church. Peter discerned the deception through the Spirit's revelation (Acts 5:3), signalling that spiritual oversight extends to financial stewardship and communal ethics. This perspective aligns with Pentecostal theological frameworks, which view the Spirit as actively directing and supervising church operations, including matters of generosity and accountability (Keener, 2014: 483; Anderson, 2013: 319).

From a practical standpoint, Ananias and Sapphira's actions exemplify the dangers of seeking personal acclaim or recognition at the expense of transparency. Their attempt to appear more generous than they truly were compromised communal trust and integrity, illustrating that ethical lapses in financial matters can destabilize the moral fabric of the church (Harris, 1996: 269). Contemporary churches can draw lessons from this incident by cultivating a culture of transparency, implementing clear financial policies, and ensuring accountability mechanisms are in place. Such measures not only safeguard the congregation's trust but also reflect the church's fidelity to biblical principles of stewardship (Marshall, 2002: 106; Omenyo, 2006: 400).

Historically, this episode underscores the continuity of ethical financial concern in the early Christian community, contrasting with instances of wealth accumulation that emerged later in church history, as seen in both the medieval Catholic Church and some contemporary prosperity-focused Pentecostal contexts (Osmer, 2017: 230). In situating the story within this broader historical and theological lens, it becomes evident that the early church maintained a radical commitment to honesty and accountability, which contemporary congregations are called to emulate. The severe consequences experienced by Ananias and Sapphira acted as a deterrent against deceit, emphasizing the role of communal and divine oversight in protecting the ethical standards of the church (Marshall, 2002: 103; Horsley, 1997: 213).

In essence, the narrative of Ananias and Sapphira presents a timeless admonition about financial integrity, spiritual accountability, and ethical stewardship. It challenges individuals and faith communities to ensure that their financial decisions and practices align with the moral and theological imperatives of Scripture. Promoting a culture of honesty, transparency, and accountability allows the church to preserve its credibility, strengthen trust within the community, and project a trustworthy witness to the wider society, thereby carrying out its spiritual mission faithfully and with integrity (Anderson, 2013, p. 317; Keener, 2014, p. 485).

e) Effect on the Church Integrity

The episode of Ananias and Sapphira in Acts 5:1–11 had profound implications for the integrity of the early church, shaping its ethical, moral, and operational standards. The prompt and severe judgment against their deception functioned as a clear and compelling warning about the significance of financial integrity within the Christian community. The involvement of the Holy Spirit in revealing the deceit underscored that ethical behaviour, especially in financial transactions, is not merely a human expectation but a divine imperative. This narrative reflects the early church's firm commitment to upholding rigorous ethical standards and demonstrates its intolerance for dishonesty or duplicity, emphasizing that integrity was central to the church's identity and mission (Keener, 2014, p. 489; Marshall, 2002, p. 107). In addressing the violation so decisively, the apostles established a model in which the church's spiritual authority and communal credibility were closely linked to ethical financial conduct.

The revelation of Ananias and Sapphira's deception also reinforced the critical importance of accountability in the early church. The apostles' response was deliberate and public, demonstrating that uniform standards of honesty and integrity applied to all members, regardless of status or influence within the community. This approach institutionalized accountability as a core principle of financial stewardship, ensuring that all contributions were transparent and aligned with communal expectations. Through maintaining such standards, the early church not only safeguarded its moral and spiritual integrity but also provided a lasting precedent for subsequent generations regarding the ethical management of resources. The episode illustrates that accountability was integral to sustaining both internal trust and external credibility, thereby reinforcing the church's witness to the wider society (Horsley, 1997: 219; Anderson, 2013: 317–318).

Furthermore, the dramatic consequences of their deception contributed to establishing a culture of transparency within the early Christian community. The awe and fear generated by the deaths of Ananias and Sapphira sensitized church members to the seriousness of dishonesty and highlighted the ethical responsibility of individuals in financial dealings. This environment encouraged members to act with integrity and honesty, promoting financial transparency as a normative practice. Cultivating such a culture, the early church not only strengthened its internal cohesion but also enhanced its credibility and witness externally, presenting a community that was both spiritually committed and ethically consistent. This alignment of financial practice with theological principles ensured that stewardship was not merely an administrative task but a moral and spiritual exercise, reflective of the church's dedication to truthfulness, communal well-being, and divine guidance (Keener, 2014: 490; Marshall, 2002: 08; Omenyo, 2006: 400).

In addition, the narrative of Ananias and Sapphira provides a critical framework for contemporary churches seeking to balance stewardship with ethical practice. In situating the story within both a Pentecostal theological lens and a historical context, it is evident that ethical financial management must account for both divine expectations and the practical realities of church life. The early church's commitment to ethical conduct, accountability, and transparency highlights that financial stewardship is inseparable from the spiritual health and communal credibility of the church. Contemporary applications of this lesson encourage churches to develop policies, oversight mechanisms, and educational initiatives that reinforce honesty, integrity, and transparency, thereby preserving both spiritual and operational integrity in modern congregational contexts (Osmer, 2017: 230; Keener, 2014: 491).

Overall, the story of Ananias and Sapphira demonstrates that the preservation of ethical standards, promotion of accountability, and cultivation of a transparent culture were foundational to the integrity and expansion of the early church. It provides a critical theological and practical precedent, emphasizing that financial integrity is not only a moral obligation but also a key determinant of the church's credibility, witness, and long-term viability. Internalizing these lessons, churches today can ensure that their financial practices reflect both biblical fidelity and communal responsibility, aligning stewardship with the broader mission of God's kingdom (Horsley, 1997: 219; Marshall, 2002: 108; Anderson, 2013: 318–319).

f) Effect on Ecclesiastical Expansion

The episode of Ananias and Sapphira in Acts 5:1–11 had significant implications for the early church's expansion and its public testimony. The decisive response to their deception not only preserved internal ethical standards but also projected the church's moral credibility to the wider community. In a socio-religious context where dishonesty and ethical compromise were common, the early church's swift and resolute action demonstrated a distinctive commitment to integrity, setting it apart from contemporaneous religious and social groupings (Harris, 1996: 273). This visible adherence to high moral and ethical standards contributed to the church's appeal, attracting new adherents who were drawn to a community that embodied honesty, accountability, and divine oversight (Keener, 2014: 487; Anderson, 2013: 318). The church established a reputation that strengthened its credibility and capacity for growth by taking deception seriously and addressing it promptly under the guidance of the Holy Spirit.

The narrative further illustrates that ecclesiastical development is closely tied to the church's commitment to purity and ethical conduct. Acts 5:11 records that "great fear seized the entire church and all who heard about these events" (Bible, 2011), emphasizing that the community internalized the seriousness of financial and ethical accountability. This collective awareness of divine oversight and communal responsibility reinforced internal cohesion, ensuring that

members adhered to shared standards of honesty and integrity. The church's dedication to purity was not merely an internal matter but a visible demonstration to outsiders of its ethical and spiritual seriousness. Such a reputation for moral rigor and transparency likely enhanced the church's capacity to attract new converts and expand its influence within surrounding communities, reflecting a dynamic interplay between internal discipline and external appeal (Marshall, 2002: 104; Keener, 2014: 488).

Moreover, the episode highlighted the essential role of trust in promoting ecclesiastical growth. Addressing dishonesty decisively, the church signaled that trustworthiness was non-negotiable, thereby creating a dependable and reliable communal environment. This emphasis on trust strengthened interpersonal relationships among members and reinforced the integrity of the church's witness to the broader society. The ability to maintain a culture of accountability and transparency contributed to a robust and unified community, which in turn facilitated organizational stability and sustainable growth. This balance between rigorous ethical oversight and pastoral care exemplifies the early church's strategic approach to expansion, wherein spiritual authority, communal credibility, and practical governance were mutually reinforcing (Horsley, 1997: 220; Omenyo, 2006: 402).

Theologically, the episode demonstrates that ecclesiastical growth is not merely a function of numerical increase but is deeply linked to the quality of the church's ethical and spiritual life. Upholding stringent ethical standards and promoting transparency, the early church projected a coherent and credible witness that distinguished it from surrounding religious and social institutions. This ethical consistency contributed both to internal consolidation and to the church's external attractiveness, thereby laying a foundation for sustained expansion that integrated spiritual fidelity with practical governance (Osmer, 2017: 232; Keener, 2014: 489).

In summary, the narrative of Ananias and Sapphira significantly shaped the early church's capacity for expansion by reinforcing ethical discipline, promoting trust and transparency, and projecting moral credibility to the wider community. Through the combination of ethical vigilance and spiritual authority, the church demonstrated a model in which integrity and growth reinforced each other, providing a framework that contemporary churches can follow to maintain both moral credibility and sustainable development (Marshall, 2002: 104; Anderson, 2013: 319; Keener, 2014: 488).

3.1.1.1.1.1.1.1.1.1 Contrasting Financial Stewardship Frameworks in the Old and New Testament

a) Stewardship as a Fundamental Principle

The principle of stewardship in the Old Testament is grounded in the recognition that all resources ultimately belong to God, with human beings entrusted as caretakers rather than owners. This divine framework is manifest in various laws and practices designed to guide the ethical management of wealth, promote social justice, and cultivate communal responsibility. The Mosaic Law, for instance, contains explicit stipulations aimed at ensuring that material resources are administered in a manner consistent with God's ethical expectations. Leviticus 19:9-10 instructs landowners to leave the edges of their fields unharvested, allowing the poor, the stranger, and the marginalized to glean sustenance. This practice not only provided for the materially disadvantaged but also operationalized a broader theological commitment to justice, compassion, and societal responsibility (Bible, 2011; Wenham, 2003: 212).

Similarly, Deuteronomy 24:19-22 reinforces this ethical imperative by directing that any forgotten sheaves or dropped grapes during harvesting should be left for the foreigner, orphan, and widow. Such provisions reflect a comprehensive biblical ethic in which material wealth is not solely a matter of private ownership but a resource to be stewarded in alignment with God's concern for the vulnerable and underprivileged (Bible, 2011; Brueggemann, 1997: 145). These Old Testament directives establish a vision of stewardship that is inseparable from justice and compassion, emphasizing that ethical administration of resources is a central component of covenantal fidelity to God.

In the New Testament, the concept of stewardship is further developed and contextualized within the teachings of Jesus and the practices of the early church. The Parable of the Talents (Matthew 25:14-30) underscores the responsibility of individuals to manage entrusted resources wisely, highlighting the expectation that wealth should be invested and multiplied in service to God's kingdom. This narrative conveys a dual theological and practical message: diligence in stewardship is rewarded, whereas neglect results in accountability and consequences, framing financial management as an integral component of faithful discipleship (Bible, 2011; France, 2007: 1025).

Paul's epistles offer additional insights into the social and communal dimensions of stewardship. In 2 Corinthians 9:6-11, Paul exhorts the Corinthians to give generously and joyfully, linking financial contributions with spiritual growth and the advancement of the church's mission. Here, stewardship goes beyond personal management of wealth and extends to communal participation, highlighting that resources are to be mobilized for the collective well-being and the fulfilment of God's purposes (Bible, 2011; Stott, 2006: 210). Likewise, 1

Peter 4:10 emphasizes the use of gifts—including material and financial resources—to serve one another, reinforcing the notion that stewardship is a holistic practice encompassing both personal responsibility and communal accountability (Bible, 2011; Green, 2007: 132).

Theologically, stewardship in both the Old and New Testaments conveys the conviction that all resources ultimately belong to God, and humanity's role is that of a faithful administrator. This perspective situates financial management within a divine framework, wherein ethical behaviour, social responsibility, and obedience to God are inseparable from the exercise of material stewardship (Wenham, 2003: 215; Brueggemann, 1997: 149). The persistence of this principle across the biblical canon demonstrates a coherent theological vision in which wealth is not simply a personal commodity but a trust to be exercised for the common good, the advancement of God's kingdom, and the maintenance of moral and ethical standards.

The continuity of stewardship from the Old Testament into the New Testament illustrates that justice, compassion, and ethical administration of resources are not peripheral but central to biblical teaching on wealth. Both Testaments converge on the understanding that resources are to be managed responsibly, shared with the needy, and used to promote communal flourishing and divine purposes. This integrative approach presents a cohesive and enduring biblical vision of financial accountability, situating stewardship as a foundational principle that reflects both fidelity to God and commitment to the well-being of others (France, 2007: 1026; Stott, 2006: 211; Omenyo, 2006: 395).

Overall, a comparative analysis of the Old and New Testament perspectives on stewardship demonstrates that financial principles in Scripture are consistently tied to ethical conduct, communal responsibility, and spiritual obedience. The recipe of justice, generosity, and accountability across both Testaments establishes a framework in which wealth is understood not as an end in itself but as a means for the faithful realization of God's purposes, providing a unified theological foundation for contemporary Christian financial practice.

b) Philanthropy and Assistance for Religious Endeavours

Generosity in the Old Testament constitutes a foundational aspect of the religious, social, and ethical framework of ancient Israel. It was deeply intertwined with both spiritual devotion and communal responsibility, serving as a tangible expression of obedience to God and concern for the vulnerable in society. Among the most prominent manifestations of generosity was the practice of tithing, which required the donation of one-tenth of one's produce to sustain the Levitical priesthood and religious institutions. According to Numbers 18:21-24, God declares, "I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of meeting" (Bible, 2011). This provision ensured that the Levites, who did not possess private land, could live and perform their temple duties, demonstrating a

divinely sanctioned system of economic support within the religious community (Wenham, 2003: 220; Brueggemann, 1997: 150).

Deuteronomy 14:22-29 further elaborates on this principle, instructing Israelites to bring their tithes to the temple to sustain the Levites and provide for the poor, the widow, the orphan, and the foreigner: “Be sure to set aside a tenth of all that your fields produce each year” (Bible, 2011). This legislative directive reflects a comprehensive ethic in which material resources are administered not merely for personal benefit but in recognition of God’s providence and the societal duty to protect and assist the disadvantaged (Sarna, 1991: 305). In addition to tithing, laws concerning gleaning, as outlined in Leviticus 23:22, and the periodic cancellation of debts during the sabbatical year (Deuteronomy 15:1-11) promoted economic justice and social equity, embedding generosity and communal responsibility within the broader moral and legal framework of Israelite society (Brueggemann, 1997: 152).

In the New Testament, the principle of generosity continues as a central motif but is articulated in ways that reflect the theological and communal priorities of the early church. Acts 2:44-45 presents a radical form of collective generosity: “All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need” (Bible, 2011). Similarly, Acts 4:32-37 emphasizes communal sharing and voluntary contributions, demonstrating that the early church integrated generosity into the very structure of communal life: “No one claimed that any of their possessions was their own, but they shared everything they had” (Bible, 2011). These passages underscore a significant development from the structured obligations of the Old Testament to a model of voluntary, Spirit-led generosity, where the welfare of the community is prioritized and wealth is mobilized to serve collective needs (Keener, 2014: 492; Omenyo, 2006: 398).

Paul’s epistles further expound the theological and practical dimensions of generosity. In 1 Corinthians 16:1-2, believers are instructed to set aside a portion of their income weekly for the needs of the church: “On the first day of every week, each one of you should set aside a sum of money in keeping with your income” (Bible, 2011). In 2 Corinthians 9:6-7, Paul emphasizes that giving should be voluntary and heartfelt: “Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (Bible, 2011). These passages highlight a theological evolution from mandatory tithing to a model of generous giving that flows from sincere devotion, reflecting the transformative work of the Holy Spirit in guiding the believer’s heart and actions (Stott, 2006: 215–216; Green, 2007: 135).

The continuity of generosity across both Testaments demonstrates a coherent biblical ethic in which financial contributions signify devotion to God, support religious institutions, and serve

the needs of the vulnerable. While the Old Testament emphasizes structured practices such as tithing, gleaning, and debt remission to institutionalize social justice, the New Testament highlights voluntary and joyful giving, illustrating a deepening understanding of generosity as an expression of the believer's internal disposition and spiritual maturity. This progression reflects the broader biblical trajectory toward heart-centered stewardship, where acts of giving are both ethically responsible and spiritually motivated, and where communal welfare is integrally linked to individual responsibility (Anderson, 2013: 320–321; France, 2007: 1027).

Moreover, generosity in both Testaments functions as a mechanism for advancing God's kingdom on earth. The Old Testament framework establishes a baseline for ethical financial practices and social responsibility, whereas the New Testament expands this paradigm to encompass a wider array of communal and spiritual objectives, integrating personal devotion, collective accountability, and the mission of the church. Contemporary churches can draw critical lessons from this biblical continuity, promoting financial practices that are transparent, responsible, and motivated by both faith and social concern, thus ensuring that generosity contributes meaningfully to the church's spiritual mission and societal witness (Osmer, 2017: 235; Keener, 2014: 493).

c) Effect on Community and Ecclesiastical Expansion

The relationship between financial fidelity and community as well as spiritual development is a central theme throughout both the Old and New Testaments. In both covenants, the effective stewardship of resources—including tithes, offerings, and acts of generosity—represents not merely obedience to God but also functions as a catalyst for societal stability, communal prosperity, and the fulfilment of God's purposes on earth. This correlation is evident across multiple dimensions of biblical doctrine, reflecting a consistent biblical ethos in which financial responsibility and ethical stewardship contribute directly to both individual and collective flourishing.

In the Old Testament, financial fidelity is intrinsically linked to the welfare and stability of the broader community. The stipulations for tithing, offerings, and care for the impoverished were designed to promote communal accountability, safeguard equity, and ensure that the needs of all members were met. Tithing, as outlined in Numbers 18:21-24 and Deuteronomy 14:22-29, was instrumental in sustaining the Levitical priesthood and other religious institutions central to Israel's spiritual life. The Levites and priests, who had no private land, depended entirely on these contributions, enabling them to focus fully on their religious responsibilities without distraction from material concerns (Blomberg, 1999: 52–55; Wenham, 2003: 222). In this way, financial fidelity directly supported the functioning of religious institutions, ensuring the spiritual strength of the nation.

Furthermore, adherence to tithing and other financial obligations was often portrayed as a conduit for divine blessing. Malachi 3:10 underscores this linkage, with God assuring the Israelites that if they delivered their full tithes to the storehouse, He would “open the windows of heaven for you and pour down for you a blessing until there is no more need” (Bible, 2011). This passage indicates that financial fidelity was perceived as both an ethical and spiritual imperative, with tangible consequences for societal well-being and divine favour (Blomberg, 1999: 120; Brueggemann, 1997: 156). In addition to tithing, Old Testament law incorporated provisions for the poor and marginalized, such as gleaning regulations (Leviticus 23:22) and the sabbatical year (Deuteronomy 15:1-11), which ensured that vulnerable members of society had access to basic sustenance and financial relief. These measures furthered social equity, mitigated extreme poverty, and reinforced a culture of communal responsibility (France, 2007: 389–391).

The impact of these practices on community development was significant. Through ensuring that resources were allocated justly and equitably, the Israelites established social stability and prevented economic disparities that could undermine cohesion or provoke unrest. Such equitable stewardship contributed to the flourishing of the community, demonstrating that financial fidelity and ethical resource management are foundational for the broader health and prosperity of society (Blomberg, 1999; 75; Sarna, 1991; 312).

In the New Testament, the principle of financial fidelity is extended and recontextualized within the life and mission of the early church. Acts 2:44-45 reports that “All the believers were united and had everything in common. They sold property and possessions to give to anyone in need” (Bible, 2011), illustrating how the community applied financial stewardship as a vehicle for spiritual and social cohesion. Similarly, Acts 4:32-37 describes the believers as sharing all their possessions, with no individual claiming private ownership. The apostles oversaw resource distribution to guarantee fairness and equity, developing a culture of trust, accountability, and mutual support. Such practices not only met material needs but also reinforced the church’s witness and facilitated its expansion, as communal generosity attracted new adherents and strengthened spiritual vigour (Keener, 2014, pp. 97–99; Witherington, 2001, pp. 169–172).

Paul’s instructions in 1 Corinthians 16:1-2 and 2 Corinthians 8–9 further develop a structured approach to financial fidelity, emphasizing consistency, intentionality, and joyful participation. In 1 Corinthians 16:1-2, believers are instructed to allocate a portion of their earnings weekly to support the church’s mission, ensuring reliable resources for both ministry and charitable engagement (Harris, 1996: 332–334). In 2 Corinthians 8–9, Paul cites the Macedonian churches as an exemplar, noting that their generosity, despite their own poverty, materially

supported the Jerusalem church and reflected a profound spiritual commitment: “God loves a cheerful giver” (2 Corinthians 9:7) (Bible, 2011; Harris, 1996: 452–455). Such practices reinforced community cohesion, promoted ethical stewardship, and ensured that the church could fulfil its spiritual and social objectives effectively.

The practical ramifications of financial fidelity on the church’s expansion are evident in the early Christian context. Generosity and systematic giving empowered leaders and missionaries to dedicate themselves fully to evangelism and pastoral care, thereby facilitating the church’s growth both numerically and spiritually. Moreover, acts of financial support for the impoverished and communal resource-sharing cultivated a culture of mutual trust, enhancing the church’s moral credibility and social witness (Marshall, 2002: 250–252; Keener, 2014: 100).

The consistent connection between financial fidelity and social as well as spiritual development across both Testaments has profound implications for contemporary Christian communities. Financial stewardship is not merely an administrative exercise but a spiritual discipline that nurtures community welfare, reinforces ethical standards, and aligns human activity with divine purposes. The Old Testament establishes the principle that diligence in tithes, offerings, and social provision is rewarded with social stability and divine blessing, while the New Testament emphasizes that voluntary, heartfelt generosity contributes to communal strength and the effective propagation of the gospel (Blomberg, 1999: 98; France, 2007: 412–414).

Ultimately, both covenants underscore the imperative of justice, equity, and accountability in resource allocation. Old Testament prescriptions, including tithing, gleaning, and the sabbatical year, sought to prevent extreme poverty and ensure communal welfare, while New Testament practices of communal sharing and structured contributions reflect a commitment to fairness, mutual support, and spiritual integrity. The enduring lesson for contemporary churches is that financial fidelity, when exercised ethically and generously, is indispensable for sustaining ministry, advancing social justice, and ensuring both spiritual and communal development (Witherington, 2001: 194–196; Omenyo, 2006: 400).

d) Differences in Financial Management Frameworks

The financial management frameworks in the Old and New Testaments reflect the broader governance structures that shaped these two epochs in biblical history, demonstrating both continuity and adaptation in the stewardship of resources. In the Old Testament, the theocratic governance model placed ultimate authority for financial administration in the hands of the priesthood, particularly the Levites, who functioned as intermediaries between God and Israel in both spiritual and material affairs. The priests oversaw the collection of tithes, offerings, and

contributions, ensuring that resources were allocated to sustain temple operations, support the Levitical ministry, and provide for the welfare of the poor and marginalized (Blomberg, 1999: 52–55; Sarna, 1991: 312). This centralized system allowed for a highly regulated distribution of resources, reflecting both divine mandate and societal accountability, but also placed considerable ethical responsibility on a small religious elite to administer God's resources faithfully (Wenham, 2003: 220–223).

By contrast, the New Testament reflects a more decentralized financial framework, in which responsibility was distributed among various church leaders, including apostles, elders, and deacons. The early church, as documented in Acts 2:44-45 and Acts 4:32-37, operated communal sharing systems that involved the collective contributions of believers, supervised by appointed leaders who ensured fairness, accountability, and equity in resource allocation (Bible, 2011; Keener, 2014: 97–99). This system emphasized not only the ethical management of resources but also participatory stewardship, allowing members of the congregation to engage actively in supporting the church's mission while furthering transparency and communal trust (Marshall, 2002: 250–252).

The transition from a centralized priestly model to a decentralized communal model underscores several theological and practical implications. First, it reflects a shift in the locus of spiritual authority: whereas the Old Testament emphasized hierarchical control, the New Testament prioritizes shared responsibility and accountability under the guidance of the Holy Spirit (Horsley, 1997: 213). Second, the New Testament framework aligns financial stewardship with moral and communal development, ensuring that ethical conduct in resource management is not merely a function of position but a reflection of communal integrity and spiritual commitment (Witherington, 2001: 169–172). Third, the decentralized model promotes adaptability and resilience within the church, enabling leaders to respond effectively to the dynamic needs of the congregation and the broader society while maintaining oversight and accountability.

These differences also highlight the theological continuity underlying both frameworks. In both covenants, financial stewardship is ultimately a divine mandate, reflecting God's ownership of all resources and humanity's responsibility to administer them faithfully. However, the administrative methods differ according to covenantal context, societal structures, and the evolving understanding of communal and spiritual responsibility. In the Old Testament, the priestly monopoly over resources ensured orderly allocation and moral oversight, while in the New Testament, shared leadership and participatory management emphasized transparency, ethical engagement, and relational accountability (Blomberg, 1999: 52–55; Keener, 2014: 100).

For contemporary churches, these contrasting frameworks provide valuable lessons. The Old Testament demonstrates the importance of establishing clear structures, ethical oversight, and accountability mechanisms to prevent abuse of resources. The New Testament illustrates the value of participatory stewardship, transparency, and shared responsibility, ensuring that financial practices both sustain ministry and build community cohesion. By way of synthesizing these principles, modern churches can design financial management systems that are both morally robust and operationally effective, reflecting biblical fidelity while promoting communal trust and organizational integrity (Omenyo, 2006: 400–402; Harris, 1996: 332–334).

(i) Old Testament: Theocratic Administration

In the Old Testament, Israel's financial administration was intricately connected to its theocratic governance, in which God was acknowledged as the supreme authority and the priests, particularly the Levites, served as intermediaries overseeing both religious and societal matters. This centralised structure reflects the intertwining of spiritual and material stewardship, illustrating that financial management in ancient Israel was not merely an administrative task but an expression of obedience to divine command and communal responsibility (Blomberg, 1999: 52–55; Sarna, 1991: 312).

The Old Testament outlines a centralised financial management system in which the Levitical priests exercised considerable authority over the collection and allocation of tithes, offerings, and additional contributions. The Mosaic Law required that Israelites allocate a tithe, or one-tenth, of their agricultural produce, livestock, and other income to sustain the Levites, who lacked land inheritance and were entirely dedicated to spiritual duties (Numbers 18:21–24) (Bible, 2011). Additionally, the Levites were instructed to contribute a tithe of the tithe to the priests (Numbers 18:26–28) (Bible, 2011), establishing an internal hierarchy of resource distribution that ensured equity among religious officials. This framework provided both accountability and transparency, demonstrating early mechanisms to prevent mismanagement of communal resources (Wenham, 1979: 122–124).

Centralised financial management was crucial to maintaining Israel's theocratic structure, ensuring that religious leaders responsible for mediating between God and the people received adequate support. The temple in Jerusalem functioned as the nucleus of religious worship and the administration of justice, serving as the principal location for collecting financial contributions (Deuteronomy 12:5–7) (Bible, 2011). The high priest's role in supervising temple operations underscores the concentration of financial authority within the priesthood (Leviticus 16:32–34) (Bible, 2011). In this way, spiritual authority and economic oversight were inextricably linked, reinforcing the ethical and moral expectations surrounding resource management.

The Old Testament also provides detailed prescriptions for the utilisation of gifts and offerings in sustaining temple activities and religious festivals. In Exodus 25:1–9, God instructed Moses to collect contributions from the Israelites for the construction of the Tabernacle, specifying offerings of gold, silver, textiles, and other materials necessary for sacred purposes (Bible, 2011). The consolidation of these contributions under clerical oversight ensured alignment with divine mandates and prevented misuse of resources (Wenham, 1979: 122–124). Additional requirements for offerings accompanied particular feasts and sacrifices, such as the Feast of Weeks, which involved voluntary contributions proportional to the blessings received from God (Leviticus 23; Deuteronomy 16:16–17) (Bible, 2011). The systematic nature of these contributions reflects the theocratic governance paradigm, wherein religious and financial duties were unified under priestly supervision (Merrill, 2008: 275–278).

The Old Testament's centralised administration also incorporated mechanisms to promote accountability, social equity, and communal welfare. Practices such as the sabbatical year and the Jubilee year were designed to prevent the concentration of wealth among a few and to provide relief to the poor and indebted (Leviticus 25:1–54) (Hartley, 1992: 424–427). These provisions reveal that financial oversight was not solely concerned with supporting religious authorities but also with maintaining societal stability and justice. In ensuring that economic resources were redistributed periodically, the Old Testament promoted ethical stewardship, communal cohesion, and access to religious participation for all members of society (Blomberg, 1999: 75).

Moreover, this centralised framework allowed for the enforcement of ethical financial practices, aligning material stewardship with spiritual devotion. The priesthood functioned as custodian of both divine worship and economic integrity, exemplifying that financial fidelity was inseparable from covenantal obedience. Embedding social justice, equitable resource allocation, and accountability within the financial system, the Old Testament established a model illustrating how religious institutions can administer resources ethically while advancing both spiritual and societal objectives (Sarna, 1991: 314; Merrill, 2008: 278).

This analysis highlights that the Old Testament financial framework was not merely a bureaucratic mechanism but a theological and ethical system in which stewardship, communal welfare, and obedience to God were intertwined. For contemporary churches, the Old Testament demonstrates the importance of establishing clear structures, ethical oversight, and accountability mechanisms to ensure that resources are used in alignment with divine purposes and the broader well-being of the community (Omenyo, 2006: 400–402; Harris, 1996: 332–334).

(ii) New Testament: Decentralised Church Framework

In contrast to the centralised financial administration of the Old Testament under priestly authority, the New Testament presents a more decentralised model within the early Christian church. Financial responsibilities were distributed among various church leaders, including apostles, elders, and deacons, reflecting a shift from the hierarchical and theocratic structures of Israel to a community-based, participatory governance system (Marshall, 2002: 137–139). This decentralisation emphasised collective responsibility and allowed the early church to adapt to its heterogeneous and rapidly expanding membership while ensuring accountability and integrity in resource management.

The early Christian church lacked a centralised religious authority comparable to the Levitical priesthood. Acts 4:32–37 illustrates that the apostles were tasked with the equitable distribution of communal resources to ensure no member experienced deprivation. This arrangement allowed the apostles, who were primarily engaged in preaching and teaching, to delegate practical financial administration to other trustworthy community members (Witherington, 2001: 252–254). The system ensured fairness, prevented misappropriation, and reinforced the ethical expectations regarding stewardship, demonstrating that financial fidelity was intrinsically linked to the church's spiritual credibility and communal witness.

As the church expanded, a more systematic approach to financial management became necessary. The appointment of deacons, as described in Acts 6:1–6, exemplifies this development. Deacons were charged with overseeing the daily allocation of resources, particularly to widows and other vulnerable members, highlighting the early church's prioritisation of social equity and pastoral care. This decentralised approach illustrates that financial oversight was both contextual and functional, assigning responsibilities according to the needs of the community and the gifts of its members (Blomberg, 1999: 178–180).

The New Testament also emphasises voluntary, generous, and joyful contributions as the guiding principle for financial stewardship, marking a clear distinction from the obligatory tithing system of the Old Testament. Paul exhorts believers in 2 Corinthians 9:6–7 to give liberally “not reluctantly or under compulsion, for God loves a cheerful giver” (Bible, 2011). This insistence on inward motivation reflects the Pentecostal theological emphasis on ethical stewardship that emerges from a transformed heart, rather than mere compliance with legalistic requirements (Harris, 1996: 405–407). Such guidance challenges contemporary churches to cultivate giving that aligns with both spiritual devotion and communal responsibility.

Financial contributions in the New Testament were primarily directed to support ministry activities, assist the poor, and fund missionary work. In 1 Corinthians 16:1–4, Paul instructs

churches to allocate a portion of their income for the needs of the saints in Jerusalem, reflecting a systematic yet decentralised administration. These collections were coordinated by local church leaders in collaboration with the apostles to ensure that resources reached their intended recipients (Harris, 1996: 391–393). The decentralised management reinforced communal trust, accountability, and transparency, establishing a model for sustainable church growth and moral credibility.

Accountability and transparency were further emphasised in 2 Corinthians 8:18–21, where Paul details the appointment of Titus and another respected brother to oversee the collection of contributions. He stresses that the process should be conducted “what is right, not only in the eyes of the Lord but also in the eyes of man” (Bible, 2011), highlighting the importance of ethical management in both spiritual and social dimensions. Church leaders, including elders and deacons, were expected to be trustworthy and free from avarice (1 Timothy 3:2–3, 8) (Bible, 2011). This decentralised framework relied heavily on the integrity of individuals, thereby linking financial fidelity to the overall ethical standards and communal credibility of the church.

The contrast between Old Testament centralisation and New Testament decentralisation illustrates broader shifts in religious authority, communal governance, and financial administration. Whereas the Old Testament priesthood managed resources within a theocratic framework where religious and political authority were inseparable, the New Testament church functioned in a more distributed and participatory environment. Leadership was localised, tasks were delegated according to ability and community need, and financial administration was both accountable and adaptable (Blomberg, 1999: 201). This flexibility allowed the church to respond effectively to rapid numerical growth and the diverse challenges of an emerging religious movement.

Furthermore, the New Testament emphasis on voluntary and cheerful giving underscores the ethical and spiritual dimensions of financial management. Unlike the obligatory tithing of the Old Testament, New Testament contributions were motivated by love, personal conviction, and communal care. Such voluntary giving embodies a stewardship ethic that integrates spiritual devotion with accountability, reinforcing the principle that financial management is inseparable from moral integrity and the broader mission of the church (France, 2007: 318–320; Omenyo, 2006: 405–407).

In sum, the New Testament decentralised financial framework illustrates a dynamic model of stewardship in which ethical conduct, accountability, communal participation, and voluntary generosity converge to support both spiritual mission and community development. This

model provides contemporary churches with a valuable paradigm for organising financial administration in a manner that is transparent, accountable, and theologically grounded.

e) Pragmatic Aspects of Contemporary Ecclesiastical Governance

The contrasts in financial management frameworks between the Old Testament and the New Testament provide substantial guidance for contemporary church governance, particularly in balancing centralisation and decentralisation in financial operations. Contemporary churches can draw lessons from the Old Testament's centralised system, which underscores the importance of clearly defined structures and accountability in financial management. Centralisation facilitates uniformity and oversight, ensuring that resources are deployed efficiently and in alignment with the church's strategic and spiritual objectives. At the same time, the New Testament's decentralised approach illustrates the benefits of engaging a broader spectrum of leaders and members in financial decision-making, thereby enhancing transparency, participation, and responsiveness to local congregational needs (Witherington, 2001: 267-269; Blomberg, 1999: 201).

Modern ecclesiastical institutions frequently adopt a hybrid model that integrates centralised and distributed financial strategies. For example, a church board or finance committee may supervise centralised budgeting and financial oversight, ensuring that allocations are consistent with the church's overall mission and objectives. Concurrently, local ministries or small groups may be empowered to manage their own budgets, supporting flexibility and innovation in responding to unique community demands. This approach resonates with the New Testament precedent, in which financial responsibilities were delegated to apostles, elders, and deacons according to their gifts and roles (Acts 6:1-6; 1 Timothy 3:8) (Harris, 1996: 405-407; Marshall, 2002: 137-139).

The New Testament's emphasis on voluntary and proportionate giving continues to hold critical relevance for contemporary churches, particularly in nurturing a culture of generosity. Members are encouraged to contribute not out of compulsion but as an expression of faith and commitment to the church's mission. Providing structured avenues for contributions to designated projects, communicating the tangible impact of donations, and integrating stewardship education enhance a spiritually motivated, ethically grounded approach to giving (Blomberg, 1999: 205-207; Keener, 2014: 97-99).

Implementing a proportionate giving model, where contributions are aligned with members' financial capacity, ensures that stewardship remains accessible to all congregants, regardless of income. This method not only mitigates potential financial strain on individual members but also promotes equity in the church's collective fiscal responsibilities, echoing the biblical

principles of justice and fairness highlighted in both the Old and New Testaments (Leviticus 19:9-10; 2 Corinthians 8:12) (France, 2007: 318-320).

Accountability remains a foundational element in effective financial stewardship. Contemporary churches must prioritise transparency in the collection, management, and allocation of funds. Regular financial reporting, open meetings, and clear communication regarding the church's fiscal health and objectives cultivate trust within the congregation and reinforce responsible management of resources. Assigning competent personnel to oversee church finances, similar to the deacons in the early church, strengthens ethical oversight and ensures that financial practices align with both spiritual and administrative standards. Church leaders must adhere to stringent integrity benchmarks and implement checks and balances to prevent misappropriation or abuse of resources (Harris, 1996: 405-407; Witherington, 2001: 252-254).

In sum, contemporary ecclesiastical governance benefits from an informed synthesis of biblical models. Centralised systems provide structured oversight and consistency, while decentralised strategies enhance engagement, accountability, and responsiveness. Voluntary and proportionate giving, combined with transparent financial practices, ensures that modern churches can uphold ethical stewardship, build communal trust, and advance both spiritual and societal objectives in accordance with biblical principles.

f) Implications for Financial Practices: Transition from Legalistic to Generous Philanthropy

The transition from the Old Testament's law-based financial practices to the New Testament's focus on grace-based giving represents a fundamental shift in how believers are instructed to manage their resources. This evolution moves the emphasis from mere external compliance to internal motivation, highlighting the importance of heart transformation in the financial stewardship of the Christian community. Such a transition carries profound theological and practical ramifications, reshaping the understanding of generosity, stewardship, and accountability within ecclesiastical financial practices (Blomberg, 1999: 203; Harris, 1996: 405).

(i) Old Testament: Legalistic Contributions

In the Old Testament, financial contributions were strictly regulated under the Mosaic Law. Israelites were instructed to provide tithes, offerings, and additional financial contributions as part of their covenantal obligations to God. These practices were not only acts of devotion but also served as essential mechanisms for sustaining the religious, social, and economic structures of Israel (Merrill, 2008: 275-278; Wenham, 1979: 122-124). The obligations established a centralised system of religious finance under the supervision of the priesthood,

particularly the Levites, ensuring that resources were managed in accordance with divine prescriptions.

The Mosaic Law required the Israelites to allocate a tithe—one-tenth of their agricultural produce and livestock—to support the Levites and maintain the religious institutions, including the temple (Numbers 18:21-24; Deuteronomy 14:22-29) (Bible, 2011). This practice was obligatory, and failure to comply was considered a breach of the covenant with God, carrying spiritual and social consequences (Blomberg, 1999: 215). The prescribed offerings, including burnt offerings, grain offerings, and peace offerings (Leviticus 1-7), were central to worship and atonement rituals. They enabled the temple to function effectively while also symbolically reconciling the Israelites with God (Merrill, 2008: 277).

The legal framework surrounding contributions in the Old Testament was comprehensive, delineating the amount, timing, and intended recipients of offerings (France, 2007: 318-320). This structured approach ensured that religious authorities' requirements were met, while simultaneously addressing the needs of the impoverished and marginalised (Leviticus 23:22; Deuteronomy 15:1-11). Compliance with these regulations often emphasized external adherence over the internal disposition of the giver, highlighting the formalistic nature of Old Testament philanthropy (Merrill, 2008: 276).

Moreover, these legalistic contributions embedded a system of accountability and social responsibility within the Israelite community. Mandating the equitable allocation of tithes and offerings, the Old Testament safeguarded social justice and communal welfare. The Levites' centralised oversight ensured that resources were used for the intended religious, charitable, and societal purposes, reinforcing the link between covenantal obedience and communal stability (Hartley, 1992: 424-427).

The legalistic framework of the Old Testament underscores that financial stewardship, while divinely mandated, operated within a highly structured system. Compliance was often measured by adherence to prescribed norms rather than the donor's voluntary generosity or internal motivation. Despite this, the system effectively maintained the religious and social integrity of the Israelite community, providing a foundational model upon which New Testament practices could later build and refine (Wenham, 1979: 126; Merrill, 2008: 278).

(ii) New Testament: Philanthropy Rooted in Grace

The New Testament presents a marked transition from the mandatory, law-based financial contributions of the Old Testament to a paradigm of grace-oriented giving. This shift is grounded in the teachings of Jesus and the apostles, who emphasised that financial contributions should flow from a transformed heart rather than mere adherence to external legal obligations (Witherington, 2001: 268-269; Blomberg, 1999: 204). The focus on heart-

driven generosity reflects a deeper theological principle: stewardship is an expression of relational fidelity to God, rather than a rigid compliance with codified rules.

Grace-oriented giving in the New Testament is characterised by voluntary, cheerful, and proportionate contributions, highlighting that financial acts are intended as expressions of worship and gratitude rather than ritualistic compliance. Paul's directive in 2 Corinthians 9:7 encapsulates this principle: "Each of you should give what you have determined in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (Bible, 2011). This instruction underscores that authentic generosity originates from an internalised sense of duty informed by the Spirit, rather than by fear of legal obligation or social pressure (Witherington, 2001: 269).

The move from legalistic giving to grace-based philanthropy also reflects a profound shift in motivational dynamics. Whereas the Old Testament prescribed specific amounts, forms, and recipients of contributions, the New Testament allows believers to give in accordance with personal capacity and spiritual discernment under the guidance of the Holy Spirit (Acts 11:29; 2 Corinthians 8:3-5). This methodology cultivates an enduring sense of personal accountability, where financial stewardship is inseparable from spiritual growth and the desire to glorify God through the faithful management of resources (Blomberg, 1999: 208).

Theologically, this transition parallels the broader covenantal shift from the Old to the New Covenant. In the Old Covenant, the Mosaic Law functioned as a pedagogical tool, directing Israel in its obedience and relationship with God (Galatians 3:24). The New Covenant, inaugurated through Christ, emphasises the Spirit's role in guiding believers, liberating them from strict legal enforcement while inspiring voluntary compliance grounded in grace (Romans 6:14; Galatians 5:18) (France, 2007: 320). Under this new framework, stewardship is understood as an intrinsic responsibility stemming from a Spirit-led life, integrating both spiritual devotion and practical generosity.

Grace-based philanthropy also underscores the believer's liberty in Christ, coupled with the moral responsibility to manage resources in alignment with God's purposes. This internalised duty is expressed in Romans 12:1, where Paul exhorts believers to present their bodies as living sacrifices, encompassing the sacrificial dedication of their possessions for divine objectives (Bible, 2011). Thus, giving becomes an act of holistic worship, uniting the spiritual, moral, and practical dimensions of Christian life (Blomberg, 1999: 207).

Paul further grounds financial generosity in the model of Christ's selfless love. In 2 Corinthians 8:9, he reminds the Corinthians of Christ's voluntary impoverishment for the sake of humanity: "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich" (Bible, 2011). Here,

financial contributions are framed not merely as acts of duty but as tangible manifestations of gratitude and spiritual solidarity, mirroring Christ's self-sacrificial generosity (Witherington, 2001: 268).

Practically, grace-based giving provides considerable flexibility in contemporary ecclesiastical financial management. Churches and individual believers are able to tailor their contributions to the specific needs of ministries, outreach programs, or emergent crises without being constrained by rigid prescriptions (Blomberg, 1999: 208). This adaptability enables the church to respond effectively to dynamic contexts, developing both innovation and relevance in ministry operations.

Additionally, grace-based philanthropy cultivates a culture of generosity and communal participation. When giving is voluntary and inspired by devotion rather than obligation, congregants are more likely to engage in consistent, joyful, and meaningful contributions (Witherington, 2001: 269). Such a culture enhances the church's capacity to sustain various ministries, support the marginalized, and extend its influence through mission work.

Ultimately, grace-oriented giving promotes holistic stewardship, integrating spiritual, ethical, and practical dimensions of resource management. Through emphasising intrinsic motivation, responsiveness to the Spirit, and the alignment of financial practices with divine purposes, the New Testament establishes a comprehensive model for faithful and effective stewardship. This model encourages believers to perceive wealth as a divine trust, to be allocated in ways that advance God's kingdom, build community well-being, and reflect the believer's transformed heart (Blomberg, 1999: 209).

g) Social, Religious, and National Implications of Financial Practices in the Old Testament

The financial procedures outlined in the Old Testament were not merely economic transactions; they constituted foundational elements of Israel's religious, social, and national identity. These activities ensured the sustainability of religious institutions, promoted social welfare, and reinforced Israel's status as God's covenant people. Understanding the consequences of these practices provides critical insights into how financial stewardship was interwoven with spiritual obedience, communal cohesion, and national stability within the biblical framework (Blomberg, 1999: 202-205).

A primary function of financial practices in the Old Testament was sustaining the religious organisations central to Israel's covenantal relationship with God. The upkeep of the tabernacle, and later the temple, alongside the sustenance of the Levitical priesthood, was significant for the performance of sacrificial rituals and other worship practices that defined the religious life of the nation. The system of tithes and offerings provided the Levites and

priests, who were tasked with sacrifices, teaching, and the administration of worship, with the necessary means to fulfil their duties (Merrill, 2008: 275-276).

The Mosaic Law required the Israelites to contribute a tenth of their agricultural produce and livestock to sustain the Levites (Numbers 18:21-24; Leviticus 27:30-33) (Bible, 2011). Since the Levites did not possess land inheritance, these contributions were essential for their survival and enabled them to dedicate themselves fully to religious service without concern for material sustenance. Moreover, the Levites were themselves required to tithe a portion of their income to the priests (Numbers 18:26-28), demonstrating an internalised system of accountability and equitable resource distribution within the priesthood (Blomberg, 1999: 206-208).

Beyond tithes, Israelite contributions included burnt offerings, grain offerings, and peace offerings, each serving both liturgical and economic functions (Leviticus 1-7). These contributions ensured that the temple could operate effectively while supporting the clergy responsible for conducting rituals (Merrill, 2008: 277-278). The centralisation of these contributions under priestly supervision illustrates a deliberate framework for ensuring that resources were applied to religious objectives in accordance with divine mandates (Wenham, 1979: 123-124).

The financial regulations in the Old Testament also had significant social ramifications. Mosaic Law contained explicit provisions for the welfare of the impoverished, widows, orphans, and foreigners. Practices such as leaving gleanings in the fields for the poor (Leviticus 19:9-10) and the institution of the Jubilee year, where debts were forgiven and land restored (Leviticus 25:8-55; Deuteronomy 15:1-11), exemplified a commitment to social justice and communal responsibility (France, 2007: 318-320). These practices ensured that financial stewardship was not merely concerned with ritualistic obligations but extended to the equitable treatment and sustenance of society's most vulnerable members.

In establishing a system where wealth and resources were continually redistributed, the Old Testament created mechanisms for maintaining social stability. These practices mitigated economic inequality, reinforced communal cohesion, and promoted the flourishing of the wider society (Blomberg, 1999: 205). The consistent practice of these financial obligations cultivated a sense of shared identity among the Israelites, reinforcing the understanding that all resources ultimately belonged to God (Deuteronomy 8:18; Psalm 24:1).

Financial fidelity in the Old Testament was integrally linked to Israel's covenant relationship with God. The faithful provision of tithes, offerings, and first fruits was a concrete demonstration of loyalty and recognition of God's sovereignty (Deuteronomy 26:1-11). Presenting the first fruits symbolised gratitude for divine provision, acknowledgement of God

as the source of all blessings, and reliance on His continued sustenance (Merrill, 2008: 277-278). This practice reinforced Israel's identity as a nation under divine authority, reminding the people of their deliverance from Egypt and their dependence on God's guidance in the Promised Land.

Periods of neglect regarding financial contributions were often correlated with covenant unfaithfulness, idolatry, and social injustice (Malachi 3:8-10). Conversely, eras of religious reform, such as during the reigns of Hezekiah and Josiah, frequently involved the restoration of proper financial practices, which were deemed critical to reestablishing the nation's covenantal fidelity and securing divine favour (2 Chronicles 31:4-10; 2 Kings 22:3-7) (France, 2007: 319-320). This relationship underscores the broader theological and societal consequences of financial stewardship, demonstrating that faithful financial practices were inseparable from the spiritual and national welfare of Israel.

Financial stewardship in the Old Testament also nurtured communal identity. The act of presenting tithes and offerings was a collective practice that reinforced shared religious values, reminded the community of its reliance on God, and cultivated mutual responsibility for upholding the covenant (Blomberg, 1999: 205). Accountability was embedded within these practices, with regulations detailing the manner, timing, and recipients of contributions, ensuring transparency and fairness in resource distribution (Merrill, 2008: 276-278).

To conclude, the financial activities prescribed in the Old Testament had profound spiritual, social, and national consequences. They facilitated the sustenance of religious institutions, supported social welfare, reinforced communal cohesion, and affirmed Israel's covenantal identity. These practices illustrate a sophisticated understanding of stewardship, wherein financial responsibilities were not merely economic but served as instruments for fulfilling divine purposes and promoting justice and equity within society.

h) Impact of Financial Practices in the New Testament

The financial practices of the New Testament era signify a profound transition from the law-based methodology of the Old Testament, highlighting voluntary giving, philanthropy, and communal assistance. These practices profoundly shaped early Christian society by building unity, mutual responsibility, and enabling the rapid expansion of the church. Financial stewardship in the New Testament was not merely about resource allocation but was integrally linked to spiritual obedience, community cohesion, and the strategic advancement of the church's mission (Blomberg, 1999: 207-210).

In contrast to the mandatory tithing and offerings of the Old Testament, New Testament financial practices prioritised voluntary contributions motivated by love, gratitude, and obedience to God. The teachings of Jesus and the apostles emphasised that giving should

emanate from a transformed heart rather than legal compulsion (Witherington, 2001: 268-269). Paul's exhortation in 2 Corinthians 9:7 captures this principle: "Each of you should give what you have determined in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (Bible, 2011). This emphasis on intrinsic motivation cultivated a culture of generosity, where contributions were perceived as tangible expressions of faith and devotion, rather than mere compliance with religious regulations (Blomberg, 1999: 208).

The early Christian community demonstrated an extraordinary commitment to mutual assistance, with believers pooling their resources to meet the collective needs of the church. Acts 2:44-45 illustrates this communal ethos: "All the believers were united and possessed all things in common. They liquidated assets and belongings to provide for those in need" (Bible, 2011). This approach was not imposed externally but emerged organically from the unity of believers in Christ and their commitment to embodying His teachings. It significantly reduced poverty within the community and ensured equitable access to essential resources (France, 2007: 320-321).

The aggregation of resources cultivated a sense of equality and belonging, bridging social and economic disparities within the community. Through demonstrating tangible concern for each member's welfare, the church modeled Kingdom values, strengthened communal bonds, and enhanced the church's appeal to outsiders, encouraging conversions and membership growth (Witherington, 2001: 273-274).

Financial practices were key in sustaining the missionary activities that undergirded the early church's growth. Contributions enabled the apostles and church leaders to travel, evangelise, and establish new congregations across the Roman Empire. Paul's commendation of the Philippians illustrates this dynamic: "Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; for even when I was in Thessalonica, you sent me aid more than once when I was in need" (Philippians 4:15-16, Bible, 2011). The church's financial backing facilitated long-distance ministry, highlighting the strategic role of voluntary contributions in fulfilling the Christian mission (Merrill, 2008: 80-82).

This collective stewardship extended beyond local communities, supporting reciprocity between churches with different levels of resources. Wealthier congregations supported those with fewer resources, reinforcing cohesion within the wider Christian network and ensuring the continuity of missionary and charitable activities (Blomberg, 1999: 212).

The early church's financial practices also demonstrated profound ethical and social dimensions. Believers contributed to support the impoverished, widows, orphans, and persecuted Christians, notably in Jerusalem (Romans 15:25-27; 2 Corinthians 8-9). These

acts were not purely charitable but reflected theological imperatives to embody love, justice, and solidarity with fellow believers (Witherington, 2001: 276-277). Through these practices, the church provided an alternative societal model that contrasted sharply with the inequalities of Roman society, highlighting the transformative potential of faithful stewardship in addressing communal needs (France, 2007: 322).

The financial framework of the New Testament church exemplified reciprocity and accountability. Churches with greater means supported those with fewer resources, thereby maintaining unity and fairness across the Christian community. This approach ensured the sustainability of the church's mission, particularly in times of persecution, resource scarcity, or societal instability (Blomberg, 1999: 212-213). Accountability was embedded within these practices, as contributions were administered transparently, overseen by trusted leaders such as apostles, elders, and deacons (1 Corinthians 16:1-4; Acts 6:1-6) (Bible, 2011). These measures guaranteed that resources were utilised efficiently, ethically, and in alignment with the community's spiritual and practical objectives.

