

## DIVERSIFICATION OF FINANCIAL SOURCES FOR SUSTAINABILITY OF THE SEVENTH DAY ADVENTIST CHURCH IN SOUTH EAST KENYA FIELD

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### Abstract

This study sought to find out the diversification of financial sources for the sustainability of the Seventh Day Adventist (SDA) Church in South East Kenya Field. The church relies entirely on traditional financial sources (tithes, offertory, thanksgiving, pledges) that are insufficient to finance the church's activities. The voluntary giving of the faithful to support the church is inconsistent and, therefore, unsustainable for the church. However, this requires that financial sources, both internal and external, be adequate, consistent, sustainable, and ultimately well-managed for the church to be able to run its activities. The study employed resource mobilisation theory by John McCarthy and Mayer Zald in 1977, providing insights into diversifying resources inside and outside the church to achieve its financial objectives. The study used a descriptive research design, and data was collected using interview schedules from a sample size of 355 participants and a questionnaire. The study found that the SDA Church, despite having all the financial systems and structures in place, the SDA Church in South East Kenya Field is financially self-sustaining. It recommended that the SDA Church in South East Kenya Field consider diversifying its financial sources by investing in financial institutions like SACCOs, trust funds, agriculture, buying shares, etc. Moreover, reduce over-reliance on unreliable traditional finance sources that depend on voluntary giving of the church membership.

**Key terms:** Challenges, diversification, financial sources, investments, sustainability.

## 1.0 INTRODUCTION

The Seventh Day Adventist (SDA) Church in South East Kenya Field is encountering financial difficulties related to a lack of diversification of financial sources. The church relies entirely on traditional financial sources (tithes, offertory, thanksgiving, pledges) that are insufficient to finance the church's activities. The study is about the diversification of financial sources for the sustainability of the SDA Church. The voluntary giving of the faithful to support the church is inconsistent and, therefore, unsustainable for the church. For instance, over 604 church projects have stalled due to a lack of finances. Financial sustainability is critical to the church since she has to run all her mission activities. A robust and self-supporting church requires its financial sources to be diversified, sustainable, adequate, consistent, and ultimately well-managed.

The church as an institution has both the divine and earthly mission, whereby in the divine aspect, she is tasked to promote worship and service of God governed by divine commands. While in the earthly aspect of her mission, she has other socio-religious responsibilities for human development and promotion, like carrying out social projects like the promotion of education and health through the construction and management of schools and hospitals, paying salaries for church employees, and doing charity work (Smith, 2011). These two aspects of the church's mission render it relevant to society. For instance, a study by Elder et al. (2009) indicates that in San Diego, California, almost two-thirds of all churches render health promotion programs and participate in community-based initiatives. Such initiatives also offer community development and job chances to those directly working, benefiting them economically. Through such projects, the church shows itself as a nurturing community. The same concerns are reiterated in the study by Mbogo (2015), which indicated that church involvement in community life as her mission is a holistic way of responding to the spiritual, social, and physical needs of the local communities she serves, thereby building the kingdom of God here on earth. This is in line with the Biblical message of Colossians (1:15-20), which states that the mission of Jesus Christ is to transform every part of the world, bringing healing, reconciliation, and lasting peace to every broken relationship in heaven and on earth. In bettering human progress, the church forms part of and builds social capital to ensure its mission continuity. As Ahannaya et al. (2021) claimed, investing in community development projects builds human capital that positively gives spiritual witness to economic development and other aspects of society.

However, to carry out all these activities, the church needs consistent sources of income. Traditionally, as Christianity spread from Europe to the rest of the world, tithing was the primary source of church income, which became an obligation for every believer. Other sources included offerings, pledges, and individual donations (Anderson, 2018; Prot et al., 2012). However, the reality is that today there is a decrease in donor agencies as church financial sources due to the economic decline in the financing countries. Also, voluntary donations have drastically diminished and are insufficient to run the church in her various missionary activities. This has adversely affected the operations of the churches in poor mission areas like Africa. Eagle et al. (2018) noted that the adverse effect of economic reliance on traditional modes of church revenue makes it difficult to sustain social missionary services and programs.

