

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

DEPARTMENT OF ACCOUNTING AND FINANCE

ACCOUNTABILITY, TRANSPARENCY AND CONTRIBUTION. A CASE OF CHURCH
MEMBERS OF ASSEMBLIES OF GOD, WESTERN REGION (GHANA)

BY

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DECLARATION

I hereby declare that this thesis submission is the result of my own original research towards the award of a Master of Business Administration, Finance Option and that no part of it has been presented for another Degree or published in any university. However, all sources of borrowed materials have been duly acknowledged.

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DEDICATION

I dedicate this thesis to my wife and daughter, Doreen Asamoah Aboagye and Ariella Acquah for their prayers and motivation throughout my studies. Again, the entire Acquah family for their support and candid love shown from day of this Master's program. I say thank you to all and may u be replenished in double folds Amen.

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The logo of Kwame Nkrumah University of Science and Technology (KNUST) is centered in the background. It features a yellow eagle with spread wings perched on a green shield. Above the eagle is a black mortar and pestle with a red flame. The entire emblem is encircled by a yellow border containing the university's name in Ghanaian and English.

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I extend my appreciation to entire lecturers of this noble institution especially my department and the

entire administration staffs.

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ABSTRACT

This paper studied accountability, transparency and contribution in Assemblies of God church Ghana (Western region). The ingredients accountability and transparency are relevant to churches and other non-profitable organizations as it is to profit seeking organizations. The mismanagement and embezzlement of church funds is becoming prevalent in Africa and some parts in the western countries. Such shameful act has called for religious organization practicing accountability and transparency. The aim of this study was to examine the effect accountability and transparency have on contribution. This is a cross-sectional survey that employed structured questionnaire as the instrument to obtain information from respondents. A sample of two hundred and nineteen (219) comprising of pastors, leaders and members were drawn using non-probability technique. Purposive sampling was adopted and data was collected from respondents using close ended questionnaires. The normal linear regression model was used to analyze the data for the study. From the results of the study, the findings suggest that there is a strong positive and significant relationship between the independent variables (Accountability and Transparency) and the dependent variable (Contribution) thus an increase in the independent variables will lead to an increase in the dependent variable. The study concludes that accountability and transparency have a significant effect on contribution. The study hence recommends the Assemblies of God Church, Ghana to institute these measures suggested in raising funds from members in facilitating a smooth operation of the churches.