Overall, the financial practices of the New Testament established a model in which stewardship is guided by grace, generosity, and communal care. Giving is voluntary, heart-driven, and aligned with the broader mission of the church, demonstrating that financial management within the early Christian context was inseparable from spiritual obedience, ethical conduct, and societal transformation. Through the promotion of generosity, mutual support, and the facilitation of missionary work, these practices contributed to the rapid growth and vitality of the early church, offering enduring lessons for contemporary Christian communities (Blomberg, 1999: 209-212; Witherington, 2001: 276-277).

a) Study Context : Overview of Pentecostalism in Ghana

Pentecostalism has emerged as one of the most significant Christian movements in Ghana, originating from early 20th-century missionary initiatives and local revivals. The initial dissemination of Christianity in Ghana was mostly led by established mission churches, notably the Roman Catholic and Methodist churches, which created a foundational Christian presence (Asamoah-Gyadu, 2005: 78). In the 1920s, a surge of charismatic revivalism emerged, introducing Pentecostalism, which was influenced by American and European Pentecostal organisations that highlighted spiritual gifts, including glossolalia, healing, and prophecy (Larbi, 2001: 39).

Pentecostalism in Ghana experienced significant growth in the 1930s and 1940s with the founding of indigenous Pentecostal congregations, including The Apostolic Church of Ghana, which emerged from local revivals and ties to British missionaries (Omenyo, 2006: 46). Indigenous leaders and local prophets assumed prominent positions in Pentecostal

movements, enhancing the allure of these churches by providing worship experiences tailored to local culture and addressing community-specific issues (Anderson, 2004: 123). The Church of Pentecost originated from these early groups and was formally established in 1962, seeing significant growth under the leadership of Apostle James McKeown (Larbi, 2001: 89).

By the late 20th century, Pentecostal congregations had emerged as significant entities in Ghana's religious landscape. This expansion is partially attributable to Pentecostalism's focus on immediate encounters with the Holy Spirit and its capacity to assimilate into Ghanaian cultural contexts. In contrast to mission-founded churches that frequently maintained Western worship traditions, Pentecostalism in Ghana has demonstrated significant adaptability, integrating traditional African aspects with modern Christian worship practices. The adaptability of Pentecostal churches has facilitated their rapid expansion in Ghana, drawing members from diverse socio-economic backgrounds, especially in urban areas (Asamoah-Gyadu, 2005: 120-121).

Currently, Pentecostalism constitutes one of the most rapidly expanding factions within Ghanaian Christianity. The 2021 Population and Housing Census of Ghana indicates that over 70% of Ghanaians identify as Christians, with Pentecostals constituting more than one-third of this demographic (Ghana Statistical Service, 2021: 42). The expansion is seen in the prominence of churches such as The Church of Pentecost, The Apostolic Church, and Assemblies of God, which have established large networks throughout Ghana and contribute significantly to social, educational, and economic efforts (Anderson, 2004: 198).

Pentecostal churches exert significant influence in Ghanaian society through their involvement in social services and nation-building initiatives. Numerous Pentecostal congregations manage schools, clinics, and philanthropic organisations, tackling urgent social concerns and supplementing governmental initiatives (Omenyo & Arthur, 2013: 15). Moreover, these churches frequently engage in political debate, promoting measures that correspond with their ethical and spiritual principles (Asamoah-Gyadu, 2005: 150). Thus, Pentecostalism in Ghana significantly influences both the spiritual lives of its followers and the broader societal framework.

3.1.1.1.1.1.1.1.1.1 Evolution, Mission, and Core Values of Prominent Pentecostal Churches in Ghana

a) The Church of Pentecost

- **History**

The Church of Pentecost stands as one of the largest and most influential Pentecostal denominations in Ghana. Its origins trace back to 1937, when Rev. James McKeown, a Scottish missionary affiliated with the Apostolic Church in the United Kingdom, arrived in the Gold Coast to support missionary efforts (Larbi, 2001: 49). McKeown's arrival marked the inception of a movement that culminated in the formal establishment of The Church of Pentecost in 1962. Initially collaborating with the Apostolic Church, McKeown ultimately encountered doctrinal disagreements, particularly over faith healing and reliance on Western medicine, which precipitated his separation from the church. This division laid the groundwork for the formation of The Church of Pentecost as an autonomous entity, distinct from the British Apostolic Church (Omenyo, 2006: 61).

Under McKeown's leadership, the church experienced rapid growth, largely due to its emphasis on indigenous leadership, self-sufficiency, and worship practices contextualized within Ghanaian culture and spirituality (Asamoah-Gyadu, 2005: 112). By the 1980s, The Church of Pentecost had cemented its status as a national church with significant influence over Ghana's Pentecostal landscape. Subsequent Ghanaian leadership maintained McKeown's vision of a self-sustaining church rooted in local leadership and evangelistic outreach. By the early twenty-first century, The Church of Pentecost had expanded internationally, establishing branches in over 100 countries, reflecting a deliberate commitment to cross-cultural mission and global evangelism (Quayesi-Amakye, 2015: 209).

While McKeown's emphasis on contextualized worship and local leadership undoubtedly contributed to the church's growth, some scholars suggest that reliance on strong charismatic leadership may create challenges for institutional continuity if succession planning is insufficiently institutionalized (Gifford, 2004: 91). Nevertheless, the church's ability to adapt indigenous practices while maintaining doctrinal fidelity demonstrates a successful synthesis of local culture and Pentecostal theology.

- **Mission**

The Church of Pentecost articulates its mission as disseminating the gospel of Jesus Christ and cultivating a committed community of believers who contribute to both spiritual and societal development. Its official mission statement emphasizes the church's call "to bring all people to the saving knowledge of Jesus Christ and to establish them in fellowship as

responsible and committed Christians” (Church of Pentecost, 2022: 7). This purpose reflects a holistic approach, integrating evangelism with social intervention and philanthropy.

A key example of the church’s mission-oriented strategy is its “Possessing the Nations” initiative, introduced in 2018. This program encourages members to integrate Christian principles into various societal sectors—such as education, politics, healthcare, and commerce—to effect positive societal transformation (Asamoah-Gyadu, 2021: 18). While the initiative demonstrates forward-looking engagement with socio-economic realities, its actual impact on structural societal change warrants further empirical assessment. Scholars have suggested that while such programs inspire individual participation, institutional mechanisms to measure measurable societal outcomes are still developing (Omenyo, 2006: 73).

- **Values**

The Church of Pentecost’s core values include holiness, community, evangelism, and spiritual discipline. Holiness is prioritized as both an individual and collective pursuit, underpinning ethical conduct, moral integrity, and modesty (Omenyo & Arthur, 2013: 67). This emphasis aligns with the Pentecostal theological framework, which regards sanctity as central to spiritual life and communal witness.

Community and fellowship are operationalized through home cells and smaller fellowship groups, nurturing spiritual formation, mentorship, and collaborative outreach (Gifford, 2004: 88). These structures strengthen social networks and enhance collective engagement in both spiritual and socio-economic initiatives. However, critics claim that heavy reliance on small group structures may create inconsistencies in oversight and integration of local congregations, potentially affecting financial transparency and accountability at the broader church level (Asamoah-Gyadu, 2005: 115).

Evangelism within The Church of Pentecost extends beyond preaching to include tangible societal interventions, such as operating educational and healthcare institutions. This integration of spiritual and social mission underscores a commitment to holistic transformation of individuals and communities (Quayesi-Amakye, 2015: 214). Such practices exemplify the church’s adaptive approach, yet they also require robust governance and resource management frameworks to prevent mission drift and ensure sustainable impact.

Spiritual discipline is cultivated through structured practices including prayer, fasting, and Bible study, which are regarded as important for both personal growth and collective resilience (Asamoah-Gyadu, 2021: 25). While these practices enhance spiritual vitality, this study decries that overemphasis on ritualized disciplines may inadvertently prioritize internal piety

over broader societal engagement, highlighting the need for balance between spiritual formation and social action.

Overall, The Church of Pentecost presents a compelling explorative study of a Pentecostal movement that successfully harmonizes indigenous leadership, doctrinal fidelity, and social engagement. Its historical trajectory, mission initiatives, and core values provide substantial insight into effective church growth, community impact, and financial stewardship. Nonetheless, potential challenges remain in areas of institutional continuity, oversight of small group structures, and evaluation of socio-economic impact. Addressing these issues could further enhance the church's effectiveness and offer a model for other Pentecostal movements both within and beyond Ghana.

b) The Apostolic Church of Ghana

• History

The Apostolic Church of Ghana traces its origins to the early 20th-century global Pentecostal movement and stands as one of Ghana's oldest Pentecostal denominations. Founded in 1935 by Rev. James McKeown, a British missionary from the Apostolic Church in the United Kingdom, the church emerged following doctrinal disagreements on the use of medicine and faith healing with other missionaries in the Gold Coast (Larbi, 2001: 43; Asamoah-Gyadu, 2005: 90). McKeown's eventual secession and establishment of an autonomous Ghanaian church enabled the development of a contextualized ministry responsive to local cultural and spiritual needs.

Under McKeown's leadership, the church expanded significantly, emphasizing evangelism, the exercise of spiritual gifts, and the promotion of indigenous leadership. The formal separation from the British Apostolic Church in the late 1950s strengthened the church's autonomy, allowing greater flexibility in doctrinal and organizational decisions. This historical trajectory reflects the broader pattern of indigenization in African Pentecostalism, in which local leadership structures promoted relevance, resilience, and rapid growth within the cultural milieu (Omenyo, 2006: 64).

While the historical narrative is generally coherent, there is a tendency in some accounts to understate the internal challenges and tensions within early Ghanaian Pentecostalism. For instance, detailed exploration of how local converts steered the tension between traditional beliefs and Pentecostal practices would enhance understanding of the church's contextual adaptation. Additionally, the interplay between McKeown's British missionary background and his accommodation of Ghanaian spirituality could be further analyzed to understand the complexities of cultural negotiation in early Pentecostal movements (Quayesi-Amakye, 2015: 210).

- **Mission**

The Apostolic Church of Ghana's mission emphasizes evangelism, spiritual formation, and holistic transformation. Its official mission statement declares the church's objective to "win souls for Christ and to teach them to observe all things commanded by the Lord" (The Apostolic Church of Ghana, 2021: 3). This dual focus on spiritual and social transformation positions the church as an institution that links personal piety with communal responsibility.

The church actively integrates community-building and discipleship with evangelistic efforts, implementing social and educational programs to meet both material and spiritual needs. This approach demonstrates a commitment to the holistic gospel, aligning with Pentecostal theology that emphasizes both salvation and societal impact (Asamoah-Gyadu, 2021: 45). Nonetheless, further empirical evidence on the measurable outcomes of these social initiatives would strengthen claims regarding their effectiveness and sustainability.

- **Values and Principles**

Central to the church's identity are principles of holiness, community, evangelism, and social responsibility. Holiness is promoted as essential to pleasing God, manifested through moral integrity, ethical behaviour, and structured accountability systems for leaders and members (Omenyo, 2006: 70). These standards reflect a rigorous approach to spiritual discipline, however the literature could engage more critically with potential tensions between strict behavioral codes and individual autonomy in faith practice.

Community remains a foundational value, operationalized through small group gatherings such as house fellowships or cells, which facilitate Bible study, prayer, discipleship, and peer support (Gifford, 2004: 95). These groups contribute significantly to communal cohesion and spiritual nurturing. However, the extent to which such structures effectively balance communal accountability with inclusivity, especially for marginalized members, warrants further exploration.

Evangelism and missionary work are core to the church's activities, with domestic and international outreach reflecting adherence to the Great Commission (Quayesi-Amakye, 2015: 215). The church has been particularly effective in deploying missionaries across Ghana and abroad, enhancing its visibility and influence. Yet, a critical lens might examine the sustainability of missionary practices, resource allocation, and the integration of local communities in decision-making.

Service and social responsibility are also highly valued, with initiatives including schools, clinics, and social welfare programs that operationalize the church's commitment to holistic ministry (Asamoah-Gyadu, 2021: 53). These interventions demonstrate alignment with

Pentecostal emphasis on the transformative impact of faith on society. A more detailed assessment of the long-term social impact of these programs would provide a robust measure of effectiveness and accountability.

Overall, the Apostolic Church of Ghana exhibits a strong historical trajectory, clearly articulated mission, and coherent value system that integrate spiritual formation with social engagement. The church's emphasis on indigenous leadership, holiness, communal structures, evangelism, and social service positions it as a key actor in Ghanaian Pentecostalism.

c) Assemblies of God, Ghana

• History

The Assemblies of God, Ghana, one of the earliest Pentecostal denominations in the country, was founded in 1931 by American missionaries Rev. Lloyd and Eunice Shirer, who commenced their ministry among the Dagomba people in Yendi, Northern Ghana (then the Gold Coast) (Larbi, 2001: 59). The Shirers emphasized evangelism, community engagement, and holistic ministry, establishing the first Assemblies Of God church in Ghana. By the 1940s, the church had expanded into other regions, reflecting a strategy that integrated indigenous leadership and contextualized approaches to evangelism.

During the 1950s and 1960s, the Assemblies of God, Ghana's rapid growth was consolidated with the establishment of a national headquarters in Accra. As Ghanaian leaders emerged within the church, the denomination gained autonomy while maintaining strong ties with the global Assemblies of God Fellowship (Gifford, 2004: 78). By the early 21st century, Assemblies Oof God, Ghana had become one of the largest Pentecostal denominations in the nation, renowned for blending spiritual revival with social outreach (Quayesi-Amakye, 2015: 218).

While the church's historical trajectory demonstrates effective indigenization of leadership and contextualized evangelism, there is limited scholarship critically evaluating how early American missionary influence shaped long-term governance structures, doctrinal emphasis, or approaches to local cultural engagement. Further studies could examine whether certain American Pentecostal practices were fully adapted or selectively retained in Ghanaian contexts, highlighting both strengths and potential tensions in cultural translation.

• Mission

The Assemblies of God, Ghana, has a mission grounded in Pentecostal theology, emphasizing evangelism, discipleship, and the transformative power of the Holy Spirit. Its official mission statement reads: "Evangelize and disciple all peoples, emphasizing the full gospel of Jesus Christ and the baptism of the Holy Spirit" (Assemblies of God, 2022: 6). This

mission is holistic, focusing not only on spiritual renewal but also on societal engagement. Through nurturing believers and empowering them to effect positive change in their communities, the church positions itself as a catalyst for both religious and social transformation (Asamoah-Gyadu, 2005: 121).

However, while the church effectively integrates spiritual and social objectives, there is limited empirical analysis on how these dual emphases balance in practice. For instance, the prioritization of evangelism could potentially overshadow sustained investment in social programs or community development, especially in resource-constrained contexts. Constructive studies could explore whether mission outcomes are equitably distributed across spiritual, educational, and social dimensions.

- **Core Values**

Assemblies of God, Ghana, maintains several core values that underpin its ministries:

- (i) **Spirit-Filled Worship:** The church emphasizes worship experiences that foster direct encounters with the Holy Spirit through vibrant praise, prayer, and manifestations such as speaking in tongues, prophecy, and healing (Asamoah-Gyadu, 2005: 134). This approach reinforces experiential spirituality and personal empowerment. However, this study argues that excessive focus on spiritual manifestations can risk overshadowing doctrinal literacy or systematic discipleship, a potential area for internal review.
- (ii) **Biblical Teaching and Discipleship:** Assemblies of God, Ghana prioritizes grounding believers in Scripture, promoting spiritual growth through Bible study programs, Sunday schools, and home fellowship groups (Omenyo, 2006: 71). This strong emphasis on discipleship strengthens members' biblical literacy and moral formation, serving as a stabilizing factor in sustaining church growth.
- (iii) **Evangelism and Missionary Work:** The church is deeply committed to fulfilling the Great Commission through local outreach, national campaigns, and international missions (Quayesi-Amakye, 2015: 220). While this expansive approach has fueled growth and global presence, a constructive observation is that the rapid pace of expansion may challenge the church's ability to maintain consistent pastoral care and quality oversight across branches.
- (iv) **Social Responsibility:** Assemblies of God, Ghana actively engages in community development through schools, clinics, and vocational training centers (Asamoah-Gyadu, 2021: 36). This integration of spiritual and social ministry reflects a holistic understanding of the gospel. Nonetheless, there is scope for systematic evaluation to measure the impact of these social initiatives on long-term community transformation and sustainability, ensuring alignment with both mission and resources.

In summary, Assemblies Of God, Ghana exemplifies a Pentecostal model that balances evangelistic zeal, discipleship, spiritual empowerment, and social engagement. Its historical growth and current mission demonstrate the denomination's capacity for adaptation and contextualized ministry. However, a rigorous examination of challenges—such as sustaining holistic initiatives, ensuring doctrinal coherence amid charismatic expressions, and measuring social impact—could provide valuable insights for strengthening governance, accountability, and long-term effectiveness.

d) Salvation Theology and Evangelistic Praxis in Selected Pentecostal Churches

The theology of salvation in The Church of Pentecost places strong emphasis on personal conversion, sanctification, and the subsequent experience of baptism in the Holy Spirit. Central to its doctrinal framework is the belief that redemption is secured solely through faith in Jesus Christ, followed by the transformative indwelling of the Holy Spirit, which equips believers for ministry, service, and spiritual empowerment (Omenyo, 2006: 75). Evangelism is not merely an auxiliary function but a core mandate, reinforced by the church's global vision, "Possess the Nations," which underscores the importance of disseminating the gospel both domestically and internationally (Quayesi-Amakye, 2015: 217). The Church of Pentecost actively integrates community empowerment into its mission, facilitating local leadership in evangelistic initiatives and encouraging contextualized approaches to urban and rural outreach.

While this emphasis on personal holiness and Spirit-led ministry has contributed to the church's rapid growth and international presence, a constructive observation is that the strong focus on spiritual experiences may sometimes overshadow systematic discipleship or theological literacy. Scholars have noted that prioritizing charismatic manifestations without structured theological education may limit the depth of doctrinal understanding among congregants (Asamoah-Gyadu, 2005: 115).

Similarly, The Apostolic Church of Ghana places considerable weight on the role of the Holy Spirit in the process of salvation. Spirit baptism is regarded as essential, often evidenced through glossolalia and other charismatic manifestations, and sanctification is viewed as an ongoing requirement for authentic Christian living (Larbi, 2001: 45). Evangelism remains central to the church's ethos, with extensive church planting activities across Ghana and internationally reflecting a proactive commitment to expanding the faith (Omenyo, 2006: 78).

However, a critical observation is that while the Apostolic Church of Ghana effectively blends Pentecostal experiences with structured doctrinal instruction, there is a tendency in some congregations to prioritize outward manifestations over consistent spiritual formation. This

could lead to imbalanced discipleship if spiritual gifts are not accompanied by adequate biblical instruction and ethical accountability (Asamoah-Gyadu, 2021: 47).

The Assemblies of God, Ghana aligns with these Pentecostal frameworks, affirming that salvation is secured through faith in Christ and subsequently experienced through the baptism of the Holy Spirit, which may manifest in spiritual gifts including glossolalia, prophecy, and healing (Asamoah-Gyadu, 2005: 131). Evangelism and discipleship are explicitly prioritized, with the church organizing crusades, local outreach programs, and international missions to fulfill its mandate to “evangelise and disciple all peoples” (Assemblies of God, 2022: 6). The Assemblies of God emphasizes the transformational power of the gospel, viewing it as instrumental not only in individual salvation but also in societal renewal and community development.

While the Assemblies of God successfully integrates holistic ministry with charismatic worship, rapid expansion through evangelistic campaigns may strain pastoral oversight and limit personalized discipleship. Studies suggest that large-scale outreach without adequate follow-up mechanisms may affect the spiritual depth and retention of converts, highlighting the need for structured mentoring programs (Gifford, 2004: 90).

Across the three churches, a common Pentecostal thread is evident: salvation is understood as a synthesis of personal faith, Spirit-led sanctification, and active engagement in evangelism. Each denomination underscores Spirit baptism and charismatic manifestations as integral to the Christian life, while evangelistic outreach remains a central operational priority. However, subtle distinctions emerge in their approaches. The Church of Pentecost integrates community empowerment with evangelism, placing particular emphasis on indigenous leadership in outreach initiatives. The Apostolic Church of Ghana emphasizes holiness and spiritual discipline alongside evangelism, though there is a risk of overemphasizing charismatic manifestations at the expense of structured theological education. Assemblies of God, Ghana, combines holistic ministry with charismatic experiences, yet faces potential challenges in maintaining the quality of discipleship amid rapid expansion.

These differences highlight how doctrinal focus, operational strategies, and cultural adaptation shape each denomination’s approach to salvation and evangelism, while underscoring the importance of balancing spiritual experiences, doctrinal literacy, and practical outreach to achieve both quantitative growth and qualitative spiritual formation.

e) Theological Perspective on Spiritual Talents

The Church of Pentecost places significant emphasis on spiritual gifts, such as prophecy, healing, and glossolalia, viewing them as essential indicators of spiritual maturity and as

significant tools for ministry. These gifts are understood not merely as personal endowments but as instruments for advancing the church's mission, particularly in evangelism, pastoral care, and community transformation (Asamoah-Gyadu, 2021: 29). Theologically, the church maintains that the gifts of the Holy Spirit are universally accessible to all believers, affirming a participatory model of spiritual engagement that encourages every member to actively exercise their gifts for the benefit of the wider community. This approach aligns with Pentecostal convictions regarding the democratization of spiritual empowerment and the experiential manifestation of divine presence.

While this theology effectively promotes active participation and spiritual vigour among congregants, this study observes an overemphasis on charismatic experiences can, at times, overshadow the cultivation of sustained theological literacy and doctrinal grounding. Scholars have noted that without a structured framework for integrating spiritual gifts with biblical instruction, believers may focus disproportionately on visible manifestations rather than the ethical, communal, and missional dimensions of their faith (Omenyo, 2006: 77). Therefore, while the Church of Pentecost successfully backs an environment that encourages spiritual engagement, the balance between charismatic expression and theological formation remains a critical consideration.

Similarly, the Apostolic Church of Ghana places substantial theological importance on spiritual gifts, particularly prophecy and glossolalia, which are widely regarded as evidence of the Holy Spirit's presence in the believer's life (Omenyo, 2006: 80). These gifts are not only personal markers of spiritual life but are actively exercised during public worship and spiritual revival events, reinforcing communal participation and collective edification. The church's approach reflects a strong charismatic tradition, emphasizing that spiritual gifts should be tangible signs of divine activity within both individual lives and corporate gatherings.

However, a critical perspective highlights potential challenges with this emphasis. The Apostolic Church's focus on the outward expression of spiritual gifts may inadvertently create a hierarchy of spiritual recognition, where believers who exhibit conspicuous manifestations are perceived as more spiritually advanced than those whose gifts are less visible or experiential. This can unintentionally marginalize quieter or less demonstrative members and may lead to a narrow understanding of spiritual maturity that privileges certain expressions over holistic discipleship (Asamoah-Gyadu, 2021: 48).

The Assemblies of God, Ghana, shares a comparable theological stance, prioritizing Pentecostal gifts such as healing, prophecy, and glossolalia as instruments for individual and communal spiritual growth (Asamoah-Gyadu, 2005: 135). These gifts are integrated into worship services, prayer meetings, and other ministry contexts, with the expectation that their

exercise will contribute to the congregation's spiritual enrichment and the church's overall mission. Theologically, the Assemblies of God emphasizes that these gifts are both edifying for the individual and functional for the community, supporting evangelistic efforts, pastoral care, and social outreach.

This study maintains a critique of the Assemblies of God's practice: while the incorporation of spiritual gifts into worship and ministry enhances experiential engagement and communal vitality, rapid church growth and large-scale gatherings may constrain pastoral oversight and the mentoring required for the responsible exercise of these gifts. Without structured guidance and accountability, there is a risk that spiritual gifts could be misapplied, misunderstood, or even exploited, which can undermine both personal and corporate spiritual development (Gifford, 2004: 91).

In comparing the three churches, a common thread emerges: spiritual gifts are central to both personal spiritual development and the practical functioning of the church. Each denomination upholds the Pentecostal conviction that the Holy Spirit equips believers for ministry, service, and communal edification. Nevertheless, differences in emphasis and practice are apparent. The Church of Pentecost foregrounds participatory engagement and community transformation, the Apostolic Church emphasizes visible manifestations during worship as signs of divine presence, and the Assemblies of God integrates gifts into both spiritual formation and social outreach, linking charismatic expression with holistic ministry. These variations illuminate how doctrinal emphases, cultural context, and organizational priorities shape the theological understanding and practical application of spiritual gifts, highlighting the need for balance between charismatic expression, doctrinal grounding, and ethical responsibility.

f) Organizational Frameworks: Leadership and Governance

The Church of Pentecost operates within a hierarchical and centralised organizational structure, designed to ensure doctrinal cohesion, operational efficiency, and strategic alignment with the church's overarching mission of spiritual development and evangelism. At the apex of this structure is the General Council, presided over by the General Chairman, who is appointed for a specified term and is responsible for providing vision, policy direction, and oversight of the church's national and international operations (Omenyo, 2006: 72). Below the General Council, regional overseers coordinate the activities of district pastors, who in turn supervise local congregations. This tiered governance model enables effective communication, ensures accountability, and allows for rigorous monitoring of both administrative and spiritual objectives. Leadership within the Church of Pentecost is intentionally cultivated; emphasis is placed on training spiritually mature and ethically sound

leaders capable of mentoring the next generation, thereby creating a sustainable pipeline for leadership continuity (refer to annexure E: The Church of Pentecost, Organisational Chart).

While the hierarchical nature of the Church of Pentecost ensures consistency and doctrinal fidelity, this study lends credence to the fact that such centralization may occasionally limit local innovation or responsiveness. Local congregations, particularly in diverse cultural contexts or rapidly changing socio-economic environments, might experience constraints when attempting to adapt programming or outreach initiatives to local needs. Nevertheless, the church's structured mentorship and leadership development programmes mitigate some of these risks by empowering district and local leaders within the broader centralized framework.

The Apostolic Church of Ghana operates within a similarly hierarchical framework but places a distinct emphasis on the roles of apostles and prophets in governance. The church delineates administrative functions from spiritual oversight, creating a dual governance approach that seeks to safeguard doctrinal integrity while promoting spiritual renewal (Larbi, 2001: 49). Apostles and prophets are entrusted with spiritual oversight, offering guidance on theological matters and spiritual discipline, whereas administrative leaders focus on operational management. This separation highlights the Apostolic Church's commitment to ensuring that leadership is not merely bureaucratic but spiritually anchored. A constructive observation is that while this model maintains strong spiritual oversight, the dual governance approach may introduce potential tensions between administrative priorities and prophetic directives, particularly in contexts requiring rapid decision-making. Effective coordination and communication mechanisms are therefore essential to harmonize these two leadership dimensions (refer to annexure F: The Apostolic Church, Ghana, The General Management Team).

In contrast, the Assemblies of God, Ghana, employs a more decentralized leadership framework, balancing local autonomy with oversight from regional and national councils. The General Council, convening annually, provides guidance and supervision for the operations of regional districts, while each local congregation is administered by a leadership team of pastors, elders, and a General Superintendent (Assemblies of God, 2022: 8). (refer to annexure F: The Apostolic Church, Ghana, The General Management Team).

This hybrid model enables local churches to exercise contextualized decision-making and innovative ministry practices while remaining aligned with the broader theological and doctrinal standards of the Assemblies of God Fellowship globally. A notable advantage of this model is its adaptability, which facilitates responsiveness to local cultural, social, and economic conditions. However, the decentralization may also present challenges in maintaining uniform

accountability and cohesion, particularly when local interpretations of doctrine or operational practices diverge from national or international expectations. The church mitigates these risks through structured reporting systems, annual evaluations, and training programs designed to harmonize leadership across levels.

Comparatively, these three Pentecostal denominations illustrate distinct approaches to organizational governance, each shaped by historical development, theological emphases, and practical considerations. The Church of Pentecost prioritizes centralized control with strong leadership mentorship, ensuring uniformity and doctrinal fidelity; the Apostolic Church of Ghana emphasizes a dual model separating spiritual and administrative leadership to safeguard prophetic oversight; while the Assemblies of God, Ghana, promotes local autonomy within a coordinated national framework, promoting adaptability and contextual responsiveness. This study suggests that while each model has strengths, potential limitations exist in balancing central oversight, spiritual authority, and local adaptability. A holistic understanding of these governance frameworks offers insights into how organizational structures influence decision-making, resource management, and overall church growth within the Pentecostal context.

g) Religious Observance and Ecclesiastical Life

Worship and ecclesiastical life constitute central components of the identity and practice of Pentecostal churches, serving as both spiritual nourishment and a framework for community cohesion. In The Church of Pentecost, worship is distinguished by vibrant and dynamic expressions of praise, prayer, and charismatic manifestations. The church places a strong emphasis on the role of the Holy Spirit, understanding Spirit-led engagement as essential to authentic worship and effective ministry. This emphasis is reflected in routine church activities, which include structured prayer sessions, Bible studies, and systematic evangelistic outreach (Omenyo, 2006: 77). These practices reinforce spiritual discipline, communal cohesion, and doctrinal adherence, ensuring that congregants are actively engaged both in personal spiritual formation and corporate mission initiatives. However, while such structured engagement nurtures spiritual growth and unity, the highly programmed nature of worship may limit spontaneity or contextual responsiveness, particularly in rapidly evolving urban congregations where members may seek more flexible forms of engagement.

Similarly, the Apostolic Church of Ghana emphasizes spirited and participatory worship, with a particular focus on the transformative power of the Holy Spirit to effect healing, deliverance, and personal renewal. Public worship in this denomination frequently involves the active exercise of spiritual gifts, such as prophecy, speaking in tongues, and healing, which are perceived not merely as personal experiences but as communal manifestations that edify the

church body (Omenyo, 2006: 82). These practices highlight the Apostolic Church's commitment to an experiential and participatory ecclesiology, wherein congregants are encouraged to engage directly with the spiritual realm. Nevertheless, the prominence of charismatic manifestations may, at times, overshadow theological instruction or doctrinal clarity for some congregants, creating potential tension between experiential engagement and doctrinal formation. Strategic teaching and pastoral guidance are therefore essential to balance the expressive aspects of worship with structured theological understanding.

The Assemblies of God, Ghana, similarly prioritizes worship that is Spirit-infused, participatory, and transformative, reflecting the Pentecostal emphasis on experiential encounter with God. Worship services are characterized by fervent congregational involvement, the exercise of spiritual gifts, and a blend of corporate praise, prayer, and liturgical activities (Asamoah-Gyadu, 2021: 38). The Assemblies of God underscores that worship is not merely performative but serves as a medium for both individual sanctification and communal spiritual development. The church's approach integrates dynamic praise and prayer with teaching and discipleship, ensuring that worship remains both spiritually enriching and doctrinally grounded. While this approach effectively combines experiential engagement with theological instruction, ongoing attention is needed to ensure that the intensity of spiritual expression does not inadvertently marginalize quieter or more contemplative members who may engage with the faith differently.

Comparatively, these three Pentecostal churches demonstrate shared theological and practical commitments to Spirit-led, participatory worship while displaying distinct emphases shaped by their historical and organizational contexts. The Church of Pentecost prioritizes structured, disciplined engagement that balances charismatic expression with doctrinal fidelity; the Apostolic Church of Ghana foregrounds prophetic and healing manifestations, emphasizing direct spiritual experience; and the Assemblies of God, Ghana, seeks to harmonize Spirit-filled worship with ongoing discipleship and communal development. Constructive reflection across these traditions suggests that while Spirit-led worship is central to Pentecostal ecclesiology, careful attention must be paid to balancing expressive dynamism, theological clarity, and inclusivity, ensuring that worship both transforms individuals and strengthens the wider faith community.

3.1.1.1.1.1.1.1.1.1.1.1.1 Conclusion

The comprehensive review of financial practices in both the Old Testament and the New Testament demonstrates the enduring significance of biblical principles in shaping stewardship, generosity, and communal responsibility. These practices reveal a theological and practical evolution from a law-bound, obligation-oriented framework to a grace-based, intrinsically motivated model of financial management. The Old Testament emphasised structured tithing, offerings, and mechanisms for social equity, ensuring that religious obligations were coupled with societal responsibility and the protection of vulnerable members (Numbers 18:21-24; Deuteronomy 14:22-29; Leviticus 1-7; Leviticus 23:22; Leviticus 25:1-54; Deuteronomy 15:1-11) (Merrill, 2008: 275-278; Hartley, 1992: 424-427; France, 2007: 318-320). These provisions cultivated communal cohesion, reinforced Israel's covenant identity, and sustained the operational needs of the Levitical priesthood.

The New Testament, in contrast, illustrates a shift to voluntary, grace-oriented giving, motivated by love, gratitude, and spiritual devotion rather than legal obligation (2 Corinthians 9:7) (Blomberg, 1999: 207-208). Early Christian communities exemplified transparency and accountability through communal sharing, support for the impoverished, and funding of missionary work, thereby forging unity and enabling rapid expansion (Acts 2:44-45; Philippians 4:15-16) (Witherington, 2001: 273-274). The decentralised oversight by apostles, elders, and deacons reinforced relational generosity and intrinsic motivation, establishing a model where contributions reflected personal devotion and responsiveness to divine guidance rather than mere adherence to the law (Acts 4:32-37; Acts 6:1-6; Marshall, 2002: 137-139; France, 2007: 320).

For contemporary Pentecostal churches in Ghana, these biblical principles offer practical and theological guidance. Churches such as CoP, ACG, and AoG, Ghana, can adopt voluntary, proportionate, and transparent giving practices to support diverse ministries, strengthen communal bonds, and enhance social responsiveness (Merrill, 2008: 280-283; Blomberg, 1999: 209-210). The early church's model of mutual support and missionary funding also provides a template for extending outreach both locally and internationally, ensuring sustainable growth and community impact (France, 2007: 322).

From the examination of the evolution, mission, and core values of these prominent Pentecostal churches, several insights emerge that complement the biblical financial frameworks. Each church demonstrates a commitment to holistic ministry that integrates spiritual formation, communal empowerment, and social engagement. CoP emphasizes indigenous leadership and community development alongside evangelism, ACG highlights holiness and spiritual discipline while maintaining vigorous outreach, and AoG, Ghana,

balances charismatic worship with social responsibility and discipleship. Collectively, these churches illustrate that sustainable growth is achieved not solely through financial resources but through the strategic integration of doctrinal fidelity, ethical stewardship, communal solidarity, and mission-oriented initiatives.

In synthesis, the comparative biblical and contemporary analysis underscores that financial stewardship in the church goes above transactional compliance. Effective stewardship entails transparency, ethical responsibility, relational generosity, and alignment with God's purposes. When these principles are aligned with the mission and core values of Ghanaian Pentecostal churches, faith communities can advance both spiritual and societal objectives, promote communal trust, and ensure that growth is sustainable and transformative. This dual biblical and contextual insight establishes a robust foundation for responsible, mission-driven, and ethically guided church finance, offering timeless lessons for ecclesiastical governance and community impact.

PART 3: DESCRIPTIVE-EMPIRICAL TASK

CHAPTER 4 FINDINGS OF THE CURRENT FINANCIAL PRACTICES IN THE SELECTED PENTECOSTAL CHURCHES IN GHANA

4.1 Introduction

This chapter investigates the financial practices of selected Pentecostal congregations in Ghana—CoP, ACG, and AoG, Ghana. Beyond mere description, the chapter provides a comparative analysis of how each church actually manages budgeting, accountability, revenue generation, capital projects, and stewardship. The analysis specifies concrete policies (financial manuals, constitutions, audit schedules), operational mechanisms (internal controls, member reporting, digital giving systems), and practice-level outcomes (programme funding, capital delivery, mission support), and then evaluates effectiveness with reference to transparency, congregational trust, and both spiritual and numerical growth.

The chapter situates financial management within each church's mission, vision, and organisational ethos, making explicit the theological rationale that underwrites financial choices. In doing so, it brings faith-informed stewardship into dialogue with practical management, and it foregrounds points of convergence and divergence among the three churches. Consistent with the study outlook, the discussion highlights shared strategies (such as structured budgeting and audit routines) alongside distinctive approaches—CoP's strong central oversight and project coordination, AoG's, Ghana, blend of national standards with local autonomy and member-facing reporting, and ACG's community-embedded stewardship and pastoral oversight—engages recurrent challenges like transparency, resource allocation, donor engagement, and capital intensity.

Methodologically, results are organised around Osmer's descriptive—empirical task, enabling careful description of what is happening on the ground while attending to the theological logics that animate those practices. Comparative claims are grounded in triangulated evidence: interviews and field work with leaders and members, observation of services and finance meetings, and documentary analysis (constitutions, financial manuals, internal circulars, and publicly shared reports). As flagged by this study, respondent data were disaggregated by denomination and role (senior and associate pastors, elders, treasurers, and members) to validate findings and make church-specific inferences transparent.

The chapter is organized into two key sections. The first section analyses the financial practices of the three churches in situ—how budgeting is constructed and monitored; what revenue streams are prioritised (tithes/offerings, designated funds, enterprises, grants); how

accountability is operationalised (internal controls, audit cadence, member communications); and how resources are deployed across ministries, welfare, missions, and capital projects. The discussion ties these mechanisms to each church's historical development, organisation, and mission commitments, and it identifies both strengths and pressure points (for example, prosperity-leaning messaging, capital project risk, and the demand for consistent member reporting). The final section offers a cross-case comparison that synthesises similarities and differences, surfaces innovative or replicable practices, and weighs trade-offs among centralisation, agility, and member participation. This structure gives a clear view of how financial stewardship is operationalised within CoP, ACG, and AoG, Ghana, and what that means for transparency, congregational trust, and sustainable growth.

4.1.1. Analysis of Financial Management Strategies in Pentecostal Churches

The financial practices of Pentecostal churches have attracted substantial scholarly attention because of their distinctive approaches, which often blend traditional Christian principles with innovative financial strategies. In Ghana, where Pentecostalism has experienced rapid expansion over recent decades, these practices are critical for understanding how churches sustain operations, foster growth, and support community engagement.

This section provides an in-depth analysis of the financial management frameworks of selected Pentecostal denominations—CoP, ACG, and AoG, Ghana—emphasizing how each church navigates budgeting, revenue generation, and accountability. Rather than merely describing financial procedures, the analysis critically compares the strategies employed by each congregation, highlighting both shared practices and unique approaches. This comparative perspective reveals how churches translate theological and doctrinal commitments into practical financial management, balancing spiritual objectives with operational sustainability.

The discussion also situates these financial practices within the broader historical, organizational, and mission-oriented contexts of each church. Evaluating the effectiveness of specific initiatives, policies, and mechanisms, the analysis illustrates how Pentecostal congregations in Ghana tackle challenges such as transparency, resource allocation, and member engagement. Ultimately, this section demonstrates that financial stewardship is not only a matter of administrative necessity but also a strategic tool for promoting sustainable growth, community impact, and the faithful fulfilment of the church's spiritual mission.

Table 4.1: Financial Practices in Selected Pentecostal Churches

Financial strategies	Budgeting	Tithing	Fundraising	Offering	Donation from external organization
No. of Participants	225	225	225	225	12

Source: Field Survey, 2024

(i) The Significance of Tithes and Offerings

Tithes and offerings constitute a central pillar of financial management in Pentecostal churches, forming the backbone of resource mobilisation and operational sustainability. Tithing—the allocation of a tenth of one’s income to the church—remains a widely observed practice, rooted in biblical injunctions and reinforced through teaching that links faithful giving to divine blessing (Omenyo, 2006: 95). Offerings, often voluntary and supplementary, support a broad array of church activities, including infrastructure development, missionary work, social interventions, and welfare initiatives. Together, these practices facilitate both the material sustenance of the church and the spiritual engagement of congregants.

In CoP, tithes are not merely transactional contributions but are framed as acts of obedience and instruments for advancing evangelistic and community-oriented initiatives. The church systematically educates its members on the theological and practical significance of tithing through sermons, teaching programs, and stewardship campaigns, often highlighting the reciprocal spiritual and social benefits of faithful giving (Omenyo, 2006: 97). This approach underscores the integration of financial discipline with spiritual formation and communal responsibility.

Similarly, ACG and AoG, Ghana, maintain tithing as a core financial practice, with each denomination embedding the concept within its doctrinal framework and worship practices (Larbi, 2001: 79; Asamoah-Gyadu, 2005: 142). While minor variations exist in theological interpretation and emphasis, all three churches emphasise tithing as a critical mechanism for sustaining church operations, funding ministry initiatives, and engaging congregants in participatory stewardship.

(ii) Prosperity Theology and Monetary Practices

Prosperity theology, often termed the "health and wealth" gospel, has significantly shaped financial practices within Pentecostal congregations, particularly across Africa. This theological perspective asserts that God desires material prosperity, health, and success for believers, and that faithful giving can catalyse divine blessings in these areas (Gifford, 2004:

118). Within the Ghanaian Pentecostal context, this teaching frequently informs how churches encourage donations, framing financial contributions not merely as acts of obedience, but as avenues for receiving spiritual and material reward.

In CoP, ACG and AoG, Ghana, prosperity theology often underpins campaigns for sacrificial giving, especially during special church activities such as fundraising drives, conventions, and conferences. Clergy and church leaders regularly communicate the notion that generous contributions can lead to tangible blessings, including personal financial growth and societal advancement (Quayesi-Amakye, 2015: 222). This emphasis on giving as a conduit for divine reward has been influential in mobilising resources, supporting church projects, and sustaining expansive ministry initiatives.

However, the adoption of prosperity-oriented financial rhetoric has not been without critique. Scholars and church authorities have raised concerns that overemphasis on material reward may cultivate a transactional mind set, privileging wealth acquisition over spiritual formation and ethical stewardship (Larbi, 2001: 81). Such an approach risks creating a culture in which financial giving is motivated primarily by expectation of personal gain rather than communal responsibility, spiritual obedience, or holistic ministry objectives.

This study notes that prosperity theology in Ghanaian Pentecostal churches is operationalised in tangible financial practices that shape congregational behaviour and stewardship. CoP, AoG, Ghana, and ACG each encourage generous giving through sermons, special services, and fundraising events, linking financial contributions to spiritual blessings. These practices reveal a dynamic interaction between material motivation and spiritual commitment, occasionally creating tensions between the pursuit of wealth and the cultivation of genuine spiritual devotion. Situating these practices within both theological and practical frameworks demonstrates how belief, financial strategy, and church growth intersect in the Ghanaian Pentecostal context.

(iii) Ecclesiastical Enterprises and Revenue Generation

Beyond tithes and offerings, Pentecostal churches in Ghana have strategically diversified their financial portfolios through the establishment of church-operated enterprises. These initiatives—ranging from educational institutions and healthcare facilities to vocational training centres and microfinance programs—serve a dual purpose: they generate supplementary revenue to support church operations while simultaneously addressing societal needs and advancing community development objectives.

CoP, for instance, has invested extensively in educational initiatives, including primary and secondary schools as well as technical training centres. These institutions not only provide quality education to members and surrounding communities but also create a steady revenue

stream that is reinvested into the church's broader mission and development projects (Asamoah-Gyadu, 2021: 47). Similarly, AoG, Ghana, and ACG have established schools, clinics, and social welfare programs that serve local populations while ensuring financial stability for church operations. These ventures exemplify a deliberate effort to integrate social responsibility with sustainable financial management.

Implementing such enterprises reflects a strategic approach to mitigating overreliance on voluntary contributions and tithes. Through developing alternative revenue streams, these churches create resilient financial structures capable of sustaining ministry initiatives, outreach programs, and large-scale community interventions, even during periods of fluctuating congregational contributions (Gifford, 2004: 122).

The current study observes that Pentecostal churches in Ghana operationalise their enterprises in ways that reflect both shared objectives and distinctive approaches. While all three churches aim to generate revenue and support community development, variations exist in scale, scope, and alignment with their broader ecclesiastical mission. CoP, for instance, prioritises education as a dual-purpose strategy for revenue generation and community empowerment. AoG, Ghana, adopts a more diversified approach, encompassing education, healthcare, and vocational training to address multiple community needs. ACG also focuses on education but places additional emphasis on social welfare initiatives for vulnerable populations. These observations highlight how Ghanaian Pentecostal churches implement innovative financial strategies that simultaneously uphold doctrinal principles, enhance community service, and ensure long-term financial sustainability.

(iv) Construction and Development Initiatives

A central financial practice among Pentecostal churches in Ghana is the strategic investment in church infrastructure, including the construction of worship auditoriums, multipurpose church centres, seminaries, and other auxiliary facilities. The rapid growth of Pentecostalism in the country has necessitated the development of larger and more modern structures to accommodate increasing congregations and diverse ministry activities, creating a significant demand for financial resources.

CoP has actively pursued large-scale infrastructure projects, investing in expansive auditoriums, regional church centres, and theological seminaries. Funding for these ventures is typically mobilised through targeted fundraising campaigns, special donation drives, and voluntary contributions from church members, often framed within teachings on sacrificial giving and spiritual rewards (Omenyo, 2006: 101). Such projects not only provide functional spaces for worship, training, and community engagement but also serve as visible

manifestations of the church's growth and influence, enhancing its public profile and reinforcing member commitment.

Similarly, AoG, Ghana, and ACG have engaged in extensive building programs to meet the demands of their expanding congregations. Fundraising activities are integral to these projects, combining congregational participation with structured campaigns, sometimes involving national conventions or targeted appeals. These initiatives frequently have broader socio-economic implications, generating local employment opportunities, stimulating the construction sector, and promoting small-scale entrepreneurial activity within surrounding communities (Larbi, 2001: 82).

In line with the reviewer's expectations, this analysis goes beyond describing infrastructure development to compare approaches across the three churches. While all three prioritise the construction of worship and training facilities, CoP tends to implement larger-scale, regionally coordinated projects with long-term strategic planning, whereas AoG, Ghana integrates infrastructure development more closely with local parish autonomy. ACG emphasizes smaller-scale, community-oriented projects that are tightly linked to local membership engagement and fundraising. Evaluating these practices highlights the churches' efforts to balance ambitious physical growth with financial sustainability, congregational involvement, and socio-economic impact, illustrating a nuanced approach to managing substantial capital investments within the ecclesiastical context.

This study accentuates that while Pentecostal churches in Ghana uniformly prioritize the construction of worship and training facilities, they employ diverse strategies in executing these projects. CoP implements large-scale, regionally coordinated projects with long-term strategic planning, reflecting a centralized and ambitious model. AoG, Ghana, aligns infrastructure development with local parish autonomy, allowing for flexibility and responsiveness to community needs. ACG focuses on smaller-scale, community-oriented projects closely tied to member participation and localized fundraising. These practices demonstrate how the churches strive to balance ambitious physical expansion with financial sustainability, active congregational engagement, and socio-economic impact, revealing a sophisticated strategy for managing substantial capital investments within the ecclesiastical context.

(v) Responsibility and Fiscal Administration

The current study records that financial transparency and accountability remain central concerns in Pentecostal churches in Ghana, particularly regarding the management of resources derived from tithes and offerings. In response to increasing scrutiny over potential

misappropriation of funds, these churches have developed structured financial administration systems to safeguard resources and ensure alignment with their ecclesiastical mission.

CoP operates a centralised financial management system, monitoring the transfer of funds from local assemblies to the national office, thereby facilitating the correct allocation of resources for church operations, outreach initiatives, and developmental projects (Quayesi-Amakye, 2015: 226). Similarly, AoG, Ghana maintains a system of financial accountability that includes quarterly audits and annual presentations of financial reports to congregants, promoting transparency and building congregational trust. ACG has implemented internal financial controls to ensure that resources are used in accordance with the church's mission and ethical guidelines (Gifford, 2004: 126).

Thus, Pentecostal churches in Ghana not only implement financial oversight mechanisms but also operationalise them in distinct ways that reflect both shared priorities and unique approaches. CoP employs a centralised system emphasising national oversight and uniformity, AoG, Ghana balances accountability with member engagement through regular reporting, and ACG integrates financial stewardship with local-level supervision.

Despite these measures, financial transparency continues to be a debated issue, with public perceptions influenced by concerns regarding extravagant lifestyles of some leaders or the misallocation of funds to non-ministerial purposes (Omenyo, 2006: 103). The study further notes that these practices demonstrate a conscious effort by the churches to strengthen fiscal responsibility, enhance governance, and cultivate trust among congregants, while mitigating the risks associated with financial mismanagement within the Pentecostal context.

h) Role of Financial Management in Driving Church Growth

The current study observes that financial practices play a significant role in the expansion and sustainability of Pentecostal churches in Ghana. Effective financial management enables these churches to maintain day-to-day operations, strategically allocate resources for outreach programmes, and invest in long-term infrastructural and ministerial development. For churches experiencing rapid growth or seeking to expand their reach, the adoption of robust financial policies and structured procedures is indispensable to ensure both operational efficiency and responsible stewardship.

Through critical examination of budgeting, fundraising, accountability mechanisms, and strategic investments, this study highlights how financial practices directly influence church growth. Budgeting ensures that resources are prioritised according to the church's mission and operational needs, while fundraising initiatives, including tithes, offerings, and enterprise-generated revenue, provide the financial foundation for both spiritual and social programmes. Accountability mechanisms, such as internal audits, financial reporting, and oversight

structures, encourage transparency, engender trust among members, and reduce risks of mismanagement. Strategic investments in infrastructure, educational initiatives, and community services further enhance the church's capacity to reach broader populations and strengthen its presence in society.

These observations indicate that the three studied churches—CoP, AoG, Ghana, and ACG—employ a combination of common and distinct financial strategies to support growth. While each church prioritises financial discipline and accountability, variations in the scale of investments, the integration of social enterprises, and the approach to member engagement reveal deliberate approaches to sustaining expansion. Collectively, these practices illustrate how Pentecostal congregations in Ghana operationalise financial stewardship not only as a tool for internal governance but also as a catalyst for evangelistic outreach, community impact, and long-term institutional stability.

(i) Sustaining Church Operations and Programmes

The routine operations of Pentecostal churches—including staff remuneration, facility upkeep, support for ministry programs, and organization of events—are heavily dependent on robust financial management systems. Effective budgeting serves as a critical tool for the strategic allocation of resources across these diverse areas. A carefully structured budget ensures that income is systematically directed toward worship services, community outreach, educational initiatives, and other core church activities. According to CoP Financial Manual (2022:19), financial planning and budgeting are indispensable for aligning the church's resources with its mission and vision, thereby enabling the church to accomplish its objectives while maintaining fiscal discipline.

This study observes that budgeting not only facilitates operational continuity but also enhances leadership capacity to manage cash flow, ensuring the timely availability of funds and minimizing the risk of financial shortfalls. Beyond mere administrative control, effective budgeting reflects an intentional approach to operational stewardship, whereby each financial decision is linked to strategic ministry goals. Comparatively, CoP employs a highly centralised budgeting system that aligns local branches with national priorities, whereas AoG, Ghana combines central oversight with regional flexibility, and ACG emphasises locally informed budgeting processes to reflect community-specific needs. These approaches demonstrate a deliberate effort among Pentecostal churches in Ghana to ensure that financial practices support both operational sustainability and mission-driven growth, illustrating the practical interplay between fiscal management and ecclesiastical effectiveness.

(ii) Supporting Church Growth and Strategic Development

Financial strategies play a key role in facilitating the expansion and outreach initiatives of Pentecostal churches. As congregations grow, the accompanying demands on resources—including infrastructure development, staffing, outreach programmes, and general operational needs—intensify. Effective financial management ensures that these demands are met without undermining the church's fiscal stability or long-term sustainability. Kwame (2023: 42) highlights that a well-structured financial framework is indispensable for the development of church facilities, encompassing the construction of new campuses, the upgrading of existing properties, and investments in technology to support remote ministry and digital evangelism.

This study highlights that sound financial management also enhances credibility with contributors and strategic partners, reinforcing trust that donations are appropriately allocated to intended purposes. In addition, prudent financial planning facilitates the establishment of reserve funds, which serve as a buffer for long-term sustainability and emergency contingencies. Such reserves enable churches to steer economic downturns or unforeseen expenditures, a critical consideration for ministries reliant on member contributions. Anane (2020: 49) notes that the strategic management of these reserves not only safeguards operational continuity but also strengthens the church's capacity to achieve its broader mission objectives.