This inability of the church to realise her mandate necessitated her to adopt diversification strategies or sources aimed at building her economic base for sustainability (Weerawardena et al., 2010). A study by Schlemmer (2008) explained that most Pentecostal churches worldwide, from their traditional ways of financial sourcing and provision of spiritual care to their followers, become active economic entrepreneurs

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by engaging themselves in business to find funds to finance their activities. According to Ukah (2003), this has transformed the involved churches into owners of central companies, media houses, commercial buildings, and other major economic undertakings.

In Australia, a study by Omura and Forster (2014) on the sustainability of charitable church organisations expressed that those organisations were experiencing severe financial problems to the extent that they could not meet the demands of their set missionary tasks goals. This compelled some churches to engage in programs of raising funds to meet their expenditure as a financial diversification strategy.

The situation is not different in most African churches. Kiiru (2010) explained that the African church is undergoing complex financial challenges; it calls for a heightened mobilisation of available resources to enhance its economic challenges. According to Ndungu and Muturi (2019), it is essential to implement and diversify financial mechanisms to ensure that financial resources and the actual monies are well exploited and utilised for the church's good. Gous (2018) conducted a study in South Africa, specifically in Polokwane, where it was observed that church leaders have resorted to betting as a means to financially support their churches and provide spiritual care to their members, while Schlemmer (2008) explained that Pentecostal churches in South Africa have moved from their traditional and voluntarist ways of financial sourcing to engaging themselves in economic entrepreneurial strategies like businesses to find funds to finance their activities.

In Zambia, a study by Obbo (2003) indicated that lack of funds, poor and lack of infrastructure, and personal factors are the main challenges to the sustainability of church-initiated income-generating projects in Africa. According to Obbo (2003), many developing African countries have poor infrastructure, resulting in the church's eventual unsustainability of its initiated projects. The local communities are so impoverished that they cannot financially support their churches. The Seventh Day Adventist South East Kenya Field Church encounters similar financial difficulties. This financial unsustainability of the church threatens the church's future on the continent. To escape this situation, the African Christian churches must rethink modalities to ensure they are financially self-sustaining. This can only be done by reducing foreign donations and revitalising by diversifying homegrown church financial sources and resources that could translate to church sustainability and ownership by the local community.

Financial sustainability is critical to the church's mission. With the decline of SDA white foreign missionary presence and donations, the Seventh Day Adventist Church in South East Kenya Field is experiencing severe financial difficulties. To resolve this problem, the church must not rely entirely on voluntary traditional financial sources (tithes, offertory, thanksgiving, pledges) to finance its activities. These financial sources are not sustainable since the local churches and communities that voluntarily make financial contributions to the church are poor and do not have consistent forms of earnings to sustain the church mission and other managerial costs of the church. Six hundred-four church projects have stalled due to a lack of finances to complete them. Furthermore, the church tends to undermine homegrown financial initiatives that could enable it to have long time financial sources for its sustainability. The underlined gaps necessitated this study on the diversification of financial sources on the sustainability of the SDA Church in South East Kenya Field, Kenya.

## 2.0 LITERATURE REVIEW

The funding of the church has declined so much due to many factors, particularly the worldwide economic recession and the poor condition of the faithful in the local contexts to the height that they cannot finance their churches. Despite this, the church is expected to carry out its mission of evangelism, care for the needy, run church projects, pay salaries for the workers and the clergy, train its members, and so on (Kiriungi, 2012; Hyman, 2018). For instance, a study by Elder et al. (2009) indicates that in San Diego, California, almost two-thirds of all churches render health promotion programs and participate in community-based initiatives. Such initiatives also offer community development and job chances to those directly working, benefiting them economically. Through such projects, the church shows itself as a nurturing community. The same concerns are reiterated in the study by August (1999), which indicated that church involvement in community life as her mission is a holistic way of responding to the spiritual, social, and physical needs of the local communities she serves, thereby building the kingdom of God here on earth. This is in line with the Biblical message of Colossians (1:15-20), which states that the mission of Jesus Christ is to transform every part of the world, bringing healing, reconciliation, and lasting peace to every broken relationship in heaven and on earth. However, Dreher et al. (2012) argue that churches that are not financially self-sustaining cannot fully realise their role to the community, necessitating them to diversify their financial resource base to ensure their longevity and survival.