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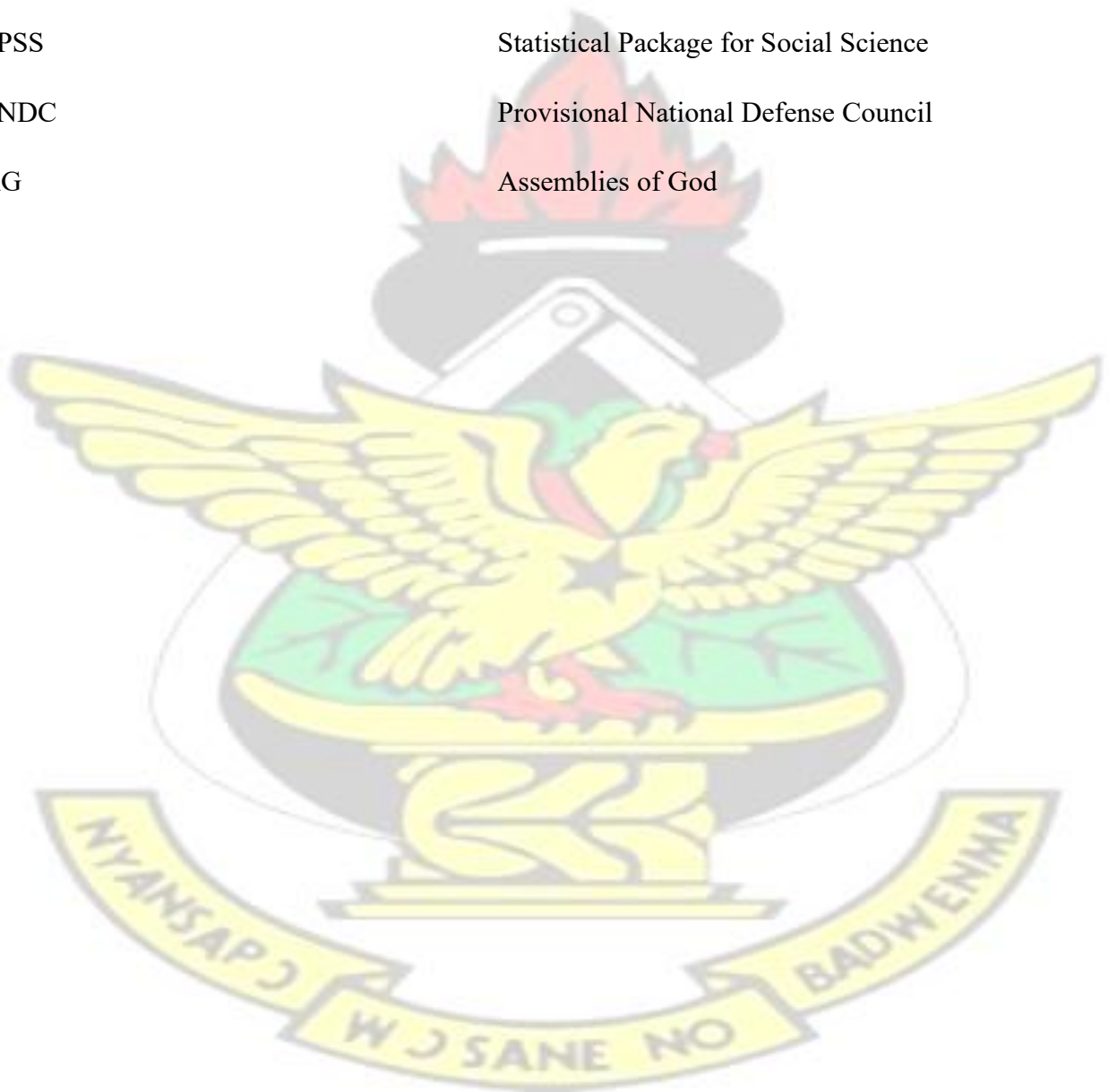
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LIST OF ACRONYMS

ACCT	Accountability
------	----------------

TRSN	Transparency
NFPO	Not for Profit Organizations
NGOs	Non-Governmental Organizations
NPO	Non-Profit Organization
CONT	Contribution
SPSS	Statistical Package for Social Science
PNDC	Provisional National Defense Council
AG	Assemblies of God



CHAPTER ONE

INTRODUCTION

1.1 Background of Study

All over the world, Accountability and transparency in churches have been one main issue that bothers the minds of the congregation and public at large. This exercise is important for non-profit organizations which depends on public trust (Wilhelm, 2006), and religious organization which rely on people's faith as well (Mulder, 2009).

There are many churches that see to it that all accounts of transactions or dealings are made known to their congregation but as to whether what they present is a true reflection of things has been questioned by the public/members on many occasions. According to Gandia (2011), information dissemination is vital to stakeholders to find out as to how efficient and effective the organization is, trustees and donors though do not have any expectations in the form of gift or rewards but being transparent of the financial statements builds the trust in doing such more benevolent act (Munte & Dongoran 2018). According to Agyei-Mensah (2016), Religious organizations have contributed vastly towards the development of Ghana whereby infrastructures and social amenities such as schools, clinics, water, and electricity are being provided to deprived communities where they operate, however, they also want to be assured that the funds they give out as donations and offerings, are efficiently used and that the church is operating diligently to please our maker. As a result, there is no viable replacement to accountability. Churches should generate common financial reports such as balance sheets and receipts and payments accounts to monitor performance and uphold financial integrity, setting up such good financial management procedures might make it possible for religious organizations to concentrate on developing their ministries and fulfilling their missions (Ekhomu,2015).