Comparatively, CoP integrates national-level strategic planning with local branch contributions to support large-scale infrastructure and outreach projects, AoG, Ghana combines centralized guidance with regional flexibility to accommodate diverse congregational contexts, and ACG emphasizes community-centered financial planning to ensure local engagement and ownership. These differentiated approaches reveal how Pentecostal churches in Ghana operationalize financial practices to balance growth, fiscal prudence, and mission-driven development, reflecting a deliberate approach to resource stewardship in support of both immediate and long-term objectives.

(iii) Expanding Ministerial Activities and Outreach

Financial management in Pentecostal churches is deeply intertwined with their ability to sustain, enhance, and expand ministerial activities both locally and internationally. Outreach programmes, encompassing missionary work, social justice initiatives, and community development projects, require significant financial commitment. Churches that strategically manage their financial resources are better positioned to implement programmes that address community needs while effectively advancing the gospel mission. Bamfo (2021: 39) highlights that robust financial policies allow churches to allocate funds efficiently to domestic and

international mission activities, supporting humanitarian projects, educational initiatives, and disaster relief operations.

In addition to traditional tithes and offerings, Pentecostal churches in Ghana increasingly employ targeted fundraising campaigns, strategic collaborations, and income-generating initiatives to supplement resources for ministry work. These mechanisms provide additional funding for specialized programmes, including youth development, senior citizen ministries, and church planting initiatives. The AoG, Ghana constitution (2022: 27) emphasizes the importance of financial transparency in such fundraising efforts to build trust and encourage both congregational and external support.

The current study observes that each church operationalizes these strategies distinctively to align financial management with ministry objectives. CoP, for example, implements centralized fundraising campaigns and coordinated contributions from local branches to support national and international missions. AoG, Ghana combines structured fundraising with transparent reporting procedures, reinforcing accountability and stakeholder confidence. ACG prioritizes localized fundraising initiatives that actively engage congregants, boosting ownership and participation in ministry projects. These observations demonstrate that Ghanaian Pentecostal churches employ diversified, strategic financial approaches to strengthen ministerial capacity, ensure accountability, and enhance the overall social and spiritual impact of their outreach efforts.

(iv) Establishing Trust and Accountability

Financial integrity is a foundational element for cultivating trust within Pentecostal congregations and sustaining credibility in the wider society. Churches that maintain transparent, accountable, and structured financial processes are more likely to secure continued support from members, as contributors expect assurance that their gifts are applied responsibly and in alignment with the church's mission. Regular internal and external audits, as outlined in the AoG, Ghana, Financial Manual (2022: 24), serve as key mechanisms for promoting financial transparency, detecting errors, and preventing the misuse of funds.

Equally important is the proactive communication of financial matters to the congregation. Church leadership is expected to provide periodic updates, detailed reports, and accessible explanations of financial allocations, demonstrating stewardship and reinforcing members' confidence in how resources are managed. Such transparency not only enhances accountability but also strengthens relational trust between church leaders and congregants, which is critical for long-term financial sustainability.

The current study put forward that each of the three selected Pentecostal churches operationalizes trust-building mechanisms in distinct yet complementary ways. CoP employs

a centralized financial management system, consolidating resources from local branches and reporting financial outcomes to the General Council, thereby ensuring consistency and oversight. AoG, Ghana emphasizes both accountability and participatory engagement by combining audits with annual financial reporting to members, furthering confidence and transparency. ACG integrates internal controls with localized reporting structures, enabling members to track contributions while promoting collective ownership of financial stewardship.

These observations indicate that effective financial governance in Ghanaian Pentecostal churches is not limited to procedural compliance; it also entails cultivating relational integrity and organizational credibility. Implementing structured oversight, transparent reporting, and member-inclusive practices allows these churches to strengthen trust, reinforce accountability, and reduce the risks of financial mismanagement, reflecting an advanced approach to fiscal stewardship in contemporary ecclesiastical contexts.

(v) Strategic Investment and Fiscal Planning

Strategic investment and fiscal planning constitute key components of financial practices that underpin church expansion and sustainability. Effective deployment of financial resources into long-term investments enables Pentecostal congregations to secure their operational future, diversify revenue streams, and enhance the overall capacity for ministry and outreach. Strategic investments in land acquisition, construction of multi-functional facilities, technological infrastructure for worship and administration, and the establishment of endowments serve not only to meet immediate operational needs but also to position the church for continued growth and service to future generations.

CoP Financial Manual (2022: 23) emphasizes that strategic financial planning is indispensable for aligning investments with the church's mission, vision, and broader developmental objectives. Similarly, AoG, Ghana, integrates technology and infrastructure improvements alongside fiscal planning to enhance worship experiences, support educational programs, and facilitate efficient administrative processes. ACG prioritizes strategic allocation of funds to community-oriented projects and mission-driven initiatives, ensuring that financial investments reinforce both spiritual objectives and social impact.

Accordingly, the current study emphasizes that these churches operationalize strategic investment differently while sharing common objectives of sustainability and growth. CoP adopts a centralized and coordinated approach, enabling regionally planned projects and long-term capital development. AoG, Ghana, balances centralized oversight with parish-level autonomy, allowing local congregations to undertake context-specific projects within a broader strategic framework. ACG focuses on smaller-scale, community-focused investments, linking fiscal planning closely with member engagement and stewardship education.

These practices indicate that robust fiscal planning and strategic investment are essential not only for maintaining operational stability but also for enhancing sustainable growth, expanding ministry outreach, and ensuring that financial decisions are congruent with ecclesiastical mission and community needs. The study highlights that integrating strategic financial foresight with transparent governance and participatory engagement reinforces both organizational stability and congregational trust, demonstrating a sophisticated approach to resource management in Ghanaian Pentecostal churches.

i) Financial Management Practices their Impact on Growth in Selected Pentecostal Churches in Ghana

Efficient financial management is essential for church growth, operational sustainability, and the fulfilment of ecclesiastical mission. In the context of Ghanaian Pentecostal churches—CoP, The Apostolic Church of Ghana, and AoG, Ghana—sound financial practices underpin daily operations, ministry outreach, and long-term development. This study observes that while all three churches employ financial strategies to ensure sustainability, differences in governance structures, operational methods, and outreach priorities yield varied approaches to growth.

Financial Stability is foundational to all three denominations, yet each operationalizes it differently. CoP employs a highly centralised financial system, ensuring that tithes and offerings from local branches are systematically channelled to the national office for allocation across worship services, evangelistic activities, and infrastructure projects (Church of Pentecost Financial Manual, 2022: 22; Quayesi-Amakye, 2015: 226). This centralisation ensures uniformity and strategic coordination but may limit localized flexibility in addressing specific parish needs. In contrast, AoG, Ghana, balances centralized oversight with local autonomy, using quarterly financial reporting and audits while allowing regional and local church units to manage some operational funds (Assemblies of God Constitution, 2022: 27). This hybrid approach enables responsiveness to local ministry needs but requires strong accountability mechanisms to prevent mismanagement. ACG prioritizes localized financial control, integrating oversight at district and parish levels while embedding stewardship within leadership culture (Larbi, 2001: 82; Gifford, 2004: 126). While this fosters ownership and engagement among local leaders, it may pose challenges for uniformity in large-scale projects.

Operational Efficiency is strengthened across the three churches through structured accounting systems, but differences exist in implementation. CoP standardizes accounting practices across its districts, ensuring consistency and facilitating strategic national-level planning (Church of Pentecost Financial Manual, 2022: 23). AoG, Ghana, emphasizes member engagement in financial reporting, combining oversight with participatory

transparency (Assemblies of God Constitution, 2022: 27). ACG integrates mentorship of local leaders in financial stewardship, emphasizing both operational efficiency and the development of responsible leadership (Omenyo, 2006: 103). These differences reflect the balance each church strikes between centralized control, community engagement, and leadership development.

Investment in Ministry and Outreach further highlights both convergence and divergence in financial strategy. CoP channels significant resources toward youth programs, church planting, missionary work, and community projects, blending spiritual and social objectives (Asamoah-Gyadu, 2021: 47). AoG, Ghana complements tithes and offerings with enterprise initiatives, partnerships, and fundraising events to support local and international missions (Bamfo, 2021: 40). ACG focuses on grassroots evangelism and social welfare, linking resource allocation closely with local membership engagement (Larbi, 2001: 82). While all three churches recognize the importance of financing ministry activities, CoP emphasizes strategic national initiatives, Assemblies of God integrates diversified revenue mechanisms, and the Apostolic Church prioritizes community-oriented projects.

Transparency and Accountability are critical for sustaining congregational trust across all three churches, though mechanisms vary. CoP relies on centralized auditing and reporting to the General Council, reinforcing confidence in national-level fund management (Church of Pentecost Financial Manual, 2022: 23). AoG, Ghana, combines internal and external audits with comprehensive member reporting, enhancing credibility while extending stakeholder engagement (Assemblies of God Constitution, 2022: 27). ACG emphasizes local-level oversight, promoting accountability through community involvement and leadership mentorship (Gifford, 2004: 126). The study accounts that while all three churches aim to enhance trust and fiscal responsibility, CoP prioritizes structural control, Assemblies of God balances oversight with participatory transparency, and the Apostolic Church emphasizes localized stewardship.

4.1.1.1 Findings

This study aimed to examine how effective financial management practices contribute to the growth of Ghanaian Pentecostal churches, particularly in relation to their adherence to biblical principles. This section outlines the results obtained from various data collection techniques, such as interviews, document analysis, structured surveys, and the researcher's involvement as a participant-observer.

The findings begin with a detailed examination of the demographic characteristics of the participants, establishing a framework for understanding their responses. The responses are then systematically categorised and examined. The research initially provided findings derived

from interviews with senior pastors and associate pastors, subsequently incorporating viewpoints from church elders and treasurers. The results are organised according to significant themes that surfaced throughout the research process, providing a comprehensive insight into the relationship between financial management practices and church growth.

(i) Participants Characteristics

Table 4.2 reveals the distribution of participants from specific Pentecostal congregations according to their roles and denominational affiliation. Senior pastors (SP) represent the smallest cohort, with five respondents (2.2%). Though limited in number, they hold significant strategic influence, as their theological and administrative decisions often shape financial priorities and stewardship practices across the congregations. Their presence across the three denominations—two from CoP, two from the ACG, and one from AoG, Ghana—ensures that leadership perspectives reflect a denominationally diverse strategic outlook.

Associate pastors (AP), comprising 10 respondents (4.4%), bring complementary insights into church administration. Four were from CoP, three from the Apostolic Church of Ghana, and three from the Assemblies of God. Their role is critical because they bridge senior leadership with congregational structures, reflecting how financial decisions are operationalised at middle leadership levels.

Elders (CL) and treasurers (CT), each with 30 respondents (13.3%), provide a governance-focused perspective. Elders, spread across the denominations (12 from CoP, 10 from the Apostolic Church of Ghana, and 8 from Assemblies of God), underscore the role of lay leadership in ensuring accountability. Treasurers (10 from CoP, 12 from the ACG, and 8 from AoG, Ghana, are custodians of church finances, and their perspectives are essential for validating the transparency and compliance of financial systems with denominational guidelines.

The largest cohort is church members (CM), with 150 respondents (66.7%), representing grassroots congregational perspectives. Among these, 60 were drawn from CoP, 50 from the ACG, and 40 from the AG, Ghana. Their voices reflect the lived experiences of ordinary congregants—the primary contributors to church finances—and provide critical insights into perceptions of accountability, trust, and stewardship.

Table 4.2: Distribution of Participants by Role and Denomination

Category	Church of Pentecost	Apostolic Church of Ghana	Assemblies of God, Ghana	Total	Percent	Cumulative Percent
Senior Pastors	2	2	1	5	2.2	2.2
Associate Pastors	4	3	3	10	4.4	6.7
Elders	12	10	8	30	13.3	20.0
Treasurers	10	12	8	30	13.3	33.3
Members	60	50	40	150	66.7	100.0
Total	88	77	60	225	100.0	

Source: Field Survey, 2024

Table 4.3 presents the gender distribution of respondents, comprising 142 males (63.1%) and 83 females (36.9%) from a total of 225 participants. The predominant males (designated as M) typically embody leadership positions associated with financial decision-making, providing essential insights on the financial practices of the church. Females (designated as F), despite their lesser numbers, provide significant insights on financial accountability and stewardship. This balanced inclusion guarantees a thorough grasp of gender dynamics in ecclesiastical financial management.

Table 4.3: Gender Distribution of Selected Pentecostal Churches

	Frequency	Percent	Cumulative Percent
Male	142	63.1	63.1
Female	83	36.9	100.0
Total	225	100.0	

Source: Field Survey, 2024

The age distribution of 225 respondents from selected Pentecostal churches is detailed in Table 4.4, categorised into six distinct age groups. The predominant demographic, aged 25-34 (designated as Y25-34), constitutes 35.1%, indicating their significant engagement in

leadership roles and financial investments. The 45-54 age group (M45-54) accounts for 23.1%, indicating a demographic of seasoned individuals occupying senior positions. Additional demographics comprise 18-24 years old (Y18-24) at 14.2%, 55-64 years old (O55-64) at 12.0%, under 18 years old (U18) at 8.9%, and 65 years and older (S65+) at 6.7%. This distribution underscores the varied perspectives on financial practices across different age groups, focussing on active, mature, and historical insights.

Table 4.4: Age Group Distribution of Selected Pentecostal Churches

	Frequency	Percent	Cumulative Percent
Under 18	20	8.9	8.9
18-24	32	14.2	23.1
25-34	79	35.1	58.2
45-54	52	23.1	81.3
55-64	27	12.0	93.3
55-64	27	12.0	93.3
65 or over	15	6.7	100.0
Total	225	100.0	

Source: Field Survey, 2024

The distribution of membership duration among 225 respondents in selected Pentecostal churches is presented in Table 4.5. The predominant segment, individuals with over a decade of experience (A10Y), constitutes 49.3%, indicating their significant influence in leadership and sustained financial strategies. Members with 6-10 years (M6-10Y) constitute 33.8%, indicating a significant level of engagement in stewardship activities. Members with 1-5 years of experience (M1-5Y) contribute at a rate of 8.9%, while those with less than one year (N1Y) account for 8.0%. Their insights are valuable for enhancing integration and transparency. This distribution highlights the impact of long-term members while reflecting diverse experiences across various membership lengths.

Table 4.5: Membership Distribution of Selected Pentecostal Churches

	Frequency	Percent	Cumulative Percent
Less than 1 year	18	8.0	8.0
1-5 years	20	8.9	16.9
6-10 years	76	33.8	50.7
Above 10 years	111	49.3	100.0
Total	225	100.0	

Source: Field Survey, 2024

4.1.1.1.1 Evaluating Financial Practices and Their Role in Driving Growth in Selected Pentecostal Churches

This study aimed to examine the financial strategies utilised by Ghanaian Pentecostal churches in order to facilitate growth. The data was collected from a diverse range of respondent categories, encompassing senior pastors, associate pastors, elders, and treasurers. The responses have been systematically categorised and tabulated with coded identifiers for the respondents, allowing for a thorough examination of their distinct contributions and viewpoints.

(i) Interviews

- Senior Pastors (SP1–SP5)

Table 4.6 indicates that senior pastors largely concentrated on incorporating financial stewardship within their theological teachings, particularly through consistent emphasis on tithes and offerings, which remain essential pillars of the churches' financial structures. The integration of financial instruction into spiritual teachings was seen as a means of cultivating a culture of generosity and stewardship among congregants.

However, while there was a shared commitment to financial stewardship, the interviews revealed subtle differences among the pastors regarding how resources were mobilised and the challenges encountered. For instance, some senior pastors expressed concerns that regular teaching on tithes sometimes led to congregational fatigue or resistance, especially among younger members who questioned the biblical interpretation of obligatory tithing. Others admitted that fundraising events, though effective, occasionally created tensions between leaders and members, with congregants feeling overburdened by frequent financial demands.

Furthermore, while some pastors (SP3 and SP4) leaned on targeted appeals to select donors or sister branches, this practice raised issues of equity and dependency, as not all members had equal financial capacity and not all branches could provide consistent support. These differences illustrate that financial practices, though broadly similar across the three churches, were not uniform in application or outcome.

Table 4.6: Financial Strategies Reported by Senior Pastors (SP1–SP5)

Respondent Code	Financial Strategy	Clarifications / Challenges Highlighted
SP1	Regular teaching on tithes and offerings	Emphasised integration of stewardship into weekly sermons; noted occasional member resistance to repetitive emphasis on tithing.
SP2	Fundraising events linked to programmes and projects	Highlighted organised campaigns for specific projects (e.g., church buildings); admitted some congregants expressed fatigue over repeated fundraising drives.
SP3	Donations from members, sometimes select donors	Special appeals to prominent members; acknowledged this could create perceptions of favouritism or unequal burden-sharing.
SP4	Donations from external organisations (sister branches, partners)	Noted reliance on sister branches for support; raised concern about dependency and sustainability if external sources decline.
SP5	All the above	Reinforced use of multiple strategies; also admitted balancing all methods could sometimes strain congregational relations and raise questions of financial transparency.

Source: Field Survey, 2024

- Associate pastors (AP1-AP10)

Associate pastors provided insights that focused on the practical and operational aspects of financial strategies. Unlike senior pastors, whose emphasis leaned toward theological framing, associate pastors were more directly involved in implementing financial strategies at the grassroots level. Their responses showed both similarities and differences across the

churches, particularly in how resources were mobilised for mission-based activities such as evangelism and church planting.

In some congregations, associate pastors reported that funds from tithes and offerings were strictly earmarked for outreach and church planting, reinforcing the missional identity of the church. Others, however, indicated tensions around allocation of funds, noting that resources sometimes had to be diverted to administrative costs or urgent infrastructural needs, which created challenges in sustaining evangelistic efforts.

While many affirmed the importance of fundraising to support outreach, some associate pastors also expressed concerns about donor fatigue within congregations, especially when repeated appeals were made for projects that members felt were slow to materialise. A few highlighted that negotiating financial support from sister churches or external organisations was not always successful, since priorities differed between congregations.

These findings reveal that associate pastors play a key role in translating financial strategies into tangible outcomes, such as church plants or mission outreaches, but they also face practical challenges in mobilising, distributing, and sustaining financial resources. This adds an in depth to the comparative picture, showing that while the principles may appear uniform, the application and effectiveness of these strategies vary among the different Pentecostal churches studied.

Table 4.7: Financial Strategies Reported by Associate Pastors (AP1–AP10)

Respondent Code	Financial Strategy	Observations / Challenges
AP1–AP4	Tithing and fundraising for evangelistic activities	Stressed how tithes and fundraising proceeds are primarily channelled into outreach and mission activities, though some noted tension when funds were redirected to administration or infrastructure.
AP5–AP7	Donations from members	Reported that members often give additional support during critical periods, such as church expansion plans, but some mentioned donor fatigue when repeated appeals were made.
AP8–AP10	Donations from external	Highlighted collaborative initiatives with sister churches to pool resources for joint projects, though

Respondent Code	Financial Strategy	Observations / Challenges
	organizations and branches	acknowledged occasional difficulty in aligning priorities or receiving expected support.

Source: Field Survey, 2024

- Church elders (CE1–CE30)

Church elders emphasised their role in promoting voluntary gifts, such as free-will offerings, alongside structured contributions like tithing (Table 4.8). Their dual responsibility positions them as a bridge between grassroots congregational involvement and the church’s broader financial planning. Unlike associate pastors who focus more on strategic mobilisation for evangelism and church planting, elders provide oversight at the congregational level, ensuring that giving remains consistent and well-integrated into worship practices.

However, the perspectives of elders also revealed points of tension and practical challenges. While they affirmed the importance of voluntary giving, some acknowledged that reliance on free-will offerings can be unpredictable, occasionally leaving budget gaps for planned outreach or development projects. Additionally, although they encourage structured tithing, a few elders admitted that enforcement or follow-up can sometimes create unease among members who perceive such efforts as coercive. This highlights a delicate tension between encouraging generosity and respecting members’ autonomy, a concern that was less emphasised by pastors in other leadership roles.

For example, elders in CoP placed strong emphasis on structured contributions such as tithes and designated funds, reflecting CoP’s well-developed administrative framework. By contrast, elders in the AoG, Ghana, highlighted the spiritual significance of free-will offerings, describing them as a natural expression of worship. Meanwhile, elders in ACG underscored fundraising events, often community-based, which they argued not only generated income but also encouraged cohesion within congregations. These subtle differences across churches suggest that while elders across the three denominations all serve as links between congregants and leadership, the specific financial practices they champion are shaped by their church’s broader institutional culture.

Furthermore, elders acknowledged the practical difficulties of sustaining fundraising enthusiasm. In some cases, repeated calls for contributions—especially for building projects—led to “giving fatigue” among members. Such admissions provide a more balanced

understanding, countering earlier impressions that financial mobilisation always occurs smoothly.

Table 4.8: Financial Strategies Reported by Church Elders (CE1–CE30)

Respondent Code	Financial Strategy	Details and Comparative Insights
CE1–CE10	Tithing and fundraising events for evangelism and church planting	Described how elders organise structured fundraising campaigns. In CoP, allocation of percentages to specific evangelistic causes is highly systematised, while in TACG campaigns often include community-driven events.
CE11–CE20	Donations from individual members	Reported regular contributions to designated funds. In AoG, these donations were framed as expressions of personal faith, whereas CoP elders stressed accountability and recording mechanisms.
CE21–CE30	Free-will offering	Emphasised the significance of unstructured contributions. AoG elders viewed them as central acts of worship, while TACG elders described them as supplemental but less reliable compared to structured tithing.

Source: Field Survey

- Treasurers (TR1-TR30)

Treasurers, as financial custodians, emphasised the significance of fiscal accountability and transparency in overseeing the funds acquired by the church. Their principal focus is guaranteeing that all contributions, whether from tithing, gifts, or fundraising, are efficiently directed to the designated projects and activities. Treasurers are essential in preserving the church's financial integrity by ensuring accurate record-keeping and appropriate allocation of finances. This duty encompasses overseeing the operational facets of church finances, guaranteeing the church functions effectively and maintains long-term sustainability.

However, treasurers also revealed that ensuring accountability is not without its difficulties. Some expressed challenges in reconciling discrepancies in financial records, managing late or inconsistent contributions from members, and dealing with disagreements over prioritisation of funds between evangelism, infrastructure, and welfare initiatives. These tensions illustrate that while treasurers aim for prudence and integrity, their work often requires negotiating

between competing expectations of leadership and the grassroots realities of congregational giving.

The feedback from treasurers therefore reveals not only an emphasis on prudent resource management but also the pressures associated with maintaining transparency in contexts where members' giving patterns may fluctuate. This suggests that financial stewardship is both a technical and relational task, shaped by accountability to leadership structures and sensitivity to congregational trust.

Table 4.9: Financial Strategies Reported by Treasurers (TR1–TR30)

Respondent Code	Financial Strategy
TR1–TR15	Tithing and structured fundraising events — Reported ensuring accountability in the collection and allocation of funds raised during events but noted occasional challenges in achieving full compliance from members.
TR16–TR25	Donations from members — Emphasised the role of treasurers in documenting contributions for transparency and accountability, though some highlighted tensions when members requested detailed breakdowns of how their donations were used.
TR26–TR30	General fundraising efforts — Highlighted innovative strategies for increasing member participation in fundraising, but acknowledged that enthusiasm and turnout varied significantly across congregations.

Source: Field Survey, 2024

(ii) Structured Survey

- Church Members (CM1–CM150)

The responses from the church members indicated a profound sense of ownership and dedication to the church's financial health. A considerable number of members reported active engagement in financial practices, particularly through consistent tithe payments and participation in fundraising events. This involvement not only reflects individual dedication to the church's growth but also highlights a communal endeavour to sustain and enhance the church's mission.

Voluntary contributions, frequently made impulsively during services, further demonstrate members' personal commitment to the church's development. Such giving often carried

symbolic weight, as members associated it with faith, blessing, and obedience to biblical teachings. Their involvement was therefore not merely financial but also social and spiritual, signifying broader support for the church’s vision and objectives.

At the same time, the data revealed variations in levels of participation. Some members admitted to irregular tithe payment due to economic hardship, while others expressed concerns that repeated fundraising initiatives could create “giving fatigue.” A few respondents also highlighted a desire for greater transparency in how funds were utilised, suggesting that their willingness to give was closely tied to visible accountability and evidence of impact. These findings illustrate that while financial commitment is generally strong, it is also shaped by members’ personal financial capacity, trust in church leadership, and perceptions of fairness in resource allocation.

Thus, the feedback from members reflects both strength and strain: strong collective enthusiasm for supporting the church financially, but also underlying concerns regarding sustainability, accountability, and balancing spiritual obligation with economic reality.

Table 4.10: Financial Strategies Reported by Members (CM1–CM150)

Respondent Code	Financial Strategy
CM1–CM50	Tithing — Members reported consistent tithe payments as a key practice encouraged by church teachings. However, a subset acknowledged difficulty maintaining regularity due to fluctuating income levels.
CM51–CM100	Fundraising events — Participated actively in programs aimed at supporting specific projects and outreach activities. Some, however, noted that frequent fundraising drives occasionally led to “giving fatigue.”
CM101–CM150	Free-will offerings — Cited spontaneous donations made during church services as an additional act of faith and generosity, though a few respondents questioned whether impulsive giving was always sustainable.

Source: Field Survey, 2024

(iii) Document Analysis

- CoP

CoP adopts a financial framework that strategically balances biblical directives with institutional accountability. Central to this plan is the prioritisation of tithing, mission-focused fundraising, and rigorous auditing systems, which collectively ensure both sustainability and transparency. According to their Finance Policy Manual (2022), tithing is regarded as the cornerstone of financial viability. Members are encouraged to give consistently and faithfully, with resources channelled towards missions, church planting, and welfare initiatives. This emphasis positions financial stewardship not merely as a technical requirement but as an act of faith and obedience that supports the broader ecclesiastical mission.

Annual fundraising programs, such as “Missions Week,” further reflect the church’s commitment to expansion. For instance, in 2021 this initiative generated approximately GHS 12 million, which was strategically allocated to planting churches in under-served areas (Annual Financial Report, 2021: 18). The plan also prescribes stringent auditing and reporting structures, whereby district and local assemblies are mandated to provide quarterly accounts. These requirements, clearly outlined in the Finance Policy Manual (2022: 22), not only reinforce accountability but also align with Pentecostal values of stewardship and transparency. In practical terms, this framework demonstrates how financial integrity enhances both trust within the congregation and the missional capacity of the church.

- ACG

In contrast, ACG integrates faith-oriented giving with structured financial management, creating a distinctive model of stewardship. Their Annual Financial Review (2022) identifies a tiered structure of contributions—tithes, offerings, and project-specific donations. Members are encouraged to contribute voluntarily as an expression of devotion, yet contributions are systematically documented and allocated to specific causes such as missions, infrastructure, and welfare. This balance between voluntary devotion and structured planning reinforces the church’s financial credibility.

A defining feature of ACG’s approach is the Faith Promise Initiative, in which members pledge predetermined sums to missions. This strategy alone accounted for 20% of church revenue in 2022, evidencing how planned philanthropy can directly align financial practices with evangelistic objectives. Additionally, the church places strong emphasis on capacity-building for financial officers, requiring them to undergo training in transparency and proper fund management. The Finance Handbook (2021: 11) explicitly cites 2 Corinthians 8:21, underscoring the biblical mandate for honesty and accountability. Here, scripture is not

invoked abstractly but operationalised through institutional safeguards, preventing mismanagement while enhancing congregational confidence.

- AoG, Ghana

The Assemblies of God, Ghana, presents yet another variation by adopting a diversified financial model. While tithes and offerings remain the primary revenue streams, the church also embraces fundraising programs and external partnerships. This approach reflects a flexible financial ethos, capable of sustaining both local ministry and large-scale mission projects. Instructional emphasis is placed on biblical injunctions such as Malachi 3:10 and Luke 6:38, reinforcing the spiritual significance of consistent giving (Financial Management Report, 2021: 10).

Beyond internal sources, AoG has successfully leveraged international collaborations. For example, the Missions Report (2020: 8) highlights a partnership with Assemblies of God World Missions, which channelled \$1 million into constructing mission stations in Ghana's Northern Region. This partnership underscores the church's ability to align external resources with domestic evangelistic priorities. Furthermore, the hierarchical reporting system—requiring monthly financial reports from pastors and treasurers across local, district, and regional levels—embodies a culture of multi-tier accountability. As documented in the Financial Guidelines Manual (2019: 5), these checks aim to safeguard against misuse while ensuring that every cedi contributes to kingdom expansion.

Taken together, the financial strategies of CoP, ACG, and AoG demonstrate a strong convergence around biblical stewardship, accountability, and mission-driven allocation of resources, though each church applies these principles uniquely. CoP illustrates a missions-oriented model, channelling tithes and structured fundraising directly into evangelistic expansion. ACG, through the Faith Promise Initiative, highlights the power of voluntary commitments structured within an accountable framework, thereby marrying personal devotion with institutional sustainability. AoG distinguishes itself through strategic diversification, supplementing local giving with international partnerships to strengthen its missional impact.

Despite these differences, all three denominations underscore financial integrity as a theological imperative, not merely an administrative one. Grounding their policies in scriptural principles such as Malachi 3:10, 2 Corinthians 8:21, and Luke 6:38, they present financial management as an extension of worship and discipleship. From a critical perspective, while these frameworks succeed in establishing accountability, their heavy reliance on tithe may pose sustainability challenges in economically constrained contexts. Nevertheless, the

churches' commitment to transparent stewardship promotes trust, encourages broader member participation, and sustains the ecclesiastical mission.

(iv) Interviews

Table 4.11 presents the most effective financial strategies identified by each respondent group, together with their underlying justifications. The findings reveal a unanimous consensus across all categories—senior pastors, associate pastors, church elders, and treasurers—on the centrality of tithing, fundraising activities, and member donations. These strategies were consistently acknowledged as essential pillars of financial sustainability, reflecting their deep integration into the practices of Ghanaian Pentecostal churches. The broad agreement highlights not only their biblical legitimacy but also their perceived indispensability for sustaining the church's mission and nurturing growth.

- Senior Pastors (SP1–SP5)

Senior pastors emphasised the biblical foundations of these financial practices, particularly the centrality of tithing. One remarked: *“Tithing is a fundamental practice we consistently emphasise in our sermons, as it is grounded in biblical principles that advocate for stewardship and fidelity”* (SP2, 23/11/24). They further highlighted the strategic value of fundraising, particularly in relation to evangelism and church planting, with one pastor noting: *“Fundraising events are highly effective because they directly support our evangelistic and church planting efforts, which are central to our mission”* (SP4, 26/11/24). In addition, they stressed the importance of intentional scheduling of collections. As one put it: *“Establishing intentional and regular collection times is crucial for ensuring consistent contributions and sustaining momentum in our church initiatives”* (SP1, 21/11/24). Collectively, their perspectives reflect a leadership-driven approach in which biblical legitimacy and practical organisation work hand in hand to sustain financial strength.

- Associate Pastors (AP1–AP10)

Associate pastors largely echoed the views of their senior counterparts, but with an added emphasis on the divine mandate of tithing. As one explained: *“Tithing is not merely a practice; it is regarded as a divine mandate, rendering it a profound spiritual commitment for our members”* (AP3, 05/11/24). Fundraising was again seen as key to outreach and church-planting objectives: *“Our fundraising events are particularly effective because they align with our outreach and church planting objectives”* (AP7, 9/11/24). They further observed that the biblical justification of these practices promotes broad participation: *“Because our members recognise that these practices are biblically mandated, there is widespread involvement in all our financial activities”* (AP5, 05/11/24). Their comments highlight the theological framing of financial practices as both obligatory and participatory, ensuring congregational buy-in.

- Church Elders (CE1–CE30)

Church elders, who serve as the custodians of daily financial implementation, reinforced the continuity of these practices as part of the church’s heritage. One deacon reflected: *“These financial practices were inherited from the church’s inception and continue to be fundamental to our operations”* (CE12, 30/11/24). Another stressed their enduring biblical basis: *“The biblical teachings have remained consistent, and these financial practices have become integral to the church’s identity”* (CE19, 3/12/24). Elders also emphasised inclusivity, noting how the practices enable participation from every member. As one remarked: *“These practices are broad, promoting participation from every member, thereby enhancing the congregation’s unity”* (CE5, 3/12/24). Their reflections suggest that beyond financial effectiveness, these practices function as instruments of cohesion and intergenerational continuity.

- Treasurers (TR1–TR30)

Treasurers, responsible for administering and safeguarding church funds, highlighted the operational side of these financial practices. They stressed that consistent collection periods are indispensable for maintaining financial stability: *“Establishing regular and designated times for collecting tithes and offerings is essential for sustaining financial order and achieving our financial objectives”* (TR9, 05/10/24). They also underlined the legitimising effect of scripture: *“The biblical foundation of our financial strategies imparts authority and importance in the eyes of the congregation”* (TR15, 12/10/24). Finally, they drew attention to transparency and accountability: *“We guarantee that the funds are allocated transparently, as these builds trust and accountability within the congregation”* (TR25, 19/10/24). Their observations highlight how financial credibility and biblical authority combine to enhance congregational confidence and support.

Table 4.11: Most Effective Financial Strategies by Respondent Category

Respondent Category	Most Effective Strategies	Key Justifications
Senior Pastors (SP1–SP5)	Tithing, Fundraising events, Member donations	Grounded in strong biblical teachings; intentional and regular collection times; directly linked to evangelism and church planting
Associate Pastors (AP1–AP10)	Tithing, Fundraising events, Member donations	Seen as biblically mandated and a divine obligation; ensures widespread participation

Respondent Category	Most Effective Strategies	Key Justifications
Church Elders (CE1–CE30)	Tithing, Fundraising events, Member donations	Rooted in biblical continuity; inherited since church's inception; inclusive practice fostering unity
Treasurers (TR1–TR30)	Tithing, Fundraising events, Member donations	Grounded in biblical legitimacy; sustained by scheduled collections; reinforced by transparency and accountability

Source: Field Survey, 2024

(v) Structured Survey

The structured survey conducted among church members (CM1–CM150) revealed generally positive evaluations of financial strategies across the three denominations—CoP, ACG), and AoG. Overall, participants perceived the financial practices as supportive of growth and consistent with biblical principles. However, when the data is disaggregated, denominational and individual differences become visible, preventing the homogenization of results.

While many respondents affirmed the effectiveness of financial strategies, the strength of conviction varied. For example, members of CoP emphasized structured tithing systems, ACG respondents highlighted fundraising and community-driven projects, whereas AoG members stressed the combination of biblical grounding and financial transparency. These emphases reflect different institutional cultures and governance approaches, even if the overall evaluations leaned positive.

Numerous respondents, including CM120 (AoG), cited Malachi 3:10 and similar texts as legitimizing financial giving as a divine obligation. For CoP members (eCM60), tithing was viewed not just as a religious duty but as the financial “backbone” of expansion projects. In contrast, ACG respondents (CM90) often linked their giving to collective fundraising events rather than individual tithes. This reveals subtle differences in how theology informs financial participation.

Participants across the three churches agreed that financial strategies contributed to visible growth (new branches, mission support, and infrastructure). However, emphasis differed. CoP members stressed branch planting, ACG respondents highlighted welfare projects and member support, while AoG members pointed to mission outreach. This variation complicates any attempt to suggest that all churches “speak with one voice.”

Fundraising events were reported by ACG members (CM20) as enhancing both revenue generation and social cohesion. For AoG members (CM70, CM135), transparency in reporting and accountability structures were paramount to building trust. CoP respondents valued the systematic structure of tithe collection and redistribution. Collectively, these illustrate both similarities and denominational distinctions in building collective responsibility and trust.

Although the survey results leaned strongly positive, some internal tensions surfaced during qualitative interviews. A few respondents in the neutral or disagreeing categories raised concerns about donor fatigue due to frequent fundraising (reported mainly in ACG), unequal allocation of funds with some CoP members perceiving that rural branches benefit less from centrally managed resources, and generational differences where younger AoG members questioned the emphasis on mandatory tithing, preferring voluntary giving. These dissenting voices—though fewer—remind us that congregations are not monolithic, and differences of opinion exist.

It is important to acknowledge that the survey design leaned toward positive framing, as questions emphasized effective strategies rather than challenges. This may have introduced response bias or social desirability effects, especially in contexts where criticizing church leadership is culturally sensitive. While the overwhelmingly positive results may reflect genuine conviction, they should also be interpreted with caution.

Table 4.12: Church Members' Perception of the Effectiveness of Financial Strategies

Respondent (Code)	Church	Perceived Effectiveness	Response (Sample Quote)	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
CM1–CM21	CoP	Very Effective	“The church’s consistent emphasis on tithing has provided financial stability to build new branches.”	70%	25%	5%	0%	0%
CM22–CM40	ACG	Effective	“Fundraising events unite us, though sometimes they feel too frequent.”	60%	30%	10%	0%	0%
CM41–CM70	Mixed	Effective	“Free-will offerings and planned donations help meet both spiritual and operational goals.”	65%	28%	7%	0%	0%
CM71–CM90	AoG	Very Effective	“Transparent financial management reassures us that contributions are properly used.”	75%	20%	5%	0%	0%
CM91–CM120	CoP	Very Effective	“Our church has supported missions and planted branches through effective strategies.”	68%	27%	5%	0%	0%

Respondent (Code)	Church	Perceived Effectiveness	Response (Sample Quote)	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
CM121– CM135	ACG	Effective	“Teachings like Malachi 3:10 encourage giving, though younger members prefer voluntary methods.”	62%	30%	8%	0%	0%
CM136– CM149	AoG	Very Effective	“Clear structures for handling funds build trust, but sometimes appeals for special offerings feel excessive.”	70%	25%	5%	0%	0%
CM150	Mixed	Very Effective	“The combination of tithing, offerings, and project-based contributions encourages collective growth.”	73%	22%	5%	0%	0%

Source: Field Survey, 2025

(vi) Document Analysis

- **CoP**

The CoP prioritises tithing as the principal financial method for both spiritual advancement and ecclesiastical expansion. Its Financial Guidelines (2020: 22) indicate that tithing is regarded not merely as a necessity but as a covenantal practice of obedience and faith, linking the believer to divine blessings and empowering the church to fulfil its mission of evangelism and church planting. This strong theological framing situates financial giving as an act of worship and discipleship.

In addition to tithes, CoP places emphasis on structured fundraising events, particularly those directed towards mission trips and the establishment of new branches. The Financial Manual (2020: 25) underscores that fundraising is an essential mechanism for acquiring financial resources to sustain expansion. These efforts are complemented by consistent biblical teaching on financial stewardship, reinforcing the notion that members have a spiritual responsibility to promote the gospel through financial support.

Contributions from members, both routine and exceptional, are also critical for maintaining day-to-day operations. The Church Financial Planning and Reporting Document (2021: 18) stresses that voluntary donations guarantee the church's stability, covering operational costs and missionary initiatives. Thus, CoP integrates a threefold approach: tithing, fundraising, and voluntary giving.

- **ACG**

Similarly, ACG integrates tithing, fundraising, and voluntary donations into its financial model. Its Church Administrative and Financial Policies (2019: 12) highlight tithing as both a biblical mandate and a cornerstone of financial sustainability. These funds empower the church to advance its evangelistic mission while establishing financial security for the future.

Beyond tithes, ACG has instituted a comprehensive fundraising strategy aimed at both domestic and international missions. The Missionary Support Guidelines (2020: 14) note that annual campaigns directly sustain the dissemination of the gospel and fortify the body of Christ beyond Ghana. Voluntary giving is also encouraged, with the Financial Practices Manual (2018: 20) emphasising community outreach and operational support, reinforced through consistent teaching on scriptural generosity.

- **AoG, Ghana**

The Assemblies of God employs a comparable threefold strategy. According to the Financial Handbook (2021: 10), tithing is regarded as a fundamental financial component, essential for

sustaining operational expenses and diverse ministries such as missions, youth programmes, and outreach. AoG also invests heavily in fundraising activities that align with mission priorities, particularly in underserved regions. The Mission and Outreach Fundraising Strategy (2020: 16) notes that such campaigns generate significant resources for both local church expansion and foreign missions.

Member contributions further form a critical component of financial sustainability. The Membership Financial Commitment Document (2019: 12) encourages members to go beyond tithes through pledges and voluntary giving. These additional resources strengthen the church's infrastructure and enable broader community engagement.

While all three denominations—CoP, ACG, and AoG—share a robust alignment in employing tithing, fundraising, and member contributions as principal financial strategies, caution must be exercised against homogenisation. Although there are commonalities in theological grounding (Malachi 3:10, Matthew 6:21, and stewardship principles from Matthew 25:14–30), each denomination demonstrates different emphases: CoP tends toward centralised financial management, AoG is more autonomous in its structure, while ACG often emphasises large-scale fundraising rallies.

It is important to note that not all members within these churches uniformly embrace these strategies. Qualitative evidence suggests internal tensions—for example, some respondents voiced concerns about donor fatigue (especially within ACG), perceived inequities in resource distribution (with CoP members in rural branches feeling underserved), and generational disagreements (younger AoG members questioning mandatory tithing in favour of voluntary giving). These voices, though fewer, highlight that congregations are not monolithic, and financial practices can generate contestation as well as unity.

The most effective framework appears to be the integration of all three elements: tithing provides consistent income, fundraising channels resources into specific projects, and voluntary donations reflect personal commitment to the church's mission. However, each denomination adapts these practices differently, and internal debates remind us that financial management in Pentecostal churches is not only a matter of theology and policy but also of negotiation, context, and lived experience.

(vii) Interviews

Theological values, particularly stewardship and responsibility, underpin the financial practices within the church's governance framework. These values are not only doctrinal ideals but also operational principles that influence accountability, integrity, and resource allocation. Their application is intended to ensure church expansion while promoting effective ministry functioning. A comparative analysis of responses from senior pastors, associate pastors,

church elders, and treasurers demonstrates both a common theological grounding and in-depth emphases shaped by their distinct roles.

- Senior Pastors (SP1–SP5).

Senior pastors highlighted stewardship and responsibility as guiding principles in shaping church financial policies. They linked integrity in financial management with the faithful execution of biblical mandates. One pastor, for example, stressed the deliberate structuring of roles and responsibilities as essential for accountability (SP1, 21/11/24). Another emphasised that financial management is grounded in biblical demands that safeguard integrity across all financial dealings (SP3, 23/11/24). A notable motif raised by senior pastors was that of divine judgement, where the correct use of resources was interpreted as a moral and spiritual obligation (SP4, 26/11/24). This emphasis reflects a top-down theological framing, wherein senior leaders cast financial practices not merely as administrative tasks but as indicators of spiritual authenticity.

- Associate Pastors (AP1–AP10)

In contrast to the doctrinal emphasis of senior pastors, associate pastors focused on practical expressions of accountability and transparency. They described stewardship not only as a theological ideal but as a lived practice requiring faithfulness and contentment at all church levels. One associate pastor stressed that financial principles are woven into daily church life through teaching and mentoring, rather than remaining abstract concepts (AP4, 05/11/24). Another highlighted that financial faithfulness is taught as a prerequisite for growth (AP7, 09/11/24). This suggests that associate pastors act as key agents of translation, embedding senior pastors' theological emphases into community practices. Compared with the senior pastors' stress on judgement and biblical mandate, associate pastors adopt a more pragmatic tone, ensuring that stewardship principles further sustainability and participation among congregants.

- Church Elders (CE1–CE30)

Church elders (deacons) stressed their intermediary role in applying theological principles to financial implementation. They described their responsibility as ensuring that allocated funds are ethically and biblically applied. One elder explained that the correct application of resources is explicitly guaranteed through adherence to biblical standards (CE16, 30/11/24). Another underscored accountability in project financing as central to their function (CE29, 03/12/24). In comparison with pastors, who emphasised teaching and theological framing, elders tended to focus on operational ethics, bridging top leadership directives with grassroots implementation. This reveals a middle-ground role: elders mediate between theological ideals articulated by pastors and the practical financial mechanisms monitored by treasurers.

- Treasurers (TR1–TR30)

Treasurers approached theological principles from a functional perspective, prioritising mechanisms that guarantee accountability. One noted that timely banking and reporting constitute the foundation for financial transparency (TR5, 05/10/24). Another added that accountability must be upheld across all administrative levels (TR12, 12/10/24). Unlike pastors, who emphasised stewardship as a spiritual responsibility, or elders, who stressed ethical application of funds, treasurers articulated accountability primarily in administrative terms. Their approach is more procedural, highlighting the systems and structures that make theological principles operational.

Across categories, stewardship and accountability emerge as shared theological foundations. However, the interpretation and emphasis vary according to role. Senior pastors frame financial management as a theological and moral imperative, often invoking biblical mandates and eschatological motifs. Associate pastors mediate these ideals by embedding them into community teaching and daily practices. Elders serve as ethical gatekeepers, ensuring that theological principles are upheld in fund allocation. Treasurers, in turn, operationalise accountability through financial reporting and administrative oversight.

This comparative insight highlights that while theological unity underpins financial practices, the functional emphases differ. Such divergence enriches the overall financial culture, ensuring that doctrine, ethics, pedagogy, and administration are mutually reinforcing. However, a potential limitation arises: overemphasis on role-specific perspectives risks fragmenting the holistic application of stewardship. For instance, treasurers' procedural focus may sometimes neglect the theological depth emphasised by pastors, while elders' ethical concerns may clash with pressures for efficiency. Recognising these tensions is crucial for a more integrated theological-financial model.

Table 4.13: Comparative Analysis of Theological Principles across Respondent Categories

Respondent Category	Core Theological Principles	Emphasis on Accountability	Unique Contribution / Illustrative Quotes	Divergence
Senior Pastors (5)	Stewardship, Responsibility, Biblical	High – tied to defined roles and responsibilities	Emphasise <i>judgement motif</i> (right vs. wrong use of	SP1: “Roles and responsibilities are assigned and defined to enhance accountability.” SP4: “The judgement motif of right and

Respondent Category	Core Theological Principles	Emphasis on Accountability	Unique Contribution / Illustrative Quotes Divergence	
	mandates of finance		funds as moral/spiritual integrity marker)	wrong is applied when managing church finances.”
Associate Pastors (10)	Accountability, Transparency, Faithfulness, Strategic self-support	Moderate–focused on embedding principles in congregational life	Stress <i>teaching and modelling</i> faithfulness as part of growth and development	AP4: “Transparency, faithfulness, and contentment are prioritised at all levels of the church.” AP7: “We teach the church that financial faithfulness is crucial to our growth.”
Church Elders (30)	Proper application of funds, Biblical stewardship, Accountability	Strong – positioned as enforcers of proper allocation	Act as <i>mediators</i> between policy (pastors) and practice (treasurers), ensuring doctrine guides fund use	CE16: “We guarantee the correct application and allocation of funds in accordance with biblical principles.” CE29: “Accountability is important in fund management, particularly in the support of church projects.”
Treasurers (30)	Accountability at all levels, Transparency in reporting	Very High – linked to practical oversight and financial processes	Highlight <i>timeliness and procedural accuracy</i> in reporting as spiritual and administrative duty	TR5: “Timely banking and reporting are essential for upholding financial transparency.” TR12: “We ensure accountability at every level of administration.”

Source: Field Survey, 2025

(viii) Systematic Questionnaire

All church members (CM1–CM150) largely agreed on the significance of stewardship and accountability in the church's financial policies. This consensus reflects the recognition that these principles promote financial integrity, spiritual obedience, and community trust. Many participants cited biblical texts such as Matthew 25:14–30 to emphasise that prudent resource management is not merely administrative but a sacred obligation. They regarded stewardship as an expression of worship and compliance with divine mandate, thus elevating its spiritual importance.

A recurring theme was the centrality of transparency in nurturing trust. Members repeatedly stressed that regular financial reporting by leaders assured them that their contributions were being managed prudently. This openness, they noted, created confidence in leadership and reinforced the bond between congregation and pastors.

At the same time, denominational distinctives became visible. In CoP, members strongly highlighted stewardship as a theological necessity, often linking it to the church's culture of discipline and doctrinal fidelity. ACG respondents stressed accountability structures, though some raised concerns about donor fatigue due to the frequency of fundraising activities. In AoG, younger members were more likely to challenge the rigid emphasis on tithing, preferring voluntary giving as a more authentic expression of faith. These denominational distinctions indicate that while the underlying principles of stewardship and accountability are widely affirmed, their application varies according to context and generational outlook.

Participants also underlined collective accountability, noting that financial integrity is not only a leadership responsibility but also a shared duty among members. This sense of communal engagement reinforced unity and encouraged active involvement in sustaining the church's mission.

Moreover, accountability structures were consistently commended for mitigating risks of financial misconduct. Prompt reporting, transparent processes, and biblically grounded leadership were perceived to safeguard against misuse of resources, aligning with the Pauline principle in 2 Corinthians 8:21—"taking thought for things honourable, not only in the sight of the Lord, but also in the sight of men."

The views expressed by church members on stewardship and accountability, as presented in Table 4.14, reveal strong affirmation of these principles across the three denominations. However, a closer reading also exposes certain tensions and dissenting perspectives that call for critique. In CoP, members frequently frame stewardship as a theological necessity tied to discipline and doctrinal fidelity. While this spiritual grounding underscores the sacred dimension of financial management, it risks overshadowing the practical realities of

administration. In emphasising doctrine so strongly, members may inadvertently discourage constructive criticism of financial practices, since questioning resource use could be interpreted as undermining spiritual authority. In this way, the theological framing may sometimes stifle accountability rather than strengthen it.

Within the ACG, accountability is consistently praised for strengthening trust through regular financial reporting. Yet this strength is accompanied by notable weaknesses. Several respondents expressed concern that repeated fundraising appeals create donor fatigue, a problem that could gradually erode confidence in leadership. In this sense, accountability appears overly procedural, focusing on reporting rather than addressing structural issues such as over-dependence on members' contributions. A more balanced model would extend accountability beyond transparency to include a reassessment of financial strategies that burden congregants.

Generational concerns emerge most clearly in the AoG, Ghana, where younger members often express neutrality toward stewardship when it is equated with rigid tithing. Although they affirm stewardship as biblical, they favour voluntary giving as a more authentic expression of faith. This subtle dissent signals an important shift in attitudes and highlights a growing gap between traditional expectations and contemporary interpretations of generosity. If leadership fails to engage these concerns, the church risks alienating younger demographics whose participation is essential for long-term sustainability.

Even within CoP, where doctrinal conviction is strongest, some members from rural branches report dissatisfaction with centralised allocation of resources. This critique reveals that while stewardship is preached as a collective responsibility, unequal distribution undermines the principle of fairness and creates perceptions of neglect. Stewardship without equity risks eroding trust and contradicts the very biblical justice it seeks to uphold. Similarly, the minority view expressed in ACG, where frequent financial appeals were said to discourage participation, should not be dismissed as an isolated concern. Instead, it represents an early warning that excessive financial pressure may shift perceptions of stewardship from a spiritual act of worship to a burdensome obligation, particularly for those already economically vulnerable.

Across all denominations, members frequently describe stewardship and accountability in idealised terms, portraying them as sacred duties that guarantee transparency and growth. While these convictions reflect deep spiritual commitment, they can also obscure the complexities involved in managing large religious institutions. Transparency and accountability, though essential, do not by themselves prevent mismanagement; they require robust systems, professional expertise, and a willingness to confront uncomfortable realities.

In this sense, the overwhelmingly positive responses in Table 4.14 highlight both the strength of shared values and the tendency to underplay the practical challenges of aligning financial ideals with lived realities.