Several scholars (Anderson, 2018) depict contributions from the church membership in tithes and offerings, pledges, and individual donations as a significant source of church finances used to support its operations. These authors do not consider the economic contexts of the faithful, especially those in poor economic backgrounds who cannot voluntarily give even if they are willing since they are limited in their financial ability.

According to Aguilera et al. (2015) and Pfeffer and Salancik (2003), institutions do not operate in isolation but depend on various resources for their viability and sustainability. This was earlier highlighted by Barna (1997), who argued that it is essential to develop strategies that guarantee long-term commitment and contributions of the church for her sustainability. Informed by resource mobilisation theory, Kiiru (2010) argued that for the church to sustain its development despite the challenges, it calls for heightened mobilisation of resources locally and externally.

While De Klerk (2012) opined that to finance income-generation activities of the church, there is a wide range of approaches. He suggested that this should begin with the welfare approach to directly address poverty among the poor people in the community to enable them not to rely so much on the church for charity and also make them contributors to the church. According to De Klerk (2012), the other approach is the institutional approach that focuses on creating sustainable financial mechanisms for their activities, like having loans on credit schemes with interests charged to sustain the payment of staff salaries and cover inflations. At the same time, the study by Walker et al. (2010) informed that the Methodist Church of Kenya has embarked on social entrepreneurship initiatives like estate developments and guest houses, with Christians involved in small enterprises that regard this as a business opportunity to “incarnate” Christian values into the business world. Kituku (2010) explained that in the church revenue diversification process, some churches benefit from income-generating activity grants from materials and equipment given to community members to begin small businesses or projects that benefit them and the church. These

supported projects include brickmaking, tailoring, salon and beauty shops, milling, catering services, welding, poultry, and knitting.

Brigham and Ehrhardt (2017) support the concept of saving and investment, who indicated that financial savings through investments are critical for the protection and growth of the church's ministry. It insulates the church from unexpected expenses, declines in donations, unexpected reliance on people's goodwill, and global financial crisis. Church investments give a reservoir that financially aids church plans for new evangelical initiatives, large church purchases, building renovations, and expansion.

The point in the above literature is that reliance on membership contributions runs the risk of financial instability in the churches due to fluctuations in funding their activities, especially during economic crises (Santora et al., 2015; Eagle et al., 2018). In other words, reliance on membership contributions likely leads to financial unpredictability in churches' operations and financial sustainability. When the community and church revenue base is strong, the church can have sources that ensure the financial sustainability of the church for administrative costs like paying salaries and other costs and for expenses that do not yield immediate outcomes, such as training, planning, consultation, and fund-raising programs.

The church as an institution, in order to adequately finance its missionary activities, should look beyond traditional forms of church revenue to other forms or initiatives. On this, Chervonenko (2017) claimed that in the olden days' revenues for the church came from traditional sources like tithes and offerings. However, today, churches should have direct investments to finance their activities. This point is grounded by Schwaller (2011), who asserts that the Catholic Church in America runs companies and many other assets like rent estates and land. Heltberg et al. (2013) argued that strong people financially provide missionary services to their communities, unlike financially unstable ones. They can provide economic and social benefits to their communities through social services, educational and skill training.

By engaging herself in income diversification investments, the church wants to sustain itself economically. It subjects economic systems to the gospel's demands and affirmation of the dignity and the obligation to work for just and fair economic systems. Tsele (2001) maintained that reintroducing faith-inspired motives in economic involvement restores the dignity of the church's work, making people subjects in their human restoration mission. This makes the church's missionary enterprise authentic. When the church engages in business activities as individuals or faith-based groups, churches benefit communities that contribute to government revenue through taxation, which benefits humanity in various forms. In agreement with Dreher et al. (2012), income diversification is an essential strategy for the SDA Church in SEKF; having one financial source makes the church more vulnerable, particularly when that source is overwhelmed by significant church liabilities.