McCarthy (2007), opined that a church's unwavering commitment to being held accountable and to exhibiting a high level of openness that makes that commitment obvious to everyone is the most crucial ingredient to increase financial transparency. The highest levels of the organizations such as overseers and congregational leaders must make this commitment, express it and then follow through. He furtherly stated in his article that transparency and accountability can hold onto its credibility if the following five ingredients are used always, firstly commitment to be held accountable and provide some standard of openness that makes such commitment clear to all, communicating the processes to the understanding of stakeholders and those working with the leader, how competent the team is, the reliability and authenticity of the information being broadcasted and lastly the dependability and consistency of the process.

According to Hazell and Worthy (2010), the ability to access information can improve government decision making, public comprehension, public involvement and trust. Stakeholders and members expect much from churches and the right to information of financial activities. Stakeholders and members typically desire to respond appropriately to offer assistance to the churches in meeting their tremendous needs that are in existence as at when funds are used wisely and accounted to its members.

By giving the principal (the general public) more access to information, transparency lessens the influence of agents (policy makers) allowing them to ensure that processes produce results that are more in line with their preferences (Christensen, Nielson & Tiemey, 2010). It is best to begin internally for the congregants to have trust in their leaders, this element of trust is built when or if leaders make the financial activities of the church transparent to members. This reduces squandering and embezzlement of funds by leaders.

On the issues of funds usage and monitoring, Reverend Dr. Sam Prempeh, (former chairman of the Christian Council of Ghana) urged believers to call for accountability from the church management

respect to their contributed funds He spoke against the use of church funds for personal benefits (The Ghanaian Times, 2004). Public awareness of accountability and transparency in churches can increase confidence level and trust. After studying the practices of the Catholic Church, Rev. Beal and Rev Beal and Cusack (2008) said that “the ability of Catholic dioceses, parishes and NFPOs to raise the revenues necessary to support the ministry programs through which they carry out their mission depends upon public(members) confidence and contribution. Members trust to contribute can be won if there is proper accountability and good internal control procedures in place”.

Adeh (2004) said transparency is a critical aspect of accountability. He furtherly explained that effective accountability requires a statement of goals, he noted that access to relevant and timely information about NGOs operations is crucial to ensure that both internal and stakeholders can hold the organization to account.

Improper Accountability has led to the collapse of many churches in with the same reasons being that instead of the churches using the contributions of the church to engage in projects that will be of benefit to the community, they rather spend it on themselves and thereby leading to a fallout between the congregation and the leadership therefore accountability has become important due to recent scandal and law suit (Keating, Elizabeth, & Peter, 2001). The failure of church leaders to provide the congregation and other stakeholder groups with adequate financial accounts has led to an increase in financial abnormalities in some religious organizations.

1.2 Statement of the Problem

Accountability has the potential to enhance transparency and increase members trust and confidence. Nonetheless, most churches do not have the appropriate checks and procedures to account for used funds resulting in mistrust. Though churches are considered to be one of the oldest organizations, not

much attention has been paid to conduct researches on how they account to their members as mentioned by Booth, (1993) and (1995), Laughlin, (1984), (1988), (1990), Irvine (1998).

To ascertain if accountability is recommendable, we ask ourselves how members of a congregation embrace accountability. Does it contribute to members giving? What ways can be employed to attain members trust to give more contribution? Do the churches account to members and other stakeholders for the offertory, tithe, donations, and other contributions it receives?

Several works undertaken by Munte & Dongoran (2018) in Indonesia, Agyei-Mensah (2016) in Ghana a case study on Methodist church, Derby (2015) on selected charismatic churches in Kumasi metropolis, Ahiabor & Mensah (2013) in Greater Accra were all done on religious institutions different geographical location. The lack of investigation in the western part of Ghana, the variable transparency, and Assemblies of God Church of Ghana motivates this study. It investigates the effect of accountability and transparency on contribution, a study of Assemblies of God church Ghana.