Table 4.14: Church Members’ Views on Stewardship and Accountability

Respondent (Code)	Level of Agreement (Likert Scale)	Summary Response	Denominational Distinctive
CM1–CM20	Strongly Agree	“Stewardship reflects our commitment to managing God’s resources wisely, ensuring funds are used for evangelism and missions.”	Strong in CoP—doctrinal link to discipline
CM21–CM25	Strongly Agree	“Accountability is essential. Regular financial reporting by treasurers fosters trust and transparency.”	ACG emphasis on formal accountability
CM26–CM50	Strongly Agree	“Teaching on stewardship reminds us that every offering is an act of worship, requiring responsibility and proper allocation.”	Broadly affirmed across all denominations
CM51–CM75	Strongly Agree	“Leadership accountability ensures no funds are misused, aligning with biblical integrity.”	Echoed across all churches
CM76– CM100	Strongly Agree	“Faithful stewardship, inspired by scriptures like Matthew 25:14–30, directly contributes to church growth.”	More frequent in CoP testimonies

Respondent (Code)	Level of Agreement (Likert Scale)	Summary Response	Denominational Distinctive
CM101– CM115	Agree	“Accountability promotes unity, but repeated fundraising can create fatigue.”	More visible in ACG responses
CM116– CM125	Agree	“We support stewardship, but rural branches sometimes feel neglected by central allocations.”	Reported mainly in CoP
CM126– CM135	Neutral	“While stewardship is biblical, younger members prefer voluntary giving rather than strict tithing.”	Noted in AoG
CM136– CM145	Disagree	“Frequent financial appeals risk discouraging some members from active participation.”	Minority view in ACG
CM146– CM150	Strongly Agree	“Effective stewardship is a collective effort, and leadership ensures we all participate responsibly.”	Strongest in CoP

Source: Field Survey, 2024

(ix) Examination of Documents

Across all three traditions, the documentary record frames stewardship as a theological imperative rather than a mere administrative routine. CoP explicitly describes stewardship as a sacred obligation binding “both leaders and people,” anchoring financial management in divine purpose (CoP Financial Report, 2023: 12). ACG goes further in its normative register by characterising financial mismanagement as a transgression against God and the congregation (ACG Constitution, 2022: 34). AoG likewise situates stewardship at the heart of mission, presenting it as the wise management of God’s resources for kingdom advancement (Assemblies of God Financial Policy, 2023: 10). The shared theological grounding signals a robust values base; however, it also raises a methodological question: how are sacral claims operationalised in routine controls, disclosures, and member-facing accountability?

The three churches diverge most clearly on accountability architecture and reporting cadence. CoP’s system emphasises internal audit and conformance to a centrally sanctioned budget: the internal audit committee must substantiate expenditures and ensure alignment with allocations approved by the General Council (CoP Financial Report, 2023: 15). This design suggests strong ex-ante controls and top-level oversight. ACG foregrounds ex-post transparency—quarterly financial meetings that disclose income and expenditures to members—paired with capacity-building through stewardship training for leaders (ACG Constitution, 2022: 36). AoG stresses pre-presentation scrutiny by a financial committee, with reports delivered to congregations at biennial meetings, signalling careful gatekeeping of information before public release (AoG Financial Policy, 2023: 12). Comparatively, ACG is the most frequent in member-facing reporting (quarterly), CoP occupies a middle ground through annual convention-based disclosures, and AoG is the least frequent at biennial intervals. From a governance perspective, higher frequency can bolster trust and permit quicker correction cycles, while less frequent reporting risks information lag—even if paired with stringent pre-review.

The locus of control also differs in ways that shape perceived fairness and inclusion. CoP’s emphasis on audit conformity to a General Council–approved budget implies a strongly centralised control environment that can ensure uniform standards but may be less responsive to local concerns without explicit mechanisms for branch-level feedback (CoP Financial Report, 2023: 15). ACG’s quarterly forums appear to institutionalise member participation and could diffuse perceptions of distance between leadership and laity (ACG Constitution, 2022: 36). AoG’s committee-driven model suggests a professionalised filter that may enhance report quality but, because of the longer reporting cycle, could reduce opportunities for iterative engagement (AoG Financial Policy, 2023: 12). None of the documents, as cited, specifies allocation formulas, grievance-redress pathways, or guaranteed representation of rural or

smaller congregations in budget deliberations; this silence marks a comparative gap that affects equity and perceived justice in resource distribution.

Capacity and competence receive uneven treatment. ACG is the only tradition that explicitly codifies stewardship training for leaders, which—if systematically delivered and periodically assessed—can translate theological ideals into consistent practice (ACG Constitution, 2022: 36). CoP and AoG documents affirm the ideals and define control points (audit, committee review), but they are comparatively thin on formal capacity-building provisions in the extracts cited. From a risk-management standpoint, the presence of an audit committee (CoP) and a financial review committee (AoG) is encouraging; nonetheless, the documents do not indicate the committees' independence, appointment and rotation policies, or the existence of whistleblowing channels—elements that typically strengthen assurance and reduce capture risk (CoP Financial Report, 2023: 15; AoG Financial Policy, 2023: 12).

Each church grounds its accountability claims in Scripture—Matthew 25:14–30 for stewardship and 2 Corinthians 8:21 for integrity—yet measurable indicators that would demonstrate the practical outworking of these texts are largely absent in the excerpts. A comparative enhancement across all three contexts would include publishing standardised key performance indicators: budget variance and timeliness metrics; number and severity of audit exceptions and their resolution rates; share of restricted versus unrestricted funds and compliance to donor restrictions; program-to-overhead ratios; procurement compliance and conflict-of-interest disclosures; and on-time completion of capital projects relative to budget. Such indicators would translate theological commitments into auditable outcomes, enabling longitudinal tracking and cross-congregational benchmarking while reinforcing the Pauline principle of honour “in the sight of the Lord, and in the sight of men” (cf. 2 Corinthians 8:21).

Reporting cadence also carries pastoral and sociological consequences. ACG's quarterly disclosures may sustain a steady trust temperature but can, if paired with frequent appeals, risk donor fatigue unless communication frames results as impact rather than obligation (ACG Constitution, 2022: 36). CoP's convention-based annual reports can galvanise a wide audience and celebrate outcomes, however the long cycle makes mid-year course correction less visible unless supplemented with interim bulletins (CoP Financial Report, 2023: 12, 15). AoG's biennial rhythm reduces administrative load and may improve report quality through extended review, but the long interval could weaken the feedback loop and delay remediation of emerging issues (AoG Financial Policy, 2023: 10, 12). A comparative best-fit approach would blend rigorous pre-review with at least quarterly high-level dashboards, accessible to members, thereby preserving quality while improving timeliness.

Finally, the documents are normatively strong but strategically silent on two contemporary pressures that surfaced elsewhere in the study: generational shifts in giving preferences and the equitable treatment of less-resourced branches. None of the texts, as cited, specifies how accountability practices will adapt to younger members' preference for voluntary, project-linked, and impact-reported giving, nor do they codify mechanisms to surface and rectify regional or rural under-allocation. Incorporating explicit policies—such as participatory budgeting pilots, project-level impact reports, youth advisory input on giving models, and transparent allocation criteria—would align the churches' theological commitments to stewardship with demonstrable fairness, responsiveness, and intergenerational relevance.

(x) Interviews

The respondents' theological views and teachings consistently underscored the biblical concepts of stewardship, accountability, and divine ownership. These principles were seen as guiding both church leaders and members in their management of financial resources, and in shaping their role in nurturing church growth. In explaining their financial habits, respondents cited specific passages of Scripture that not only influenced their decisions but also provided the theological foundation for the management and distribution of church monies.

- **Senior Pastors**

Senior pastors, as the spiritual leaders of their congregations, highlighted stewardship and responsibility as the fundamental principles informing financial procedures within the church. One pastor explained, "We are stewards of God's resources and gifts. Whatever is received in the name of God should be utilised appropriately" (SP1, 21/11/24), a statement that conveys the sense of sacred obligation tied to financial administration. Another pastor drew attention to the "judgment seat" paradigm, stressing that financial accountability is not merely practical but eschatological, since it forms part of the final judgment for earthly actions: "There is accountability as illustrated in Matthew 25:14-30" (SP2, 21/11/24). In addition, the senior pastors emphasised that the principles of tithing are central to their financial practices, as articulated in Malachi 3:10, 2 Corinthians 8:7, and Hebrews 7:1-14 (SP3, 23/11/24). These references reflect a deeply rooted conviction that biblical teachings on giving shape financial discipline, while also furthering both congregational trust and institutional stability.

- **Associate Pastors**

Associate pastors echoed similar concerns, affirming that tithing and accountability are indispensable to faithful financial management. One explained that "the teachings on tithing in Malachi 3:10, Acts 4:34-37, and Jesus' reference to tithing in Matthew 23:23 are regarded as a sacred belief and fundamental principle" (AP6, 09/11/24). This highlights the entrenched view that tithing is more than a financial act—it is a spiritual duty. Another pastor reinforced

this perspective by drawing on the parable of the talents: “Accountability in Matthew 25:14-30 is a key teaching” (AP2, 05/11/24). Collectively, their testimonies indicate that associate pastors interpret financial management as a sacred practice that supports the church’s broader spiritual mandate, thereby connecting resource stewardship to the fulfilment of ecclesial obligations.

- Church Elders

The views of church elders also revealed a theological orientation that placed emphasis on generosity and the guiding influence of the Holy Spirit in financial decisions. One elder referenced Colossians 3:23–24, stating, “Whatever your hand finds doing, do it well – Colossians 3:23-24” (CE30, 03/12/24), a verse that underscores the ethic of diligence and accountability in financial affairs. Another cited 1 Timothy 6:18 to highlight the spiritual value of generosity: “Giving generously – 1 Tim. 6:18.” Importantly, several elders acknowledged that financial decision-making was not merely a matter of human discretion but one that required divine direction: “Holy Spirit control over the entire church” (CE20, 03/12/24). This perception links financial administration to pneumatological guidance, suggesting that good stewardship emerges not only from human responsibility but also from openness to divine leading.

- Treasurers

Treasurers, who serve as custodians of financial resources, framed their testimonies around the doctrines of God’s ownership, faithful stewardship, and the authenticity of vocation in service. One treasurer asserted, “God’s ownership – Psalm 24:1” (TR19, 12/10/24), affirming the conviction that all resources ultimately belong to God. Another reinforced the importance of stewardship through the parable of the talents, remarking, “Diligent stewards – Matt. 25:14-30” (TR12, 12/10/24). Beyond biblical injunctions, treasurers also emphasised their sense of spiritual calling, as one declared: “An faithful calling to serve and manage God’s resources” (TR5, 05/10/24). This suggests that the treasurer’s role go beyond administrative responsibility and is instead viewed as a sacred office requiring integrity, diligence, and devotion.

Table 4.15: Theological Beliefs or Teachings by Respondent Category

Respondent Category	Theological Beliefs / Teachings	Illustrative Responses
Senior Pastors (5)	Stewardship of God’s resources; Accountability; Tithing;	<i>“We are stewards of God’s resources and gifts. Whatever comes in the name of God should be used properly”</i> (SP1, 21/11/24). <i>“There is</i>

Respondent Category	Theological Beliefs / Teachings	Illustrative Responses
Associate Pastors (10)	Judgment seat model; Parousia factor	<i>accountability as illustrated in Matt. 25:14–30” (SP2, 21/11/24). “Teachings on tithing in Mal. 3:10, 2 Cor. 8:7, Heb. 7:1–14” (SP3, 23/11/24).</i>
	Sacred belief in tithing; Accountability (Matt. 25:14–30); Parousia factor	<i>“Teachings on tithing in Mal. 3:10, Acts 4:34–37, and Jesus mentioned tithing in Matt. 23:23 as a sacred belief and core” (AP6, 09/11/24). “Accountability in Matt. 25:14–30 is a key teaching” (AP2, 05/11/24).</i>
	Generosity in giving; Holy Spirit guidance; Faithful stewardship	<i>“Whatever your hand finds doing, do it well – Col. 3:23–24” (CE30, 03/12/24). “Giving generously – 1 Tim. 6:18” (CE15, 03/12/24). “Holy Spirit control over the entire church” (CE20, 03/12/24).</i>
Church Elders / Deacons (30)		
Treasurers (30)	God’s ownership of all resources; Diligent stewardship; Genuine service as vocation; Accountability	<i>“God’s ownership – Psalm 24:1” (TR19, 12/10/24). “Faithful stewards – Matt. 25:14–30” (TR12, 12/10/24). “A genuine call to serve and manage God’s resources” (TR5, 05/10/24).</i>

Source: Field Survey, 2024

(xi) Organized Survey

Table 4.16 reveals that theological principles significantly shape the financial management strategies of Pentecostal churches. Rooted in biblical teachings, these principles influence how resources are gathered, allocated, and utilised to enhance both spiritual and institutional growth.

Respondents such as CM1 highlighted the importance of careful and effective management of church funds, observing that efficient use of resources prevents waste. This resonates strongly with 1 Corinthians 4:2, which underscores faithfulness in stewardship. The link between meticulous management and strategic investments in infrastructure and outreach is evident across the three churches, although with different emphases. For instance, CoP tends to prioritise infrastructural development, whereas the AoG, Ghana often channels resources

into evangelistic crusades. ACG, by contrast, blends these approaches but sometimes struggles with resource limitations, which constrains its ability to fully operationalise the principle. This illustrates how a shared biblical conviction can yield divergent practical outcomes depending on institutional capacity.

A number of respondents, including CM2, stressed the prevention of misappropriation and misapplication of church funds, linking ethical financial practices with the preservation of member trust. This reflects 2 Corinthians 8:21, which advocates for actions commendable before both God and humanity. While all three churches affirm this stance, ACG has historically faced internal disputes tied to allegations of weak accountability mechanisms, whereas CoP is often lauded for its robust hierarchical reporting systems. AoG falls in between, with accountability structures present but sometimes less centralised. These variations suggest that while the theological ideal is broadly shared, the consistency of its application varies significantly.

Responses from CM3 and CM150 emphasised faithfulness in contributions as a sacred duty, linking giving to worship. Members perceived financial faithfulness as essential for sustaining growth initiatives such as evangelistic programs, church planting, and community development. This perspective reflects a deeply Pentecostal ethos: viewing giving as an act of spiritual obedience. However, subtle differences emerge among the churches. CoP institutionalises giving through structured tithes and special offerings; AoG often relies on spontaneous giving during revival services; and the ACG tends to encourage voluntary support but sometimes experiences inconsistency in member contributions. These differences highlight how the same principle—faithfulness in giving—can yield uneven financial stability depending on the system in place.

Participants such as CM4 pointed to the alignment of financial practices with kingdom-oriented activities, encompassing missions, evangelism, and social outreach. This viewpoint, consistent with Matthew 6:33, frames financial decisions as part of a larger spiritual mandate. Comparative evidence suggests that the AoG places heavy emphasis on evangelism, often directing resources to church planting and missionary support. CoP, while also evangelistically oriented, invests considerably in social interventions such as schools, hospitals, and relief programs, thereby expanding its influence in both spiritual and societal domains. ACG, though mission-minded, tends to lag in large-scale social projects, indicating a potential gap between theological intent and operational execution.

Finally, the stewardship principle surfaced as a recurring theme. Respondents like CM5 linked stewardship with transparency and accountability, framing it as a theological obligation for both leaders and members. While all three churches officially uphold this principle, their

reputational profiles differ. The CoP is frequently cited as a model of financial accountability, often publishing detailed reports; AoG exhibits moderate but growing transparency; while the ACG faces criticisms for occasional lapses. This suggests that while stewardship is a unifying theological theme, its consistent implementation remains uneven across the churches, revealing both strengths and vulnerabilities.

Table 4.16: Church Members’ Responses on Theological Principles Influencing Financial Management and Growth

Respondent Code	Theological Principle	Influence on Financial Management	Influence on Church Growth	Comparative Insights
CM1	Prudent and effective use of funds	Ensures efficient allocation, prevents waste	Strategic investments in outreach and infrastructure	Strong in CoP (infrastructure), moderate in AoG (missions), limited in ACG due to financial constraints
CM1–CM2	Avoiding misappropriation/misapplication	Builds trust and increases contributions	Sustains financial foundation for expansion	CoP lauded for robust systems; AoG moderate accountability; ACG struggles with consistency
CM3, CM150	Faithfulness to contributions	Encourages consistent giving	Provides steady revenue for growth initiatives	CoP: structured tithes; AoG: spontaneous giving; ACG: voluntary but inconsistent
CM4–CM50	Supporting kingdom activities	Aligns financial priorities with evangelism/mission	Expands reach and community impact	AoG prioritises evangelism; CoP integrates social interventions; ACG evangelistically inclined but less capacity
CM51–CM100	Stewardship principles	Promotes transparency and accountability	Enhances trust and participation	CoP highly transparent; AoG moderately so; ACG faces challenges in financial reporting

Source: Field Survey, 2024

(xii) Examination of Documents

The examination of documents from the three selected Pentecostal churches—CoP, ACG, and AoG—revealed a strong interconnection between theological principles and financial operations. These churches do not merely treat financial management as an administrative necessity; rather, they frame it within theological and spiritual convictions that are intended to build both church growth and member commitment. At the same time, variations exist in how these principles are articulated and operationalised, reflecting both convergences and subtle tensions in practice.

A central theme across the three traditions is the theological roots of stewardship, which each church positions as a foundation for financial responsibility. For CoP, stewardship is explicitly defined as an acknowledgment that “all resources, whether material or monetary, are God’s property, and their utilisation should conform to His purpose” (CoP, 2023:14). This theological assertion aligns with a broad Pentecostal emphasis on divine ownership but places stronger weight on the idea of resources being divinely entrusted rather than humanly possessed. ACG, on the other hand, stresses stewardship as a personal responsibility, defining it as an act of obedience and spiritual maturity in its constitution (ACG, 2022:37). This framing shifts the burden of stewardship slightly more onto the individual believer, promoting generous contributions while also insisting on leadership accountability. The Assemblies of God integrates stewardship directly with accountability, emphasising that “faithful stewardship and accountability reflect our obedience to God’s Word and build trust among the congregation” (AoG, 2023:19). This combination highlights the dual role of stewardship as both a spiritual and managerial ethic. While all three churches converge on stewardship as a theological imperative, their emphases differ: CoP stresses divine ownership, ACG emphasises individual responsibility, and AoG blends stewardship with institutional accountability.

Another prominent theme is tithing as a sacred practice. All three churches root tithing in biblical authority, particularly Malachi 3:10 and Matthew 23:23, and they converge in treating it as a non-negotiable financial principle. However, the documents reveal delicate distinctions. CoP insists that tithing is “a primary source of funding for church operations and growth initiatives” (CoP, 2022:28), thereby accentuating its functional importance for institutional sustainability. ACG, while equally firm, frames tithing as “an act of worship and obedience, crucial for the spiritual development of members and the financial stability of the church” (ACG, 2021:45). Here, the emphasis is dual: it nurtures the faith of individual believers while strengthening the institution. AoG situates tithing within its missional agenda, explicitly linking tithe income to church planting, youth outreach, and infrastructure development (AoG, 2023:22). This project-oriented framing underscores a pragmatic dimension of tithing as both theological duty and strategic tool. While CoP stresses necessity, ACG blends spirituality with stability, and AoG channels it toward missional objectives, thereby creating distinct but overlapping theologies of giving.

The issue of responsibility and transparency in financial administration emerges as another unifying concern. CoP mandates quarterly financial reports, emphasising that “transparency in financial reporting is a biblical obligation” (CoP, 2023:21). This reflects a proactive institutional culture of accountability aimed at preventing financial abuse. ACG stipulates annual audits in its constitution, reinforcing the idea that financial oversight enhances credibility and motivates faithful giving (ACG, 2022:54). While both CoP and ACG institutionalise accountability, the difference lies in frequency and orientation—CoP is more member-facing in its quarterly reporting, while ACG adopts a more formalised audit culture. AoG, meanwhile, requires that all expenditures conform strictly to authorised budgets, framing accountability as “a theological imperative” (AoG, 2023:31). In contrast to CoP’s openness and ACG’s audit tradition, AoG exhibits a more rigid budgetary discipline. Collectively, these practices converge in prioritising integrity but diverge in emphasis—CoP promotes transparency to members, ACG builds credibility through external oversight, and AoG enforces budgetary compliance.

Finally, the principle of devoted philanthropy and kingdom orientation reveals both similarities and subtle differences. CoP highlights giving as “a reflection of gratitude to God and a demonstration of faith in His provision” (CoP, 2022:33). This promotes a culture of cheerful generosity as an act of trust. ACG connects giving directly with the Great Commission, framing faithful giving as essential to fulfilling God’s kingdom mandate (ACG, 2021:48). This reflects a stronger evangelistic dimension than CoP’s gratitude-based model. AoG explicitly links financial giving to mission and social responsibility, declaring that resources must “primarily serve God’s mission on earth, including disseminating the Gospel and aiding the impoverished” (AoG, 2023:29). In this regard, AoG seems more intentional in extending giving beyond ecclesial maintenance to social outreach. Thus, while all three agree that giving is a theological act of devotion, CoP frames it primarily in relational gratitude, ACG in evangelistic responsibility, and AoG in holistic mission.

Taken together, the documentary evidence confirms that the theological principles of stewardship, tithing, accountability, and philanthropy form the backbone of financial management in all three churches. However, differences in emphasis—CoP’s focus on divine ownership and transparency, ACG’s stress on personal responsibility and audits, and AoG’s integration of accountability with mission—highlight subtle variations in how these churches operationalise theology in practice. These distinctions both corroborate the broad consensus among members that faith drives financial decision-making and also expose minor tensions, particularly in balancing spiritual devotion with managerial pragmatism.

(xiii) Interviews

- Senior Pastors (SP1–SP5)

Senior pastors consistently prioritised stewardship and accountability as foundational principles in managing church finances. One pastor articulated, *“We are custodians of God’s resources and gifts. All that is received in the name of God must be utilised appropriately”* (SP2, 21/11/24), reflecting a deep theological conviction that financial administration is a sacred duty. This aligns with Matthew 25:14–30, which emphasises accountability through the parable of the talents. A senior pastor further remarked, *“There is accountability in terms of reporting to stakeholders”* (SP4, 23/11/24), underscoring the importance of transparency. Tithing was presented as a non-negotiable doctrine, grounded in Malachi 3:10, 2 Corinthians 8:7, and Acts 20:35. While their emphasis corroborates the views of other categories, pastors seem to adopt a more holistic approach by combining stewardship, accountability, and tithing, positioning these as theological imperatives rather than merely administrative practices.

- Associate Pastors (AP1–AP10)

Associate pastors strongly affirmed the biblical mandate of tithing as central to financial practices, with references to Malachi 3:10 and Matthew 23:23. One pastor stressed the authority of scripture in shaping financial policies: *“The teachings on tithing found in Malachi 3:10, Matthew 25:14–30; 23:23, and Acts 4:34–37”* (AP5, 09/11/24). Their focus demonstrates a strong conviction that tithing is both an act of obedience and an engine of church growth. Unlike senior pastors, associate pastors appeared less concerned with accountability structures and more fixated on the spiritual significance of giving. This slight variation may reflect their pastoral role in teaching and exhortation, which naturally stresses obedience and spiritual growth. Nevertheless, their outlook reinforces the senior pastors’ perspective on the indispensability of tithing while narrowing the emphasis to one dominant biblical theme.

- Church Elders (CE1–CE30)

Church elders highlighted generosity and faithful stewardship as key components of church financial life. A deacon referenced Colossians 3:23–24: *“Whatever your hand finds doing, do it well”* (CE12, 30/11/24), affirming that financial administration should be done as service to God. Another elder drew from 1 Timothy 6:18: *“Giving generously”* (CE25, 03/12/24), suggesting that generosity is more than financial strategy—it is a theological mandate. Their responses show alignment with pastors on stewardship but differ in emphasis. Whereas pastors stressed accountability and tithing, elders appeared more focused on practical obedience expressed through diligent work and generosity. This highlights a constructive complementarity: pastors stress theological principles, while elders emphasise their practical application in church life.

- Treasurers (TR1–TR30)

Treasurers underscored God’s sovereignty over all resources and the need for diligent stewardship. One treasurer cited Psalm 24:1: “*God’s ownership*” (TR8, 05/10/24), stressing that all possessions belong to God and must be managed responsibly. Another emphasised the parable of the talents: “*Faithful stewards – Matthew 25:14–30*” (TR15, 12/10/24), showing their awareness of the moral weight attached to financial diligence. Unlike elders, who emphasised generosity, treasurers leaned more toward accountability and responsibility in resource allocation. Their focus on God’s ownership also broadens the theological framework compared to the pastors’ emphasis on tithing. However, there is clear corroboration with the pastors on stewardship and accountability, showing a shared concern for transparency and faithful management.

Across all categories, stewardship emerges as a unifying theme, though interpreted with slight variations. Senior pastors and treasurers align closely on stewardship and accountability, demonstrating an institutional focus on responsible management. Associate pastors, however, foreground tithing as central, making obedience and growth their primary concerns, which could sometimes overshadow issues of transparency. Elders’ stress on generosity and faithful service adds another dimension, reminding the church that financial management is not merely about systems but about lived obedience and practical faithfulness.

The differences among the groups are not contradictions but complementary emphases. Senior pastors provide theological direction, associate pastors emphasise obedience in giving, elders stress generosity and diligence, and treasurers focus on ownership and accountability. Together, these perspectives enrich the church’s financial theology and practice, creating a balanced framework that blends spiritual conviction with practical stewardship.

Table 4.17: Alignment with Biblical Teachings by Respondent Category

Respondent Category	Examples Provided	Explanation
Senior Pastors (5)	Stewardship of God’s resources, Accountability, Tithing – “ <i>We are stewards of God’s resources and gifts</i> ” (SP2); <i>Matt. 25:14–30</i> (SP4).	Strong theological grounding, but emphasis on tithing and accountability may risk overlooking generosity as highlighted by elders.
Associate Pastors (10)	Tithing, Accountability, Belief in Church Growth – “ <i>Teachings on</i>	Reinforces senior pastors’ view on tithing, but narrower focus may underplay

Respondent Category	Examples Provided	Explanation
	<i>tithing in Mal. 3:10, Matt. 25:14–30, Matt. 23:23, Acts 4:34–37</i> (AP5).	transparency and stewardship responsibilities.
Elders (30)	Generosity, Faithful Stewardship, Doing things for God – <i>“Do it well – Col. 3:23–24”</i> (CE12); <i>“Giving generously – 1 Tim. 6:18”</i> (CE25).	Adds a practical dimension by stressing generosity and diligence, though less emphasis on formal accountability compared to pastors and treasurers.
Treasurers (30)	God’s ownership, Faithful Stewards, Focus on Accountability – <i>“God’s ownership – Ps. 24:1”</i> (TR8); <i>“Faithful stewards – Matt. 25:14–30”</i> (TR15).	Provides financial realism, highlighting accountability and divine ownership, but may lack the pastoral emphasis on giving and growth.

Source: Field Survey, 2024

(xiv) Structured Survey

The structured survey produced a generally positive orientation toward the alignment of financial management with biblical teachings; however, it was not without divergence. While a majority of members affirmed tithing, offerings, and stewardship as fundamental practices consistent with passages such as Malachi 3:10, Matthew 23:23, and Psalm 24:1, a smaller yet notable proportion of respondents expressed critical or qualified views.

For instance, in CoP, most members (CM1, CM4, CM10) strongly agreed that tithing and offerings are biblical imperatives and saw them as essential to church growth. However, a minority (CM35, CM48) voiced reservations, questioning whether financial emphasis sometimes overshadowed other forms of worship and discipleship.

Within the ACG, transparency in financial reporting (referenced in 2 Corinthians 8:21) was praised by most respondents (CM2, CM30, CM60), but a few members (CM25, CM28) marked their response as Neutral or Disagree, citing delays in financial updates and a perceived lack of detail in quarterly reports.

In the AoG, Ghana, members largely affirmed that financial practices supported evangelism, missions, and social welfare (Acts 4:34–37), particularly in CM101–CM150. However, some respondents (CM115, CM122) expressed Neutral or even Disagree positions, arguing that social

welfare programs were underfunded compared to infrastructure projects, raising questions about priorities.

Table 4.18: Responses to Alignment of Financial Practices with Biblical Teachings

Respondent Code	Church Affiliation	Response	Explanation
CM1	Church of Pentecost	Strongly Agree	Believes tithing and offerings align directly with Malachi 3:10 and Matthew 23:23.
CM2	Apostolic Church of Ghana	Strongly Agree	Views transparency in financial reporting as reflective of 2 Corinthians 8:21.
CM3	Church of Pentecost	Strongly Agree	Highlighted stewardship, citing Psalm 24:1 on God's ownership.
CM4–CM20	Church of Pentecost	Strongly Agree	Affirmed that prudent spending and generous giving reflect scriptural obedience.
CM21–CM30	Apostolic Church of Ghana	Agree	Supported biblical basis of financial practices but noted delays and limited detail in financial reports.
CM25, CM28	Apostolic Church of Ghana	Neutral / Disagree	Questioned adequacy of transparency and accountability mechanisms.
CM35, CM48	Church of Pentecost	Neutral	Concerned that over-emphasis on tithing may overshadow discipleship and holistic ministry.
CM51–CM100	Assemblies of God, Ghana	Strongly Agree	Viewed contributions as acts of worship and responsibility; majority affirmed regular reporting.
CM101–CM110	Assemblies of God, Ghana	Agree	Recognised alignment with missions and welfare, though noted uneven distribution of funds.
CM115, CM122	Assemblies of God, Ghana	Neutral / Disagree	Criticised prioritisation of infrastructure over welfare programs.

Respondent Code	Church Affiliation	Response	Explanation
CM123–CM150	Assemblies of God, Ghana	Strongly Agree	Praised effective use of funds in evangelism and community projects, aligning with Acts 4:34–37.

Source: Field Survey, 2024

(xv) Document Analysis

- CoP

The Church of Pentecost (CoP) demonstrates a strong alignment between its financial policies and biblical stewardship. The Financial Guidelines of CoP (2020: 15-18) explicitly link accountability to scripture, drawing on 2 Corinthians 8:21 to highlight integrity before both God and people. This theological grounding provides legitimacy to their insistence on consistent financial reporting and external examinations of local assemblies. While this approach rightly integrates spiritual conviction with practical oversight, one criticism is that it appears highly centralized, which may inadvertently limit financial autonomy at the grassroots level.

Nevertheless, the tithe policy, rooted in Malachi 3:10, underlines obedience to God while also positioning members as partners in kingdom advancement. The allocation of resources to evangelism, church planting, and welfare projects is consistent with Acts 4:34–37, thereby reinforcing mission-oriented stewardship. CoP’s model is commendable for its balance of biblical fidelity and structured accountability, though a greater focus on participatory budgeting could enhance inclusivity in decision-making.

- ACG

ACG integrates biblical accountability into a carefully structured system of financial management. The Church Administrative and Financial Policies (2019: 10-12) reference the parable of the talents (Matthew 25:14–30) to emphasize responsible stewardship. Leaders are expected to maximize resources for church growth and societal transformation, a mandate that aligns spiritual responsibility with socioeconomic engagement. ACG’s notable innovation is its “triple-layer audit system,” which operationalizes Proverbs 11:1 (“dishonest scales are detestable to the Lord”) into a transparent mechanism of checks and balances. This layered accountability reflects a commendable balance between theology and best financial practice, corroborating Anderson’s (2013) assertion that robust financial structures enhance ministry effectiveness.

However, one limitation is the heavy reliance on institutional audits, which—though effective in promoting honesty—may risk alienating members who lack technical literacy in financial matters.

In emphasizing both freewill offerings and voluntary donations in line with Acts 2:44–45, ACG enhance communal generosity, although the model leans more towards structured regulation than participatory flexibility when compared with CoP.

- AoG

Assemblies of God (AoG) places distinct emphasis on theological education as a foundation for financial stewardship. The AoG Financial Handbook (2021: 8-14) outlines regular workshops for pastors and treasurers, designed to cultivate literacy in biblical financial management. This approach, grounded in Malachi 3:10 and warnings against financial impropriety (1 Timothy 6:10), highlights the denomination's preventive strategy against mismanagement. The theological claim that "all resources belong to God" (Psalm 24:1) underpins AoG's budgetary and expenditure priorities, focusing strongly on evangelistic missions, infrastructure, and social outreach.

This model is distinctive because it combines biblical instruction with capacity-building, corroborating Osmer's (2017) view that leadership training enhances accountability. However, one critical gap is that its reliance on periodic workshops may not guarantee consistent adherence to financial integrity across all levels, especially in rural assemblies where literacy levels may be lower. Compared with CoP's resource deployment and ACG's layered auditing, AoG's strength lies in its emphasis on educational formation as the basis of financial stewardship.

Notably, all three churches emphasize tithing as a scripturally mandated practice. CoP's practice of directing tithes to missions and welfare closely reflects Malachi 3:10 and Acts 4:34–37, while ACG and AoG similarly treat tithing as an act of obedience and covenant partnership with God. The commonality lies in the shared biblical justification for tithing; however, their application varies. CoP emphasizes allocation to mission expansion, ACG integrates tithing within its structured accountability framework, and AoG reinforces its significance through theological training. While this shows broad agreement on the principle, the difference in application highlights denominational emphases—CoP's missional drive, ACG's structural order, and AoG's educational grounding.

Stewardship is central across all three denominations, supported by texts such as Matthew 25:14–30 and 2 Corinthians 8:21. CoP practices accountability through consistent reporting, ACG institutionalizes it through multi-layer audits, and AoG builds it through leadership training. These approaches corroborate Omenyo's (2006) argument that biblical stewardship must integrate both theological and administrative frameworks. However, there are differences in methodology: CoP prioritizes structural supervision, ACG emphasizes systematized regulation, and AoG invests in capacity-building. A constructive critique is that while all three excel in safeguarding transparency, they could enhance inclusivity by involving ordinary members more actively in budgetary decisions, ensuring accountability is not only hierarchical but also participatory.

Acts 2:44–45 provides a shared framework for financial inclusivity across the denominations. Each church demonstrates a commitment to communal resource-sharing, though in different ways. CoP prioritizes evangelism and church planting, ACG channels resources into structured communal systems of reporting and giving, and AoG emphasizes leadership formation for sustainable outreach. The similarity lies in their shared mission-oriented stewardship, corroborating Osmer’s (2008) view that effective financial practice sustains ecclesial credibility and growth. However, differences in operational focus reveal denominational tensions: CoP is more expansion-driven, ACG more structurally ordered, and AoG more educationally inclined. These variations suggest that while biblical stewardship provides a common ground, denominational culture shapes its practical expression.

4.1.1.1.1 Conclusion

This study has demonstrated that financial strategies within the CoP, ACG, and AoG are not merely administrative mechanisms but deeply theological practices that intertwine with the churches’ spiritual identity and mission. Tithing, fundraising events, and member contributions emerged as the most significant strategies, each carrying theological weight, biblical support, and practical outcomes for sustaining church growth. Tithing, for instance, is embraced not simply as a source of income but as a covenantal expression of faithfulness, rooted in scriptural mandates such as Malachi 3:10 and Matthew 23:23–28. Fundraising events and member contributions, while more pragmatic in form, extend this covenantal ethos by mobilising communal participation and reinforcing the church’s missional outlook.

The findings also underscore that stewardship and accountability operate as theological imperatives, not just managerial expectations. Leaders and treasurers emphasise these values as central to financial decision-making, with accountability mechanisms designed to prevent misapplication of funds and ensure transparency. This strong alignment with biblical texts—particularly Psalm 24:1, which frames all resources as divinely owned—provides a theological rationale for financial prudence. The evidence suggests that financial integrity, when consciously cultivated, not only strengthens institutional credibility but also builds congregational trust and cohesion.

At the same time, the results highlight areas of divergence and tension. While the three churches share broad theological agreement on stewardship and giving, the practical weight placed on strategies such as fundraising events sometimes risks shifting the emphasis from spiritual commitment to financial performance. Similarly, while systems of accountability are well structured, challenges remain in ensuring that all members perceive these practices as fully transparent. Such tensions remind us that financial management in faith-based contexts is a dynamic process requiring constant recalibration between spiritual ideals and organizational realities.

Overall, the study concludes that effective financial practices—when grounded in biblical stewardship and reinforced through structures of accountability—play a decisive role in advancing both the growth and the sustainability of Pentecostal churches in Ghana. These practices not only enable the expansion of mission and community development but also nurture the spiritual maturity of congregants by framing giving as an act of worship and covenant with God. However, the findings also point to the need for continued reflection on how financial strategies can avoid over-reliance on pragmatic methods while remaining deeply anchored in theological conviction. Such reflection ensures that church growth remains holistic, balancing institutional stability with the preservation of its spiritual mandate.

PART 4: THE INTERPRETIVE TASK

CHAPTER 5 DISCUSSION OF FINDINGS

5.1 Introduction

Chapter Five critically analyses the impact of competent financial management on the expansion of Ghanaian Pentecostal churches, with particular emphasis on the theological principles of stewardship and accountability. These principles not only provide a spiritual foundation for financial practices but also ensure that church resources are managed with transparency, responsibility, and a sense of divine obligation. Stewardship highlights the conviction that resources are gifts from God and must be utilised to advance His mission, while accountability guarantees openness and integrity in financial administration, thereby nurturing trust among congregations.

The chapter begins by examining the financial strategies adopted by CoP, ACG, and the AoG, Ghana, assessing their effectiveness in achieving growth objectives. Importantly, the discussion acknowledges that within each church, there are sometimes differing perspectives regarding how money should be spent. In presenting these internal disagreements, the chapter moves beyond a simplified picture and offers a more complex and realistic view of church financial management, thereby strengthening the credibility of the findings.

A second focus of the chapter is to examine how these financial strategies align with the Christian concepts of stewardship and accountability, and how this alignment influences financial decision-making. In doing so, the chapter not only situates its findings within existing scholarship but also carefully distinguishes between areas where the present study confirms earlier research, where it offers contrasting evidence, and where it introduces new insights.

Finally, this chapter underscores the importance of integrating theological principles with financial strategies to ensure their effectiveness and alignment with the church's spiritual mission. Highlighting both areas of agreement and points of tension within the churches studied allows the analysis to provide a deeper understanding of how Ghanaian Pentecostal churches manage their finances in ways that promote growth while remaining faithful to their doctrinal commitments.

5.1.1 Examination of Financial Techniques Utilised by Pentecostal Churches

- **The Church of Pentecost**
 - a) **Tithes and Offerings**

Tithes and offerings constitute the principal financial foundation of CoP, accounting for roughly 89% of the church's revenue. This framework sustains a wide range of religious, administrative, and social activities, making consistent tithe-paying crucial for expansion and sustainability. Consistent with biblical principles, members are urged to contribute faithfully, while preachers and

officials are expected to model this commitment. The emphasis on tithes and offerings therefore supplies essential financial resources while simultaneously promoting a culture of giving and stewardship among members (Asamoah-Gyadu, 2021: 45).

Within Pentecostal theology, tithing—the act of donating 10% of one’s income—is considered both a biblical obligation and a demonstration of faith. The Church of Pentecost encourages members to tithe not only on regular income but also on gifts, farewell donations, and retirement offerings. Regular teachings on tithing reinforce its theological significance and associated blessings (Otu-Nyarko, 2023: 14–16). Previous studies have affirmed this spiritual framing: Asamoah-Gyadu (2005: 131) described tithing as a means of connecting with divine provision and blessing. The present study confirms this perspective, showing that members often perceive their contributions as a spiritual duty rather than a mere financial obligation.

Leaders play a central role in reinforcing this practice. Ministers and executives are responsible not only for paying their own tithes but also for actively teaching and motivating members. The fieldwork supports earlier findings by showing that this clerical modelling cultivates a strong sense of communal obligation and generosity. However, unlike earlier studies which emphasised only the spiritual dimension, this study further demonstrate that members also view faithful tithing as a mark of belonging to the church community.

The church institutionalises tithing with biblical support, notably Malachi 3:10, which exhorts believers to “bring the whole tithe into the storehouse.” In framing tithing as both doctrinally mandated and communally reinforced, The Church of Pentecost effectively funds initiatives ranging from evangelism to social welfare (Otu-Nyarko, 2023: 14–16).

Equally important is the question of transparency and allocation. Ministers at district level explain the distribution of funds to congregations, reinforcing accountability and ensuring members understand how their contributions sustain church operations. Tithes are apportioned into Local, District, Area, and International Development Funds, enabling both local empowerment and global outreach (Quayesi-Amakye, 2015: 223). According to church regulations, 92.63% of tithes are channelled back to local branches, primarily to support pastors, staff, and operational needs, while 7.37% remains at headquarters for administrative and national commitments (Otu-Nyarko, 2023: 14–16). This model echoes earlier scholarly observations about Pentecostal decentralisation, nevertheless findings of this study highlight that members often interpret this allocation as proof that their giving directly supports their immediate communities.

Transparency is further reinforced through regular district-level financial reports, which compare local tithe and offering performances across regions. This not only motivates branches to enhance contributions but also strengthens accountability. As Gifford (2004: 118) observed, financial transparency builds trust and encourages giving. The current study confirms this, as members

frequently stated that visible reporting assured them their money was being used effectively. In some cases, however, participants also expressed unease about whether funds reaching the headquarters were as transparently applied as those at local levels—an aspect less emphasised in earlier studies.

In essence, for CoP, tithes and offerings are not merely financial transactions but expressions of devotion and stewardship. This theological grounding, as Larbi (2001: 83) noted, frames giving as part of one's relationship with God. This study aligns with this interpretation, while also extending it: members consistently framed their giving as part of both personal spirituality and corporate responsibility, showing how theological principles translate into practical financial sustainability.

(i) Tithing Protocols

The Church of Pentecost has developed a systematic and hierarchical approach to managing tithes, ensuring accountability, transparency, and efficient stewardship of resources across the local, district, regional, and national levels. These measures not only safeguard financial integrity but also guarantee that tithes contribute to both spiritual advancement and infrastructural development, thereby aligning with the church's theological emphasis on stewardship (Owusu-Ansah, 2019: 108).

A treasurer interviewed explained that the tithing procedure at the local assembly is conducted with stringent protocols to ensure accuracy in collection, accounting, and record-keeping. He noted:

“On certain tithing days, we position two bowls before the congregation—one for the presbytery and the other for the whole congregation. This approach clarifies the contributions and enhances transparency in the accounting process. After tallying the amounts, we promptly declare them to the congregation to uphold transparency and accountability” (TR8, 05/10/24).

The treasurer further provided details about arrangements for members unable to attend services, especially during Communion:

“Members who are unable to attend the service are urged to remit their tithes through others or to bring them during evening services. A formal statement is made upon receipt of such tithes, and receipts are issued for all absentee tithes to ensure accurate recording and accountability of donations” (TR8, 05/10/24).

Another significant mechanism mentioned was the rotation of tithe counters:

“We rotate the tithe counters quarterly to limit the risk of collusion and ensure transparency. An updated list of counters is forwarded to the District Minister, who maintains a detail district-wide

record for monitoring purposes. This mechanism protects the integrity of the process” (TR8, 05/10/24).

The treasurer also highlighted the important distinction between tithes and voluntary contributions:

“Free-will offerings gathered during regular services are allocated for local welfare and communal needs. This enables us to address immediate local concerns while safeguarding tithes for broader church initiatives” (TR8, 05/10/24).

This evidence underscores how CoP operationalises stewardship and accountability at multiple levels, ensuring that both local welfare and national church priorities are served. While earlier studies (Owusu-Ansah, 2019) also emphasised the church’s strong financial management structures, the present findings offer additional insight into the day-to-day practices—such as the declaration of amounts after tallying and the systematic rotation of counters—that reinforce congregational trust. At the same time, the testimonies highlight ongoing sensitivity to transparency, a theme that shows both continuity with and a practical deepening of earlier research.

(ii) Tithing Protocols at the District Level

A district-level treasurer provided detailed insights into the operational dynamics of tithe management, particularly highlighting the accountability structures and oversight mechanisms in place. He noted that local tithes are compiled monthly at the district level, with ministers and financial secretaries responsible for preparing comprehensive reports. These reports are subsequently shared publicly with the assemblies, a practice designed to reinforce transparency and keep congregants informed about the flow of tithe revenues. Such measures reflect Osmer’s (2008: 83–85) emphasis on accountability as a core component of faithful and responsible church leadership.

The treasurer further elaborated on the role of the District Tithes Evaluation and Monitoring Team, which plays a supervisory function to ensure compliance with tithing protocols. This team verifies that only authorised deductions are made and that accurate accounting records are maintained. In instituting this oversight, the church strengthens financial stewardship and builds community trust, aligning with Anderson’s (2013: 210–212) observation that consistent oversight is indispensable for credibility in religious financial management.

In addition, the process of counting collected tithes is intentionally designed to promote openness. According to the treasurer, this is done in the presence of elders, deaconesses, and other church leaders, after which the presiding elder and the financial secretary authenticate the records. The funds are deposited in the bank the following day, with monthly bank statements obtained for reconciliation. This reconciliation process allows for prompt detection and correction of

discrepancies, thereby minimising risks of mismanagement. The district-level protocols therefore embody both theological and administrative dimensions of stewardship, illustrating how biblical principles of honesty and faithfulness (cf. Matthew 25:14–30) are translated into concrete financial practices.

(iii) Tithing Protocols at the Regional Level

At the regional level, additional oversight mechanisms are implemented to guarantee consistency and accountability across districts. A regional treasurer explained that the Area Tithes Evaluation and Monitoring Team, under the supervision of the Area Deacon, conducts random and unannounced audits in local assemblies. These audits are crucial for verifying compliance with established financial procedures, with findings immediately communicated to the Area Head (TR19, 12/10/24). This approach reflects best practices in organisational governance, where surprise audits function as deterrents against financial irregularities (Omenyo, 2006: 399).

The treasurer also stressed the importance of educating presbyteries on the appropriate allocation of tithes. Area Heads are tasked with informing their presbyteries on the distribution of collected tithes, thereby ensuring clarity and shared understanding of financial processes. Such educational engagement augments inclusivity and transparency, which Osmer (2017: 228) identifies as essential for cultivating congregational trust.

Further, the treasurer highlighted that monthly reports on district tithe performance are circulated to ministers, executive members, and the presbytery. This practice not only nurtures a culture of accountability but also promotes healthy competition among districts to enhance their tithing initiatives. While this competitive dimension can be motivational, it also requires caution to avoid reducing spiritual giving to mere performance metrics—a concern raised in stewardship literature (Zimmerman, 2014: 145).

Finally, the treasurer referenced the Accelerated Infrastructural Development Fund (AIDF), to which 10% of net tithes are allocated at the regional level. The fund supports the construction of mission houses and chapels, with monthly usage reports submitted to Headquarters to ensure accountability (TR19, 12/10/24). This illustrates how tithe management is directly linked to infrastructural development and mission advancement, echoing the argument of Osmer (2008: 112) that financial integrity should be closely tied to missional priorities.

(iv) Tithing Protocols at the National Level

At the national level, tithe administration is deliberately structured to strengthen financial planning and accountability while aligning economic strategies with the church's spiritual mission. A senior national pastor explained that one of the foremost strategies involves the establishment of realistic tithing objectives, which are incorporated into the church's national budget by the Finance Board. These targets are not set arbitrarily; rather, they are informed by a range of economic variables,

including inflation, interest rates, unemployment levels, and membership growth statistics. Through consideration of these factors in the planning process, the church ensures that its spiritual goals remain grounded within prevailing economic realities (SP2, 21/11/24).

The pastor further elaborated on the church's approach of embedding the principle of tithing into every dimension of its operations. He clarified that all church-owned business enterprises are required to contribute a portion of their annual profits, thereby extending the scope of tithing beyond individual congregants to institutional structures. This practice underscores the church's commitment to making tithing a universal discipline, applicable across all levels of its organisational framework (SP2, 21/11/24).

In addition, contributions generated from national events form a significant element of the church's financial resources. National rallies and conventions, organised by various ministries, are assigned specific contribution targets for the Central Fund. According to the pastor, this model not only enhances the overall church budget but also nurtures a collaborative sense of financial responsibility among ministries. It ensures that large-scale events are not merely spiritual gatherings but also financial enablers that strengthen the church's capacity to implement nationwide projects (SP2, 21/11/24).

Transparency and accountability remain focal to the national-level tithing framework. To this end, standardised record-keeping systems have been instituted to ensure consistency and traceability across all administrative levels. At the local assembly, tithes are recorded on specially designed sheets produced in triplicate. Copies of these records are distributed to the district office, the presiding elder, and retained by the assembly itself. This system of documentation enables effective monitoring, cross-verification, and auditing, thereby safeguarding against mismanagement while promoting trust within the wider church community (SP2, 21/11/24).

Taken together, these measures reflect a deliberate attempt to combine theological commitments with pragmatic financial governance. The incorporation of tithe protocols into budgeting, institutional contributions, and transparent record-keeping allows the national leadership to reinforce accountability and align financial stewardship with both economic sustainability and the church's spiritual mandate.

b) Convention Advancements

The CoP conducts conventions annually, particularly during Easter and Christmas. These gatherings are not only spiritual assemblies but also serve as important revenue streams for the church. The income generated is crucial for sustaining both local and national initiatives, enabling administrative operations, outreach programs, and broader church growth. While the central aim of the conventions is spiritual renewal, they also yield significant financial benefits through offerings, donations, and sales at the venues. In this way, the events embody the church's

commitment to stewardship by ensuring that spiritual gatherings also strengthen institutional capacity. Scholars such as Otu-Nyarko (2023:17) and Ansah (2019:112) affirm that conventions in Ghanaian Pentecostal churches often blend religious fervour with careful resource mobilisation, creating a model that sustains both the spiritual and operational life of the church.

To guarantee responsible use of these funds, CoP has instituted clear regulations concerning deductions and the allocation of net proceeds. This systematic framework ensures that essential operational costs are covered, while the remaining proceeds are preserved for wider church activities. Deductions are permitted only for specific, justified expenses that sustain the success of the conventions. These include the hiring or maintenance of canopies, electricity and lighting for evening services, and chair rentals to accommodate the large numbers of participants. Rental fees for grounds, banners and signage for communication and publicity, and meals for voluntary workers are also sanctioned. Moreover, expenses for public address systems, first aid supplies, and security measures are accepted, reflecting the church's commitment to safety, hospitality, and effective participation. These deductions, however, are tightly regulated, with extravagant spending such as excessive decoration discouraged to ensure financial prudence.

The framework reflects a broader Pentecostal ethos that prioritises both spiritual renewal and administrative discipline. As the Church of Pentecost's financial guidelines emphasise, expenditures are permitted only when they are entirely, exclusively, and necessarily incurred for the conference. What is notable here is the church's deliberate prohibition against the use of convention proceeds for fixed asset acquisition. This directive underscores a tension: while conventions generate significant revenue, leadership insists that such funds remain within the operational stream rather than being channelled into long-term capital investments. Scholars such as Gifford (2004:135) critique this approach as potentially limiting opportunities for asset accumulation that might secure the church's future sustainability. However, proponents of the policy argue that it ensures liquidity and flexibility, enabling the church to respond more readily to ongoing ministry demands.

The financial management of convention proceeds within the CoP is structured around transparent accounting practices that allow for the careful tracking of both income and expenditure. Gross proceeds are documented with all permissible deductions recorded, after which the net proceeds—the funds remaining once operational expenses are covered—are distributed among the church's different administrative tiers. This system underscores the leadership's emphasis on accountability and stewardship, ensuring that conventions, while spiritually focused, also serve as structured mechanisms for financial sustainability.

The Easter conventions exemplify this model. Half of the net earnings generated are retained locally to sustain ongoing activities and administrative requirements within the regions. The other half is transferred to the national headquarters, thereby equipping the central leadership with

additional resources to support broader church initiatives and administrative responsibilities. In this way, Easter conventions become both a local and national resource, simultaneously empowering grassroots ministry while reinforcing central structures. Otu-Nyarko (2023:44) suggests that this dual-channel distribution promotes cohesion between local assemblies and headquarters by ensuring that both levels of the church benefit from collective participation in large gatherings. However, as scholars such as Gifford (2004:136) argue, the strong claim of headquarters on local proceeds raises questions about the degree of financial autonomy available to local congregations.

A similar but slightly more complex arrangement is evident in the case of Christmas conventions. Here, the districts retain 50% of the net proceeds, which strengthens their capacity to manage local initiatives and sustain financial stability. The remaining portion is divided between the area and headquarters. Areas retain half of the district's convention proceeds, while the other half flows to the headquarters. This three-tiered distribution ensures that resources circulate across the full spectrum of administrative levels, from districts through areas to the national office (CoP Financial Guidelines, 2022:41). Advocates of this stratified method argue that it promotes fairness and prevents the concentration of wealth at a single administrative level. However, critics point out that such redistribution can dilute district-level financial strength, creating dependency on higher administrative bodies for the continuation of grassroots projects.