However, the above literature undermines leadership as a financial strategy that should stimulate the initiatives to invest in the people and programs designed for social services and financial sustainability. Investing in local church membership makes the church remain in the long term financially stable and accomplish its intended mission (Santora et al., 2015). Curtis et al. (2015) suggest that church members' human resources and financial contributions are essential to a church's financial stability. This is an aspect the church should cherish.

## 3.0 METHODOLOGY

The study employed resource mobilisation theory by John McCarthy and Mayer Zald in 1977, which provided insights into diversifying resources inside and outside the church to achieve its financial objectives. The study used a descriptive research design, and data was collected using interview schedules from a target population of 1120 with a sample size of 355 participants and a questionnaire, as proposed by Mugenda and Mugenda (2013), as shown in Table 1 below.

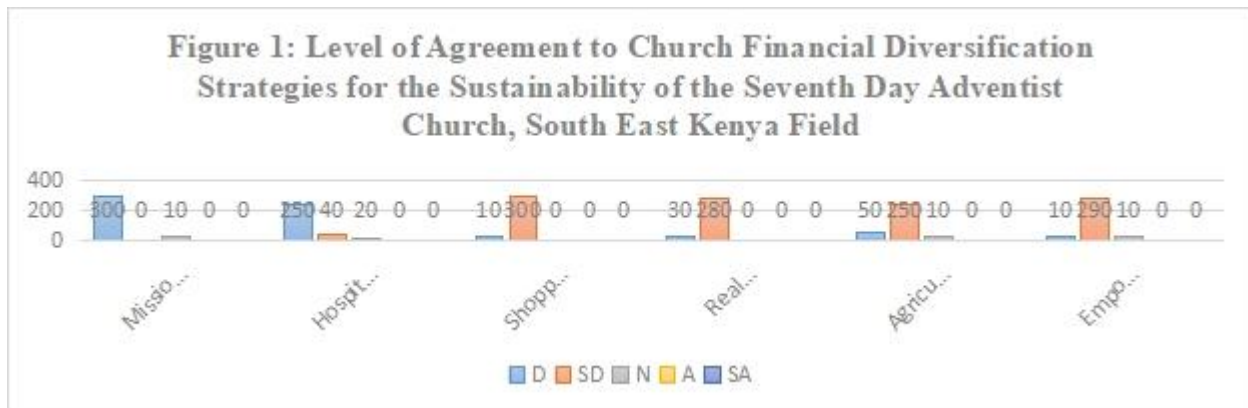
**Table 1: The Sample Size**

| Target group            | Target Population | Sampling Procedure | Sample Size | Percentage  |
|-------------------------|-------------------|--------------------|-------------|-------------|
| Church Field Leadership | 10                | Censors            | 10          | 3%          |
| Pastors                 | 60                | Purposive          | 30          | 8%          |
| Development Officers    | 210               | Simple Random      | 63          | 18%         |
| Treasurers              | 210               | Simple Random      | 63          | 18%         |
| Church Elders           | 210               | Simple Random      | 63          | 18%         |
| Secretaries             | 210               | Simple Random      | 63          | 18%         |
| Lay Church Members      | 210               | Simple Random      | 63          | 18%         |
| <b>Total</b>            | <b>1120</b>       |                    | <b>355</b>  | <b>100%</b> |

The involvement of various clusters of respondents was to have a significant and varied representation of the respondents for the authenticity and accuracy of the study findings.

## 4.0 FINDINGS AND DISCUSSION

Informed by Resource Mobilisation Theory, the study examined the SDA Church's financial diversification strategies. The discussion was facilitated by the Likert scale approach on specific themes as exemplified progressively by letters, where D=Disagree, SD=Strongly disagree, N=Neutral, A=Agree, SA= Strongly agree, as shown in Figure 1 below.