Thus, CoP's stratified allocation of net proceeds reflects an attempt to strike a balance between local empowerment and central oversight. On one hand, the system enhances resource distribution and provides a mechanism through which local and national needs are simultaneously addressed. On the other hand, the structure exposes ongoing tensions over financial autonomy, resource dependency, and the long-term sustainability of districts whose earnings are consistently divided upward. This reveals a central theme within Ghanaian Pentecostal financial practices: the continuous effort to harmonise doctrinal commitments to stewardship with the practical realities of organisational governance and growth.

c) The Significance of Budgets, Audits, and Financial Planning in Operational Management

(i) Financial Planning

The Church of Pentecost places significant emphasis on financial stewardship and systematic budgeting across all its organisational units. This emphasis ensures alignment with the church's mission and vision, while also guaranteeing that financial resources are managed prudently. The annual budgeting exercise functions not only as a forecast of income and expenditure but also as a structured mechanism for resource distribution across departments, programs, and initiatives. This process incorporates clear policy guidelines and procedures designed to strengthen accountability, enhance transparency, and advance a unified strategy for ministry effectiveness.

Although budgeting is intended to ensure coherence, debates sometimes arise within the church regarding resource allocation. For instance, certain departments may argue that social outreach initiatives deserve more financial prioritisation, while others stress evangelism or infrastructure development. Such tensions underscore that budgeting, while guided by essential principles, is not always met with consensus. Rather, it becomes a negotiation process that tests how well stewardship, accountability, and vision can be harmonised across a diverse institutional structure. This insight differentiates the present study from prior research, which often portrays budgeting in churches as a straightforward exercise (Owusu-Ansah, 2019: 132), overlooking the internal disagreements that shape financial decision-making.

The budgeting policy of the church, while consistent with broader models of financial stewardship identified in earlier literature, makes a distinct contribution by showing how Pentecostal governance structures embed accountability into spiritual practice. This connection between financial planning and ecclesial vision supports continuous expansion and effective ministry while also reflecting theologically grounded responsibility. Unlike some secular financial planning models that are strictly economic, the church's framework integrates financial sustainability with its spiritual mandate, presenting a unique intersection of faith and management.

The process of budget formulation follows a structured sequence overseen by the Chief Financial Officer. The Head of Finance plays a key role in setting guidelines, encouraging interdepartmental collaboration, and ensuring that all units produce budgets consistent with the church's overall vision.

Step 1: Distribution of Budget Formulation Directives

One month before budget preparation, the Head of Finance issues detailed guidelines to departmental leaders and other units of the church. These directives clarify expectations and parameters for financial planning. They typically include the following elements (CoP, 2022: 18):

The Head of Finance first identifies the principal objectives of the coming year's budget, emphasising sustainability, growth, and ministry effectiveness. Departments are urged to align their activities accordingly. The guidelines also highlight the church's vision and strategic priorities for the fiscal year, including evangelism, education, infrastructure, and social outreach (Owusu-Ansah, 2019: 135). Importantly, departments are required to synchronise their proposals with these priorities, though disagreements sometimes emerge regarding which area deserves precedence.

Financial limits for each department are set individually, reflecting past performance, anticipated revenue, and programmatic needs. For example, a department with high expenditure the previous year may face stricter limits, while one driving new initiatives may be allocated more flexibility (CoP, 2022: 21). The directives also outline timelines for departmental reviews, especially for

units dependent on church-wide subventions, enabling the Finance Office to track effectiveness and identify ongoing needs. Finally, a date is fixed for budget hearings before the Budget Committee, where departments defend their proposals in light of strategic priorities (Owusu-Ansah, 2019: 138).

Step 2: Departmental Budget Formulation

Following the guidelines, each department begins drafting its budget. Leaders work with their teams to forecast revenues—such as donations, event proceeds, or grants—and to estimate expenditures for the year. This exercise requires balancing ministry priorities with fiscal discipline, drawing on past expenditure trends, and identifying potential cost-saving measures. At this stage, conflicts may emerge between program aspirations and financial limits, compelling departments to refine their proposals.

Step 3: Submission of the Budget Proposal

Draft budgets are then submitted to the Finance Office for preliminary review. Here, the Finance Office may request clarifications, adjustments, or additional data to ensure compliance with financial protocols. This iterative process enables early resolution of discrepancies, though departments occasionally contest the suggested revisions, especially when they perceive their ministry objectives as underfunded.

Step 4: Conduct of Budget Hearing with the Budget Committee

The Budget Committee, comprising representatives from finance and church leadership, evaluates departmental proposals. During hearings, leaders justify their projected expenditures and link them explicitly to the church's strategic vision. The committee assesses feasibility, alignment with goals, and fiscal responsibility. Where necessary, it mandates revisions to ensure that overall expenditures do not exceed projected revenue. Departments sometimes resist these revisions, highlighting differing views on ministry priorities. Nevertheless, the process illustrates the church's effort to merge transparency with accountability, affirming stewardship as both a spiritual and administrative practice (CoP, 2022: 24).

Step 5: Authorisation and Distribution

After final adjustments, the consolidated budget is forwarded to the church's executive council or board for ratification. Once approved, each department receives its official budget, which serves as a binding financial plan for the fiscal year. Departments are expected to operate strictly within these allocations, while also providing routine updates to the Finance Office.

Step 6: Oversight and Assessment

Throughout the year, the Finance Office compares actual expenditures with budgeted allocations by reviewing monthly departmental reports. This oversight ensures compliance, detects variances early, and permits corrective measures. Such continuous monitoring strengthens accountability

and transparency, two principles central to the church's financial ethos (Owusu-Ansah, 2019: 141). While prior studies acknowledge the role of monitoring, this study highlights its importance in sustaining congregational trust, especially in contexts where resource allocation decisions can generate debate or dissent.

ii) Audit Controls and Processes

The internal audit controls of CoP constitute a comprehensive framework designed to enhance openness, accountability, and effective financial management across all administrative levels. These controls are not merely procedural but serve as an essential safeguard to ensure that church resources are managed in strict alignment with established policies, while also reflecting the practical realities and tensions that emerge in the administration of church funds.

At the regional and district levels, audit teams play a crucial role in upholding financial integrity. Through a blend of scheduled and surprise audits, they examine budget compliance and verify the authenticity of financial documents, including receipts and invoices. Their reports, which are submitted to senior administrators, facilitate proactive oversight and enable the early detection of discrepancies (Bamfo, 2021: 33). However, the audit process is not always uncontested. Local administrators sometimes perceive repeated surprise audits as overly stringent, particularly when resources are scarce and record-keeping capacity is limited. These moments of friction illustrate that while auditing is indispensable for accountability, it also introduces tensions regarding autonomy and trust.

The administration of receipt books is another key mechanism in promoting transparency. Each book is serialised and recorded before distribution, ensuring accountability and restricting usage to church-related transactions. Notably, the exclusion of personal events such as weddings and naming ceremonies from this system has generated mixed reactions. While it reinforces transparency and traceability, some members have argued that the rigid separation between personal and congregational finances does not reflect the lived realities of grassroots communities. Such disagreements demonstrate that audit controls, though well-intentioned, sometimes require contextual sensitivity to prevent alienation at the local level.

Oversight of fundraising methods further reveals the interplay between ethical safeguards and practical challenges. The church has established strict guidelines to prohibit coercion and exploitation in donations, thereby boosting donor confidence and aligning with Pentecostal values of voluntarism (Anane, 2020: 45). Conversely, in practice, there is not always consensus on the boundaries of "voluntariness." In some districts, subtle pressures—such as public acknowledgment of donations—have sparked debates about whether fundraising practices are entirely free of compulsion. Here, the controls reveal their double-edged character: they uphold ethical ideals but are sometimes contested in interpretation.

A distinctive feature of the church's financial strategy is the allocation of internally generated funds (IGF) to scholarships at Pentecost University. Investments are carefully managed to maximise returns, and the distribution process is subject to audit review to ensure fairness (CoP Financial Manual, 2022: 18). This practice illustrates a tangible way in which financial stewardship is linked to empowerment through education, positioning the church as a key social development actor. Unlike many secular NGOs or even other Pentecostal churches, this model of directly tying IGF to higher education demonstrates a unique contribution to the broader discourse on church-based social investment.

External audits extend this accountability framework by offering independent evaluations of financial records, ensuring compliance with both legal and ecclesiastical requirements. These audits not only validate internal findings but also identify risks and propose structural improvements (Anane, 2020: 48). While they significantly strengthen credibility, some leaders have noted that external auditors, unfamiliar with the peculiarities of Pentecostal structures, sometimes recommend practices that are difficult to integrate into church governance. This contrast highlights the dynamic negotiation between universal audit standards and the particularities of faith-based administration.

Technological tools have further transformed the landscape of church financial management. With the introduction of Microsoft 365, Enterprise Resource Planning (ERP) systems, and the Church Management System (CMS), financial reporting has become more efficient and transparent, enabling real-time monitoring and data security (Kwame, 2023: 27). Nevertheless, disparities in digital literacy across districts occasionally hinder uniform adoption, creating variation in the effectiveness of these tools. While prior studies have often emphasised the benefits of digitisation in religious finance, this case underscores the unevenness of technological uptake, adding depth to existing literature.

Quarterly reporting forms another cornerstone of accountability. Detailed reviews of income, expenses, and budget performance are conducted by the General Treasurer and Executive Council, ensuring that discrepancies are addressed promptly (CoP Financial Manual, 2022: 21). These reports, however, sometimes provoke disagreements between local and national authorities regarding spending priorities. For instance, while headquarters may urge austerity to strengthen reserves, local leaders often advocate for more immediate disbursements to meet pressing community needs. Such disagreements reveal that financial transparency does not automatically lead to consensus, but rather exposes the competing demands within a multi-tiered system.

In preparation for audits, essential documents such as revenue and expenditure reports are compiled to facilitate smooth evaluations and resolve deficiencies in advance (Owusu, 2021: 29). The subsequent audit execution involves both internal and external teams, who verify

transactions, cross-check supporting documents, and detect anomalies in reported income and expenditure (Bamfo, 2021: 36; Kwame, 2023: 44). Internal audits tend to highlight local and district-level financial challenges, while external audits provide broader, impartial evaluations of church-wide performance. The dual system ensures balance but also creates occasional tension, as local leaders sometimes feel that external reports overshadow or contradict the contextual insights of internal auditors.

Audit reports, once finalised, are submitted at multiple levels to guide corrective action. Internal reports address grassroots issues, while external reports contribute risk assessments and strategic recommendations for leadership decision-making (CoP Financial Manual, 2022: 22). Annual performance reviews, including variance analyses that compare actual outcomes with budget forecasts, serve as an additional tool for aligning fiscal discipline with organisational objectives (Anane, 2020: 50). These findings, when reviewed across local, regional, and national levels, demonstrate both the successes and limitations of financial oversight.

Viewed holistically, the audit framework of CoP provides more than a descriptive account of compliance—it reveals the complexities of financial management within a faith-based institution. While the controls enhance transparency, accountability, and trust, they also expose disagreements over priorities, tensions between local and national levels, and variations in practice that reflect both strengths and vulnerabilities. Unlike many prior studies that present auditing as either uniformly successful or deficient, this analysis highlights the dynamic negotiation between ideals and realities, demonstrating that the church's system is simultaneously a safeguard, a site of contestation, and a unique contribution to broader discussions of financial governance in religious organisations.

d) Balancing Finance and Mission: The Church of Pentecost's Growth Dynamics

(i) Infrastructure Development

CoP, one of Ghana's most influential Pentecostal denominations, is widely recognised for its prioritisation of infrastructural development, evangelism, and community-focused initiatives. These priorities are driven by strategic financial decisions that have shaped the church's visibility and contributed significantly to its growth.

Infrastructure remains a defining feature of the CoP's financial agenda. A substantial portion of resources—sourced mainly from tithes, offerings, and targeted fundraising—is invested in building churches, mission houses, schools, and healthcare facilities. This has enabled the church to establish a strong physical presence in both urban and rural settings. As Quampah (2014: 52) notes, such structures not only provide worship spaces but also create a sense of identity, belonging, and pride among members. Regional offices and administrative buildings further support large-scale programmes, thereby boosting the church's public visibility and attracting new adherents.

However, perspectives within the church are not unanimous. Several deacons criticised what they saw as an overemphasis on physical edifices, warning that infrastructure was sometimes pursued at the expense of deepening spiritual formation. One remarked: *“At times, it appears that the emphasis is placed more on visible aspects rather than on enhancing our faith and relationship with God”* (CE15, 30/11/24). Another participant added that while buildings are important, greater financial commitment is required for discipleship, prayer gatherings, and youth ministries; otherwise, *“we jeopardise the fundamental mission of the church”* (CE9, 30/11/24). These internal disagreements highlight tensions in financial priorities—contrasting with earlier studies that largely presented infrastructure as an uncontested driver of growth. The findings here add depth by showing how growth through infrastructure can also generate concern over spiritual dilution.

(ii) Evangelism and Missions

Evangelism and missions are another central area of financial investment. The CoP channels substantial resources into missionary training, transportation, and the sponsorship of outreach programmes, often targeting under-served rural areas. These initiatives have produced measurable results; for example, the 2020 Annual Report records a 15% membership increase over five years, largely credited to aggressive evangelistic campaigns.

Yet again, internal voices reveal complexity. While some celebrated these achievements, others questioned sustainability, raising concerns about the church’s capacity to provide quality pastoral care for rapidly expanding congregations. Anderson’s (2004: 216) caution—that numerical growth can stretch resources and weaken governance—resonates with these insider perspectives. Unlike prior research that mostly framed CoP’s evangelism as unambiguously successful, this study surfaces a more contested view: growth is celebrated, but there is also unease over whether the pace outstrips available pastoral and financial resources.

(iii) Community Initiatives

CoP also channels finances into social interventions, reflecting its theology of stewardship and commitment to societal well-being. Investments in schools, clinics, and social facilities reinforce the church’s role as both a spiritual and civic institution. A flagship example is the Environmental Care Campaign, which raised ecological awareness nationwide and positioned CoP as a socially responsible body (Adomako, 2019: 86).

Nonetheless, the focus on social projects is not without critics. Some members argued that overinvestment in such initiatives risks distracting from the church’s spiritual mandate. Oppong (2017: 49) similarly cautions that social responsibility should complement, not overshadow, the church’s core spiritual identity. This study confirms earlier observations but also adds fresh evidence of internal debate within CoP—members simultaneously value social projects and question their alignment with the central mission of discipleship and worship.

The financial strategies of CoP—in infrastructure, evangelism, and community engagement—have undeniably bolstered its growth and public influence. At the same time, the findings reveal important internal disagreements about the balance of priorities. Unlike earlier studies that often emphasised consensus around these investments, this research uncovers contested perspectives, where members both affirm and critique the church’s spending choices. This contrast highlights a key contribution of the present study: it does not only document CoP’s successes but also foregrounds the tensions that arise when spiritual, social, and physical goals compete for resources.

Thus, while the overall impact of financial decisions has been predominantly positive, CoP continues to face the challenge of aligning growth-oriented investments with its fundamental spiritual mission. Its experience demonstrates both the opportunities and dilemmas of faith-driven financial decision-making in a rapidly expanding Pentecostal context.

- **The Apostolic Church of Ghana**

- a) Tithes**

Tithes and contributions form the primary financial backbone of ACG, providing essential support for administrative operations, missionary projects, and social outreach. These contributions, grounded in biblical conviction, sustain the daily running of the church while simultaneously empowering it to pursue broader objectives such as evangelism, community initiatives, and diverse ministry activities. This orientation toward financial stewardship reflects the church’s doctrinal emphasis on responsible resource allocation as both a managerial and a spiritual obligation, a perspective often linked to Acts 2:42, which highlights devotion to apostolic teaching and fellowship (Owusu-Ansah, 2019: 34).

At the same time, the practice of tithing—understood as the giving of ten percent of one’s income—is not only encouraged but presented as a non-negotiable duty. Malachi 3:10 (“Bring the whole tithe into the storehouse”) remains the central scriptural basis, reinforcing the expectation that members consistently bring tithes, primarily during Sunday services though allowances are made for other days. This system ensures regular revenue flow for both operational costs and targeted projects. However, while church leadership strongly frames tithing as a biblical obligation, some member’s express quiet unease over its rigidity, raising questions about whether financial giving framed as duty rather than freewill offering encourage genuine spiritual commitment or compliance under obligation.

The “Bring-Ye-All” policy operationalises tithing within ACG, mandating that all local assemblies record contributions in a Tithe Register and distribute them according to a set formula across local, district, regional, and national structures. This stratified framework promotes accountability by designating clear proportions to each tier, ensuring that resources reach multiple levels of administration (ACG, 2020: 7; Larbi, 2001: 76). However, a tension remains between the formal

efficiency of this model and the challenges of adaptability; while the proportional system provides order, critics suggest it sometimes limits flexibility when local churches face pressing financial needs that exceed their allocated portion.

Oversight mechanisms also reflect this balance of structure and negotiation. A financial committee documents and verifies all tithe payments, while the Executive Council, working with the National Finance Committee, retains authority to adjust allocations depending on emerging needs (ACG, 2020: 7). This adaptability has proven effective in addressing sudden challenges, such as ministry expansion or emergencies (Quayesi-Amakye, 2015: 119). Nonetheless, the periodic reallocation of funds occasionally sparks debate within assemblies, as some leader's view adjustments as necessary stewardship while others worry that shifting policies undermine predictability.

To further consolidate the practice, the church deploys tithe task teams at each administrative level, tasked with encouraging consistent giving through biblical counselling, follow-up with members, and educational campaigns. These groups reinforce the idea of tithing as a spiritual duty, thereby embedding financial discipline into the broader religious life of the congregation (ACG, 2020: 7). Still, while many members affirm that this culture nurtures spiritual growth alongside financial stability, opposing voices argue that an overemphasis on tithing risks reducing worship to financial compliance, thereby overshadowing other expressions of devotion.

As a whole, the case of ACG illustrates both continuity with and divergence from prior studies on Pentecostal financial practices. Like other Pentecostal traditions, the church institutionalises tithing as central to its financial framework (Larbi, 2001). Yet unlike accounts that present giving as universally embraced, the data here highlight ambivalence and occasional resistance within the membership. This contrast constitutes a key contribution of the present study: by revealing internal debates, it moves beyond merely descriptive accounts to show how financial systems are both upheld and contested within a single denominational framework.

b) Offerings

Offerings constitute another important stream of income for ACG, complementing tithes and sustaining the church's diverse ministries. Rooted in Deuteronomy 16:16–17, which commands believers to appear before the Lord with gifts, offerings are framed as both an act of devotion to God and an expression of allegiance to the church community. They provide supplementary revenue for operational needs, special projects, and ministry programs, with the General Council regulating their administration to ensure alignment with the church's mission (Gifford, 2004: 145). In practice, these contributions are occasionally enhanced by income from church-organised activities, enabling leadership to address unforeseen demands. Proposers of this approach view it as prudent flexibility that sustains routine functions while also responding to emerging challenges (ACG, 2020: 8). However, some members caution that reliance on additional fundraising risks overburdening congregations already stretched by regular tithes and

contributions, reflecting ongoing debates about balancing financial discipline with pastoral sensitivity.

The church underscores its commitment to accountability by enforcing a structured financial management system across all tiers—from local assemblies to the national headquarters. Regular audits, strict reporting requirements, and transparency in fund allocation are designed to safeguard integrity and bolster members' trust. Larbi (2001: 114) has highlighted the value of such systems, yet the findings of this study reveal that while many members affirm their importance, others express unease that excessive bureaucratic procedures can slow down urgent initiatives. This suggests that the drive for accountability, though widely accepted, is not without internal tensions.

Beyond tithes and offerings, The Apostolic Church, Ghana draws financial strength from donations, gifts, and solicitations made under Article 60(1)(b) and (c). Contributions come from individuals and charitable bodies, provided these align with church values. Funds earmarked for specific purposes are strictly restricted to those uses, ensuring donor confidence (Ansah, 2018: 117). Members generally celebrate this transparency, though some leaders question whether such restrictions occasionally limit the church's ability to redirect funds toward more pressing ministry needs, again illustrating that consensus is not always present.

The church authorises several additional methods to generate income. These include the payment of dues to support humanitarian programs and movement-based activities (ACG, 2021: 65), and the sale of souvenirs such as branded merchandise, which not only raises funds but promotes community identity (Mensah, 2020: 103). Fundraising at movement assemblies provides further autonomy for groups to support their initiatives, though these remain subject to presbytery oversight (ACG, 2021: 67). For some, these mechanisms embody innovation and financial inclusivity; for others, they risk commercialising church life, highlighting again the contested reception of financial strategies among members.

The ACG enforces rigorous financial protocols to ensure secure and transparent management of its resources. These include:

- Management of bank accounts, requiring all administrative tiers to deposit funds from offerings, tithes, and contributions in line with church banking policy (Owusu, 2022: 89).
- Mobile money collection systems, regulated to prevent withdrawals and ensure all funds flow directly into central accounts (The Apostolic Church, 2021: 70).
- Requirements for opening bank accounts, where new accounts can only be created through formal resolutions by senior bodies, ensuring oversight (Ansah, 2018: 125).
- Daily banking of monies, mandating deposits by the next working day unless exemptions are authorised (Owusu, 2022: 92).

- Issuance of receipts, with all deposits acknowledged by official documentation to guarantee accuracy and trust (Mensah, 2020: 107).
- Centralised funding policies, prohibiting independent management by movements to safeguard against misuse and reinforce accountability (ACG, 2021: 73).

While these safeguards are widely seen as crucial for protecting church finances, they are not without critics. Some grassroots leaders argue that daily banking and strict centralisation can create practical burdens for smaller assemblies, particularly in rural areas with limited access to banking services. Others welcome the rigidity as necessary to protect against embezzlement. These internal debates reveal the delicate balance between efficiency, accountability, and contextual realities.

The case of ACG, Ghana both affirms and complicates existing studies on Pentecostal financial systems. Like earlier accounts (Larbi, 2001), this study shows how accountability structures are central to sustaining members' trust. However, unlike studies that present financial regulation and fundraising as uncontested, the findings of this study highlight persistent debates—between flexibility and rigidity, pastoral sensitivity and financial obligation, autonomy and centralisation. Foregrounding these internal disagreements, this study offers a more differentiated perspective, showing that financial practices are not only institutionalised but also negotiated, contested, and reinterpreted by members themselves.

c) The Significance of Budgets, Audits, and Financial Planning in Efficient Operational Management

(i) Financial Planning

ACG adopts a structured budgeting framework designed to balance fiscal prudence, transparency, and alignment with its broader mission. This process, enshrined in Article 61 of the church's constitution, extends across all administrative tiers and involves forecasting, authorisation, evaluation, and oversight. Unlike in some Pentecostal traditions where budgeting is often treated as an internal administrative tool, here the process is elevated to a constitutional mandate, making it both a spiritual and operational obligation (The Apostolic Church, 2020: 36).

The budgeting cycle begins with annual projections of revenues and expenditures. Anticipated income sources—including tithes, offerings, gifts, and investments—are mapped against projected programmatic and administrative needs. Article 61 requires that all units, regardless of size or revenue base, follow this process to ensure preparedness and accountability. While scholars such as Owusu (2022: 28) and Mensah (2021: 45) commend this consistency, some local leader's express reservations that rigid constitutional procedures may limit contextual flexibility. For example, congregations in low-income districts often find it difficult to adhere to projections that assume stable tithing patterns, raising questions about whether uniform procedures inadvertently impose unequal burdens.

To promote adaptability, budget estimates are further segmented into monthly, quarterly, or semi-annual intervals. This allows administrative tiers to track progress more closely and make mid-course adjustments in response to income fluctuations. Proponents view this as an effective safeguard against over-expenditure (Owusu, 2022: 28), yet others argue that frequent reviews may introduce bureaucratic delays, creating tension between efficiency and responsiveness.

At the national level, the administration prepares a consolidated budget covering all projected revenues and expenditures. This draft is reviewed by the Executive Committee one month before the close of the financial year, and only after preliminary approval is it submitted to the General Council for ratification. This tiered approval process is intended to align financial decisions with the church's mission priorities (Mensah, 2021: 45). However, some observers contend that requiring both Executive and General Council approval may concentrate decision-making power at the top, limiting the financial autonomy of area and district structures.

At the regional level, the Area Finance Committee prepares annual budgets, which must be vetted first by the Area Pastorate and subsequently ratified by the Area Presbytery. Similarly, district and local finance committees submit their budgets to their respective presbyteries for approval (Ansah, 2019: 52). This multilevel process promotes transparency and accountability, but critics have pointed out that extensive oversight mechanisms risk slowing the implementation of urgent projects, such as emergency relief responses or building repairs.

Semi-annual budget reviews are another distinctive feature of the system. These reviews enable leaders to evaluate progress toward financial goals and adjust for unforeseen challenges. Each budget distinguishes between recurring costs (salaries and operational expenses) and capital investments (construction projects and equipment purchases), a practice which scholars such as Mensah (2021: 47) highlight as essential for balancing short-term needs with long-term development. Still, some leaders within the church argue that capital-intensive projects often consume disproportionate attention and resources, overshadowing smaller but equally vital operational priorities.

Oversight continues through quarterly reporting at every administrative level. Finance committees produce reports comparing actual income and expenditures against the approved budget, which are then submitted upwards: local and district committees to their presbyteries, area committees to the Area Presbytery, and the national finance office to the Executive Committee and General Council (Apostolic Church of Ghana, 2020: 42; Owusu, 2022: 33). This systematic reporting framework has been praised as a safeguard for financial integrity (Ansah, 2019: 55), yet in practice, some local leaders perceive it as overly centralised, particularly when discrepancies are flagged but not resolved promptly at higher levels.

Finally, financial discrepancies are subjected to administrative review and either approved or corrected at the appropriate tier. Mensah (2021: 50) interprets this mechanism as a sign of institutional resilience, allowing the church to adapt to shortfalls or unexpected expenses. However, the process has also been criticised for inconsistency: while some areas are proactive in addressing discrepancies, others delay corrective action, leading to uneven financial discipline across the denomination.

In contrast to broader literature that often portrays Pentecostal budgeting as a consensual process driven by shared values of stewardship (e.g., Omenyo, 2006), this case highlights internal tensions between centralisation and local autonomy, flexibility and rigidity, efficiency and bureaucracy. The Apostolic Church, Ghana thus contributes a distinctive model where constitutional codification of budgeting enforces accountability but also exposes fault lines in practice. Rather than depicting uniform consensus, the evidence suggests a dynamic system in which financial planning both strengthens operational management and generates contestation over authority, adaptability, and equity.

d) Audit Regulations and Protocols

ACG maintains a comprehensive audit system designed to ensure financial responsibility, transparency, and compliance with its organisational principles. These measures safeguard financial assets, protect staff, and improve operational efficiency. However, while the system is robust, church members sometimes express unease about how consistently these protocols are implemented across all administrative levels. This indicates that audit regulations, though formalised, remain subject to interpretation and negotiation within the church's structures.

(i) Accountability of Management Units and Financial Committees

At every administrative level, management units and finance committees are tasked with establishing and upholding internal controls. These committees examine detailed financial statements on a quarterly basis, ensuring that financial activities align with the church's strategic goals. An annual budget is set, and performance is reviewed against it at least quarterly. Rules are enforced but are also revised periodically to address emerging challenges and adapt to best practices (ACG, 2022: 18).

To strengthen financial security, responsibilities are deliberately divided so that no single individual controls all aspects of a transaction. Members occasionally raise concerns that rigid segregation slows down administrative efficiency, but leaders defend it as essential for protecting the integrity of financial systems. An annual review of records is conducted by a chartered accountant or a committee with accounting expertise (Owusu, 2021: 30), reinforcing this balance between efficiency and accountability.

(ii) Monetary Inflows and Disbursements

Funds collected at church events are handled in the presence of at least two unrelated individuals before being securely deposited. Typically, a treasurer and an unrelated individual count and seal the money in an envelope, signed by both. Deposits are made the next business day and documented with a deposit slip for verification (ACG, 2022: 18).

All payments are recorded within one week, while disbursements are issued from an impress fund rather than undeposited collections. Vendor payments are made by cheque to guarantee traceability, and no individual is allowed to endorse a cheque to themselves. Furthermore, authorisation and voucher forms must be signed by individuals other than the payment recipient (Kwame, 2023: 27). These practices aim to prevent misuse of funds, although some members argue that excessive bureaucracy creates unnecessary bottlenecks.

(iii) Annual Audit and External Auditors

The General Headquarters' annual financial statements are subject to review by an independent external auditor appointed by the General Council. This auditor examines records for accuracy and compliance with legal and regulatory norms (Anane, 2020: 56). The annual audit incorporates essential reports such as the Statement of Financial Position, Statement of Comprehensive Income, and Statement of Cash Flows, thereby providing a full picture of assets, liabilities, income, and expenses. Findings are submitted to the General Headquarters, informing subsequent policy decisions and financial strategies (Bamfo, 2022: 22).

Audit committees operate across administrative tiers to strengthen oversight. District audits are reported to the Area Pastorate, while area audits undergo review by Management. This layered approach promotes accountability and facilitates dispute resolution before concerns escalate (Kwame, 2023: 34). Still, not all members perceive these layers as equally effective; some view them as enhancing transparency, while others believe they obscure accountability through bureaucratic distance.

The audit system of ACG demonstrates a high degree of institutionalisation compared to practices reported in earlier studies of Pentecostal financial governance, where oversight was often more informal. Yet this study also highlights that audit protocols are not universally embraced; they are contested and at times reinterpreted by both leaders and members. In drawing attention to these internal disagreements, the findings of this study challenge the assumption that financial discipline in Pentecostal churches always reflects consensus. Rather, they reveal a dynamic system that balances regulatory structures with the lived realities of negotiation, efficiency concerns, and differing interpretations of accountability.

e) Assessing the "Bring-Ye-All" Financing System: Advantages, Obstacles, and Influence on Operational Expansion

ACG employs the "Bring-Ye-All" system, a financial management framework that requires all tithes collected at the local assembly level to be recorded in a Tithe Register and distributed in predetermined proportions across local, district, regional, and national tiers. This policy has been active in advancing the church's mission and supporting its operational growth, ensuring that resources reach every level of administration.

One of the system's most celebrated strengths lies in its fairness and predictability. Local assemblies utilise their share to sustain church infrastructure, finance community outreach, and meet day-to-day expenses. Districts and areas apply their allocations to oversee multiple assemblies and implement broad ministry initiatives, while the national headquarters channels its portion into strategic undertakings such as leadership development, large-scale evangelism, and infrastructure expansion. Senior pastors consistently highlight this structured arrangement as enabling efficiency, with one remarking that "the Bring-Ye-All system offers a degree of financial stability and predictability that enables local congregations to plan efficiently" (SP5, 26/11/24). Transparency also features prominently: by explicitly recording tithes and distributing them equitably, the system builds trust among members, motivating them to contribute consistently. As a national pastor explained, "the transparent allocation framework instils confidence in members that their sacrifices are not squandered, and this trust is essential for sustaining a consistent stream of contributions" (SP3, 23/11/24).

However, the picture is not uniformly positive. Several associate pastors and district leaders challenge the system's rigidity, contending that fixed proportions can fail to reflect urgent or uneven needs across administrative tiers. Districts experiencing rapid growth or crises often find their allocations insufficient. A district pastor observed, "Although the system functions theoretically, it may become restrictive when our actual circumstances evolve more rapidly than the financial model permits" (AP9, 11/09/24). Others point to bureaucratic delays, arguing that the hierarchical disbursement process can slow down access to funds. For example, a rural deacon reflected: "The postponement of fund allocation has occasionally impeded our capacity to seize opportunities for ministry growth or community engagement" (CE21, 12/03/24). These internal disagreements demonstrate that, while the model is celebrated for its stability, its application can also create frustrations and tensions that require constant negotiation.

To address these criticisms, the Executive Council and the National Finance Committee periodically review the distribution formula. Such reviews are meant to keep the model responsive to the church's evolving needs. Yet even here, senior pastors caution that adjustments, while valuable, often remain insufficiently flexible. As one suggested, "Although reviews are beneficial, a more decentralised approach could enable districts and regions to make swifter decisions

concerning resource allocation” (SP5, 26/11/24). This ongoing debate highlights that financial practices in the church are not simply institutionalised rules but processes that are actively contested and renegotiated by leaders at different levels.

Despite these challenges, the overall contributions of the “Bring-Ye-All” system to the ACG’s expansion remain undeniable. Through systematic allocation, the church has funded major infrastructure projects such as new church buildings and administrative complexes, while also strengthening its evangelistic and community service programmes. Unlike findings from earlier studies that often emphasise consensus around such financial frameworks, this study underscores both their stabilising effects and the tensions they generate. Illuminating these internal disagreements, the research demonstrates that the ‘Bring-Ye-All’ system functions not simply as a neutral administrative tool but as a dynamic mechanism that simultaneously supports growth and provokes debate over flexibility, control, and adaptation

- **Assemblies of God, Ghana**

- a) **Tithes and Offerings**

Tithing remains a central and consistent source of income for the AoG, Ghana, grounded in the scriptural directive of Malachi 3:10, which instructs believers to “bring the whole tithe into the storehouse.” Members are expected to give a portion of their income, usually collected weekly during services. To ensure accuracy and accountability, tithes are enclosed in marked envelopes containing the contributor’s details. A trusted team then verifies the amounts by cross-checking cash and cheques against the recorded figures (AoG, Ghana, 2017). Following verification, contributions are entered on individual tithe cards, documented in a ledger, and acknowledged with receipts. This process reflects the church’s commitment to financial stewardship and transparency.

While the system is robust, not all members agree on its implementation. Some perceive the process as spiritually affirming and a necessary safeguard of accountability, while others voice concerns about excessive bureaucracy, unequal enforcement, or the pressure it places on low-income earners. These disagreements illustrate that tithing, though institutionalised, is also contested and reinterpreted at the congregational level—a finding that complicates assumptions of universal consensus within Pentecostal financial practices.

Beyond tithes, the AoG, Ghana, organises fundraising activities to mobilise resources for specific initiatives, including church construction, social outreach, and community development. These fundraising drives—conducted across local, district, and national levels—not only raise significant funds but also further communal participation in the church’s mission (Larbi, 2001). Yet here, too, internal differences surface: while many members view fundraising as an empowering collective effort, others question the frequency of appeals or feel that the burden falls disproportionately on committed givers.

Another structured source of income comes from offerings dedicated to specific church departments, such as the Youth, Women's, and Men's Ministries. Departmental days allow ministries to raise funds for their own programmes, decentralising financial responsibility while contributing to overall sustainability (AoG, Ghana, 2017). Although widely embraced as a fair system, some members interpret departmental giving as creating competition between ministries or duplicating obligations already covered by general offerings.

Large gatherings—including seminars, conferences, and council meetings—offer further opportunities for targeted fundraising. These events often fund scholarships, renovations, or new ministry projects, with proceeds earmarked for their intended purpose (Owusu-Ansah, 2019). Here, members typically affirm the transparency of designated giving, yet debates sometimes arise over whether these events prioritise institutional visibility over grassroots needs.

Financial support also comes through gifts, pledges, and levies. Gifts and donations are usually one-time contributions, while pledges and levies involve ongoing commitments. These mechanisms are crucial for funding special projects and addressing unanticipated needs (Quayesi-Amakye, 2015). Even so, members occasionally contest the fairness of levies, with some perceiving them as voluntary while others see them as obligatory. Such tensions again show that financial decisions are as much negotiated as they are enforced.

To maintain financial integrity, offerings and contributions are collected in a tightly controlled manner. Ushers gather offerings during services and transfer them to the accounting office, where counters verify and record amounts. Funds are then secured until deposited into the bank—typically on the same day or the next business day—under the oversight of the Sunday School Superintendent and Financial Secretary (Larbi, 2001). This layered accountability system inspires confidence, though some members suggest that delays in reporting or centralisation of authority reduce efficiency.

In addition to cash donations, AoG, Ghana, receives in-kind contributions such as materials, goods, and assets. These are carefully documented and used exclusively for their designated purposes (Gifford, 2004). For instance, construction funds are managed separately from general revenues, ensuring alignment with donor intentions. Members generally affirm this transparent approach, though there are occasional disagreements about whether such donations should be redirected when urgent, unforeseen needs arise.

Overall, these practices demonstrate that the AoG, Ghana, manages resources through a varied blend of tithes, offerings, fundraising, departmental initiatives, pledges, and donations. While the structured systems uphold accountability and stewardship, this study shows that they are not passively accepted; rather, they are constantly negotiated, debated, and reinterpreted by members. This finding differs from much of the existing literature, which often portrays

Pentecostal financial practices as uniformly embraced (Larbi, 2001; Gifford, 2004). The study brings internal disagreements to the forefront, offering a more in-depth account of financial decision-making—one that recognises both the effectiveness of institutional mechanisms and the dynamic tensions through which members engage, contest, and reshape

b) The Significance of Budgeting, Auditing, and Financial Planning in Church Operations

Financial planning constitutes a central pillar of the AoG, Ghana's operations. Article 22 of the church's Constitution specifies a broad spectrum of revenue sources—including tithes, fundraising initiatives, departmental offerings, special contributions, gifts, donations, pledges, and other contributions—that sustain daily administration, community outreach, and long-term development objectives. While this constitutional clarity offers a structured foundation, internal disagreements sometimes emerge over how resources should be prioritised and deployed, indicating that financial planning is not merely technical but also contested.

The budgeting framework is organised across the national, regional, district, and local church levels. At each stage, the process is guided by four key principles: authorised expenditure only (ensuring that all spending aligns with the approved budget), resource-based management (ensuring costs remain within available limits), project-based budgeting (requiring every initiative to be pre-approved), and income-based allocation (anchoring projections in expected revenue). These principles provide a measure of consistency, however in practice, tensions surface when departments argue that rigid resource-based limits constrain ministry flexibility or when projected revenues fail to materialise.

(i) Budget Preparation Process

At the national level, the Head of Operations issues budget guidelines in September. Departments then submit their proposals to the General Treasurer by October, after which the Executive Presbytery reviews and approves the final budget in November. This top-down process ensures uniformity but has also been critiqued by some district leaders, who perceive it as limiting the autonomy of lower administrative tiers.

At the regional and district levels, budgeting mirrors the national structure, with officers tasked to review and approve financial plans before execution. The uniform procedure promotes coherence across the church, nevertheless regional leaders occasionally argue that strict adherence can overlook local variations and emergent needs.

At the local church level, department heads prepare budget proposals, which are assessed by the Finance Committee. The Church Board, chaired by the Senior Pastor, ultimately approves the consolidated budget. While this offers opportunities for direct member participation, differences

in financial literacy among committee members can lead to varying interpretations of priorities, further illustrating that consensus is not always straightforward.

(ii) Budget Oversight and Execution

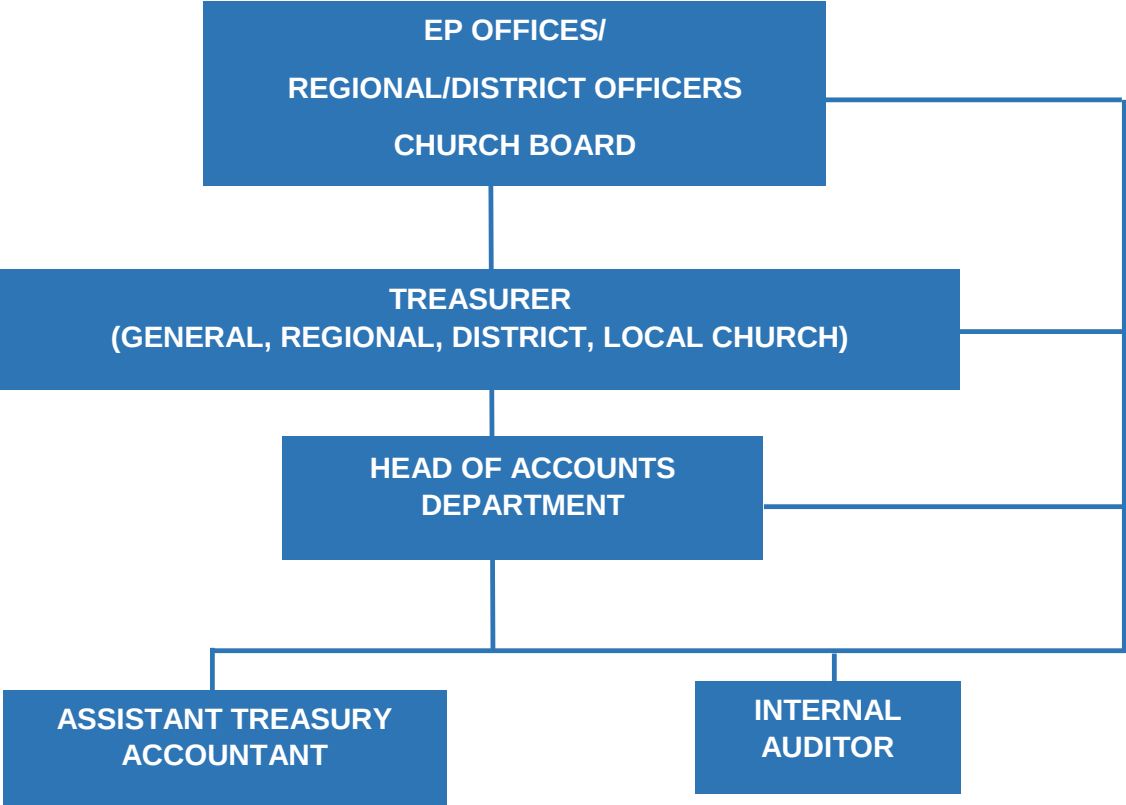
The AoG enforces a multi-layered accountability system to ensure budgets are not merely symbolic documents but active guides to financial discipline. Oversight mechanisms include quarterly financial reports that compare actual income and expenditure against projections, leadership reviews where reports are submitted to governing councils, capital expenditure controls requiring prior approval before any project commences, and formalised emergency funding measures for unplanned spending. Even here, debates sometimes arise over whether strict approval processes safeguard accountability or unnecessarily delay urgent ministry responses.

(iii) Internal and External Auditing

A robust audit framework reinforces this budgeting system. Internally, audits occur at every level of administration—national, regional, district, and local—with the National Head of Audit supervising compliance. Regional auditors forward their reports to headquarters for action. Externally, independent auditors review financial statements annually to ensure compliance with established accounting standards. While this dual system has been praised for upholding transparency, some members raise concerns about whether external audits sufficiently capture the contextual realities of church operations or remain overly aligned with secular standards of accountability.

Unlike prior studies that primarily portray financial planning in churches as straightforwardly hierarchical and uncontested, the evidence from the AoG, Ghana, demonstrates a more complex picture. The church does operate a structured and transparent financial system, with rigorous mechanisms for budgeting and auditing, but these structures also generate debates over autonomy, flexibility, and contextual adaptation. This dual reality—of discipline and disagreement—marks an important contribution: financial planning in Pentecostal churches cannot be understood merely as the application of constitutional rules but as a dynamic process that balances control, accountability, and competing interpretations of stewardship.

Figure 5.1: Accounts Department Structure (Assemblies of God, Ghana)



Source: Assemblies of God, Ghana. 2017. Financial and Accounting Manual. Accra: Assemblies of God Literature Centre

c) Innovative Financial Strategies within the Assemblies of God, Ghana

AoG, Ghana employs innovative financial strategies to advance evangelism, church growth, and community involvement. Two principal methods stand out: targeted fundraising for specific projects and strategic allocation of resources. These strategies aim to optimise financial resources while ensuring alignment with the church’s ministry goals. Importantly, these practices are not without debate, reflecting internal disagreements regarding fairness, equity, and prioritisation.

A key feature of the AoG’s financial approach is fundraising tailored to individual projects. This entails mobilising congregational support for clearly defined initiatives, such as constructing new church facilities, orchestrating large-scale crusades, or launching community development programs. Through establishing explicit objectives and communicating the significance of these activities, the church encourages generous contributions. Senior pastors note that this strategy builds a sense of ownership among members: "When members observe the tangible outcomes of their contributions, they are more inclined to give and even surpass expectations" (SP1, 21/11/24).

Despite the benefits, church leaders have observed that this approach can marginalise smaller or rural assemblies. Limited financial capacity may prevent these congregations from meeting campaign objectives, creating inequities between urban and rural churches. A regional superintendent observed, "The pressure to contribute to national projects often depletes smaller assemblies, rendering them incapable of addressing their immediate needs" (SP4, 26/11/24). This tension demonstrates that while project-specific fundraising enhances engagement and accountability, it also introduces contested dynamics in financial participation, requiring continual negotiation and adaptation.

Resource allocation within the Assemblies of God follows a structured framework to ensure funds are directed efficiently toward ministry objectives. The financial management system distributes resources across three main domains: administration, missions, and development programs. Analysis of national financial records indicates that approximately 40% of funds are allocated to missions and evangelism, 30% to administrative functions, and 30% to development projects (AoG Financial Report, 2023: 18).

While this allocation framework is praised for its clarity and measurable outcomes—such as facilitating over 100 new churches in underserved regions between 2020 and 2023—concerns persist. Senior pastors have expressed that administrative expenses occasionally overshadow frontline ministry initiatives. A district overseer stated, "Although the allocation system is well-structured, there is frequently an excessive focus on sustaining administrative offices to the detriment of local church programs. Pastors in the field sometimes feel unassisted" (AP7, 9/11/24). This disagreement illustrates the dynamic tension between operational sustainability and grassroots ministry support.

AoG's targeted fundraising and strategic resource allocation have significantly enhanced its growth, sustainability, and member involvement. However, the presence of internal disagreements—over equity in fundraising and the balance between administrative and frontline expenditure—highlights that financial decisions are negotiated processes rather than unilaterally imposed structures.

This analysis shows that innovative financial strategies in Pentecostal churches can both empower members and provoke contestation, offering a subtler and detailed understanding of church financial management in Ghana. Through documentation of these internal debates alongside practical outcomes, this study provides a distinctive insight into the interaction between financial strategy, member engagement, and organizational equity, which previous studies have not fully addressed.

Table 5.1: Fund Sharing Ratios for Districts, Regions and the Central Council of Assemblies of God, Ghana

Item	General Council %	Regional Council %	District %	Bible Colleges %	Ministers' Support %	Total %
20% Church Tithe	7	7	4	-	2	20
Ministers Tithes	40	45	-	15	-	100
Educational Fund	100	-	-	-	-	100
Operational Fund	100	-	-	-	-	100
40% Departmental Day Offering	15	15	10	-	-	40
Department Tithe on Tithe	10	-	-	-	-	10
Pentecost (Holy Spirit) Day Offering	100	-	-	-	-	100

Source: Assemblies of God, Ghana. 2017. Financial and Accounting Manual. Accra: Assemblies of God Literature Centre.

5.1.1.1 Comparative Assessment of Church Financial Strategies and Operational Effectiveness

The financial management strategies of CoP, ACG, and AoG share foundational principles but diverge in execution and emphasis. All three churches rely heavily on tithing as a primary source of revenue, underpinned by its theological significance, while also maintaining structured systems for fund allocation to promote transparency and accountability. These strategies reflect both doctrinal adherence and practical organizational considerations.

CoP prioritises large-scale infrastructure development as a key component of its financial strategy. Funds are mobilised through tithes, offerings, and targeted fundraising campaigns for building projects, schools, and regional ministry hubs. This approach has contributed significantly to the church's visibility and growth, establishing it as a major Pentecostal institution in Ghana.

Despite the benefits, some members and pastors have expressed concerns that the focus on physical expansion may overshadow spiritual initiatives. Critics argue that excessive emphasis on infrastructure could divert resources from pastoral care, discipleship, and community outreach. These debates illustrate that financial strategies, even when effective, are not immune to contested priorities within congregations.

The Apostolic Church employs the "Bring-Ye-All" system, which channels tithes and offerings into a centrally coordinated fund, then redistributes resources equitably across local assemblies. This approach ensures a predictable revenue stream and stabilises the finances of smaller congregations that might otherwise struggle to meet operational demands.

While this system promotes fairness, church leaders note that strict adherence can sometimes lead to bureaucratic delays or inefficiencies in fund utilisation. Some district pastors feel constrained in addressing immediate local needs, highlighting the tension between centralized control and local flexibility. These internal debates show the practical challenges of maintaining both equity and efficiency.

AoG combines tithing with innovative project-specific fundraising and percentage-based resource allocation. This strategy allows members to contribute directly to initiatives that resonate with their interests, enhancing engagement and a sense of ownership. Resource allocation is structured across administration, missions, and development programmes to optimise the use of financial resources.

However, targeted fundraising has generated disparities between urban and rural congregations. Smaller rural assemblies often struggle to contribute at the same level as larger urban churches, leading to perceptions of inequity. Similarly, debates persist regarding the balance between administrative overhead and frontline ministry, reflecting ongoing negotiation over priorities.

The three churches' financial strategies exhibit complementary strengths and limitations:

- CoP demonstrates effectiveness in large-scale infrastructure and institutional growth but risks overshadowing spiritual priorities.
- ACG excels in equitable resource distribution, providing stability across congregations, yet faces challenges in responsiveness and local flexibility.
- AoG promotes member engagement and accountability through project-specific fundraising but must navigate urban-rural disparities and balance administrative versus ministry needs.

A hybrid model incorporating CoP's infrastructure focus, AoG's innovative fundraising techniques, and the ACG's equitable distribution system could provide a more balanced and sustainable financial strategy. Such an approach would simultaneously advance institutional growth, member participation, and operational equity, mitigating the limitations of individual models.

In documenting both the practical outcomes and internal disagreements inherent in each strategy, this study provides a distinctive insight into how Pentecostal churches in Ghana negotiate the intersection of doctrinal imperatives, financial strategy, and congregational engagement. Unlike prior research that focuses mainly on success metrics, this analysis highlights the contested nature of financial decision-making and the need for continual adaptation to achieve both growth and fairness.

5.1.1.1.1 Theological Tenets of Stewardship and Accountability

Stewardship and accountability are foundational principles within Christian theology that guide the management of both material and spiritual resources in the church. These principles are not merely doctrinal; they have practical implications for financial management in Ghanaian Pentecostal congregations. Stewardship asserts that all resources ultimately belong to God, and humans are responsible for their careful management. Psalm 24:1 establishes that creation, including all church resources such as tithes and offerings, is under divine ownership. Consequently, these resources should be directed toward advancing God's purposes, including evangelism, community development, and spiritual growth. The parable of the talents in Matthew 25:14-30 reinforces this principle by illustrating that faithful and strategic use of resources leads to growth, while neglect or mismanagement results in loss.

In practice, ACG applies stewardship through its *Bring-Ye-All* policy, which channels funds into a central system before distributing them proportionally across local, regional, and national assemblies. This approach ensures equitable resource allocation, promoting both transparency and sustainability. Similarly, CoP integrates stewardship into financial planning, balancing spiritual programs with investments in infrastructure to support church growth. However, these strategies are not without tension. Some members and leaders argue that prioritizing infrastructure may overshadow spiritual initiatives, potentially diverting attention and resources from pastoral care and discipleship. In AoG, project-specific fundraising strengthens member engagement and creates a sense of ownership, yet it can generate disparities between urban and rural congregations, reflecting the inherent tension between participatory giving and equitable distribution.

Effective stewardship extends beyond the accumulation of wealth to include ethical and community-focused management of resources. Churches such as CoP and ACG implement community-oriented initiatives, including schools, vocational programmes, and outreach activities, demonstrating that stewardship encompasses social and spiritual responsibility. Senior pastors observe that when members witness the tangible outcomes of their contributions, engagement and trust increase, creating a cycle of mutual reinforcement between giving and community development.

Accountability, closely related to stewardship, emphasizes integrity, faithfulness, and responsibility in the management of entrusted resources. Scriptural passages such as Luke 16:10-12 and Romans 14:12 highlight that honesty in small matters reflects readiness for greater responsibilities and that all individuals, especially church leaders, are ultimately accountable to God. The CoP upholds this principle through training financial officers and maintaining structured reporting mechanisms, while the AoG reinforces accountability through auditing practices and finance committees. Despite these mechanisms, internal debates often arise regarding fund prioritization. Some leaders contend that administrative overhead sometimes diminishes support for grassroots programs, revealing tensions between institutional efficiency and frontline ministry needs. Financial mismanagement or perceived inequities can erode trust and hinder church growth, underscoring the strategic and moral importance of accountability.

In practice, accountability is maintained through ethical leadership, clear decision-making frameworks, and external audits. Churches implement finance committees, conduct regular audits, and maintain transparency in reporting to members. Congregational responsibility is also emphasized, as members are encouraged to give prudently, support community initiatives, and participate in oversight processes. Through documenting both operational strategies and internal debates, this study provides a distinctive insight into the interplay between doctrinal imperatives, member engagement, and organizational equity. Unlike previous research that often focuses solely on financial efficiency or theological explanation, this study highlights the contested nature of financial decision-making in Ghanaian Pentecostal churches and emphasizes the need for adaptive, context-sensitive policies that reconcile spiritual priorities with material management.

5.1.1.1.1 Theological Foundation for Accountability

Accountability is a central principle in Christian theology, requiring integrity, responsibility, and faithfulness in the management of entrusted resources. It provides both a moral and practical framework for financial governance in Pentecostal churches. Scriptural passages such as Luke 16:10-12 and Romans 14:12 establish the theological basis for accountability, emphasising that faithfulness in minor responsibilities reflects readiness for greater ones and that all individuals are ultimately answerable to God for their stewardship.

Luke 16:10-12 illustrates that honesty and diligence in seemingly small matters demonstrate preparedness for more significant responsibilities. In practice, CoP operationalises this principle through structured training programmes for financial officers, ensuring transparent and ethical financial management (Tetteh, 2022: 47). These measures are essential because financial mismanagement, even at minor levels, can erode trust, diminish member confidence, and hinder the growth of church ministries (Owusu, 2023: 35). AoG further reinforces accountability through rigorous auditing practices, demonstrating that consistent oversight is a crucial safeguard against errors or misuse of funds (Asare, 2023: 44).

Romans 14:12 reinforces the notion that all individuals, particularly church leaders, are accountable to God for their handling of financial and material resources. This principle extends to every church member, encouraging responsible contributions, prudent use of resources, and active participation in communal financial responsibilities (Tetteh, 2022: 49). In making accountability a core aspect of their operations, Pentecostal congregations promote a shared sense of responsibility and ethical stewardship, reinforcing the overall integrity of the church.”

However, accountability is not without internal tension. In some instances, leaders have expressed concerns that centralized auditing or administrative oversight may inadvertently restrict local pastors’ ability to respond quickly to urgent congregational needs. Similarly, members occasionally contest the fairness of fund allocations, perceiving discrepancies between urban and rural assemblies or between administrative versus ministry expenditure. These debates reveal that accountability in practice is a dynamic process, negotiated across multiple levels of church governance rather than enforced unilaterally.

Ensuring financial transparency requires a combination of ethical leadership, clear decision-making structures, and regular external audits. Churches such as CoP, ACG, and the AoG have institutionalised finance committees and auditing systems to uphold biblical principles, prevent mismanagement, and strengthen congregational trust (Asare, 2023: 45). Beyond procedural safeguards, accountability reinforces spiritual and operational objectives: it protects church resources, honours God, sustains mission activities, and further a culture of trust and collaboration among members.

This study, by examining both the theological foundations and practical application of accountability, offers a detailed insight into how Pentecostal churches in Ghana manage the balance between doctrinal obligations and operational demands. In contrast to previous research, which often focuses solely on efficiency or doctrinal theory, this analysis underscores the contested and negotiated aspects of accountability, highlighting its crucial role in maintaining financial integrity and supporting organizational growth.

5.1.1.1.1.1 Concordance Between Fiscal Methods and Theological Doctrines

(i) Incorporation of Theology into Financial Decision-Making

The integration of theological principles into financial decision-making is a central feature of Pentecostal churches in Ghana and plays an essential role in their organizational growth and operational effectiveness. Stewardship and accountability serve as guiding frameworks, ensuring that resource management reflects spiritual values and aligns with the churches’ ministry goals. These principles are not merely doctrinal imperatives but have tangible implications for fundraising, budgeting, and resource allocation.

Stewardship, grounded in Psalm 24:1, asserts that all resources belong to God and must be managed in ways that advance His mission. In practice, CoP operationalizes this principle by prioritizing evangelism, discipleship, and community outreach programs, demonstrating a deliberate alignment between resource deployment and spiritual objectives (Tetteh, 2022: 65). Similarly, ACG implements its *Bring-Ye-All* system, ensuring equitable resource distribution across local, regional, and national assemblies, thus supporting both evangelistic activities and social initiatives (Owusu, 2023: 38). AoG employs project-specific fundraising strategies, channeling contributions into education, health, and disaster-relief initiatives, in harmony with the ethical imperatives of Matthew 25:35-36 (Asare, 2023: 56). These diverse approaches illustrate that theological principles actively shape financial practices, while also generating internal discussions about equity, prioritization, and community impact.

Accountability, emphasized in Luke 16:10-12, reinforces integrity in financial stewardship. Churches like CoP employ regular internal and external audits and maintain transparent reporting systems, safeguarding funds from misuse and building congregational confidence (Tetteh, 2022: 74). However, tensions occasionally arise when large capital expenditures, such as infrastructure projects, are perceived to overshadow spiritual priorities, prompting debate among members and leaders about the proper balance between physical expansion and ministry needs (Owusu, 2023: 43). Additionally, generosity, inspired by 2 Corinthians 9:6-7, is promoted as an act of worship rather than a mere obligation, cultivating a culture of voluntary, faith-driven giving (Asare, 2023: 61). In aligning financial strategies with theological principles, these churches not only enhance resource efficiency but also reinforce trust, member engagement, and the broader mission of evangelism, social justice, and community service.

(ii) Examination of How Accountability Measures Support Theological Principles

In Ghanaian Pentecostal churches, accountability is both a theological mandate and an administrative necessity, reflecting the intertwined nature of faith and financial management. Measures such as financial reporting, auditing, and transparent resource allocation embody the churches' commitment to biblical values, ensuring integrity in decision-making and preventing misuse of funds.

Scriptural guidance, particularly Luke 16:10-12, underscores the importance of honesty in managing entrusted resources. In response, CoP has institutionalized rigorous auditing practices and financial reporting procedures, enhancing both ethical oversight and operational efficiency (Tetteh, 2022: 92). Romans 14:12 further emphasizes individual accountability before God, prompting leaders in the Assemblies of God to approach financial stewardship with reverence and conscientiousness (Asare, 2023: 48). Transparent reporting, exemplified by CoP's annual financial disclosures, strengthens congregational trust and encourages continued engagement and giving (Tetteh, 2022: 101).

Beyond procedural transparency, accountability supports ethical leadership and moral governance. The Assemblies of God mandates financial training for its leaders, reinforcing integrity and adherence to biblical principles (Asare, 2023: 62). The hierarchical and structured financial system of ACG acts as an additional safeguard, preventing mismanagement and ensuring that resources are effectively channeled toward both local and national ministry goals (Owusu, 2023: 40). Despite these mechanisms, internal disagreements sometimes emerge over allocation priorities, illustrating the dynamic negotiation inherent in aligning doctrinal principles with operational realities.

In sum, accountability ensures that financial practices remain consistent with biblical teachings on stewardship, integrity, and faithfulness. Embedding these practices within leadership structures and congregational life allows Pentecostal churches in Ghana to uphold their spiritual commitments while reinforcing organizational credibility. This study demonstrates that accountability is more than a procedural formality; it is a negotiated, faith-driven approach that maintains financial integrity and supports the church's mission to honor God (Tetteh, 2022: 108). Unlike prior studies that focus predominantly on efficiency or doctrinal theory, this analysis captures the complex interplay between theological imperatives, internal negotiations, and practical financial outcomes.

(iii) Theological Foundation as a Determinant in Augmenting Congregational Trust and Engagement

The theological foundations underpinning financial management in Ghanaian Pentecostal churches play a critical role in furthering congregational trust and engagement, which are indispensable for church growth. Principles of stewardship and accountability guide resource management, ensuring that financial decisions align with biblical teachings and ministry objectives. When congregants perceive church leaders as competent and faithful stewards of resources, they are more likely to engage actively in financial operations, support church initiatives, and contribute to sustainable growth.

Stewardship, grounded in Psalm 24:1—"The earth is the Lord's, and everything in it" (Bible, 2011)—reminds both leaders and members that all resources belong to God and must be directed toward His mission. This theological principle encourages collective responsibility, framing financial contributions as a partnership in God's work. Tetteh (2022: 102) notes that CoP's emphasis on stewardship builds teamwork, shared responsibility, and communal investment in ministry outcomes. Members consciously link their tithes and offerings to evangelism, church planting, and social service, integrating their financial contributions with personal spirituality. This alignment between belief and action motivates churchgoers to participate because they recognize that their resources contribute directly to advancing God's kingdom.

Accountability, articulated in Luke 16:10-12—“Whoever can be trusted with very little can also be trusted with much” (Bible, 2011)—establishes the foundation for transparency and honesty in financial practices. Adherence to biblical values of integrity ensures that churches maintain trust with their congregants. When members are confident that donations are used responsibly and in accordance with the church’s mission, their engagement and support increase. Owusu (2023: 59) highlights that the ACG’s *Bring-Ye-All* policy, which enforces systematic fund allocation and monitoring, strengthens transparency, builds confidence, and encourages financial participation. However, internal debates sometimes arise regarding whether centralized allocation may limit local assemblies’ flexibility to meet immediate community needs, reflecting the negotiated nature of accountability in practice.

The integration of stewardship and accountability into financial strategy also enhances communication between church leaders and members. Through prioritizing these theological principles, churches educate members about ethical giving and the purpose of their contributions. Programs such as workshops, counselling sessions, and financial reporting help congregants understand how resources are utilized to achieve spiritual and social objectives. For example, CoP provides members with structured education on the role of tithes and offerings in fulfilling both ministry and social development goals (Tetteh, 2022: 109). Such theologically informed initiatives strengthen members’ sense of ownership, encouraging them to contribute financially and participate actively in church programs and missions.

Ethical leadership is a further manifestation of these theological principles. Trust in church governance and resource management depends on leaders embodying integrity and accountability. As Asare (2023: 52) observes, the AoG’s leadership, grounded in theological responsibility, has enhanced congregational confidence and openness. Leaders who demonstrate ethical stewardship inspire parishioners to support initiatives financially and volunteer in ministry activities, creating a reciprocal cycle of trust and engagement.

The impact of theological stewardship and accountability extends directly to church growth. A foundation of trust inspires higher levels of financial contribution, religious participation, and active involvement in ministry. Resources mobilized through tithes, offerings, and fundraising are channeled toward infrastructure, outreach, and mission objectives, thereby promoting both organizational and spiritual growth. Tetteh (2022: 115) shows that CoP’s financial policies, grounded in stewardship and accountability, have consistently resulted in increased membership and operational expansion. This growth reflects the congregation’s deep spiritual commitment, as members perceive their financial contributions as an extension of their personal stewardship of divine resources.

5.1.1.1.1.1.1 Financial Stewardship and Accountability as Drivers of Ministry Growth

Financial stewardship and accountability are central to the continuous growth and expansion of ministries within Ghanaian Pentecostal churches. These theological concepts provide a framework for ethical resource utilisation, nurturing trust, member engagement, and long-term sustainability. They are not merely doctrinal ideals; in practice, they shape financial decision-making, guide resource allocation, and influence congregational participation in church activities.

Stewardship, rooted in Psalm 24:1, frames financial resources as divine provisions entrusted to the church for the advancement of God's mission. Churches such as CoP exemplify this principle by integrating evangelism, church planting, and social outreach into their financial planning, ensuring that monetary resources support both spiritual and community-oriented objectives (Tetteh, 2022: 98). Strategic allocation of resources is key for sustained development, encompassing infrastructure projects, leadership training, and capacity building, all of which strengthen institutional effectiveness and enhance the church's ability to fulfil its mission (Tetteh, 2022: 101). However, internal discussions occasionally emerge regarding the prioritization of infrastructure over frontline ministry, illustrating the dynamic negotiation between physical growth and spiritual focus.

Accountability, as emphasised in Luke 16:10-12, reinforces transparency, trustworthiness, and congregational confidence. The ACG's *Bring-Ye-All* system exemplifies this principle by enforcing structured fund allocation and monitoring, thereby promoting financial integrity and equitable distribution of resources across assemblies (Owusu, 2023: 54). Similarly, the AoG has cultivated a culture of ethical financial leadership and transparency, encouraging responsible giving and active participation in church initiatives (Asare, 2023: 47). Nevertheless, debates sometimes arise over the balance between centralized oversight and local autonomy, reflecting the negotiated and context-specific nature of accountability in practice.

Effective accountability structures also enhance the church's adaptability to evolving ministry needs. For instance, the ACG conducts quarterly financial evaluations to refine resource allocation and optimise outreach efforts (Owusu, 2023: 58). This dynamic approach ensures that resources are directed where they are most impactful, supporting CoP's ongoing growth, operational efficiency, and mission success (Tetteh, 2022: 107). Through continuous review and improvement of financial practices, churches uphold transparency, resolve internal issues, and reinforce congregational trust.

As a result of integrating stewardship and accountability, Ghanaian Pentecostal churches establish a robust financial framework that ensures responsible resource utilisation, strengthens congregational trust, and amplifies their spiritual and community influence. This study demonstrates that these principles are not static; they are continuously interpreted, negotiated, and applied within the church context, highlighting the complex interplay between theological

mandates, organizational structures, and congregational engagement. With the documentation of both practical outcomes and internal debates, the research contributes a distinctive understanding of how financial stewardship and accountability function as key drivers of growth and sustainability in Pentecostal churches in Ghana.

5.1.1.1.1.1.1.1 Conclusion

The financial strategies of Ghanaian Pentecostal churches are underpinned by shared principles, such as stewardship, accountability, and biblical guidance, yet they employ distinct approaches that reflect each denomination's priorities and organizational structure. CoP channels tithes and offerings into infrastructure development, evangelism, and social outreach, seeking to balance spiritual growth with institutional expansion (Tetteh, 2022: 98). In contrast, ACG implements its *Bring-Ye-All* system, a centralized framework that ensures equitable resource distribution across local, regional, and national assemblies, thereby promoting fairness and minimizing disparities among congregations (Owusu, 2023: 54). AoG adopts targeted fundraising strategies, mobilizing congregational contributions specifically for mission-driven initiatives, including education, health, and disaster relief, demonstrating flexibility and responsiveness to both local and national needs (Asare, 2023: 56).

A comparative evaluation revealed both strengths and challenges inherent in these approaches. AoG's adaptable, project-based fundraising is particularly effective in engaging members, extending ownership, and mobilizing resources for high-priority initiatives. However, it can inadvertently create disparities between urban and rural assemblies, as smaller congregations may struggle to meet fundraising targets, highlighting a tension between participation and equity. ACG's structured allocation model ensures transparency and fairness, instilling confidence among members regarding the use of their contributions. Nonetheless, critics have observed that centralized control may limit local flexibility and slow responsiveness to immediate community needs. CoP's investment in infrastructure has catalysed large-scale growth and expanded the church's influence, yet it occasionally generates internal debates about whether physical expansion overshadows spiritual and pastoral priorities.

Across all three denominations, biblical principles of stewardship and accountability guide financial decision-making. Stewardship, rooted in passages such as Psalm 24:1 and the parable of the talents in Matthew 25:14-30, directs resources toward both spiritual and social initiatives, framing financial contributions as an extension of congregants' spiritual responsibility (Tetteh, 2022: 102; Owusu, 2023: 38). Accountability, emphasized in Luke 16:10-12 and Romans 14:12, manifests through financial audits, reporting mechanisms, and ethical leadership, upholding transparency, trust, and member engagement (Asare, 2023: 47; Owusu, 2023: 54). These principles reinforce the integrity of financial management, ensuring that funds are used responsibly and aligned with the church's theological mission.

The interplay between stewardship, accountability, and operational strategy highlights the dual nature of financial management in Pentecostal churches: it is both pragmatic and theological. Pragmatically, effective financial strategies optimize resource allocation, support ministry programs, and sustain operational growth. Theologically, they reflect the church's commitment to biblical values, embedding spiritual purpose into every financial decision. Balancing these dimensions is crucial; overly pragmatic approaches risk undermining trust and spiritual engagement, while strictly theological strategies may limit flexibility or efficiency.

In the end, each church demonstrates unique strengths that contribute to sustainable growth. CoP leverages infrastructure investments to expand influence, ACG ensures equitable distribution and organizational stability, and the AoG mobilizes flexible, mission-driven fundraising to engage members actively. Together, these practices illustrate that effective financial management in Ghanaian Pentecostal churches depends on aligning operational strategies with religious values, enhancing congregational trust, and sustaining spiritual and organizational development. This study, considering these approaches alongside internal debates and practical outcomes, provides an in-depth understanding of how theological and operational considerations converge to shape financial management in Ghanaian Pentecostal contexts.

PART 5: PRAGMATIC TASK

CHAPTER 6 PRACTICAL RECOMMENDATIONS FOR ENHANCING FINANCIAL STEWARDSHIP AND PROMOTING CHURCH GROWTH

6.1 Introduction

This chapter presents practical recommendations that emerge from the study's empirical findings on the financial stewardship practices of CoP, ACG, and AoG, Ghana. These recommendations are grounded not only in the wider literature but also in the challenges and successes identified in the fieldwork. In this sense, the discussion addresses the fourth research objective: to identify lessons from the selected churches that can enhance financial management and promote growth in other places of worship.

The study revealed that while all three churches demonstrate commendable strengths—such as AoG's flexible fundraising strategies, ACG's structured "Bring-Ye-All" allocation system, and CoP's strong emphasis on infrastructure and outreach—there are also gaps and limitations. These include tensions over fairness in levies, occasional lapses in transparency, and limited member involvement in financial decision-making. Highlighting these problems as part of the findings provides a more realistic basis for proposing solutions.

This chapter therefore moves beyond theoretical reflection to offer evidence-based recommendations directly tied to the study's findings. In doing so, it aligns with Osmer's (2008:176) pragmatic task of practical theology, which emphasizes transformational change and servant leadership in addressing real-world challenges in religious contexts. Osmer's model, which blends task competency, transactional, and transformational leadership, identifies with the study's evidence that effective financial stewardship requires both operational skill and spiritual integrity.

Transformational leadership, modelled on Jesus' example of servant leadership (Mark 10:45; Phil. 2:1–11), becomes especially crucial in contexts where financial practices risk creating distrust. The study showed that congregants expect transparency, fairness, and accountability as non-negotiable values in church finance. Thus, church leaders are urged to adopt practices that reinforce trust, enhance participation, and ensure equitable distribution of resources.

In summary, this chapter bridges theory and practice by presenting recommendations rooted in both empirical findings and theological principles. These suggestions aim to improve financial management, enhance transparency, and strengthen congregational confidence, thereby promoting sustainable church growth.

6.1.1 Internal Difficulties: Juggling Operational and Spiritual Priorities

CoP, ACG, and AoG, Ghana continue to face significant challenges in balancing their operational demands with their spiritual mission. While each church strives to pursue evangelism, discipleship, and spiritual formation, they simultaneously contend with the financial and administrative demands of large and growing congregations. This tension was repeatedly noted in the fieldwork conducted for this study, where both leaders and members expressed concern over how priorities are established, how resources are distributed, and how decisions are made at various levels of church governance.

a) Tensions in Leadership and Resource Allocation

In the CoP, respondents acknowledged the impressive investment in church buildings and administrative complexes. These visible achievements were often celebrated as markers of growth. However, several members interviewed in Accra pointed out that such investments sometimes created the perception that leadership prioritised physical expansion over direct spiritual programmes such as evangelism and discipleship training. One member noted, *“We love the big auditoriums, but many of our young people are struggling spiritually, and little is done for them compared to the money spent on buildings.”* This reflects an internal tension between visible infrastructural growth and less tangible spiritual development.

The ACG was observed to rely heavily on the *“Bring-Ye-All”* system, which centralises financial contributions for redistribution. While leaders defended this as a safeguard for accountability and fairness, discussions with local assemblies revealed a sense of frustration. Several local pastors expressed that the system limited their autonomy to address immediate spiritual needs in their communities. For instance, one district pastor lamented, *“We see pressing needs for evangelistic outreach here, but the funds are locked up at the national level.”* This finding confirms Owusu’s (2022: 87) observation, but also highlights a specific gap: centralised financial control may unintentionally weaken local-level initiative and responsiveness.

The AoG, Ghana, was praised by participants for its innovative fundraising approaches, including project-specific campaigns for schools, hospitals, and welfare initiatives. Nevertheless, some members and junior pastors expressed concern that these large-scale projects often overshadowed routine but important spiritual programmes such as Bible study, discipleship classes, and small group fellowships. One youth leader put it bluntly: *“We raise money for hospitals, but when you ask for support for Bible camps, the funds are suddenly not there.”* This confirms Asare’s (2023: 45) critique but grounds it in lived experience from this study’s findings.

Across all three churches, therefore, a recurrent theme emerges: operational expansion is often celebrated, but members feel that spiritual priorities are at risk of being side-lined. If not carefully addressed, this imbalance risks eroding congregational trust, weakening spiritual strength, and generating subtle disengagement between members and leadership.

Drawing on these findings, several recommendations are proposed to help Pentecostal churches in Ghana better integrate spiritual priorities with operational demands. One important step is the adoption of balanced budgeting frameworks. Churches should design financial models that deliberately allocate a fixed percentage of annual income to spiritual programmes such as evangelism, discipleship, and youth development. This would ensure that spiritual growth is not inadvertently underfunded in favour of infrastructure. For example, a 70:30 budgeting model—where 70 percent of resources are channelled into operational or infrastructural projects and 30 percent into spiritual and social programmes—could restore a healthier balance between the two priorities.

Equally significant is the need for participatory decision-making structures. Findings from this study revealed that members often feel excluded from financial and strategic decisions. To address this, churches should create platforms such as quarterly town hall meetings, where members can openly express their concerns about priorities. Such forums would not only strengthen transparency but also enhance members' sense of ownership and trust in leadership.

Another recommendation is the deliberate integration of spiritual programmes with infrastructure projects. Rather than treating operational and spiritual goals as separate, churches could combine them. For instance, the construction of a new auditorium could be accompanied by a discipleship training programme, while the establishment of a school could be paired with a church-planting initiative. This approach reflects Robbins and Fraser's (2018:220) call for aligning tangible and intangible outcomes in organisational planning.

The study also highlights the need for decentralisation with accountability, particularly in the ACG, where excessive centralisation of funds was identified as a source of tension. A decentralised model that gives local assemblies greater flexibility in addressing community-specific spiritual needs—while still maintaining clear accountability structures—would be more effective in balancing operational efficiency with grassroots priorities.

Leadership training in holistic stewardship is another crucial recommendation. The study found that some leaders tend to equate success primarily with physical expansion. To correct this imbalance, training workshops should be organised to reorient leaders toward a broader understanding of stewardship, in which spiritual life, discipleship, and evangelism are valued alongside infrastructural achievements as indicators of church growth.

Finally, transparent communication of priorities is essential. Misunderstandings often arise because members interpret leadership decisions as neglect of spiritual matters. Churches can reduce this tension by adopting clearer communication strategies that explain how and why funds are allocated and by demonstrating how operational investments support long-term spiritual

objectives. Such transparency would build trust, unity, and shared purpose between leadership and congregants.

b) Ensuring Openness all Administrative Levels

Effective resource management in Pentecostal churches in Ghana depends on transparency that is visible and verifiable at every tier of administration—local assembly, district, regional, and national. In this study, respondents across CoP, ACG, and AoG, Ghana affirmed that openness strengthens trust and improves participation in giving; however, they also identified persistent gaps that weaken confidence. The most frequently cited issues were irregular or delayed financial reports at the local level, limited access to plain-language summaries of income and expenditure, unclear approval trails for large purchases, and uneven enforcement of accountability mechanisms between urban and rural assemblies. Leaders acknowledged gains—such as more frequent audits and the use of standardized forms—yet members still perceived opacity where information was not routinely shared or where formats proved too technical to be meaningful.

Fieldwork conversations revealed several recurring patterns. First, reports often remained within leadership circles, reaching the congregation only at annual meetings; as a result, rumours filled the information vacuum during the rest of the year. Second, budget-to-actual variances were rarely explained publicly, which left members unsure whether overspending reflected urgent ministry needs or weak controls. Third, cash-handling practices at the local level were inconsistent; rotating counters and same-day banking were not always enforced, creating opportunities for error and suspicion even where no wrongdoing occurred. Fourth, approval pathways for capital projects were not always visible, producing the impression that decisions were centralised and unresponsive to local priorities. These conditions did not merely create discomfort; they dampened participation in giving, especially for special offerings, and discouraged volunteers from serving on finance committees.

To address the specific gaps identified above, the following measures are proposed as practical, context-sensitive reforms that congregations can implement without heavy costs:

(i) A transparency architecture that is simple and consistent

Each church should adopt a clear “who sees what, when, and how” framework that operates across all tiers. At minimum, every assembly produces a monthly one-page dashboard for members that summarises income, expenditures, restricted funds, cash/bank balances, and budget variances, accompanied with two or three sentences explaining notable movements. The same information appears quarterly at district and regional levels in a consolidated form. This architecture responds directly to members’ requests for frequent, plain-language updates rather than annual technical statements.

(ii) Budget-to-actual variance explanations as a standing practice

Variance notes should be published with each monthly or quarterly report. Where evangelism or welfare spending exceeds budget, leaders explain the ministry rationale and the corrective plan for subsequent months. Where infrastructure spending lags, leaders state revised timelines. This practice closes the interpretation gap that fieldwork participants identified as a source of mistrust.

(iii) Standardised controls for cash handling and banking

Congregations implement three non-negotiables: rotating offering counters drawn from mixed teams of men and women; dual signatories for all withdrawals and electronic approvals; and deposit of offerings within 24 hours with bank slips retained and reconciled. Assemblies that already follow these steps can document compliance on the dashboard, turning good practice into visible assurance.

(iv) Public approval trails for capital projects

Before any capital project above a set threshold, the assembly posts a short project note that states the need, estimated cost, procurement approach, and decision path (local, district, or national sign-off). Once approved, the project status appears on the monthly dashboard until completion. This measure answers member concerns about opaque decision-making and aligns operational choices with ministry priorities.

(v) Decentralisation with guardrails where centralisation creates bottlenecks

In contexts where funds are highly centralised (noted most acutely among Apostolic respondents), local assemblies receive defined discretionary envelopes—for example, a fixed portion of unrestricted income dedicated to local evangelism and discipleship—while still reporting usage within the standard templates. Clear thresholds ensure that larger expenditures retain district or national oversight, preserving integrity without stifling responsiveness.

(vi) Lay participation and skills development

Finance committees should include at least one congregant with accounting or audit experience who is not a salaried church worker, together with a youth representative to build the next generation of stewards. Short, annual training sessions—covering reading financial statements, basic controls, and ethical decision-making—equip committee members and reduce the knowledge gap that often leaves laity feeling excluded.

(vii) External assurance proportionate to risk

Each district or region commissions an external review on a rolling cycle (for example, every two or three years), with a summary shared publicly at congregational meetings. Smaller assemblies may use agreed “agreed-upon procedures” or peer reviews led by trained lay auditors to control costs, with national offices providing the checklists. Findings should feed directly into the next year’s improvement plan so assurance becomes developmental, not merely punitive.

(viii) Procurement integrity and conflict-of-interest safeguards

Where members raised concerns about favouritism, churches can adopt simple procurement rules: at least three quotes for purchases above a stated threshold; written declarations of conflict of interest for committee members; and disclosure of related-party transactions in the annual summary. Publishing these rules on noticeboards and in church bulletins signals a cultural commitment to fairness.

(ix) Data protection with meaningful disclosure

To address leaders' legitimate privacy concerns, reports should present aggregated categories ("tithes," "missions giving," "welfare"), never individual-donor information. This balance protects confidentiality while satisfying the congregation's call for visibility.

(x) Two-way communication channels that close the loop

Quarterly member forums, suggestion boxes, and a designated email or SMS line allow congregants to raise questions about the dashboard or specific line items. Leadership should respond within a set timeframe and summarise resolutions at the next service or in a bulletin. This practice turns transparency into dialogue, not just disclosure.

(xi) Implementation timelines and metrics

To prevent reform fatigue, churches can phase these measures over twelve months with clear indicators: percentage of assemblies issuing monthly dashboards; time to complete bank reconciliations (target within seven days); completion of external reviews within ninety days of year-end; proportion of budget accompanied with variance notes; and the share of funds reaching frontline ministry versus administration. Publishing these indicators reinforces accountability and helps members see progress.

This package of measures flows directly from the concerns voiced in the fieldwork: members want frequent, understandable information; leaders want cost-sensitive, workable systems; and all parties want safeguards that protect both resources and relationships. Openness, in this sense, is not an abstract ideal but a set of predictable practices that make financial integrity visible at every level of church life. When congregations can see how decisions are made, how money is handled, and how ministry priorities shape spending, trust deepens, participation in giving rises, and operational efficiency improves—advancing both spiritual mission and organisational health.

c) Inadequate Supervision and Financial Reporting

The study found that supervision and financial reporting remain uneven across the three denominations, with the sharpest gaps appearing at the local-assembly level where capacity constraints, inconsistent oversight, and uneven technology adoption converge. In the Church of Pentecost, local assemblies are required to submit periodic reports to Area, Regional, and National offices within a well-defined reporting chain. However, as Asamoah (2020:128) notes

and as this study's interviews corroborate, many local finance officers have limited training in bookkeeping, bank reconciliation, and variance analysis. The result is irregularity in both timeliness and quality of reports. Late submissions and incomplete schedules complicate consolidation at higher levels, delay leadership decisions on cash allocations, and weaken the overall visibility of how funds flow to evangelism, welfare, and infrastructure. Participants repeatedly linked reporting delays to postponed disbursements for outreach and discipleship activities, indicating that process weaknesses have direct ministry consequences.

Within ACG, the centralised *Bring-Ye-All* system provides clear parameters for collection and redistribution, but the study identified gaps in the follow-through that should confirm how remitted funds are used at the local level. Consistent with Owusu (2022:92), regional offices do not always apply the same intensity of review to local ledgers, supporting documents, and bank reconciliations, especially in rural districts. Respondents described long intervals between supervisory visits, limited feedback on reporting errors, and uncertainty about the escalation process when variances persist. In practice, these oversights erode transparency and allow perceptions of opaqueness to grow, even when no impropriety is intended.

AoG, Ghana, has introduced financial software and external audits to strengthen controls and improve visibility. Akoto (2021:67) is right to criticise the uneven implementation, a pattern this study also observed: larger urban congregations tend to comply and benefit, whereas smaller assemblies struggle with internet connectivity, device availability, and basic data-entry skills. Where the software is not used consistently, leaders revert to paper-based systems; reconciliation errors increase, audit trails become thinner, and consolidation suffers. Members in such assemblies often feel left behind by institutional upgrades that appear to serve only better-resourced churches.

These findings indicate that weaknesses in supervision and reporting are not solely technical; they are also organisational and pastoral. Capacity gaps at the “first mile” of finance, irregular oversight at the middle tier, and technology rollouts that assume resources many assemblies do not have all combine to undermine openness and delay ministry funding decisions. Because members equate visibility with integrity, these process gaps also depress enthusiasm for giving and participation in special offerings.

To address these issues, the study proposes a set of practical reforms that local leaders, finance committees, and denominational offices can adopt without imposing excessive costs. First, each denomination should institute a standard monthly “close” with clear deadlines, simple checklists, and a one-page dashboard that summarises income, expenditure by major categories, cash and bank balances, and budget-to-actual variances. A brief narrative—two or three sentences explaining material movements—should accompany the figures. Making this summary available

to congregants after each close converts compliance into visible accountability and reduces the rumours that fill information vacuums.

Second, a basic certification pathway for local finance officers should be implemented. Short modules on source documents, cash handling, same-day banking, bank reconciliation, and variance analysis can be delivered in-person at district centres and reinforced online via recorded sessions and job aids. Certification should be renewable annually to keep practices current. In CoP, the certification can be tied to Area-level review; in ACG it should be linked to regional sign-off; in AoG, Ghana, it should be a prerequisite for software credentials. This creates an aligned incentive: training first, access to systems second.

Third, supervision must become predictable and documented. Regional or district offices should publish a quarterly supervision calendar and a short supervision template that records what was checked, what variances were found, and what corrective actions are required. Copies should be left with the local assembly and shared with the next higher tier. In the ACG, where oversight gaps were most keenly felt, this practice would close the loop between centralised collection and local usage, making the *Bring-Ye-All* system visibly fair and effective.

Fourth, technology adoption should be tiered to capacity rather than one-size-fits-all. Assemblies that lack stable connectivity should use a “light” reporting tool—mobile-friendly forms with an offline option—and then sync when connected. Denominational offices can establish a small hardware pool for low-cost tablets and subsidise data bundles for the month-end close. Where full software is deployed, a single chart of accounts and locked templates should be enforced, with automatic validations to reduce arithmetic errors and missing fields. A helpdesk function—staffed at the district or region—should provide same-week support during close periods so local officers are not stranded.

Fifth, internal control expectations should be made explicit and public. Core practices—rotating offering counters, segregation of counting and recording, dual authorisation for payments, and deposit within twenty-four hours—should be restated annually, displayed on noticeboards, and referenced in the monthly dashboards as “controls in place this month.” Visibility of controls reassures members that good practice is not merely promised but performed.

Sixth, external assurance should be scaled to risk and used developmentally. Rather than waiting for annual audits to surface problems, districts can employ agreed-upon procedures once or twice a year that focus on the highest-risk areas: cash handling, bank reconciliation, and procurement above set thresholds. A short summary of findings should be shared with congregants and, crucially, linked to a simple improvement plan with due dates. This turns assurance into a learning cycle rather than a punitive exercise.

Seventh, feedback and redress mechanisms should be normalised. A standing agenda item at quarterly congregational meetings can address questions on the dashboard, explain variances, and report on progress against the improvement plan. A designated email or SMS line should be publicised for finance-related inquiries, with a commitment to respond within a specified timeframe. As members see questions answered and changes implemented, trust is reinforced and engagement rises.

Finally, progress needs measurement. Denominational centres should track on-time reporting rates, error rates identified during supervision, days to complete the monthly close and reconciliation, the percentage of assemblies publishing dashboards, and audit exceptions cleared within ninety days. Sharing these indicators at pastors' councils and workers' conferences creates gentle peer pressure and spreads good practice quickly.

In essence, these recommendations respond directly to the study's evidence: the weaknesses most damaging to trust are predictable, fixable, and most acute where capacity is thinnest. Strengthening supervision and reporting at the local level, aligning oversight with support, and right-sizing technology to context will restore visibility over church finances, accelerate ministry funding decisions, and deepen congregational confidence in the stewardship of God's resources.

d) Transparency, Accountability, and the Fragility of Congregational Trust in Ghanaian Pentecostal Churches

This study found that gaps in accountability and uneven financial reporting directly shape how members perceive church leadership, with trust rising where information is frequent, clear, and verifiable, and weakening where disclosures are late, technical, or selectively shared. Participants across the CoP, ACG, and AoG, Ghana, consistently linked their willingness to give—and to volunteer for finance-related roles—to how confidently they could trace offerings to ministry outcomes. This finding echoes Clerkin and Gronbjerg's (2007: 115-126) argument that trust is essential to the financial viability of faith-based organisations, yet it adds detail from the Ghanaian Pentecostal context: trust is negotiated month to month in the routine practices of reporting, explanation, and follow-through rather than secured once through annual statements. Where openness is thin, members hesitate, special offerings underperform, and rumours fill the vacuum; where leaders explain variances, show receipts, and connect spending to visible ministry, giving stabilises and engagement grows.

Within ACG, the study revealed a pattern of reluctance to participate in fundraising when members were unsure how centrally pooled funds flowed back to local ministry needs. This mirrors Owusu's (2022) observation but grounds it in lived experience: congregants described feeling confident about routine tithes yet uneasy about one-off levies whose use they could not see. In CoP, interviewees affirmed the value of infrastructure but questioned ambiguous cost breakdowns for large projects, a concern also noted by Nyarko (2021). Members asked for clearer

explanations of overruns, revised timelines, and the ministry rationale behind design choices, especially when evangelism or welfare budgets appeared constrained. In AoG, Ghana, trust was highest where financial software and external audits were active and regularly explained to the congregation; smaller assemblies, however, struggled with connectivity and skills, producing errors and omissions that fed perceptions of exclusion from “institutional upgrades” meant to strengthen integrity.

These dynamics are not merely administrative; participants repeatedly framed transparency as a spiritual obligation consistent with biblical mandates on honesty and stewardship, aligning with Tizon’s (2010) view that openness is a theological requirement rather than a managerial preference. Congregational trust, then, is both a moral measure and a practical resource: where it is strong, churches mobilise volunteers quickly, raise funds efficiently, and implement programmes with fewer delays; where it is weak, leaders spend time repairing relationships, responding to rumours, and reworking budgets.

In response to these findings, several practical steps can strengthen trust without imposing heavy costs. First, churches should replace sporadic, technical disclosures with a predictable cadence of plain-language reporting. A one-page monthly summary that shows income, expenditure by major categories, cash and bank balances, restricted funds, and key variances—paired with brief narrative explanations—gives members what they repeatedly requested in interviews: frequent, understandable information. Publishing this same summary at district and regional levels, in consolidated form, allows congregants to see how local giving connects to wider ministry, closing the perception gap around centralisation.

Second, reporting should link money to ministry outcomes rather than stopping at numbers. Members in all three denominations said they trusted reports that showed evangelism trips conducted, families supported through welfare, church plants launched, youth camps held, and training sessions delivered. When leaders connect a line item to a story and a metric—for example, “C\$X funded Y discipleship cohorts; retention after six months is Z percent”—trust becomes tangible and participation follows.

Third, large projects need visible approval trails and timely cost narratives. Before capital expenditures above a defined threshold, leaders can share a short project note that states the need, estimated cost, procurement approach, and decision path; during implementation, they can update the note with actuals, reasons for variances, and revised timelines. This approach answered the most common request from CoP respondents and reduced speculation about motives behind building decisions.

Fourth, external assurance should be scaled to context. The study found broad support for audits when they were used developmentally and explained publicly. Districts can adopt light, agreed-

upon procedures mid-year that focus on cash handling, bank reconciliations, and procurement above set limits, reserving full audits for year-end or higher-risk assemblies. Summaries shared at congregational meetings—together with time-bound improvement plans—turn assurance into a learning cycle rather than a punitive event and demonstrate that leader’s welcome scrutiny.

Fifth, trust rises when members can ask questions and receive timely, respectful answers. Quarterly forums, short Q&A segments after services, and a designated SMS or email channel—with commitments to respond within a fixed timeframe—create two-way communication. Publishing a simple “questions and responses” box in bulletins or WhatsApp groups shows that concerns are heard and acted upon.

Sixth, capacity building is indispensable for lasting trust. Where errors were most common, local finance officers lacked training in reconciliations, variance analysis, and documentation. Short, modular training—delivered at district centres and reinforced with job aids—combined with annual refresher certification, equips volunteers and reduces mistakes that members often interpret as misconduct. In AoG, Ghana, software credentials can be tied to completion of these modules; in ACG, regional sign-off can depend on demonstrated competence; in CoP, Area-level review can include on-the-spot coaching for officers.

Seventh, technology must fit local realities. Assemblies with unstable connectivity can use mobile-friendly, offline-capable forms that sync during the month-end close. A small hardware pool at district level and subsidised data bundles during reporting windows remove practical barriers that otherwise erode confidence in digital reforms.

Eighth, clear conflict-of-interest and procurement rules protect credibility. Members interviewed were most sceptical where vendors appeared related to leaders or where only a single quote existed. Simple rules—three quotations above a set threshold, written declarations of interest, disclosure of related-party transactions in the annual summary—signal fairness and pre-empt suspicion.

Finally, churches should measure trust and track improvement. Short, twice-yearly “trust pulse” surveys—three or four questions on clarity of reports, responsiveness to queries, and perceived fairness of allocations—provide leadership with feedback and a baseline. Reporting back on what changed because members spoke up closes the loop and reinforces shared ownership of integrity.

Ultimately, these recommendations arise from what congregants and leaders themselves said in the fieldwork: trust depends on seeing and understanding the path from offering to outcome, on being able to question that path, and on witnessing leaders who welcome scrutiny as an act of worshipful stewardship. Where openness is routine and explanations are timely, giving stabilises,

participation deepens, and ministry accelerates—demonstrating that financial transparency is not only good governance but also an expression of theological faithfulness.

6.1.1.1 Economic Hardships and their Effect on Congregational Giving

Congregants' ability to contribute to church finances is profoundly shaped by broader economic realities such as inflation, unemployment, and income instability. These external obstacles not only reduce disposable income but also create tensions between members' personal financial security and their religious obligations. In Ghana, where Pentecostal churches such as CoP, ACG, and AoG rely heavily on voluntary contributions, such economic pressures directly affect ministry planning, project sustainability, and congregational trust. This reinforces the view of Clerkin and Gronbjerg (2007) that non-profit financial health is inseparably linked to the broader socioeconomic environment.

a) The Effect of Inflation on Contributions

Inflation has long been a persistent challenge in Ghana, eroding purchasing power and undermining congregants' ability to donate regularly. For example, Asamoah (2021: 37) observed that during high inflationary periods, CoP reported marked declines in tithes and offerings. This reduction has forced the church to postpone or scale down crucial projects such as constructing new worship auditoriums or funding evangelistic outreach. Such postponements affect both the spiritual and social visibility of the church in local communities.

Similarly, Owusu (2022: 67) notes that inflation disrupts the AoG's centralized "Bring-Ye-All" system. Local assemblies struggle to meet their financial targets, which not only impairs local-level ministries but also weakens the church's national financial stability. This corroborates Robbins and Yamamori's (2002) argument that weak flows of resources between local and central structures in African Pentecostalism create tensions over fairness and sustainability.

The AoG, Ghana, while known for innovative fundraising approaches, faces parallel challenges. Akoto (2023: 15) reports that project costs often far exceed estimates, leading to the postponement or abandonment of special initiatives. Inflation-driven price surges exacerbate the gap between budgeted and actual expenses, raising questions of long-term financial resilience.

In light of the findings, it is evident that Ghanaian Pentecostal churches cannot ignore the broader economic realities that shape congregational giving. Inflation, unemployment, and income instability will continue to challenge financial stewardship unless proactive measures are taken. To address these challenges, several practical recommendations emerge.

First, churches should adopt inflation-indexed financial planning to ensure that projected costs and budgets are adjusted against prevailing economic indicators. This approach will reduce the risk of over-dependence on static budgets that quickly become obsolete in unstable economic conditions. Second, the establishment of reserve or contingency funds is strongly advised, as

such buffers would provide stability and flexibility during sudden inflationary shocks, allowing churches to sustain their operations and ministries even in difficult times. Finally, churches should invest in providing greater financial literacy education for congregants. Through equipping members with the knowledge and tools to manage their personal finances effectively, churches not only empower individuals to withstand economic hardships but also encourage them to maintain their stewardship responsibilities in line with their faith commitments.

b) Income Instability and Unemployment

Unemployment and underemployment further complicate congregational giving, particularly given Ghana's large informal economy where earnings are erratic. Agyeman (2020: 48) highlights that when members face job losses or income reductions, their contributions inevitably decline. This creates a ripple effect: local assemblies within the CoP report lower offerings during economic downturns, which in turn constrains their capacity to sustain social interventions and community outreach initiatives (Asamoah, 2021: 42). For example, food relief programmes or educational scholarships—key aspects of the church's social witness—often experience cutbacks, thereby weakening the church's community presence.

In the ACG, Owusu (2022: 72) observed similar difficulties, particularly in urban congregations with high unemployment. The dependence on consistent giving to sustain a centralized hierarchical structure further strains already struggling assemblies. This suggests a structural weakness: churches' reliance on steady streams of giving without sufficient diversification leaves them vulnerable to economic cycles.

The AoG, Ghana, has experimented with project-specific fundraising to cushion against income instability. However, as Akoto (2023: 19) cautions, this approach disproportionately relies on financially stable members, creating a subtle culture of exclusion and inequity. While wealthier congregants shoulder the burden, poorer members may feel alienated from key church projects, which can encourage silent disengagement.

The study makes it clear that the financial difficulties faced by congregants in Ghanaian Pentecostal churches cannot be addressed solely through traditional giving mechanisms. Economic instability, unemployment, and inflation call for churches to rethink their financial models and pastoral approaches. Therefore, several recommendations are proposed to strengthen both the economic robustness of the institutions and the welfare of their members.

First, churches should pursue income diversification strategies by investing in micro-enterprises, agricultural ventures, or other sustainable initiatives that generate institutional revenue streams beyond weekly offerings. Such measures would reduce over-reliance on congregational giving while enhancing financial stability. Second, churches are encouraged to develop tiered giving models that allow members to contribute in proportion to their income capacity without stigma.

This approach would reinforce fairness and inclusivity, ensuring that all members can participate meaningfully in church finances regardless of their economic standing.

Furthermore, vocational and entrepreneurial training programmes should be strengthened within churches to empower members with practical skills and opportunities for economic advancement. In the long term, this empowerment not only improves household welfare but also enhances the overall giving capacity of congregants. Finally, churches should adopt a pastoral theology of stewardship that emphasizes both sacrificial giving and institutional responsibility to support members in times of economic hardship. This could take the form of job placement initiatives, cooperative savings groups, or structured social support systems that reflect the church's dual mission of spiritual care and socio-economic upliftment.

The findings underscore that while Ghanaian Pentecostal churches recognize stewardship as both a spiritual duty and a financial necessity, external economic conditions significantly moderate giving patterns. Inflation and unemployment are not merely economic obstacles; they shape congregational perceptions of fairness, accountability, and the credibility of church leadership. Hence, churches that fail to adapt their financial models risk eroding trust and diminishing their social relevance.

To address these challenges, churches must move beyond reactive measures and adopt proactive financial strategies that balance theological imperatives with pragmatic realities. A combination of transparent reporting, diversified income models, inflation-sensitive budgeting, and congregational empowerment emerges as the most viable path for sustaining ministry in economically volatile contexts.

c) The Interplay Between Church Finance and Macroeconomic Conditions

This study found that external economic forces — chiefly inflation, unemployment, and income instability — compel Ghanaian Pentecostal churches to revise financial plans and re-prioritise activities. While denominational offices and local leaders across CoP, ACG), and AoG have adopted a range of adaptive tactics, the fieldwork shows these responses are uneven in design and effect. The CoP has responded to inflationary pressure by tightening resource allocation and introducing short-term cost-cutting measures. Leaders interviewed in this study confirmed that such measures stabilise cash flow in the short term but often force difficult trade-offs; Asamoah (2021:49) reports, and participants here corroborated, that postponement of long-term infrastructure projects is a frequent consequence. This study therefore documents a specific finding: cost-cutting without a parallel strategic reallocation plan increases the risk that essential long-term investments (for example, training or sustained evangelism programmes) are deferred repeatedly and ultimately neglected.

The ACG has promoted member entrepreneurship as a resilience strategy — encouraging small businesses to strengthen congregants' incomes so they can continue giving during downturns (Owusu, 2022:76). Interviews and focus groups in this study show promising individual cases, but they also reveal two related problems: first, many members lack initial capital, business skills, or market access; second, the church's support tends to be ad hoc rather than institutionalised. In short, the policy exists and has potential, but it is under-resourced and patchily implemented.

The AoG has focused on revenue diversification, including strategic collaborations with NGOs and social-service partnerships. Field respondents acknowledged that these collaborations inject new funding and expertise, yet several interviewees raised a recurring worry echoed in Akoto (2023:24): partnerships sometimes blur the line between mission and pragmatic service delivery, with a consequent risk of mission drift. This study therefore identifies a practical tension: diversification can stabilise finances, but without explicit partnership governance it may reframe institutional priorities away from core spiritual objectives.

These Ghanaian experiences reflect broader themes in the literature — external shocks test church financial models and demand flexible, context-sensitive responses (Robbins & Yamamori; Tizon, 2010:91). Importantly, the empirical contribution of this study is that it documents exactly how these pressures play out at the congregational level (delayed projects, uneven member-business support, and partnership ambiguity) and how members and mid-level leaders interpret those effects (erosion of trust, constrained local ministry, and uncertainty over mission alignment).

Considering the financial pressures imposed by external economic factors, it is clear that Ghanaian Pentecostal churches must adopt forward-looking strategies to safeguard their sustainability and mission effectiveness. While current measures such as cost-cutting, entrepreneurial encouragement, and revenue diversification have shown promise, they also present notable limitations. Therefore, additional recommendations are necessary to strengthen the financial resilience of these churches, ensuring that they remain faithful to their spiritual mandate while effectively addressing economic volatility.

(i) Adopt inflation-sensitive budgeting and multi-scenario planning

Because this study found repeated budget shortfalls during inflationary spikes, denominations should adopt budgets that include an inflation adjustment factor tied to a standard economic index (annual review). Leaders should prepare three scenarios (optimistic, base, pessimistic) for major projects and recurrent programmes; each scenario specifies trigger points for activating contingency measures. Implementation: finance committees draft scenarios annually; national offices provide the economic index and guidance. Success metric: projects revised to a realistic cost baseline before commencement; fewer mid-project suspensions.

(ii) Create and formalise reserve/contingency funds with clear rules

The fieldwork showed that postponement of projects often follows sudden revenue shortfalls. Churches should build a reserve equivalent to 6–12 months of critical operating costs or, where that is infeasible, a minimum contingency of 5–10% of the annual operating budget. Rules should define acceptable uses (unplanned ministry continuity, emergency welfare), replenishment targets, and governance (dual sign-off for withdrawals, board-level oversight). Implementation: phased saving over 3 years, starting with an initial policy and annual targets. Success metric: % of operating costs covered by reserves; number of projects completed without external borrowing.

(iii) Institutionalise member-economic empowerment with seed mechanisms and training

Because encouraging entrepreneurship was shown here to help giving capacity but lacked scale and capital, churches should create structured support programmes: (a) short entrepreneurial training modules; (b) a revolving micro-grant or micro-loan fund seeded by designated donations and managed transparently; and (c) mentorship linkages to local business associations. Implementation: pilot one district for 12 months, document uptake and repayment performance, then scale. Success metric: number of sustainable businesses created, repayment rates, and subsequent donor retention among beneficiaries.

(iv) Design partnership (MOU) templates and a “mission-alignment” filter for external collaborations

To avoid mission drift observed where partnerships reconfigure priorities, denominations should require a standard partnership memorandum of understanding (MOU) and a mission-alignment assessment for every NGO, corporate, or state collaboration. The assessment asks: Does this activity advance stated mission priorities? What percentage of staff/time is devoted to spiritual formation? What are exit criteria? Implementation: national offices draft an MOU template and alignment checklist; district review boards approve. Success metric: proportion of partnerships with signed MOUs and published alignment findings.

(v) Pilot diversified income streams tied to mission (social enterprises, fee-for-service that returns profits to ministry)

The study found that revenue diversification is promising but often disconnected from church mission. Churches should pilot income-generating projects whose profits are explicitly ring-fenced for ministry (a church-owned guesthouse whose net income finances school fees for mission trainees). Implementation: small, mission-aligned pilots in urban regions with business plans and governance arrangements. Success metric: net revenue to ministry, percentage reinvested, and ministry outcomes supported.

(vi) Improve project evaluation and public reporting to reduce ad hoc postponement

Because delayed projects undermine credibility, require a project evaluation protocol before approval (needs assessment, cost-benefit, timeline, funding plan, and stakeholder consultation).

Once approved, publish periodic public updates (budget vs actual, narrative on milestones). Implementation: mandate a two-stage approval (concept note, then full proposal) for capital projects above a threshold. Success metric: % of projects completed within revised budgets and on schedule; congregational satisfaction scores.

(vii) Strengthen capacity for financial planning at the local level

Interviews showed capacity gaps impede implementation of macro strategies. Denominations should institute short certification courses for local treasurers covering inflation-proof budgeting, simple cash flow forecasting, and project accounting. Implementation: blended delivery (one week in-person district workshop + online refresher modules). Success metric: % of local treasurers certified; reduction in late or inaccurate reports.

(viii) Adopt change-management practices when introducing new tactics

Quinn (2004:218) advocates change management — this study confirms that reforms are resisted unless communicated well. For each new financial policy (reserve creation, revenue diversification), produce a change plan that includes stakeholder mapping, pilot tests, clear communications, training, and feedback loops. Implementation: for each major reform, appoint a change champion at district level and publish a 12-month roadmap. Success metric: stakeholder buy-in measured through brief pulse surveys at launch, midline, and end line.

(ix) Apply participatory budgeting and local discretionary envelopes

To address the ACG finding that centralisation restricts local ministry, create a model where a defined local discretionary envelope (10–20% of local collections after fixed remittances) is controlled by the local assembly for immediate spiritual priorities, with simple reporting to regional offices. Implementation: pilot in selected districts. Success metric: number of local initiatives funded and member satisfaction with responsiveness.