**Figure 1: Level of Agreement to Church Financial Diversification Strategies for the Sustainability of the Seventh Day Adventist Church, South East Kenya Field**

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The findings in Figure 1 above illustrate that on the mission schools as a source of revenue, 300 (98.2%) were in disagreement, while 10 (3.2%) were neutral on the postulate. Those who were neutral did not know about the reality of the SDA church in SEKF-owning schools. The quantitative findings were confirmed by those from the interviews, which indicated:

The SDA church in SEKF does not have mission maintained schools. This is probably because it is the dominant church in the region, and the SDA faithful populates a more significant majority of schools. We do not understand why the church does not want its schools, which can also contribute to financially sustaining the church (Interviewee 37).

There was a unanimous agreement that the SDA church in SEKF does not have church-owned schools that could offer the church some income for its sustainability. The findings do not agree with Bosch (2011), who explained that church-run schools create financial capital for the church and give voluntary employment and permanent jobs to those working there. In so doing, the missionary church became part of the community and showed solidarity and compassion to the poor needy who could not pay fees for their children. It is something that the SDA church has to reconsider as a way to diversify its sources of income.

On the subject of hospitals as income-generating sources despite being a church endeavour to serve the community, the field findings from the questionnaires showed an overwhelming response, with 40 (13.9) in solid disagreement that hospitals generate income for the church, 250 (80.6%) in disagreement of the thesis and 20 (6.5%) were undecided. None of the participants agreed that the church has hospitals for generating income. This was also replicated by the findings from the interviews where an overwhelming number of participants informed:

The SDA church in SEKF does not have hospitals. Instead, it has dispensaries like Riokindo health centre and Gionseri health centre. These health centres do not generate any income for the church in SEKF; they do not financially help the church directly but indirectly through community service (Interviewee 17).

On shopping centres, unanimously, all participants (in both the questionnaire findings and interviews) responded that the SDA church in SEKF does not have any shopping centres and no investments in estates and rentals. This was asserted by almost all participants who said:

The church emphasises stewardship education that only asks members to be faithful in church offerings and tithes but is not inventive enough in widening the financial base for self-reliance through investments for long-term financial sustainability (Interviewee 31).

Regarding agricultural projects for the churches in rural areas and church members who own land, the response of the informants was not all that better. Of those who answered the questionnaires, 50 (16.1%) disagreed that the SDA church in SEKF has agricultural projects that either directly or indirectly benefit the church financially, and 250 (80.6%) of the respondents strongly disagreed with the postulate being asked. In comparison, 10 (3.2%) were neutral. The sentiments from the quantitative findings were echoed in the interviews where respondents had to say:

SEKF region is an agricultural herb, but the church, either at the top leadership or from the local levels, does not have any agricultural projects to generate income for the church (Interviewee, 33).

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The study went further to establish and discuss the aspect of human resource empowerment as a remote measure in the diversification of church financial resources. The findings were as follows: 10 (3.2%) were in disagreement, 290 (93.5%) participants were in strong disagreement, and 10 (3.2%) were undecided.

Even in the rural and agricultural local churches, there are no agriculture-based church initiatives to educate the locals on the economic potential of their members. The church does not even organise entrepreneurial sensitisation initiatives to empower the members in business, farming, and other skills (Interviewee 17).

The church should expand its teachings to include empowering believers with knowledge and means of hard work to have something to give to the church. For members to give or support the church projects or mission activities materially, they must have something to give, for they cannot give what they do not have, even for themselves (Interviewee 18).

The sentiments from the field data correspond to those in a longitudinal study conducted in the United Kingdom, Blewitt (2008), which postulated that to ensure the sustainability of church-initiated income-generating projects, it is critical to integrate potential beneficiaries who are the church members themselves in the running of those projects; the leadership alone independent of church membership cannot succeed. The skills and potential are in and outside of the church membership. However, the SDA church in South East Kenya Field does not do this.