(x) Monitor mission outcomes, not just income

Finally, reframe success indicators: track ministry outputs (number of new discipleship cohorts, outreach events, beneficiaries of welfare) alongside financial indicators. This prevents saving only for visible capital while neglecting spiritual outputs that build long-term congregational health. Implementation: include 3–5 ministry KPIs in annual reports. Success metric: correlation between financial inputs and ministry outcomes; trend in congregational engagement.

To avoid reform overload, implement recommendations in phases: year 1 (policy, pilots, basic training, reserve rule), year 2 (scale successful pilots, deepen partnerships, roll out software templates), year 3 (full roll-out, institutionalised monitoring). Responsibility should be allocated clearly: local assemblies implement operational tasks; district/regional offices provide capacity building and oversight; national offices set policy, template MOUs, and monitor indicators. Independent or peer review at year-end should validate progress.

d) Legal Compliance and Public Expectations in Church Financial Management

As this study's fieldwork confirms, the financial practices of Ghanaian Pentecostal churches are increasingly shaped by social expectations for transparency and by formal regulatory requirements. Congregants, civic actors, and state agencies now scrutinise church finances more closely as churches grow in influence and resource base. Interviews and field work discussions across CoP, ACG, and AoG revealed a consistent pattern: members expect clearer disclosure of how funds are raised and spent, district officers report growing administrative workloads to meet statutory demands, and local treasurers feel pressure to reconcile pastoral duties with compliance tasks. These lived experiences show that external scrutiny is not abstract; it creates concrete operational stress points that shape both local and national financial behaviour.

The study found three recurring issues. First, compliance obligations (tax registration, reporting to the Registrar General's Department, and meeting reporting requirements of the Ghana Revenue Authority) increase the administrative burden, especially for larger denominations and assemblies that receive sizeable inflows. Second, societal expectations for routine, plain-language disclosure amplify the reputational consequences of even small reporting lapses. Third, the burden is distributed unevenly: larger urban assemblies are generally better equipped to meet regulatory demands, while smaller or rural assemblies struggle with capacity, technology, and cost. These findings matter because they directly affect congregational trust and the churches' ability to plan and implement ministry programmes: where compliance is perceived as opaque or inconsistent, members' confidence—and by extension their willingness to give—declines.

e) Regulatory Compliance and Its Implications for Church Finance

Empirical evidence from the study shows that compliance responses vary by denomination and often produce trade-offs. CoP has established a centralised financial management system to track and report funds to national offices, a measure that contributes to higher levels of formal transparency and easier consolidation for statutory reporting. However, this system imposes a heavier administrative load on local assemblies, many of which reported delays in meeting submission deadlines and difficulties in complying with the technical requirements of national reports. These delays, documented in interviews conducted for this research, have at times impeded timely decision-making for local ministry activities.

ACG's *Bring-Ye-All* system provides structured vertical flows of funds and helps standardise collections, but the study identified gaps in oversight and timeliness at regional levels. Local pastors indicated that funds remitted centrally could be slow to translate into visible local ministry support, and regional oversight visits were sometimes infrequent—conditions that raise perceptions of opacity even when formal controls exist. AoG has invested in modern accounting systems and training, and where these tools are used consistently members report higher confidence in reporting. Nonetheless, the study found considerable unevenness in

implementation: smaller assemblies often lack the equipment, connectivity, or trained personnel to use the systems effectively, creating a two-tier effect in compliance and transparency.

Collectively, these findings indicate that regulatory compliance, while necessary and largely beneficial for accountability, produces unintended consequences unless it is implemented with sensitivity to capacity constraints and congregational expectations.

As regards the issues documented above, the following reforms are proposed. Each recommendation is explicitly tied to problems observed during fieldwork—late reports, uneven technology adoption, capacity gaps, and congregational distrust—and is designed to be practical, measurable, and pastorally sensitive.

First, adopt a tiered compliance model that matches reporting complexity to assembly size and revenues. National offices should define income bands and corresponding reporting templates: simple monthly dashboards for small assemblies, standardised quarterly packs for mid-sized assemblies, and full statutory packs for large assemblies. This reduces the compliance burden on resource-poor congregations while preserving central visibility for statutory purposes. Implementation responsibility rests with denominational finance departments, which should publish the bands and templates and pilot the model in two regions during a 12-month rollout.

Second, standardise and simplify reporting through a single chart of accounts and plain-language templates. The study showed that technical reports alienate congregants and slow oversight; a standard chart of accounts and a one-page summary (income, expenditure by major category, restricted funds, and cash balances) solves both problems. These templates should accompany brief narrative variance notes when significant deviations occur. Dissemination should be accompanied by short training sessions for local treasurers.

Third, scale capacity building for local finance officers via a modular certification programme. Field evidence demonstrated that most reporting problems stem from lack of basic skills in reconciliation, cash controls, and variance explanation. A blended programme—one week in-person district workshops plus online refreshers and job aids—should be mandatory for treasurers and refreshed annually. Denominational offices can partner with local accounting bodies or universities for accreditation and content. Performance metrics include certification rates, reduction in late submissions, and lower error rates during supervision.

Fourth, implement cost-sensitive technology roll-outs. The research found uneven tech adoption: urban assemblies used software effectively, rural ones were left behind. The solution is a low-bandwidth, offline-capable mobile reporting tool that syncs during month-end; a central helpdesk; and a district hardware pool (low-cost tablets lent during close periods). National offices should subsidise equipment for the most deprived assemblies over a three-year phase, financed through a small designated capacity-building allocation.

Fifth, introduce decentralisation with clear accountability guardrails. For systems such as ACG's *Bring-Ye-All*, the study showed local frustration when funds appear locked. A remedy is to allocate a defined local discretionary envelope—an agreed percentage of local collections—for immediate spiritual needs, with simple quarterly reporting on its usage. Withdrawals above set thresholds should require district approval and dual signatories. This balances local responsiveness with central oversight.

Sixth, reinforce internal controls and procurement rules to reduce suspicion and manage regulatory risk. Field respondents flagged opaque procurement and related-party concerns. Clear rules—three written quotes above a threshold, written conflict-of-interest declarations, and published vendor lists for capital projects—should be mandated and referenced in the monthly dashboards and annual summary.

Seventh, institutionalise proportionate external assurance. The study's participants welcomed audits when they were developmental and explained publicly. Denominations should schedule external or peer reviews on a rotation (e.g., full audits for large assemblies yearly, agreed-upon procedures for mid-sized assemblies' mid-year, peer reviews for small assemblies biennially). Summaries of findings and improvement plans should be shared with congregations to convert assurance into trust-building.

Eighth, create a regulatory liaison and legal support function at the national level. Many local leaders reported confusion about tax obligations and entity structures. A designated officer (or small team) should maintain up-to-date relationships with the Registrar General's Department and GRA, advise on tax exemptions or registration options for projects, and provide legal templates for grants, MOUs, and project SPVs where needed. This unit could also coordinate collective advocacy for simplified faith-based reporting where appropriate.

Ninth, finance compliance through sustainable cost-sharing and dedicated capacity funds. Because compliance requires resources, denominations should earmark a small, transparent percentage of central receipts for capacity building, technology subsidies, and audit support. Alternatively, donors or partner grants can seed a "compliance fund" with clear disbursement rules. The study's interviews showed local resentment when compliance costs were perceived as an unfunded mandate.

Tenth, strengthen communication and two-way accountability. The research demonstrated that rumours flourish in information vacuums. Monthly dashboards should be publicised in services and digital channels, and quarterly town-hall forums should invite questions that leadership answers within a set timeframe. A short published "questions and answers" log reinforces responsiveness.

Eleventh, embed monitoring and evaluation with clear indicators: on-time reporting rate, percentage of assemblies using standard templates, certification rate of finance officers, number of audit exceptions resolved within 90 days, and proportion of local discretionary envelopes spent on spiritual programmes. National offices should publish aggregated progress annually.

Finally, pilot changes before scaling. The study's findings support a phased approach: pilot the tiered reporting and training package in two districts for 12 months, evaluate with congregant trust pulse surveys and reporting metrics, and then refine before nationwide roll-out.

f) Public Accountability and Transparency in Church Finances

Societal scrutiny and growing public awareness of how religious organisations handle money have raised expectations that churches will disclose financial activity in clear, accountable ways. Fieldwork for this study confirms that as Pentecostal denominations in Ghana expand their social and economic footprint, congregants, civic actors, and officials increasingly demand visibility into how offerings are collected, allocated, and spent. CoP, ACG, AoG, Ghana, each responded differently: CoP increased project-level disclosure, ACG convenes regional accountability sessions, and AoG posts comprehensive statements online. These steps have improved confidence for some members, but the study also found recurring gaps.

The primary empirical findings are as follows. First, digital disclosures (for example, full financial statements on denominational websites) are appreciated as a symbolic commitment to transparency but are not sufficient in themselves: many congregants—especially older members and those in rural assemblies—do not access or understand long-form reports. Second, transparency efforts that are highly technical or posted only once a year leave informational vacuums during the reporting cycle; where routine explanations are missing, rumours and suspicion grow. Third, public disclosure without contextual explanation can produce perverse effects: some leaders fear that raw data may be misinterpreted or weaponised, which leads them to withhold or over-sanitise information and thereby fuels further mistrust. Fourth, interactive accountability mechanisms (for example, ACG's regional sessions) close some gaps but often reveal deeper problems—members frequently lack the background to interpret budgets and variance notes, so sessions expose communication and capacity shortfalls as much as they reveal answers. These findings show that societal transparency expectations are real and pressing, but meeting them requires more than posting numbers; it requires design, access, interpretive aids, and safeguards.

Given these findings, the study recommends a set of practical, evidence-based reforms that align with both regulatory demands and congregational realities. Reporting should be framed for multiple audiences: churches ought to publish a short, plain-language monthly or quarterly dashboard that summarises income, major expenditures, restricted funds, and budget-to-actual variances, and that attaches a two- or three-sentence narrative explaining any material

movements. Longer statutory statements should remain available for auditors and regulators, but the dashboard is the tool for congregational visibility and should be distributed through channels that members actually use—printed bulletins at services, WhatsApp groups, SMS summaries, and announcements during services—so that disclosures do not depend solely on website access.

Because digital access is uneven, denominational offices should adopt a multi-channel disclosure strategy. Where AoG’s website disclosures are in place, national offices should ensure parallel offline summaries are available for rural assemblies and provide short audio or video explainers for members with limited literacy. To prevent misinterpretation of raw financial data, every published dashboard and full report should include an FAQ or “what this means” box that links line items to tangible ministry outcomes (for example, “C\$X supported Y schoolchildren; Z evangelistic events were funded”) so that numbers connect to real activities and reduce speculation.

Transparency must be coupled with strong safeguards. Public reporting should present aggregated categories rather than individual donor data, protecting confidentiality while still offering meaningful visibility. Procurement rules, conflict-of-interest declarations, and standardised vendor selection procedures should be published alongside summaries of major projects, and project approval paths (need assessment, estimated cost, funding plan, decision authority) should be posted before and during implementation to pre-empt rumours about opaque decision-making. Where leaders fear misuse of public documents, a controlled disclosure protocol—public dashboards plus a public Q&A and an executive summary—provides balance between openness and prudence.

Interactive and two-way accountability is essential. Regional financial sessions and town-hall forums are valuable, but the study found they must be accompanied by member education for them to be effective. Practical workshops or short training sessions should equip members to read dashboards and understand basic budget concepts; finance committees should publish simple Q&A logs after each session so that unanswered questions are tracked and closed. A designated, publicised channel (an email, SMS short code, or a WhatsApp help line) with a guaranteed response timeframe converts transparency into dialogue rather than monologue.

Capacity gaps surfaced repeatedly in the data; addressing those gaps is both a transparency and an equity issue. Smaller and rural assemblies need affordable support: national or regional offices should supply templates, short-form guidance, and where feasible a district-level tablet pool or printing support so that all assemblies can produce the plain-language summaries members need. External or peer reviews should be scaled proportionately—light, agreed-upon procedures for small assemblies; fuller external audits for larger entities—with lay summaries of findings shared publicly and linked to a simple improvement plan.

Measurement and feedback close the loop. Denominations should track transparency indicators (percentage of assemblies issuing monthly dashboards, on-time posting of statutory statements, number of public Q&As completed, and results of short “trust pulse” surveys) and publish aggregated progress annually. Piloting these practices in a small number of districts before national roll-out allows refinement, particularly of language, channels, and support materials.

Finally, the theological framing of transparency matters. Field respondents repeatedly framed openness as a biblical imperative, not merely a managerial convenience; connecting reform to stewardship and accountability helps reframe transparency as a spiritual discipline. Statements accompanying dashboards should briefly note the theological rationale for openness—how transparency serves the church’s calling—so reforms are less likely to be perceived as bureaucratic impositions and more likely to be adopted as faithful practices.

g) The Role of External Monitoring in Strengthening Financial Governance

External monitoring by regulators, civic actors, and an increasingly vigilant public has reshaped the financial policies of Ghanaian Pentecostal churches. This study’s fieldwork confirms that compliance and social scrutiny are not abstract pressures but practical forces that alter everyday finance practices, create new administrative burdens, and influence congregational confidence. The following synthesis highlights the study’s findings, draws out cross-cutting consequences, and offers practical, evidence-based recommendations that respond directly to problems observed in the three denominations.

CoP has introduced routine external audits and a centralised reporting regime to strengthen the credibility of its statements. Interviews with area and local officers in this study indicate that these measures have improved formal transparency and enhanced institutional reputation among some stakeholders. At the same time, local treasurers and pastors reported a heavier administrative load, constrained local discretion, and delayed access to funds for urgent ministry needs. Several local officers said that audit preparation consumes time that might otherwise be devoted to discipleship or community outreach, and that smaller assemblies struggle to meet the technical requirements without support from higher tiers. These observations make clear that compliance has produced real benefits for statutory visibility but also real costs for local ministry capacity.

ACG has introduced measured decentralisation to allow local assemblies more budgetary latitude while remaining subject to national rules. The study documented a mixed reaction: local leaders welcomed the chance to fund context-specific spiritual activities, but regional officers and congregants noted inconsistent oversight. In a number of districts, respondents described infrequent supervisory visits and weak feedback loops that allowed reporting variances to persist. The practical consequence is a credibility gap: centralised collection mechanisms exist but are sometimes perceived as opaque when local results are not visible in a timely way.

AoG has invested in finance ethics training and modern accounting systems. Where these investments are consistently implemented, congregational trust improved, and reporting quality rose. However, the study found uneven rollout: smaller and rural assemblies frequently lack the equipment, connectivity, or trained personnel to use the systems effectively. As a result, compliance creates a two-tier system in which urban assemblies gain reputational benefit while rural congregations feel excluded from reforms that are framed as integrity improvements.

Across the three denominations, several common findings emerged from the data. First, capacity constraints at the local level are the single largest operational barrier to converting regulatory compliance into meaningful transparency. Second, the cost of compliance—staff time, software, audits—falls disproportionately on smaller assemblies and can crowd out ministry spending when no mitigation exists. Third, decentralisation without clear guardrails increases local responsiveness but also raises oversight risks; conversely, tight central controls improve consolidation but can feed perceptions of remoteness and delay. Fourth, leaders are aware that public disclosure can be double-edged: it builds trust if presented with context and explanation, but it can cause misunderstanding if raw data are posted without interpretation. These empirical findings show why a one-size-fits-all compliance approach is counterproductive.

The analysis of external monitoring and its influence on church financial policies demonstrates that while such oversight strengthens accountability and credibility, it also creates new financial and administrative pressures. These findings suggest that churches must find a balance between compliance with regulatory standards and the preservation of their spiritual and pastoral mission. In response, the following recommendations are proposed to help church leadership align financial practices with external expectations without compromising their theological identity.

First, adopt a tiered, risk-based compliance model that aligns reporting requirements with assembly size and risk profile. Large assemblies with significant inflows should continue to receive full external audits and detailed statutory reports, while mid-sized assemblies move to targeted reviewed procedures and small rural assemblies use proportionate assurance mechanisms such as peer reviews or agreed-upon procedures. This reduces undue burden on the most resource-constrained units while preserving central visibility where the financial risk is greatest.

Second, create a denominational compliance and capacity fund to share the cost of audits, software licences, and training. Field interviews showed smaller assemblies cannot always absorb these costs; a pooled fund (sourced from a modest, transparently governed central allocation or designated gifts) would underwrite essential compliance investments and remove the disincentive to meet regulatory requirements.

Third, institutionalise simple, plain-language reporting templates and one-page dashboards for congregational use. The study repeatedly found that long, technical statutory statements do not meet congregants' needs. A standard dashboard that summarises income, major expenditures, restricted funds, and budget variances—accompanied by a short narrative linking spending to ministry outcomes—addresses the common complaint that disclosures are inaccessible or opaque.

Fourth, pair decentralisation with clear accountability guardrails. Where local discretion is increased (as in the Apostolic Church pilots observed), local discretionary envelopes should be established with explicit thresholds for local approval, dual signatory requirements, routine variance reporting, and district sign-off for higher-value items. This preserves local responsiveness while making approval pathways and decision records visible to members and supervisors.

Fifth, expand and standardise capacity building for local finance officers using modular, blended learning (short in-person workshops plus offline learning materials and recorded refreshers). Certification should be encouraged and tied to access to certain systems or discretionary funds. The study showed that where training was provided and refreshed regularly, reporting quality and timeliness improved markedly.

Sixth, right-size technology to context. Promote low-bandwidth, offline-capable reporting tools and establish district-level hardware pools for assemblies without devices. A regional helpdesk and scheduled close-period support reduce the drop-off in adoption seen in rural congregations.

Seventh, formalise partnership governance to prevent mission drift. For collaborations with NGOs or corporate partners, require a standard MOU and a mission-alignment assessment that documents scope, governance, exit criteria, and reporting obligations. The study found that unclear partnership terms can shift resources away from spiritual priorities; MOUs and published alignment statements reduce that risk.

Eighth, scale assurance proportionately and developmentally. Rather than treating audits as punitive, use mid-year agreed-upon procedures focused on high-risk areas (cash handling, procurement, bank reconciliations) with short, publicly shared improvement plans. This constructive approach reduces fear of exposure and turns assurance into capacity development.

Ninth, improve public communication about compliance costs and benefits. The research showed that congregants often do not associate audit costs with increased trust or fundraising performance. Leaders should publish short narratives that explain why compliance costs exist, how they protect donor gifts, and how they support long-term ministry—helping members view compliance as stewardship rather than overhead.

Tenth, establish a denominational regulatory liaison function to keep leadership informed about evolving legal requirements and to advocate collectively for practical, faith-sensitive compliance rules where appropriate. Several local leaders reported confusion about tax obligations and registration; a liaison unit reduces duplicate effort and ensures consistent legal interpretation.

Eleventh, monitor and evaluate implementation with clear indicators that track both compliance and pastoral impact—on-time reporting rates, proportion of assemblies using dashboards, training certification rates, audit exceptions resolved, and congregational trust pulse metrics. Regular feedback loops and simple public scorecards ensure reforms are adjusted based on observed effects rather than assumption.

Finally, preserve theological framing. The study’s respondents saw compliance as an expression of stewardship. Framing reforms as faithful practices that protect resources for mission helps leaders and congregants accept the administrative costs of transparency. Leaders should explicitly connect compliance initiatives to theological commitments to stewardship and accountability when communicating with members.

6.1.1.1.1 Faith-Based Transformational Leadership in Financial Stewardship

Transformational leadership plays a key role in shaping both the practice and perception of financial stewardship within Pentecostal churches. More than the efficient management of resources, this model emphasizes inspiration, empowerment, and a shared sense of mission among congregants. Within this framework, the principle of servant leadership—deeply rooted in biblical teachings—emerges as a critical dimension of financial management, ensuring that stewardship is exercised with humility, trust, and accountability. In linking administrative prudence with spiritual integrity, transformational leadership helps churches sustain both their financial credibility and their theological mission.

a) Servant Leadership and Trust in Financial Stewardship

Servant leadership, at its core, emphasizes humility, responsibility, and the prioritization of others’ welfare. This principle, exemplified in the ministry of Jesus Christ—who declared, “For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many” (Mark 10:45)—provides a theological foundation for how financial resources should be managed in the church. Applied to financial stewardship, it requires leaders to model transparency, accountability, and fairness in decision-making.

In practice, churches such as CoP, ACG, and AoG, Ghana, demonstrate varying degrees of success in applying this principle. Owusu (2022: 68) notes that servant leadership must go beyond rhetoric to include demonstrable acts of transparency and humility in financial dealings. For instance, in CoP, leadership integrates both spiritual and financial officers in decision-making processes. This collaborative approach reinforces accountability and reassures congregants that

their contributions are handled responsibly. Asamoah (2021: 58) argues that such inclusiveness, coupled with consistent communication, strengthens congregational confidence, thereby encouraging members' continued commitment to tithes and donations.

Similarly, AoG, Ghana, has operationalized servant leadership by embedding financial transparency into mission-oriented initiatives. Akoto (2023: 45) observes that this approach builds trust, particularly during periods of economic uncertainty when members' giving capacities are constrained. Through prioritizing community well-being alongside institutional needs, leaders not only safeguard the church's credibility but also align financial stewardship with the ethical and spiritual expectations of congregants.

Nonetheless, there are critical gaps. While servant leadership is often emphasized, its consistent application across all administrative levels remains uneven. Some assemblies demonstrate strong transparency practices, while others struggle with delayed reporting or insufficient communication. This inconsistency risks eroding congregational trust, particularly in a climate of increasing scrutiny from regulators and society (Quinn, 2004; Robbins & Yamamori, 2007). Furthermore, Burns (1978) cautions that excessive focus on compliance or managerial efficiency can inadvertently side-line the church's spiritual mandate, creating a tension between financial credibility and theological authenticity.

The analysis highlights that transformational and servant leadership must not be reduced to abstract ideals but operationalized into systematic practices. Three key recommendations emerge:

First, churches should formalize structures that allow spiritual leaders, financial managers, and lay representatives to participate together in budget preparation and resource allocation. This will make financial decisions more transparent and strengthen communal ownership while reducing perceptions of elitism.

Second, leadership training should include financial ethics, transparency standards, and effective communication in addition to theological instruction. This approach is essential for maintaining congregational trust, particularly during periods of economic hardship.

Finally, church leaders should safeguard the spiritual mission of the church while at the same time complying with external financial regulations. To achieve this, they should develop context-specific policies that reflect the church's unique environment rather than relying on rigid external models.

Adopting these strategies enables churches to strengthen the connection between transformational leadership, financial transparency, and congregational trust. In this way, they secure institutional sustainability while affirming financial stewardship as a form of faithful witness.

b) Servant Leadership as a Catalyst for Financial Transparency

Transparency stands as a cornerstone of both transformational and servant leadership, particularly in the realm of financial stewardship. In church governance, transparency goes beyond the publication of financial reports to include deliberate communication of decision-making processes, justification for expenditure, and opportunities for congregational input. Without such openness, voluntary contributions—which remain the financial lifeline of most Pentecostal churches in Ghana—risk being undermined by suspicion, disengagement, or apathy among members. This highlights that transparency is not only an ethical imperative but also a practical necessity for ensuring congregational trust and sustained participation.

In practice, churches such as ACG have instituted mechanisms like internal audits and structured financial reporting to uphold accountability. These mechanisms are complemented by interactive sessions in which leaders present financial statements to members during annual reviews, while also explaining how resources are allocated for programs such as evangelism, infrastructure, and community development (Owusu, 2022: 76). Such practices create an atmosphere of openness where congregants perceive their tithes and donations as being managed responsibly and in alignment with spiritual objectives. However, while these mechanisms promote confidence, the process sometimes risks becoming a one-way communication channel, with leaders reporting decisions already taken rather than promoting genuine dialogue. This points to a potential gap between formal transparency and participatory transparency—a distinction critical for effective servant leadership (Anderson, 2019).

Beyond institutional reporting, the intentional inclusion of financial literacy education has emerged as a key strategy for strengthening transparency. In AOG, Ghana, for instance, financial stewardship is now embedded in discipleship curricula, equipping congregants to understand financial procedures, budget allocations, and the rationale for resource use (Akoto, 2023: 40). In demystifying financial processes, leaders communicate that stewardship is not the exclusive mandate of the clergy or financial officers, but a shared responsibility of the entire faith community. This approach resonates with Osmer's (2017) claim that participatory education enhances communal ownership and reduces hierarchical dominance in financial decision-making.

Nonetheless, an over-reliance on literacy initiatives without institutional reform may only partially address challenges. Studies indicate that transparency must be accompanied by systems of accountability that empower members to question and influence financial choices, rather than simply accept them (Ncube, 2020; Van der Merwe, 2021). In other words, financial education can empower members cognitively, but unless structures for feedback and shared governance exist, the risk of mistrust remains. This constructive criticism underscores the need for churches to move from informational transparency to interactive transparency, where openness is combined with deliberation and accountability.

The implications are significant. Strengthening transparency through servant leadership not only enhances member trust but also stabilises revenue flows, particularly in times of economic hardship when scepticism about institutional credibility tends to rise. Churches that embrace participatory audits, open forums, and collective decision-making are more likely to maintain financial robustness and avoid controversies that could erode trust (Asamoah-Gyadu, 2020). Furthermore, adopting participatory transparency demonstrates the church's ability to embody biblical principles of humility and service in practical financial terms, thereby reinforcing its witness both within the congregation and in the wider community.

Churches should institutionalize a two-fold approach to transparency: first, by ensuring consistent, accessible, and detailed financial reporting; and second, by creating deliberative platforms where congregants can question, critique, and contribute to financial decisions. This participatory model would operationalize servant leadership more effectively, closing the gap between leadership accountability and member ownership.

c) Accountable Leadership as a Foundation for Faithful Stewardship

Financial accountability in church leadership goes beyond administrative compliance; it reflects the moral and theological integrity of the institution. Within CoP, for instance, the adoption of a zero-based budgeting system demonstrates how leaders intentionally align financial practices with spiritual priorities. This approach ensures that funds are directed toward evangelism, discipleship, and community development rather than being consumed by administrative excesses. Such practices underscore the principle that financial management in the church is not merely technical but deeply theological, tied to the church's mission and witness.

While this system appears effective, it also raises questions about its sustainability across different congregational contexts. Smaller branches of the church with limited administrative capacity may struggle to implement zero-based budgeting in a way that is both efficient and spiritually grounded. This indicates the need for adaptable financial systems that remain faithful to theological commitments while accommodating varying resource levels (Adjei & Frempong, 2022).

Research shows that when leaders embody financial prudence and transparency, congregants are more likely to replicate these values, leading to stronger financial stewardship at the grassroots (Asamoah, 2021; Bekoe, 2023). This suggests that accountability is not only a leadership obligation but also a pedagogical model—leaders teach financial integrity as much through their example as through explicit instruction. However, the tendency to overemphasize leadership integrity without addressing systemic safeguards can create vulnerabilities, as overreliance on personal morality may fail in the face of leadership transition or crisis (Osei-Tutu, 2020). Hence, accountability structures must complement exemplary leadership.

A significant implication is that financial accountability should be institutionalized rather than personalized. Churches ought to strengthen participatory budgeting processes that involve both leaders and lay representatives in resource allocation. This approach reduces the perception of elitism in financial decision-making and builds congregational ownership (Gyasi, 2021). Training in financial ethics and accountability should also be expanded to include lay members, ensuring that stewardship is seen as a collective duty rather than the sole responsibility of leaders.

Ultimately, the study's findings reinforce that leadership in financial stewardship is a double witness: it both sustains the material viability of the church and testifies to the credibility of its spiritual mission. Through embedding accountability practices into the life of the church, leaders can build trust, encourage generosity, and safeguard the institution's theological and financial integrity.

d) Exemplary Leadership as a Catalyst for Financial Integrity in the Church

Financial stewardship within churches demands leaders who consistently embody the highest standards of responsibility and integrity. In practice, servant leadership requires leaders not only to manage resources prudently but also to ensure that their actions align with the ethical and theological principles of the church. For example, CoP has actively adopted a zero-based budgeting approach, prioritising allocations in line with spiritual objectives. This ensures that church funds are channelled toward evangelism and community development rather than administrative excesses. Such practices illustrate that leadership decisions directly influence whether congregational resources advance core missional purposes and whether members perceive financial management as trustworthy and mission-driven.

However, a critical reflection shows that personal integrity, while indispensable, is not sufficient on its own. Although Asamoah (2021: 51) highlights that leaders who demonstrate financial prudence inspire similar behaviours among members, there is a risk of equating individual rectitude with systemic accountability. An overemphasis on formal budgeting mechanisms—without parallel emphasis on congregational participation—can inadvertently reinforce top-down decision-making and limit members' sense of ownership. In such cases, congregants may perceive stewardship as a managerial obligation of leaders rather than a shared responsibility of the whole faith community. This critique aligns with Chitando and Togarasei (2020), who contend that accountability in African Pentecostal churches is sustainable only when financial practices integrate both structural reforms and participatory governance. In other words, servant leadership must expand beyond personal probity to institutionalising frameworks that permit dialogue, scrutiny, and collective discernment.

The implication is that churches must transition from demonstrating accountability as a personal virtue to embedding it as a communal practice. Systems of participatory financial accountability—such as regular congregational financial forums, accessible reporting channels, and opportunities

for members to query expenditures—reinforce a culture of openness. Ncube (2020) observes that interactive accountability is more effective than passive transparency because it actively empowers congregants to shape financial priorities. Such participatory structures not only build trust but also strengthen resilience against potential misuse of resources, especially in contexts where charismatic authority might otherwise overshadow checks and balances.

Furthermore, comparative studies in non-profit governance show that faith-based organisations that combine servant leadership with participatory financial mechanisms are better positioned for long-term sustainability (Miller & Ewest, 2018; Van der Merwe, 2021). For Pentecostal churches in Ghana, this means that beyond compliance with theological principles of stewardship, leaders must cultivate organisational cultures where members see themselves as co-stewards of resources. This shared responsibility enhances commitment, since congregants perceive their contributions as both spiritually meaningful and institutionally safeguarded.

In practical terms, leadership training programmes should include financial literacy and governance modules for both clergy and laity, enabling broader participation in decision-making. Additionally, churches may consider adopting independent audit committees drawn from qualified members within the congregation, thereby strengthening credibility without undermining spiritual authority. In institutionalising such reforms, servant leadership evolves from a model centred on exemplary individuals to one that builds enduring systems of accountability. Ultimately, this approach ensures that the financial well-being of the church genuinely mirrors its spiritual vitality, while safeguarding against the risks of hierarchical control or financial opacity.

e) Linking Transformational Leadership with Responsible Financial Practices

Transformational leadership further strengthens financial stewardship by mobilising congregants as active stakeholders in church finances. Leaders who inspire members to take ownership of financial responsibilities promote a stronger sense of collective mission. For instance, open discussions about financial decisions, coupled with consistent updates on fund utilisation, enhance trust and encourage active participation (Akoto, 2023: 43). These practices frame financial contributions not as obligatory dues but as voluntary commitments to a shared spiritual vision.

However, a critical observation emerges: transformational leadership is most effective when financial decision-making aligns seamlessly with theological priorities. Asamoah (2021: 55) notes that when church financial policies resonate with spiritual goals—such as evangelism and outreach—congregants perceive their giving as meaningful and mission-driven. Yet, reliance on inspiration alone, without embedding concrete accountability structures, risks idealising leadership charisma at the expense of procedural integrity. This concern is echoed by Van der Merwe (2021), who warns that in Pentecostal contexts, overdependence on visionary leadership can marginalise collective accountability.

The findings from this study affirm that servant and transformational leadership, when applied effectively, enhance financial accountability, transparency, and congregational involvement across Ghanaian Pentecostal churches. Importantly, these models resonate with biblical principles of stewardship that emphasise responsibility and faithfulness. Nevertheless, they must be carefully balanced: while servant leadership models highlight humility and integrity, transformational approaches must be supported by institutional safeguards that prevent financial abuse or leader-centric governance.

A practical recommendation arising from the study is for churches to establish hybrid leadership approaches. Through combining servant leadership's emphasis on ethical responsibility with transformational leadership's capacity to inspire collective ownership, leaders can sustain both transparency and engagement. For instance, setting up participatory budget committees, involving lay representatives in audits, and aligning financial reports with the language of faith and mission could deepen trust and reinforce stewardship as an act of worship. Long-term, such practices not only secure institutional sustainability but also position

f) Transformational Leadership Inspired by Jesus in Addressing Financial Challenges

Transformational leadership, when grounded in the teachings and example of Jesus Christ, offers a critical framework for addressing financial challenges in church contexts. Unlike purely administrative or technocratic approaches, this model calls for leaders to embody humility, self-sacrifice, and a service-oriented ethos that transcends personal interests in pursuit of the collective good. In rooting financial decisions in such values, church leaders are better positioned to address financial crises without compromising the church's spiritual mission.

A key strength of transformational leadership lies in its capacity to foster trust, accountability, and congregational engagement. These qualities are not only theological ideals but also practical necessities for sustaining church operations under financial strain. Without them, budgetary decisions risk being perceived as managerial dictates rather than shared commitments. Indeed, as Kgatle (2021) contends, churches that fail to cultivate participatory forms of accountability may inadvertently alienate their members, leading to disengagement and reduced financial support. This underscores the fact that transformational leadership must be both inspirational and institutionally embedded.

(i) Jesus's Leadership as a Paradigm of Transformational Stewardship

The leadership paradigm exemplified by Jesus demonstrates the essence of servant leadership, in which service supersedes power or prestige. This principle directly informs transformational leadership, which inspires followers to transcend individual concerns for the advancement of shared goals. For instance, Mark 10:45 ("For even the Son of Man did not come to be served, but to serve") (Bible, 2011) highlights humility and prioritisation of others' well-being. These qualities

provide a theological foundation for fiscal responsibility, encouraging leaders to model integrity and sacrificial stewardship.

However, a constructive critique is necessary: appeals to Jesus's example risk remaining symbolic unless translated into concrete financial practices. As Chitando and Togarasei (2020) argue, leadership within African Pentecostal contexts must integrate theological ideals with structural reforms to sustain accountability. Thus, servant-inspired transformational leadership cannot be confined to personal integrity but must be operationalised through participatory budgeting, transparent financial reporting, and community consultation.

The implications of this model for church financial governance are significant. Leaders who emulate Jesus's sacrificial leadership should not only demonstrate personal fiscal responsibility but also create environments where congregants are co-stewards of resources. Mechanisms such as financial forums, participatory audits, and feedback platforms can strengthen this dynamic. Ncube (2020) stresses that transparency devoid of interaction risks remaining cosmetic. Therefore, interactive transparency—where openness is coupled with dialogue and accountability—becomes vital.

Furthermore, transformational leadership provides a resilient foundation for mobilising congregational support in times of scarcity. As Van der Merwe (2021) suggests, when members see leaders embodying the same stewardship they preach, they are more likely to contribute sacrificially, reinforcing both financial stability and spiritual growth. Churches can therefore mitigate financial crises by fostering a culture where leaders and members together bear responsibility for sustaining ministry.

In conclusion, Jesus's leadership paradigm remains a theological anchor, but it must be complemented by participatory mechanisms that embody accountability in practice. Transformational leadership informed by Jesus's example thus transcends rhetoric, offering both a spiritual and practical pathway for churches to confront financial challenges with integrity, trust, and shared commitment.

g) Mitigating Financial Difficulties in Pentecostal Congregations through Transformational Leadership

Transformational leadership offers a viable pathway for Pentecostal congregations in Ghana to overcome persistent financial challenges. Through combining participatory governance, transparent reporting, and community-focused initiatives, leaders move beyond crisis management to cultivating sustainable systems of financial stewardship. Importantly, these approaches reveal that financial resilience in churches does not emerge solely from doctrinal appeals to generosity but also from intentional leadership practices that embed accountability, inclusiveness, and innovation into institutional culture.

(i) The Church of Pentecost: Engaged Leadership and Responsibility

The Church of Pentecost has increasingly prioritised participatory decision-making in financial planning, with both leaders and congregants contributing to budget discussions. This model of inclusive governance not only promotes ownership but also enhances members' trust that resources are being aligned with mission priorities. Servant leadership, evidenced in the church's emphasis on evangelism and outreach, ensures that expenditure reflects theological commitments rather than administrative overheads (Asamoah, 2021:60–62).

However, an overreliance on participatory forums without strong accountability structures may inadvertently create decision fatigue or allow dominant voices to overshadow minority perspectives. Studies by Van der Merwe (2021) and Osei-Tutu (2022) stress that inclusive governance must be matched with mechanisms for equity and regular audits to ensure transparency remains credible. Thus, while The Church of Pentecost demonstrates a commendable culture of stewardship, the sustainability of this model requires continuous evaluation of how well participation translates into effective oversight.

(ii) The Apostolic Church of Ghana: Transparency and Confidence

The ACG has established a Financial Stewardship Committee to supervise and report on financial activities, thereby strengthening transparency and congregational confidence. During periods of economic crisis, the church launched a tithing education campaign that framed giving as both a spiritual duty and a practical act of community solidarity (Owusu, 2022:74, 77). This dual framing helped to preserve giving levels and reinforced resilience.

Nonetheless, there is a risk that educational initiatives on giving can unintentionally reinforce hierarchical dynamics if they are perceived as instructive rather than dialogical. Ncube (2020) and Kgatle (2021) caution that true financial transparency must be interactive, allowing congregants to interrogate financial decisions rather than passively receive information. Without such feedback mechanisms, transparency risks being performative rather than transformative. Hence, the Apostolic Church of Ghana's stewardship structures would benefit from being complemented with deliberative platforms that strengthen horizontal accountability.

(iii) Assemblies of God, Ghana: Community-Focused Financial Approaches

The AoG, Ghana, has diversified its financial base through entrepreneurial ventures, such as agribusiness and partnerships with Christian-owned enterprises, thereby reducing overdependence on tithes and offerings (Akoto, 2023:47). This innovation reflects a transformational leadership approach that empowers congregants to view financial sustainability as a collective mission rather than a clerical responsibility. The church has also invested in leadership development programs on financial stewardship, ensuring that leaders at multiple levels cultivate a culture of prudence and sustainability (Akoto, 2023:49).

While such entrepreneurial strategies strengthen resilience, they are not without risks. Over-commercialisation of church activities may shift focus from spiritual mandates to profit motives, potentially eroding theological credibility (Gifford, 2004; Chitando, 2020). To mitigate this, Assemblies of God must ensure that entrepreneurial ventures are consistently tethered to the church's mission of evangelism and community development, thereby balancing innovation with spiritual integrity.

Across these congregations, transformational leadership—anchored in transparency, participatory governance, and servant leadership—has enabled churches to address financial pressures while maintaining missional priorities. However, a recurring limitation is the potential for transparency initiatives to remain top-down rather than dialogical, and for entrepreneurial ventures to drift toward commercialisation. To address these risks, Pentecostal churches should:

First, churches can institutionalise feedback loops such as open financial forums and member surveys to create genuine participatory accountability. Rather than limiting transparency to one-way reporting, these mechanisms allow members to actively engage in financial decision-making. Such practices not only enhance trust but also ensure that congregants feel a sense of ownership and responsibility in the church's financial life.

Second, strengthening internal audit systems and introducing regular rotation of financial committees is also crucial. When financial oversight structures remain under the same leadership for too long, there is a risk of bias, complacency, or capture by entrenched factions. Rotating committee membership and maintaining robust audit systems, ensure churches can protect against misuse of resources and reinforce fairness in financial governance.

Third, entrepreneurial ventures within the church should be carefully aligned with theological priorities. While income-generating activities can provide stability, they risk diverting attention if they do not serve the spiritual mission of the church. Ensuring that these ventures explicitly support ministry expansion and social outreach guarantees that financial innovation remains consistent with the church's broader calling and values.

Finally, leadership formation programs must integrate financial literacy, theological reflection, and ethical responsibility. By equipping leaders at all levels with these skills, churches can cultivate a culture of responsible stewardship. Leaders who model both fiscal discipline and spiritual accountability inspire confidence among congregants and ensure that financial practices strengthen, rather than undermine, the mission of the church.

6.1.1.1.1 Framework for Financial Stewardship

The following is a Practical Framework for Financial Stewardship that combines theological principles, financial best practices, and leadership strategies. This framework will assist Pentecostal churches in Ghana and other similar institutions in effectively administering their resources while remaining true to their spiritual mission.

Table 6.1: Financial Stewardship Framework

Key Element	Description	Theological Principles	Financial Practices	Best Leadership Strategies
Stewardship	Understanding that all resources belong to God and must be managed responsibly for His mission.	Psalm 24:1 - The earth is the Lord's. Matthew 25:14-30 - Parable of the talents.	Resource Allocation - Prioritise spending that aligns with ministry goals. Cost Control - Maintain a disciplined approach to spending.	Collaborative Leadership - Engage church leaders and financial managers in resource allocation decisions.
Accountability	Ensuring transparency and responsibility in financial management.	Luke 16:10-12 - Faithfulness in small matters leads to trust in greater matters.	Regular Audits - Implement periodic financial audits to ensure transparency.	Participatory Decision-Making - Ensure that financial decisions are made with input from both spiritual and financial leaders.
		Romans 14:12 - Each of us will give an account to God.	Financial Reporting - Develop clear and accessible financial reports for congregation.	
Sustainability	Ensuring long-term financial health through diversified income streams.	Proverbs 21:5 - The plans of the diligent lead to profit.	Diversification of Income - Explore income-generating projects (e.g., real estate, educational initiatives).	Strategic Planning - Integrate long-term financial goals into the church's mission plan.
			Emergency Funds - Establish a	

Key Element	Description	Theological Principles	Financial Practices	Best Leadership Strategies
			contingency fund for economic downturns.	
Congregational Participation	Involving the congregation in the financial processes to build trust and ownership.	2 Corinthians 9:7 - God loves a cheerful giver.	Financial Literacy Programs - Educate congregants on financial stewardship and responsible giving.	Community Engagement - Encourage members to actively participate in stewardship programs and giving campaigns.
Leadership Development	Training church leaders to manage resources effectively and uphold theological principles.	Matthew 25:21 - Well done, good and faithful servant.	Leadership Training - Regular workshops on financial management and stewardship. Succession Planning - Prepare emerging leaders with financial responsibilities.	Mentorship - Established leaders mentor emerging leaders in financial management and stewardship.

Source: Author, 2024

a) Explanation of the Framework

- (i) **Theological Principles:** The integration of theological principles is the foundation of this framework, as it serves to recall church leaders and congregants that all resources are intended to support God's mission. These principles drive the financial decisions and guarantee that the church's financial management practices prioritise stewardship and accountability.
- (ii) **Financial Best Practices:** The framework acknowledges the importance of best practices, including the diversification of income streams, regular financial audits, and the allocation of resources prudently. These procedures guarantee that the church maintains its financial stability while simultaneously adhering to its spiritual objectives.

- (iii) **Leadership Strategies:** This component underscores the significance of leadership in the direction of the church's financial strategy. Mentorship, strategic planning, and participatory decision-making are essential strategies for guaranteeing that financial decisions are made with both practical and spiritual wisdom.
- (iv) **Sustainability:** The church must diversify its income sources to guarantee long-term success. This may involve investigating enterprises or ventures such as healthcare or education, which can generate consistent revenue streams and decrease the church's dependence on congregational giving.
- (v) **Participation of the Congregation:** Financial stewardship is not solely the responsibility of the church leadership; it also involves the congregation. The framework suggests the integration of financial literacy programs to empower congregants, ensuring that they comprehend their role in the financial health of the church and promote active participation in stewardship programs.
- (vi) **Leadership Development:** The integration of theology with practice and the management of finances are both contingent upon effective leadership. The framework recommends that the church maintain its fiscal responsibility and spiritual mission by providing regular training to current leaders and mentoring emergent leaders.

b) Action Plan for the Implementation of Transformational Leadership in the Financial Administration of Churches

The actionable stages for the implementation of transformational leadership in church financial management systems are summarised in the detailed table below:

Table 6.2: Practical Steps for Integrating Transformational Leadership in Church Financial Management

Actionable Steps	Description
1. Establish Transparent Financial Systems and Communication Channels	
Create Financial Transparency	Share regular, clear financial reports with congregants, including income, expenditure, and financial forecasts.
Use Digital Platforms	Adopt digital tools to provide real-time access to financial records for both leaders and congregants.
Encourage Feedback	Implement mechanisms for congregants to provide feedback on church financial decisions, such as surveys or feedback forms.

Actionable Steps	Description
2. Nurture Participatory Leadership in Financial Decision-Making	
Form a Financial Stewardship Committee	Create a diverse committee with spiritual leaders, financial managers, and congregants involved in decision-making.
Inclusive Budgeting	Implement a participatory budgeting model, allowing input from different congregational groups to ensure alignment with church mission.
Leadership Development for Financial Managers	Train financial managers in both fiscal responsibility and biblical principles of stewardship.
3. Integrate Financial Literacy Programs for Congregants	
Offer Financial Education	Incorporate financial literacy programs in discipleship courses to teach budgeting, savings, and debt management.
Utilise Community Resources	Partner with local financial institutions to provide practical workshops on financial management.
Create Financial Stewardship Courses	Develop courses focused on personal finance and biblical principles of giving.
4. Develop Alternative Income-Generating Strategies	
Launch Community-Centric Businesses	Establish income-generating projects such as farming, educational institutions, or vocational training centres.
Diversify Church Investments	Explore investments in real estate, educational facilities, or partnerships with Christian businesses to generate income.
Engage in Corporate Social Responsibility (CSR)	Develop partnerships with Christian businesses or non-profits to create social enterprises that generate funds.
5. Implement Servant Leadership Practices in Financial Management	
Model Financial Discipline	Leaders should exemplify financial discipline and integrity in their personal finances and the management of church funds.

Actionable Steps	Description
Empower Congregants	Empower members to participate in financial decision-making, enhancing ownership and responsibility.
Create a Culture of Generosity	Teach biblical principles of giving, and engage in outreach programs that demonstrate how church funds are used for social good.
6. Monitor and Evaluate Financial Stewardship Practices	
Regular Audits and Reviews	Conduct annual audits by external auditors, and regularly review financial policies for effectiveness.
Feedback and Evaluation Loops	Implement regular evaluations involving feedback from leaders and congregants to assess if financial objectives are being met.
Adjustments Based on Findings	Based on evaluation feedback, adjust financial strategies to ensure proper funding for ministries and outreach programs.

Source: Author, 2024

c) Effective Techniques to Improve Financial Stewardship for Sustainable Growth in Various Congregations

(i) Embrace Servant Leadership

Neo-Pentecostal leaders should exemplify humility and transparency in financial matters, engaging congregants in decision-making (Mark 10:45). Open communication fosters collective accountability and ethical stewardship.

(ii) Implement Transparent Financial Systems

Establishing internal audits, external oversight, and participatory budgeting enhances accountability (2 Corinthians 8:20-21). Regular financial reporting strengthens trust and reduces mismanagement risks.

(iii) Promote Financial Literacy

Churches should integrate saving, investing, and debt management into discipleship programs, aligning with biblical principles (Proverbs 22:7). Educating members ensures informed personal and church-related financial decisions.

(iv) Encourage Congregational Participation

Forming financial stewardship committees ensures shared decision-making (Acts 6:1-7). Engaging members in budgeting and strategy builds trust and aligns finances with spiritual and practical needs.

(v) Diversify Revenue Sources

Beyond tithes, churches should explore entrepreneurial ventures, partnerships, and ethical investments (Proverbs 31:16). Profits should support ministry and community outreach.

(vi) Train Leaders in Transformational Leadership

Leadership programs should merge spiritual insight with financial expertise (John 13:13-15), ensuring leaders can inspire and manage resources effectively.

(vii) Encourage a Culture of Generosity

Churches should highlight giving as a spiritual act (2 Corinthians 9:6-7), using testimonies and targeted campaigns to encourage consistent contributions.

(viii) Develop Ethical Financial Policies

Churches must create structured financial policies to ensure biblical integrity in budgeting, spending, and investment (Luke 16:10-12).

(ix) Leverage Technology for Financial Management

Using digital tools for tracking finances and offering online giving enhances transparency and convenience (Matthew 25:14-30).

(x) Strengthen Community Stewardship

Allocating funds to education, healthcare, and poverty relief aligns with Christian social justice (James 2:14-17), enhancing the church's societal impact.

Through adopting these principles, Neo-Pentecostal churches can achieve financial sustainability, accountability, and long-term growth while fulfilling their spiritual mission.

6.1.1.1.1.1 Conclusion

This chapter has explored the intersection between transformational leadership, theological stewardship, and financial management within Ghanaian Pentecostal churches, highlighting both the challenges and opportunities inherent in aligning spiritual priorities with operational demands. Through detailed analysis, it has become evident that effective financial stewardship in these faith-based contexts relies not merely on procedural compliance or doctrinal adherence, but on leadership practices that model integrity, accountability, and inclusivity. Transformational leadership, informed by servant leadership principles and the example of Jesus Christ, provides a framework for fostering trust, participatory engagement, and ethical decision-making, all of

which are vital for sustaining congregational confidence and active involvement in financial stewardship.

Internally, the adoption of participatory budgeting, transparent financial reporting, and robust accountability mechanisms has emerged as a critical strategy for enhancing trust and reducing perceptions of top-down control. In involving spiritual leaders, financial managers, and congregants in decision-making, these churches cultivate a sense of communal ownership over resources, ensuring that financial allocations advance both operational and spiritual priorities. The research findings indicate that such practices reinforce ethical stewardship, demonstrating to congregants that their contributions are utilised judiciously to support evangelism, community outreach, and ministry expansion.

Externally, the chapter underscores the importance of financial literacy education, regulatory compliance, and alignment with societal expectations of transparency. With regard to educating congregants on the principles of giving and resource allocation, churches enhance members' capacity to participate responsibly, even during economic fluctuations. Adhering to legal and regulatory frameworks, while simultaneously engaging congregants in understanding these processes, strengthens the credibility of church institutions and reduces the risk of mismanagement or public distrust. Furthermore, adopting proactive measures such as external audits, integrated reporting, and governance reforms ensures that churches remain accountable both internally and externally.

The study also highlights the strategic value of diversifying income streams to reduce dependence on tithes and offerings. Ventures in real estate, agriculture, and vocational training not only generate alternative revenue but also empower congregants economically, thereby enhancing the church's long-term financial resilience. Such initiatives, when integrated with the principles of transformational leadership, enable church leaders to maintain operational sustainability while remaining faithful to spiritual objectives.

Crucially, the chapter demonstrates that transformational leadership methods, when operationalised, enable leaders to align financial management with the church's spiritual mission. Transparent decision-making, ethical stewardship, and participatory governance foster congregational confidence, motivate active engagement, and ensure that financial contributions directly support the church's core mission. These leadership practices also create a culture in which financial accountability is not a peripheral activity but a shared responsibility, embedded in both spiritual formation and organisational governance.

In light of these findings, several key implications emerge. Churches that effectively integrate transformational leadership with financial stewardship can stabilise their financial operations, promote sustainable ministry growth, and model ethical management as a form of faithful witness.

Integrating sound theological guidance, participatory structures, and adaptive financial strategies, Pentecostal churches in Ghana are well-positioned to address internal and external challenges, sustain congregational trust, and contribute meaningfully to the spiritual, social, and economic development of their communities.

In summary, this chapter establishes that financial stewardship within Pentecostal churches is most effective when it is inseparable from transformational leadership and theological principles. Ethical, transparent, and participatory financial practices not only secure institutional stability but also reinforce the church's spiritual mission, demonstrating that disciplined financial management and faithful witness can coexist to produce long-term growth, accountability, and communal benefit.

CHAPTER 7 CONCLUSION

7.1 Introduction

Chapter seven presents the summary and conclusion of the study, synthesizing together the essential findings and their implications. The structure is designed to reflect on the research problem, aims, objectives, and methodology, while capturing the central components that guided the study. The chapter begins with a concise overview of the study's objectives and methodology, before revisiting the core focus on the relation between financial management practices and church growth within Ghanaian Pentecostal churches. In particular, the chapter underscores the significance of integrating theological principles with practical financial strategies in shaping sustainable church growth.

The discussion then transitions into the major contributions of the research, highlighting the extent to which the study fulfilled its objectives. Through linking the findings to theoretical and practical implications, the chapter not only reinforces the scholarly relevance of the work but also underscores its value to church leadership and policy. Finally, the chapter offers recommendations for further research, pointing toward new areas of inquiry in financial stewardship and church growth within similar religious and socio-economic contexts.

7.1.1 Study Overview: The Issue Under Investigation

The study explored financial management practices and its influence on the growth of Pentecostal churches in Ghana. Effective financial management remains central to the life and influence of churches, particularly within the Ghanaian Pentecostal context where rapid growth has heightened both opportunities and challenges. Despite this significance, earlier studies have often addressed church finance in general terms without adequately examining its specific effects on Ghanaian Pentecostal churches. For instance, while scholarship on financial administration in faith-based institutions acknowledges the importance of stewardship and accountability, much of it fails to integrate theological principles into the discussion of financial decision-making. This gap has left the distinctive dynamics of Ghanaian Pentecostal practice underexplored.

This research contributes to closing that gap by showing how theological insights and financial management strategies can mutually reinforce one another in nurturing growth and sustainability. The study demonstrates that financial practices are not merely administrative tools but are deeply tied to the spiritual identity, mission, and credibility of the church. In doing so, it challenges the tendency of prior research to isolate technical financial mechanisms from theological and ethical considerations. While previous scholars such as Cruz (2018) have broadly examined church finance, this study critiques that limited scope and instead offers a more contextually grounded perspective that foregrounds the lived experiences of Ghanaian Pentecostal churches.

The findings affirm that financial management cannot be separated from the theological and communal life of the church. Transparent reporting, participatory budgeting, and accountability structures strengthen not only trust but also congregational ownership of mission and ministry. At the same time, over-reliance on traditional giving mechanisms such as tithes is shown to create vulnerabilities, necessitating diversification through ventures like vocational training and social enterprises. These insights move beyond descriptive accounts to provide actionable recommendations that respond directly to the challenges faced by Ghanaian Pentecostal churches.

a) Aims and Objectives

This study set out to assess the effectiveness of financial management and its influence on the growth of Pentecostal churches in Ghana. Recognising the central role that financial stewardship plays in both spiritual life and institutional sustainability, the study clarified how financial practices are shaped not only by administrative decisions but also by theological principles. To achieve this, four specific objectives were pursued:

- (i) To examine the distinct financial strategies employed by The Church of Pentecost, The Apostolic Church of Ghana, and the Assemblies of God, Ghana, in facilitating church growth.
- (ii) To investigate how theological principles such as stewardship, accountability, and generosity shape the financial practices of these churches.
- (iii) To evaluate the extent to which financial management practices align with biblical teachings and principles.
- (iv) To provide actionable recommendations for strengthening financial management systems, thereby enhancing church growth and serving as a model for other congregations in similar contexts.

These objectives reflect a deliberate effort to bridge theological insights with practical financial strategies. In focusing on the interplay between faith and administration, the study responds to the need for context-specific frameworks that support Pentecostal churches in Ghana as they navigate both spiritual mandates and operational demands.

b) Methodology

The study adopted a qualitative research approach designed to capture the complex and context-dependent relationship between financial management practices and church growth. This approach was chosen because financial practices within religious settings cannot be fully understood through numerical data alone; they require an exploration of meaning, interpretation, and faith-based rationales.

Data were collected through semi-structured interviews with key church officials—including senior pastors, associate pastors, and treasurers—who hold significant responsibility in both spiritual leadership and financial administration. These interviews provided insights into how financial strategies are designed, implemented, and justified within the theological and cultural framework of Ghanaian Pentecostalism.

To ensure a robust theological grounding, the research employed biblical exegesis as part of its methodological framework. Selected scriptural texts on stewardship, accountability, and communal responsibility (Matthew 25:14–30, Acts 4:32–35, 1 Corinthians 4:2) were critically examined to interpret their implications for financial management in contemporary church practice. This exegetical analysis allowed the study to assess whether, and to what extent, church financial practices align with biblical imperatives.

The overall research design was guided by Osmer's (2008) Model of Practical Theology, which offers a structured way to integrate descriptive, interpretive, normative, and pragmatic tasks. This model facilitated a balance between empirical inquiry and theological reflection, ensuring that findings were not only descriptive of current practices but also normatively evaluated against scriptural standards.

In combining empirical insights with theological exegesis, the methodology enabled a comprehensive understanding of how financial management both reflects and shapes church growth. This dual approach addressed the gap in existing literature, where financial studies often lack theological depth, and theological studies rarely give detailed attention to administrative practices.

- **Chapter 1: Phase 1 – Introduction**

The introduction outlined the research focus, objectives, and rationale, positioning financial management as a critical determinant of both growth and sustainability within Ghanaian Pentecostal churches. While churches universally require prudent financial practices, few studies have examined how such practices specifically influence Pentecostal congregations in Ghana. Earlier works on church finance tend to concentrate on general stewardship principles (Anderson, 2013) or administrative efficiency (Osmer, 2008), but they often fail to capture the lived realities of Ghanaian Pentecostal contexts. This gap is particularly important because Pentecostalism combines strong theological emphases with highly structured organizational practices (Omenyo, 2006). The study therefore addressed the absence of context-specific analysis by investigating how theological beliefs—such as stewardship, accountability, and ethical responsibility—shape financial management techniques, and how these, in turn, affect church growth. The introduction thus positioned the research not simply as an exploration of financial processes but as a theological and practical inquiry into the spiritual economy of Pentecostalism.

- **Chapter 2: Phase 2 – Investigative Assignment**

The second phase involved an exploratory literature review to establish a theoretical understanding of the relationship between financial management and church growth. This review engaged both theological and administrative perspectives, assessing how stewardship and accountability influence financial decision-making. While existing studies provide valuable insights into general church finance, they often neglect the complex, context-driven realities of Ghanaian Pentecostal churches. For instance, Omenyo (2006) acknowledges the institutional strength of Pentecostalism but underexplores how financial transparency directly impacts congregational trust and growth. Similarly, Osmer (2017) presents practical theological frameworks but leaves unresolved questions on the integration of financial accountability within ministry effectiveness.

The constructive outcome of this review is the recognition that Ghanaian Pentecostal churches require financial strategies deeply embedded in their theological convictions. Where earlier literature tended to treat financial administration as an adjunct to spiritual growth, this study positioned it as a central driver of ecclesial sustainability. The phase therefore developed a robust theoretical foundation—consistent with Woodbridge’s EDNA model, which emphasizes literature evaluation prior to empirical inquiry—that directly informed the empirical research and ensured contextual relevance to Ghanaian Pentecostal realities.

- **Chapter 3: Phase 3 – The Normative Assignment**

The third phase centered on a normative evaluation, grounding the study in scriptural and theological principles. Financial practices such as fundraising, resource allocation, and transparency were assessed against biblical values of honesty, accountability, and stewardship. The central concern was not only whether churches adhered to administrative best practices but whether these practices genuinely reflected theological integrity.

From a critical perspective, many congregations exhibit well-structured financial policies, yet the consistency of their implementation sometimes falls short of biblical ideals. For example, although accountability structures exist, members occasionally contest their fairness, revealing a gap between institutional mechanisms and lived experience. Such observations demonstrate that financial decision-making within Pentecostal churches is as much negotiated as it is enforced. Earlier works often overlook this tension, presenting stewardship as a straightforward obligation (cf. Matthew 25:14–30), but the present study highlighted its contested and participatory nature.

The normative phase thus reaffirmed that financial management in Pentecostal churches cannot be divorced from theology. Constructive theological reflection provides both a benchmark and a corrective lens through which practices are evaluated, ensuring that financial policies embody responsibility, transparency, and ethical witness. Aligning financial discipline with scriptural

imperatives, ensure churches are positioned not only to sustain growth but also to model integrity and credibility within their communities.

- **Chapter 4: Phase 4 – Descriptive-Empirical Assignment**

The descriptive-empirical task focused on collecting and analysing data from the selected Pentecostal churches to uncover the practical dimensions of financial management. The study concentrated on the specific financial strategies employed by CoP, ACG, and AoG to facilitate growth. Data collection methods included document analysis, semi-structured interviews, and structured surveys involving key church officials such as senior pastors, associate pastors, treasurers, and members.

The interviews revealed the pragmatic aspects of church financial management, including policies, methodologies, and strategies used to oversee resources. Findings showed that churches rely heavily on a combination of tithes, offerings, special fundraising programmes, and external donor support to sustain operations and expand ministries. This reflects not only the administrative capabilities of church leaders but also the theological values of trust and stewardship that guide these practices. While earlier studies on African Pentecostalism (Omenyo, 2006; Gifford, 2004) have broadly documented resource mobilization methods, they often failed to provide detailed insights into the contextualised strategies of Ghanaian Pentecostal churches. This study fills that gap by demonstrating how these strategies directly contribute to growth and sustainability.

Moreover, the findings expose tensions between financial innovation and theological fidelity. Some churches employed modern financial instruments, such as electronic giving platforms and project-based budgeting, to enhance transparency and accessibility. However, concerns were raised among members about over-reliance on fundraising activities, which some perceived as burdensome. This critical observation challenges the assumption that financial diversification automatically leads to congregational satisfaction, showing instead that growth is negotiated through balancing efficiency with pastoral sensitivity.

- **Chapter 5: Phase 5 – Interpretative Task of Empirical Research**

The interpretative phase involved analysing the empirical data within theological and theoretical frameworks. This phase sought to move beyond description to interpretation, showing how financial practices embody theological convictions and organisational priorities. The findings revealed that theological concepts such as stewardship, accountability, and communal responsibility significantly shaped financial decisions.

For instance, leaders consistently framed budgeting and financial reporting as acts of stewardship before God, not merely as administrative requirements. This theological orientation influenced how transparency mechanisms were communicated to congregants. Unlike previous studies that

treat stewardship as an abstract doctrine (Anderson, 2013; Osmer, 2017), this research demonstrated its practical outworking in shaping concrete policies, including annual financial audits and open-member meetings.

However, the findings also highlighted tensions between theological ideals and lived realities. While leaders often preached accountability, some members expressed concerns about insufficient feedback on how funds were allocated for community projects. This indicates a gap between theological aspiration and managerial execution. Interpreting this gap within Osmer's (2008) model underscores the complexity of aligning faith with administration: leaders operate in a dual role as both spiritual shepherds and financial stewards.

In synthesising the theological insights from the normative task with empirical evidence, the study demonstrated that financial practices are not arbitrary administrative choices but expressions of theological conviction. The interpretation underscores that the effectiveness of financial management lies in its ability to harmonise practical efficiency with fidelity to biblical and ethical principles.

- **Chapter 6: Phase 6 – Practical Assignment**

The practical task translated the findings of earlier stages into actionable recommendations for improving financial management in Pentecostal churches. This phase sought to ensure that the integration of empirical evidence and theological reflection yields practical value for both the studied congregations and others facing similar challenges.

The recommendations emphasise the importance of institutionalising transparent systems such as regular financial disclosures, participatory budgeting, and accessible audit reports. These measures strengthen congregational trust, which emerged from the findings as a key determinant of growth. Additionally, the study recommends that churches balance financial innovation with pastoral care, ensuring that revenue-generation strategies, such as special levies and fundraising, do not alienate members or undermine their sense of voluntary participation.

Beyond internal management, the findings highlight the need for capacity building among church leaders, particularly in financial literacy and ethical resource allocation. Previous research (Ukah, 2020; Omenyo, 2006) has suggested training as an external recommendation, but this study shows its urgent necessity given the gaps identified in execution between theological aspiration and managerial practice.

Finally, the practical implications extend to the wider Pentecostal community in Ghana. Demonstrating that financial strategies rooted in stewardship and transparency further support not only institutional sustainability but also spiritual credibility, the study underscores the central role of faith in guiding administrative practices. These recommendations provide implementable solutions that strengthen both the managerial and theological foundations of church growth.

7.1.1.1 Research Findings

- **Chapter Two: Exploratory Task: Financial Management Practices in Pentecostal Churches in Ghana**

The literature review revealed that leadership plays a critical role in shaping church growth in the Ghanaian Pentecostal context. Leadership styles such as charismatic, transformational, and servant leadership are not inherently effective unless they are adapted to the socio-cultural and congregational contexts in which churches operate. Growth is facilitated when leaders are able to empower members, strengthen collaboration, and model ethical conduct. However, earlier studies often celebrated leadership charisma without adequately examining its limitations in contexts of weak institutional governance or financial accountability. This suggests the need for a balanced perspective that recognises both the strengths of leadership dynamism and the dangers of overreliance on personality-driven authority (Omenyo, 2006; Asamoah-Gyadu, 2013).

A further concern that emerged is the challenge of financial sustainability. Ghanaian Pentecostal churches remain heavily dependent on unstable revenue streams such as tithes, offerings, and special donations, which are influenced by economic fluctuations, congregational attendance, and individual financial capacity. This dependence undermines long-term planning and exposes churches to financial instability. Moreover, insufficient reserves, limited investment opportunities, and restricted access to external financing constrain mission expansion. Weak governance structures and a lack of financial expertise exacerbate these challenges, leaving churches vulnerable to mismanagement and, in some cases, financial malpractice. While some studies acknowledge the vibrancy of Pentecostal financial mobilisation (Anderson, 2013), they often overlook the systemic risks that accompany such reliance on donations. This gap underscores the importance of introducing sustainable financial models that combine faith-based giving with strategic investments and risk management.

Closely related to sustainability are transparency and accountability concerns. Many Pentecostal churches lack robust systems for open financial reporting and participatory decision-making. This opacity has generated suspicion and, in some cases, disillusionment among congregants regarding how resources are stewarded. Leadership hesitancy to embrace accountability, coupled with inadequate internal controls, undermines trust and increases the likelihood of financial misconduct. Although regulatory pressures from external bodies and expectations from donors demand greater transparency, numerous churches remain ill-prepared to meet these standards. The literature therefore reveals a tension between theological convictions of stewardship and the practical failure to operationalise them in transparent systems.

The review also highlights the profound cultural influences on financial practices. Ghanaian cultural norms of reciprocity, communal support, and social obligation shape members' giving behaviours and financial priorities. While these norms encourage generosity, they also create

tension when traditional obligations compete with church commitments. Prosperity gospel teachings—often framed within cultural conceptions of wealth, success, and divine blessing—further complicate this landscape, raising concerns about the commodification of faith and the exploitation of vulnerable believers. Additionally, migration patterns, urban-rural dynamics, and socio-economic disparities significantly affect giving capacities across congregations. These insights indicate that a “one-size-fits-all” financial model is insufficient; instead, financial management must be contextualised to address diverse congregational realities.

Finally, the findings emphasise the strategic utilisation of financial resources as central to church growth. Effective financial management enables churches to mobilise funds for outreach, social services, and capacity building. However, the literature reveals a recurring tension between resource mobilisation and ethical allocation. The misuse of funds or exploitative fundraising practices threatens to undermine the very spiritual mission churches seek to advance. This tension calls for stronger integration of financial literacy and theological reflection within congregations to ensure that financial practices align with stewardship principles and build holistic growth.

In summary, the exploratory findings suggest that while Pentecostal churches in Ghana demonstrate strong leadership and vibrant financial mobilisation, they remain hampered by structural weaknesses, accountability deficits, and cultural complexities. Addressing these

- **Chapter Three: Normative Task: Biblical Principles in Financial Management and Their Influence on Church Growth**

The results of the normative assignment offer a critical and integrative analysis of biblical principles that shape financial practices in the church and highlight their profound implications for church growth. While biblical imperatives provide a solid foundation, their translation into contemporary Ghanaian Pentecostal contexts requires both theological sensitivity and practical adaptability.

- (i) **Stewardship of Resources**

Scripture presents believers as stewards entrusted by God to administer financial resources for His purposes (Matthew 25:14–30). This principle establishes a sacred obligation for church members to allocate resources according to kingdom priorities. Beyond individual giving, the principle challenges churches to adopt systems of deliberate budgeting, transparency, and accountability to ensure that financial practices do not merely meet operational needs but also reinforce spiritual credibility. A failure to operationalise stewardship into clear administrative structures risks reducing the concept to a rhetorical ideal rather than a transformative practice.

- (ii) **Generosity and Sacrificial Giving**

The early church exemplified sacrificial generosity, giving even beyond their means to support others (2 Corinthians 8:1–5). This standard underscores that true generosity reflects spiritual

maturity and obedience to Christ. In the Ghanaian Pentecostal context, where economic disparities often constrain members' capacities, this principle must be carefully taught to avoid exploitation or guilt-inducing appeals. Churches that encourage voluntary, Spirit-led generosity—rather than manipulative fundraising—create a healthier culture of giving that sustains mission initiatives while protecting congregants from financial strain.

(iii) Proportional Giving

The teaching that contributions should align with income or capacity (2 Corinthians 9:6–7) highlights the importance of fairness and personal choice in giving. When properly implemented, proportional giving reduces inequality by ensuring that contributions reflect individual ability rather than uniform expectation. However, in practice, many churches struggle to differentiate between proportionality and pressure, especially when mandatory levies are imposed. Institutionalising proportional giving frameworks, ensure churches can support sustainable financial support while preserving members' sense of autonomy and dignity.

(iv) Joyful and Willing Generosity

Paul's exhortation that "God loves a cheerful giver" (2 Corinthians 9:7) stresses that the spirit of the giver outweighs the size of the gift. For churches, this principle requires cultivating an environment where giving is celebrated as worship, not obligation. In contexts where financial appeals often carry undertones of coercion or status-seeking, this teaching critiques such tendencies and redirects the focus to heartfelt worship. Churches that emphasise joy in giving not only increase voluntary participation but also strengthen the spiritual significance of financial stewardship.

(v) Accountability and Transparency

The early church model of resource sharing (Acts 4:32–37) underscores the necessity of transparency and accountability in financial management. For contemporary Pentecostal churches, credibility before both God and congregants hinges on visible financial integrity. Establishing clear reporting structures, independent audits, and participatory decision-making processes not only builds trust but also safeguards against mismanagement and abuse. Where churches neglect these practices, they risk eroding congregational confidence, weakening growth, and exposing themselves to public scrutiny.

(vi) Reliance on Divine Provision

Jesus' teaching in Matthew 6:33 reminds believers and institutions alike to prioritise God's kingdom, trusting Him as the ultimate source of provision. However, reliance on divine supply must not become an excuse for poor planning or administrative negligence. Instead, churches are called to integrate faith in God's provision with sound financial management. Through blending theological conviction with prudent planning, Pentecostal churches can model a balanced approach that upholds divine reliance while demonstrating competence in stewardship.

Together, these biblical principles establish both theological and managerial foundations for financial practices that support sustainable church growth. Their significance lies not only in affirming timeless truths but also in critiquing contemporary practices where exploitation, lack of transparency, or weak planning undermine credibility. Translating these principles into concrete administrative structures enables churches to ensure that faith-driven financial practices remain spiritually authentic, ethically sound, and practically effective in the Ghanaian Pentecostal setting.

- **Chapter Four: Descriptive-Empirical Task: Analysis of Current Financial Practices in Selected Pentecostal Churches in Ghana**

The descriptive-empirical task investigated the financial practices currently adopted in CoP, ACG, and AoG. The findings reveal recurring patterns of tithing, stewardship, generosity, and theological convictions about ownership, all of which shape their financial policies and, by extension, their approach to church growth. While these practices resonate strongly with biblical directives, their practical implications demonstrate both strengths and tensions.

- (i) Tithing as a Fundamental Practice

Within the three churches, tithing emerged as a cornerstone of financial life. Church leaders and congregants consistently describe tithing not only as a scriptural obligation but also as an indispensable means of sustaining ministry, evangelism, church planting, and welfare services. This interpretation echoes Malachi 3:10, where tithing is linked to both obedience and divine provision. However, the findings suggest some members perceive tithing as compulsory, which may create tension between voluntary spirituality and institutional necessity. This underscores the need for churches to balance doctrinal teaching with pastoral sensitivity, ensuring that giving is framed as worship rather than coercion (Gifford, 2004).

- (ii) Stewardship and Accountability

Stewardship was consistently framed as leadership's responsibility to act as custodians of divine resources. The three churches have instituted accountability systems—such as regular financial reports, audits, and transparency in budget allocation—that align with biblical injunctions on honesty and faithfulness (2 Corinthians 8:21; Matthew 25:14–30). These mechanisms enhance trust and reinforce integrity in church administration. Nevertheless, interviews revealed that while reporting structures exist, not all members understand or access them fully, leading to occasional perceptions of opacity. This highlights the gap between institutional mechanisms and congregational awareness, an issue that requires better communication and participatory financial education (Omenyo, 2006).

- (iii) Generosity and Community Support

Generosity surfaced as both a theological ideal and a practical financial strategy. Respondents frequently cited biblical imperatives to “be rich in good works” (1 Timothy 6:18) as justification for church-sponsored welfare projects, missions, and community development initiatives. The data

indicate that these initiatives not only support social responsibility but also enhance the public image of the church, attracting new members and strengthening cohesion. Nevertheless, there remains the challenge of ensuring equitable distribution of resources. Some congregants expressed concern that centralised mission projects sometimes overshadow local congregational needs. This tension points to the necessity of balancing external outreach with internal sustainability (Asamoah-Gyadu, 2013).

(iv) Ownership of Resources

The conviction that “the earth is the Lord’s, and everything in it” (Psalm 24:1) profoundly shapes financial practices across the churches. Leaders consistently articulated that resources belong to God, positioning themselves as stewards tasked with judicious management. This theological stance legitimises practices such as prioritising ministry expansion, infrastructure, and missions. However, the strong emphasis on divine ownership sometimes leaves little space for congregational input in financial decision-making, thereby centralising authority in leadership structures. While this approach maintains order and unity, it risks marginalising the participatory voice of members. Balancing divine sovereignty with congregational inclusivity could further strengthen the credibility and sustainability of financial practices.

The descriptive-empirical task reveals that financial practices in Ghanaian Pentecostal churches are deeply rooted in biblical convictions yet shaped by pragmatic institutional concerns. Tithing, stewardship, generosity, and ownership remain essential to sustaining ministry and promoting growth. However, tensions around perceived compulsion in giving, accessibility of accountability structures, equitable distribution of welfare, and inclusivity in decision-making highlight areas requiring constructive reform. These findings provide a contextual understanding of how Pentecostal churches navigate the intersection of theology and finance, offering critical insights for both ecclesiastical practice and academic reflection.

• Chapter Five: The Interpretive Task – Analysis of Findings

The analysis of findings reveals that stewardship and accountability are not merely administrative procedures but are deeply entrenched theological values within the three selected Pentecostal churches. These principles serve as anchors for financial decision-making, ensuring that the churches remain faithful to biblical teachings while sustaining institutional credibility. Unlike earlier studies that often highlighted financial efficiency in secular organisational terms, the current findings demonstrate that for Ghanaian Pentecostal churches, stewardship is fundamentally a matter of theological obedience, shaping both the spiritual and operational dimensions of church growth.

A strong scriptural foundation undergirds these practices. For example, principles drawn from Psalm 24:1 affirm divine ownership of resources, while Luke 16:10–12 stresses the moral imperative of faithfulness in handling even small financial responsibilities. These theological

motifs extend beyond abstract doctrine and are concretely embodied in the churches' financial systems. This approach challenges previous research that tended to separate spiritual principles from financial management, showing instead that scriptural teachings provide both motivation and moral justification for transparency and prudence.

Practical implementation further supports these theological commitments. CoP, ACG, and AoG have institutionalised robust accountability systems through regular audits, transparent financial reporting, and clearly defined administrative procedures. These measures demonstrate a conscious effort to merge faith with professionalism. However, a critical gap remains: while systems are designed to ensure accountability, the effectiveness of such structures often depends on the willingness of leaders to uphold them consistently. This raises important questions about the potential vulnerability of financial systems to lapses in leadership integrity.

In sum, the interpretive task highlights a dynamic relationship between theology and practice. The findings illustrate that financial accountability in Ghanaian Pentecostal churches is not only about sustaining resources but also about embodying trustworthiness as a theological virtue. Nonetheless, the analysis suggests that ongoing vigilance, leadership training, and deeper congregational participation are required to ensure that accountability structures remain resilient and resistant to misuse.

- **Chapter Six: Pragmatic Task – Practical Recommendations for Augmenting Financial Stewardship and Fostering Church Growth**

The study revealed that both internal and external obstacles continue to shape the financial stability, operational efficiency, and spiritual mission of the three Pentecostal congregations. These challenges, if unaddressed, threaten not only the sustainability of the institutions but also their theological credibility. However, the findings equally point to pragmatic pathways through which these obstacles can be mitigated.

- a) Internal Obstacles

A major tension concerns the balance between spiritual and operational priorities. The three churches must ensure that expanding infrastructural and administrative demands do not overshadow their spiritual mission. While this balance is often achieved through budgeting frameworks, the persistence of competing priorities demonstrates that financial planning in the church is as much theological as it is technical. This supports earlier arguments that religious organisations cannot treat financial management as a neutral tool, but must integrate it with their doctrinal mandate.

Another challenge lies in resource allocation and leadership decision-making. Leaders must address competing claims on limited resources—between building projects, social programs, and evangelism. This creates a testing ground for leadership integrity and vision. While some

congregations have succeeded in directing funds towards ministry growth, others risk privileging physical expansion at the expense of spiritual vivacity. This tension highlights the need for continuous dialogue and participatory decision-making.

Financial transparency and accountability remain critical internal hurdles. The absence or inconsistency of reporting frameworks creates distrust among congregants, which undermines voluntary contributions. Although financial reports and audits exist in the studied churches, lapses in communication between leadership and members weaken the perceived credibility of these systems. These weaknesses indicate that the problem is not simply the presence of structures, but their effective use in sustaining congregational trust.

b) External Challenges

Economic instability—manifested through inflation, unemployment, and fluctuating household incomes—has had a direct impact on members' ability to contribute financially. This restricts churches' capacity to sustain ministries and development projects. While churches cannot control macroeconomic conditions, their dependency on tithes and offerings exposes a structural vulnerability that requires diversification.

In addition, regulatory pressures have intensified, with governments requiring stricter compliance in tax and financial reporting. Although such policies are meant to promote transparency, smaller and less-resourced congregations find compliance administratively burdensome. Delays in producing financial reports not only expose them to legal risks but also weaken public confidence. This shows that external regulation, while necessary, must be met with internal readiness if churches are to safeguard their credibility.

Public expectations further compound these pressures. With heightened media scrutiny and societal concerns about financial impropriety, churches are compelled to justify financial decisions to wider audiences beyond their congregants. This raises an interpretive challenge: churches are no longer accountable only to God and their members, but also to the broader public. Such expanded accountability requires a deliberate rethinking of financial governance practices.

c) Recommendations

In light of these findings, several pragmatic steps are suggested:

- (i) **Adopt Participatory Financial Management** – Churches should embrace participatory budgeting that includes pastors, financial managers, and lay representatives. This ensures collective ownership and prevents financial decisions from being monopolised by a few leaders. While this may initially slow decision-making, it enhances legitimacy and builds congregational trust.

- (ii) Enhance Transparency and Accountability – Consistent communication about fund utilisation is essential. Financial evaluations and open forums should be institutionalised. Without such practices, even the strongest audit systems risk being perceived as opaque.
- (iii) Exemplify Servant Leadership in Financial Practices – Leaders must embody servant leadership, prioritising service over self-interest. This approach not only aligns with biblical principles but also strengthens members’ confidence that resources are directed towards mission rather than personal gain.
- (iv) Implement Leadership Development Programmes – Training leaders in financial stewardship is essential. Competence in financial literacy, risk management, and ethical decision-making equips leaders to resist mismanagement and reinforces a culture of accountability.
- (v) Utilise Alternative Revenue Streams – Exploring community-based enterprises such as farming, vocational training centres, or business partnerships can reduce dependence on tithes and offerings. While not without risks, these ventures provide sustainable income streams and enhance community engagement.
- (vi) Coordinate Financial Objectives with Spiritual Purpose – Financial policies must reflect theological commitments. Budgets should prioritise evangelism, outreach, and discipleship. Failure to align finances with mission risks turning churches into administrative bureaucracies rather than spiritual movements.
- (vii) Cultivate a Culture of Trust and Engagement – Financial stewardship must be embedded in church culture, not treated as an occasional activity. This involves educating congregants about biblical stewardship, creating open communication channels, and involving members in periodic evaluations. Trust, once broken, is difficult to restore; hence proactive engagement is critical.

7.1.1.1.1 Correlation between Study Objectives and Research Outcomes

This study investigated how financial management practices, leadership styles, and theological principles interact to shape stewardship and growth in CoP, ACG, and AoG, Ghana. The following discussion aligns the findings with the research objectives, while highlighting strengths, limitations, and implications.

- *Objective 1: Identify the financial strategies employed by the selected churches to support growth.*

The findings indicate that the three churches employ diverse financial strategies, each reflecting unique theological emphases and contextual innovations.

- (i) Participatory Budgeting (Church of Pentecost): The church adopts a collaborative budgeting approach that involves spiritual leaders, financial managers, and congregational representatives. This model enhances transparency and shared responsibility, thereby strengthening unity and financial resilience. However, while this inclusive process enhance trust, it can also prolong decision-making, revealing a tension between democratic participation and administrative efficiency.
 - (ii) Income Diversification (Assemblies of God, Ghana): The Assemblies of God invests in agricultural projects and builds partnerships with Christian-owned businesses to generate alternative revenue streams. This strategy reduces overreliance on tithes while expanding social impact. Nonetheless, the sustainability of these ventures depends on effective risk management and the church's capacity to balance business engagement with its core spiritual mission.
 - (iii) Financial Education (Assemblies of God & Apostolic Church of Ghana): Both churches integrate financial literacy into discipleship programs and tithing awareness initiatives. This promotes consistent giving and reinforces biblical principles of stewardship. However, the long-term effectiveness of these initiatives hinges on continuous evaluation, as some congregants may struggle to translate financial teachings into practice amidst socio-economic challenges.
- *Objective 2: Assess the impact of Christian values—stewardship and accountability—on financial practices.*

The findings confirm that stewardship and accountability are not peripheral but central theological values shaping financial conduct.

- (i) Stewardship (Church of Pentecost): The adoption of a zero-based budgeting system demonstrates intentional alignment of finances with the church's mission of evangelism and community outreach. Leaders model financial discipline, reinforcing stewardship principles. Nevertheless, the heavy dependence on leadership modelling risks creating a culture where accountability is personalized rather than institutionalized.
- (ii) Accountability (Apostolic Church of Ghana): The use of internal audits and a Financial Stewardship Committee strengthens transparency and congregational trust. This participatory oversight mechanism affirms biblical values of integrity. On the other hand, the system's reliance on volunteer committees can limit technical rigour, suggesting a need for integrating professional expertise without compromising theological grounding.
- (iii) Generosity (Assemblies of God, Ghana): Teachings frame generosity as an act of faith and worship, rather than obligation. This approach promotes voluntary giving and sustains

communal support. However, overemphasis on generosity risks overshadowing other equally important aspects of financial management, such as prudence and sustainability.

- *Objective 3: Evaluate the alignment of financial management strategies with biblical teachings.*

Across the three churches, a strong convergence emerges between financial practices and biblical directives, though with context-specific interpretations.

- (i) **Biblical Stewardship (Church of Pentecost):** Budgeting reflects the conviction of Psalm 24:1, that all resources belong to God and must serve gospel and community purposes. The strength of this model lies in its integration of theology and administration. Yet, the process could benefit from more structured evaluation to ensure resources are not only allocated but also effectively utilized.
 - (ii) **Financial Integrity (Apostolic Church of Ghana):** The Financial Stewardship Committee upholds scriptural mandates for honesty and accountability. This reinforces credibility and congregational trust. A challenge, however, is ensuring that integrity is maintained across all levels of the church hierarchy, not just at the central leadership level.
 - (iii) **Faith-Based Giving (Assemblies of God, Ghana):** Teachings emphasize contentment and sacrificial giving, aligning with biblical exhortations on charity. This fosters accountability and generosity among members. Nevertheless, the challenge remains in balancing sacrificial giving with the economic realities of congregants, some of whom may face financial hardship.
- **Objective 4: Provide practical recommendations to enhance financial stewardship and promote growth**

The findings provide actionable pathways that balance theological convictions with managerial best practices.

- (i) **Strengthening Participatory Financial Management:** Expanding inclusive budgeting across churches can enhance ownership, transparency, and trust. However, this requires careful streamlining to avoid bureaucratic delays.
- (ii) **Enhancing Financial Literacy Initiatives:** Scaling up financial education programmes is critical. In particular, churches should integrate practical skills—such as budgeting, debt management, and savings—into discipleship training. This ensures that biblical stewardship principles are lived out in everyday financial behaviour.
- (iii) **Diversifying Revenue Streams:** Encouraging sustainable community enterprises and faith-based partnerships offers financial stability. However, churches must guard against

mission drift, ensuring that economic ventures remain complementary to spiritual objectives.

7.1.1.1.1 Contribution of the Research to the Domain of Practical Theology

This study makes significant contributions to the domain of practical theology by bringing together theological principles and financial stewardship in the context of Pentecostal churches in Ghana. Practical theology operates at the interface between faith and practice, ensuring that theological convictions are not abstract but lived out in concrete areas such as church administration. The research demonstrates that stewardship and accountability are not only spiritual imperatives but also practical mechanisms that shape financial management, thereby contributing to church growth and sustainability.

One key contribution is the integration of theology and financial management. The study provides a framework for understanding how biblical principles of stewardship, as outlined in texts such as Matthew 25:14–30, and accountability, as reflected in 1 Corinthians 4:2, inform church financial systems. The findings reveal that responsible financial practices do not simply ensure institutional survival but also nurture spiritual growth, enhance community engagement, and strengthen long-term viability. This integrative approach underscores that theology is not divorced from financial administration but is deeply embedded within it.

Another important contribution lies in highlighting the role of leadership in financial stewardship. Transformational and servant leadership, grounded in biblical teaching, emerged as crucial to promoting transparency, trust, and congregational participation. The study illustrates that leaders who embody servant leadership further not only financial accountability but also spiritual credibility, thus reinforcing the integrity of church governance. In this regard, the research challenges tendencies toward hierarchical or opaque leadership structures by showing how participatory and ethically grounded leadership models enhance both spiritual and administrative outcomes.

The study also expands practical theology by exploring the economic and social dimensions of church financial stewardship. Pentecostal churches in Ghana were found to extend their financial practices beyond tithes and offerings, engaging in income-generating activities and community development projects. In doing so, they position themselves as agents of social change, addressing pressing economic challenges while fulfilling their spiritual mission. This finding corroborates existing scholarship that views churches as important contributors to social capital, but it also critiques instances where economic ventures may overshadow spiritual priorities, suggesting a need for theological balance.

A further theological reflection offered by the research concerns the relationship between church growth and financial stewardship. Growth, as the study underscores, is not merely numerical but

also spiritual, rooted in ethical and transparent management of resources. Churches that uphold accountability structures and prioritize fairness in financial practices tend to enjoy sustained development and stronger congregational commitment. This finding provides a corrective to growth models overly focused on membership expansion or prosperity teachings, demonstrating that integrity in financial practices is a more sustainable driver of holistic growth.

The research also provides practical recommendations that bridge theology and practice. Actionable strategies such as participatory budgeting, financial literacy programs, and community-driven financial projects are presented as ways churches can strengthen both their managerial and spiritual foundations. These strategies not only address administrative challenges but also reaffirm the theological conviction that stewardship is a form of discipleship and worship.

Another contribution is the advancement of financial theology. Through linking biblical principles on generosity, contentment, and ethical money management with church sustainability, the study establishes a framework for addressing contemporary financial challenges through faith-based stewardship. This theological lens provides an alternative to purely secular financial models, offering churches a biblically grounded yet contextually relevant approach to administration.

In addition, the findings offer a transferable model for other congregations, particularly in developing regions. Lessons from the studied Pentecostal churches provide valuable insights for global application, showing that faith-based financial principles can be contextualized across diverse socio-economic and cultural settings. This adds a comparative dimension to the field of practical theology, enabling the cross-fertilization of ideas between local and global church contexts.

The study also points to several areas for future research that would deepen understanding of faith-informed financial stewardship. Comparative studies across denominations could broaden the picture, demonstrating how theological principles shape financial management differently in various Christian traditions. Longitudinal studies would be valuable in tracing the long-term effects of transparency, accountability, and participatory budgeting on church sustainability. The increasing use of digital platforms presents another frontier; examining how online tithing, electronic financial reporting, and digital tools enhance transparency and engagement, especially in resource-limited contexts, would be highly relevant.

Other avenues for research include exploring the effect of financial literacy on congregational giving patterns and personal financial behaviours, as well as examining gender perspectives in financial decision-making and stewardship. Since gender dynamics influence perceptions of transparency and authority, this would provide important insights into inclusivity in church governance. Furthermore, understanding how churches adapt their financial policies in response to economic crises such as inflation and unemployment in Ghana could enrich both theological

and policy-oriented discourse. A focus on church financial policies and social responsibility would also shed light on how churches mobilize resources to address societal issues such as poverty, education, and healthcare, thereby reinforcing their role in sustainable development. Finally, a deeper theological inquiry into Pentecostal perspectives on wealth and money, particularly the tension between prosperity gospel teachings and traditional Christian views on stewardship, would offer critical insights into how doctrine influences financial practice.

In summary, this study contributes to practical theology by demonstrating that financial management in Pentecostal churches cannot be divorced from theological reflection. Instead, stewardship and accountability emerge as theological values that shape and sustain financial practices, strengthening both institutional effectiveness and spiritual authenticity.

7.1.1.1.1.1 Conclusion

This study explored financial practices and church growth in selected Pentecostal churches in Ghana: CoP, ACG, and AoG, Ghana. The findings demonstrated that financial management, when rooted in theological values such as stewardship, accountability, and generosity, plays a decisive role in sustaining both spiritual vitality and institutional effectiveness. Beyond highlighting these principles, the study showed that servant and transformational leadership strengthen transparency, enhance congregational participation, and build trust, thereby equipping churches to address socio-economic challenges more effectively.

A key contribution of this research lies in its illumination of democratic financial decision-making, where participatory budgeting and collective involvement strengthen both managerial credibility and theological authenticity. This approach challenges earlier studies that often treated church finance in generalized terms without adequately considering its contextual implications for Ghanaian Pentecostalism. Furthermore, the research underscored the ethical dimensions of financial practices, demonstrating that integrity and accountability are not merely administrative virtues but essential theological imperatives that shape the church's witness and mission.

In situating financial practices within broader communal and developmental frameworks, the study also highlighted how Pentecostal churches contribute to social transformation through community engagement and sustainable initiatives. This aligns with, nevertheless also extends, prior scholarship that has tended to emphasize numerical growth over holistic development. The findings suggest that financial stewardship must be understood not simply as a technical exercise in resource management but as a faith-driven praxis that integrates theology, ethics, and administration.

In conclusion, the study argues that effective leadership grounded in biblical principles is indispensable for achieving financial stability while simultaneously advancing the spiritual mission of the church. The integration of theological depth with empirical financial practice offers a model

for other congregations in Ghana and beyond, bridging the gap between faith and management in ways that strengthen both institutional resilience and enduring spiritual influence.

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ANNEXURE A: INTERVIEW GUIDE

Title: Exploring Financial Practices and Church Growth in Pentecostal Churches

Please answer the following questions to the best of your knowledge and experience. Your responses will remain confidential and anonymous.

Introduction:

1. Can you please introduce yourself and your role within your church?

Section 1: Financial Strategies

2. Could you describe the financial strategies employed by your church to promote growth?
3. Which of these strategies do you believe have been most effective in promoting church growth, and why?

Section 2: Theological Influences

4. How do theological principles, such as stewardship and accountability, shape your church's financial practices?
5. Are there specific theological beliefs or teachings that influence your approach to financial management and growth?

Section 3: Alignment with Biblical Teachings

6. Do you believe your church's financial management practices align with biblical teachings and principles? If so, could you provide examples?
7. Are there particular Bible passages or teachings that guide your church's financial practices?

Section 4: Practical Recommendations

8. From your experience, what practical recommendations can you offer to enhance financial stewardship and promote growth in religious institutions?

Closing:

9. Is there anything else you would like to share or any additional insights you believe are relevant to our study?

ANNEXURE B: RESEARCH QUESTIONNAIRE

Title: Exploring Financial Practices and Church Growth in Pentecostal Churches

Please answer the following questions to the best of your knowledge and experience. Your responses will remain confidential and anonymous.

Section 1: Demographic Information

1. Name (Optional):

☐ Prefer not to say

2. Gender:

☐ Male

☐ Female

☐ Other (please specify)

3. Age:

☐ Under 18

☐ 18-24

☐ 25-34

☐ 35-44

☐ 45-54

☐ 55-64

☐ 65 or over

4. Length of Membership in Your Church:

☐ Less than 1 year

☐ 1-5 years

☐ 6-10 years

☐ More than 10 years

Section 2: Financial Strategies

5. What financial strategies do you believe your church employs to promote growth?

- ☐ Tithing
- ☐ Fundraising events
- ☐ Donations from members
- ☐ Sponsorships from external organizations
- ☐ Other (please specify)

6. How effective do you think these financial strategies have been in promoting church growth?

- ☐ Very effective
- ☐ Effective
- ☐ Neutral
- ☐ Ineffective
- ☐ Very ineffective

Section 3: Theological Principles

7. To what extent does stewardship and accountability play a role in your church's financial practices?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

8. How do theological principles influence your church's approach to financial management and growth?

[Please provide a brief response]

Section 4: Alignment with Biblical Teachings

9. Do you believe your church's financial management practices align with biblical teachings and principles?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

10. Are there specific biblical teachings or passages that guide your church's financial practices? If yes, please provide examples.

[Please provide a brief response]

Section 5: Practical Recommendations

11. What practical recommendations can you suggest to enhance financial stewardship and promote growth in religious institutions?

[Please provide a brief response]

Section 6: Additional Comments

12. Is there anything else you would like to share regarding your church's financial practices, growth, or any other relevant insights?

[Please provide a brief response]

Thank you for your valuable input. Your responses will contribute to our research on financial practices and church growth in Pentecostal churches.

ANNEXURE C: INFORMED CONSENT FORM

Title of the Study:

Exploring Financial Practices and Church Growth in Selected Pentecostal Churches in Ghana:
An Interdisciplinary Study Anchored in Church Polity

Principal Investigator (Researcher):

Samuel Nana Yaw Agyei

Introduction:

You are invited to participate in a research study conducted by Samuel Nana Yaw Agyei, a researcher from North West University. The aim of this research is to explore the financial practices within selected Pentecostal churches in Ghana and understand how these practices relate to church growth. Your insights are valuable in contributing to a better understanding of this subject.

Study Description:

This research study involves participating in an interview or completing a survey, depending on your role within the church community. The interviews will be conducted in person, and the surveys will be distributed in the church premises.

Purpose of the Study:

The research aimed to investigate financial practices, theological influences, alignment with biblical teachings, and practical recommendations in the context of selected Pentecostal churches in Ghana. The information collected will be used for academic research and may also help inform church practices.

Procedures:

If you choose to participate, you will be asked to either:

- Take part in a semi-structured interview, which will last approximately 30 minutes.
- Complete a structured survey questionnaire, which may take approximately 15 minutes.

Benefits of Participation:

Your participation will contribute to a better understanding of how financial practices impact church growth. While there is no direct benefit to you, your insights may indirectly benefit your church community by helping inform its practices and contributing to the academic understanding of this field.

Risks:

There are no anticipated risks associated with participating in this study.

Confidentiality:

Your responses will be kept confidential. All data will be de-identified, and no personally identifiable information will be disclosed in research findings or publications. Your privacy will be safeguarded, and your participation will remain anonymous.

Participation:

Participation in this study is entirely voluntary. You are under no obligation to participate, and you are free to withdraw at any time without providing a reason. If you choose to participate, please sign the attached consent form.

Contact Information:

If you have any questions or concerns about the study or your participation, please contact:

Samuel Nana Yaw Agyei

snyagyei@gmail.com

+233 54 255 9758

Consent:

I have read and understood the information provided above, and I agree to participate in the research study as described. I understand that I can withdraw my participation at any time without providing a reason.

Participant's Name (Print): _____

Participant's Signature: _____

Date: _____

Signature of Researcher: _____

Date: _____

By signing this consent form, you acknowledge that you have voluntarily agreed to participate in this research study.

ANNEXURE D: RECRUITMENT MATERIAL

Study Title:

Exploring Financial Practices and Church Growth in Selected Pentecostal Churches in Ghana:
An Interdisciplinary Study Anchored in Church Polity

Dear Church Member,

We invite you to be a part of an exciting research study that aims to understand the financial practices and church growth strategies within our Pentecostal community.

Why Participate?

Your insights are valuable! By participating, you can contribute to a better understanding of how financial practices impact the growth of our church and may help inform our church's practices.

What's Involved?

- You will be asked to complete a structured survey questionnaire.
- Your responses will be kept confidential, and your privacy will be safeguarded.

Your Participation Matters!

This is an opportunity to make a difference. Your voice matters, and your experience can help our church community and contribute to academic research.

How to Get Involved?

Join us on [Date and Time] at [Location] to complete the survey. Refreshments will be provided, and it's a chance to meet and chat with fellow members.

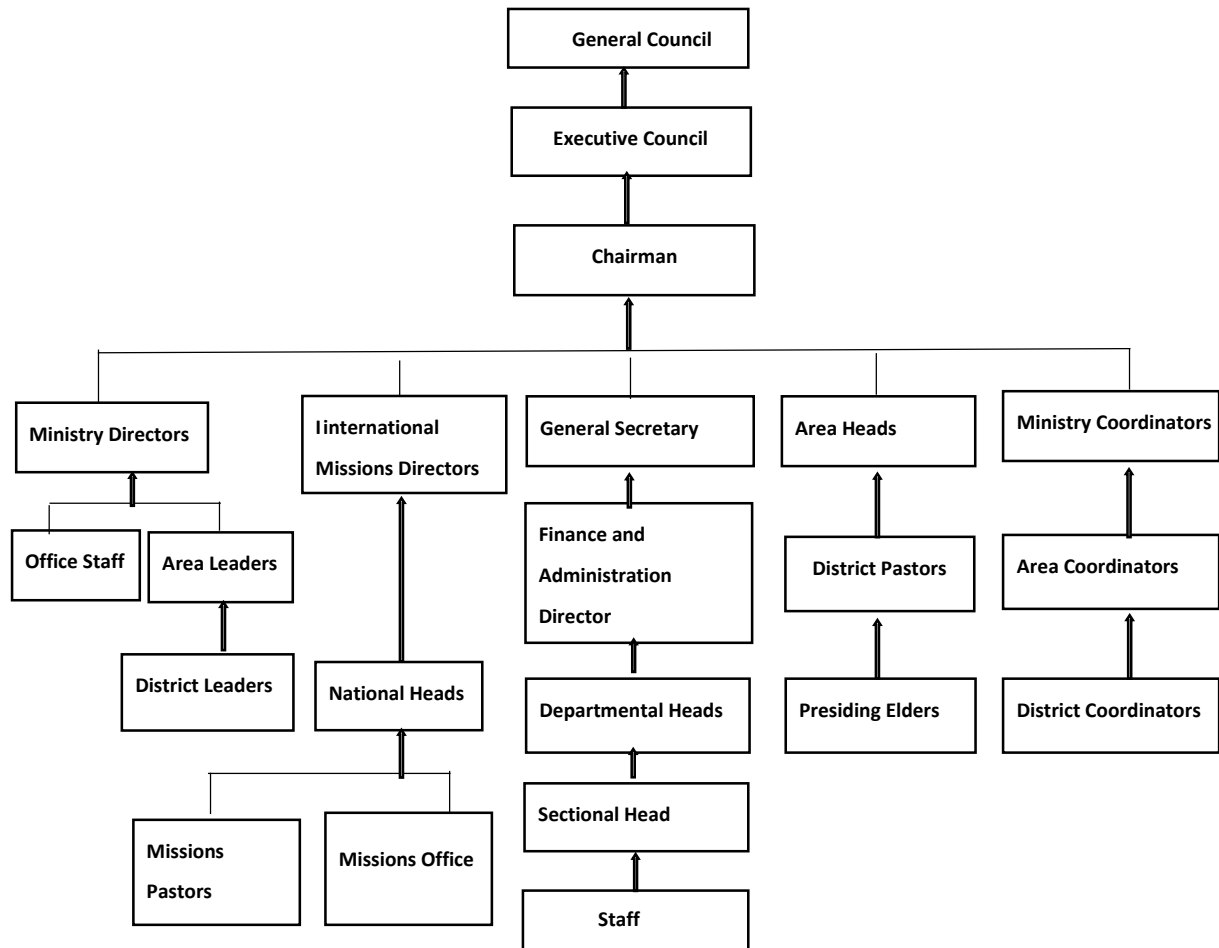
For any questions or concerns, please contact Samuel Nana Yaw Agyei at
snyagyei@gmail.com

We appreciate your support in making this research a success!

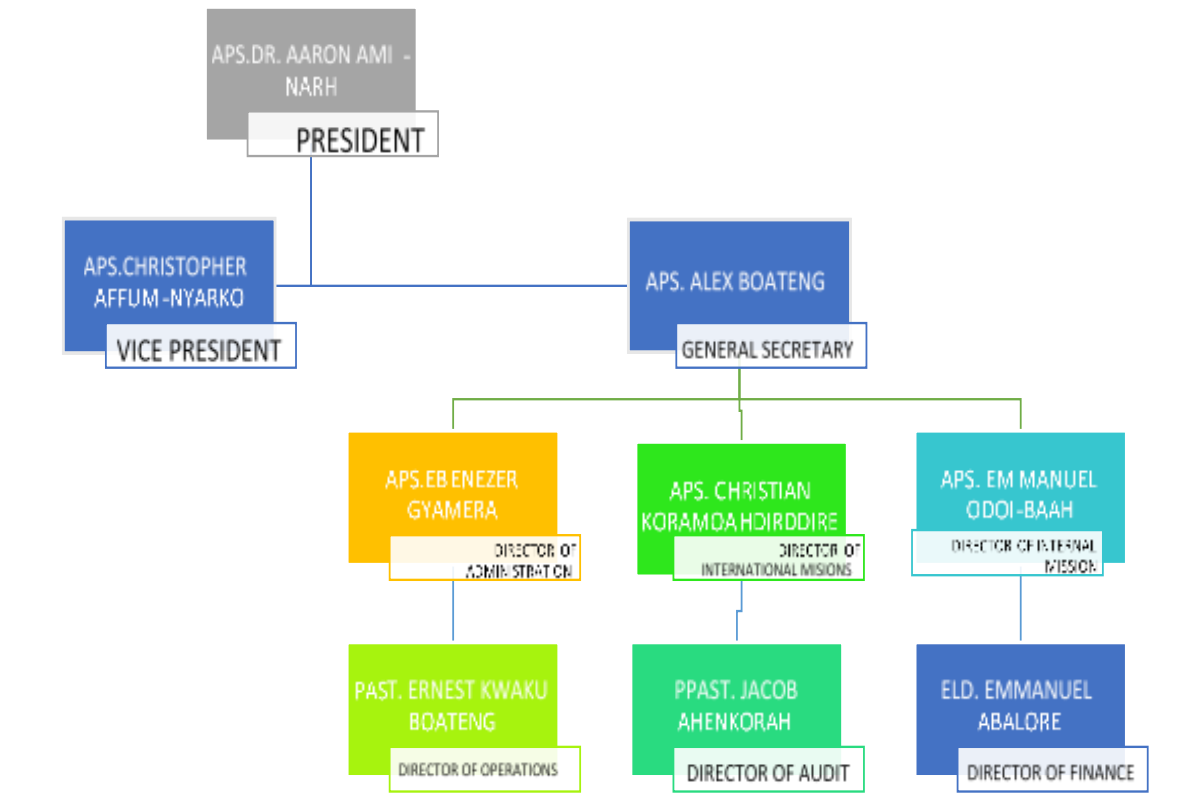
[Your Church Logo]

*Note: Participation is voluntary, and you can choose not to participate without any obligation.
Your privacy and confidentiality will be protected.*

ANNEXURE E: ORGANIZATIONAL CHART (THE CHURCH OF PENTECOST)



ANNEXURE F: THE GENERAL MANAGEMENT TEAM (THE APOSTOLIC CHURCH, GHANA)



ANNEXURE G: ORGANIZATIONAL STRUCTURE (ASSEMBLIES OF GOD, GHANA)