The failure of the SDA church in South East Kenya Field to diversify its financial sources is inconsistent with the study by Nzube (2013) on the application of diversification strategy at the Anglican Church of Kenya, which recognised that the church has multi-businesses aimed at achieving the vision and mission of the church. This helped the church create sufficient revenues to support its activities and future growth. The church should be open enough and entrepreneurial in creating and managing new income-generating strategies for its sustainability. The results from both the questionnaires and interviews showed a financially worrying situation for the SDA church in SEKF. Apart from the traditional financial sources that depend on the goodwill of the church membership, which is not even enough to sustain the church in SEKF, the church has not diversified its financial sources.

It does not have entrepreneurial initiatives like investing in real estate, such as shopping malls and senior citizen housing, to be financially sustainable and improve the livelihood of the church's local communities by creating jobs for them. To have income-generating activities and projects is essential if the church in SEKF has to be sustainable. The findings are inconsistent with Hailey (2014) and Kangiri (2015), who assert that income-generating projects are fundamental for the sustainability of faith-based organisations since they are income diversification strategies. For relevance, the SDA Church, particularly the local churches, must enter an entrepreneurial spirit and endeavour to finance their missionary activities. Financial investments are all part of doing God's work and therefore cannot be conceived to be contrary; neither can the SDA Church pretend that it does not need money (Winter, 2012); financial resources, when managed and utilised well, contribute towards achieving church objectives.

However, some participants in the interviews advised:

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Before the church invests, it must pray prayerfully, seek God's guidance, and submit the intended investment to God's will. Also, before the actual investment, the church must be free from any debt and have some savings that can be accessed quickly in emergencies (Interviewee, 25).

The resources are used to glorify God; therefore, the church must be mindful of where to invest its money. For instance, not invest in companies such as tobacco, alcohol, gambling, and pornographic-related companies, even if such companies give exorbitant profits (Interviewee 29).

The sentiments from the findings point to the fact that any investment in the church cannot be made without taking into consideration the kind of investment and the available church liquid resources, which area to invest, the values, attitudes, and perceptions of those who are responsible for the financial resources of the church. This is because business or entrepreneurial initiatives for the financial sustainability of the church, if not well incorporated into the church's goals, have the power to deviate the church and its membership from its mission and vision. Therefore, to keep her vision, the SDA Church ought to be selective like the business she intends to undertake to ensure that such business complements the spirit of her mission (Kiiru, 2010).

However, since the church in South East Kenya Field does not have any investment, the sentiments from the field remain as good exaltations and investment guiding policy. However, the point not to be swept under the carpet is that the SDA Church leadership is challenged to guarantee social security and financial autonomy to the church. This means that the attitude of church leaders and other stakeholders towards the sustainability of the church is critical to the church's success in SEKF. The traditional church finance sources are member support sources sustained by their faith requirement. However, this should not be the only source since the community in SEKF does not have enough resources to support their church, themselves, and their families.

## 5.0 CONCLUSION AND RECOMMENDATIONS

**Conclusion:** Income diversification is an essential strategy for the SDA Church in SEKF; having one financial source makes the church more vulnerable, particularly when that source is overwhelmed by significant church liabilities. By having a multiplicity of church funding sources, the reduction in one source does not adversely or negatively affect the church mission activities since it can generate income to sustain those activities. Adopting other revenue strategies reduces the risks of an unexpected interruption of church programs that have financial implications and also the risks that undermine the overall growth of the church. More revenue sources provide flexibility in budgeting church activities, making it less vulnerable (Hung & Hager, 2018). This provides the long-term financial sustainability that the SDA Church in SEKF seeks. The study also concluded that the South East Kenya Field SDA Church is doing little to amplify its financial resource base; it does not use the window in its statutes that allow the church to invest for self-sustainability.

**Recommendations:** The study recommended that the SDA Church in South East Kenya be Filed to consider diversifying its financial sources by investing in financial institutions like SACCOs, trust funds, agriculture, buying shares, and so forth. Moreover, reduce over-reliance on unreliable traditional finance sources that depend on voluntary giving of the church membership. Diversification of financial sources increases returns and reduces risks in case one source is affected, thus leading to financial stability and

sustainability of the church. Having one financial source makes the church more vulnerable, particularly when that source is overwhelmed by significant church liabilities.

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