1.3 Objectives of the Study

The main aim of the study was to examine accountability, transparency and contribution: A case of church members of Assemblies of God in western region, Ghana. Specifically, the study sought to achieve the following objectives:

1. To ascertain the use of church funds
2. To examine the relationship between accountability and contribution
3. To examine the relationship between transparency and contribution

1.4 Research Questions

1. What do churches use their funds for?
2. Is there any relationship between accountability and contribution?
3. Is there any relationship between transparency and contribution?

1.5 Significance of Study

This study delved into detail, the effect of accountability and transparency on contribution in Assemblies of God Church Ghana (Western region). This study is significant to stakeholders, donors, trustees and the entire congregation to know whether their contributed funds are used in the operations of the church activities and then value the effectiveness and efficiency with the organization's functions. This would help the management board of the church to know how accountability and transparency affect members confidence and what to do to win the trust of its resource providers. This study would be relevant in assisting stakeholders know whether to give funds to churches or not.

This study would help researchers with more information on the effect of transparency and accountability on contribution in churches, to be precise Assemblies of God church

1.6 Scope of the Study

This study of research was done in religious organization to be precise church. Mismanagement and embezzlement of church funds raises alarm on the use of church funds, questions on accountability and transparency by members and other stakeholders. This research was conducted in Assemblies of God Church Ghana (Western region), which is part of the Pentecostal churches in Ghana.

1.7 Summary of Methodology

The study was conducted using quantitative method, with an entire population of all assemblies of God churches in the western region. Cross sectional survey was employed to examine the effect of accountability and transparency on contribution. Fourteen (14) districts were sampled out of the twenty-three (23) municipal/district in western region for the study. Two (2) towns were selected each from the sampled districts where Assemblies of God church was located. Non probability sampling method was used and not every member of the selected churches and members had the

chance of been chosen, Primary data was collected using a structured questionnaire. After the collection, the data was then typed into the Statistic Package for Social Science (SPSS) and analyzed. Normality and reliability test were also run. A five-point Likert scale was used to draft the questionnaire for responses.

1.8 Limitation of the Study

The current study is limited in scope and study jurisdiction since the researcher chose just a region amongst the sixteen (16) regions.

1.9 Organization of the Study

This research work was organized into five chapter as follows. The first chapter entails the introductory part which comprises of the background of the study, problem statement, objectives of the study, research questions, significance of the study, scope of the study, summary of methodology, and organization of the study. Chapter two comprises of introduction which talks about what the chapter presents, conceptual literature review, theoretical literature review, empirical literature review, framework and summary of chapter. Chapter three talks about the research design, data, methods, variables description and measurement and chapter summary.

Chapter four highlights the results and discussion, where the final part talks about the conclusion made, recommendations and the suggestions for future studies.

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides a review of theoretical and empirical literature on accountability and transparency. This chapter includes conceptual literature review, theoretical literature, empirical literature review, conceptual framework expressing the association between the dependent variables and explanatory variables employed in the study.

2.1 Conceptual Literature Review

Accountability

Murdayanti (2019), defines accountability as a “state that is rated for the quality of its performance in completing a task which it is responsible”. In other words, accountability can be defined as responsibility of the individuals confided to handle public resources, and related to it, in order to be answerable to the things relating to fiscal accountability, managerial, and activities (Anggraini, 2013).

“In accounting, auditing, accountability, and development studies literature, accountability is viewed as an efficient mechanism for the achievement of justice, good governance, ethical governance, cost effectiveness and efficient service delivery in both the public and private organizations” (Ebrahim & Weisband, 2007). Ebrahim (2003), defines accountability as the “ means through which individuals and organizations are held externally responsible for their actions and as the means by which they take internal responsibility for continuously shaping organizational mission, goals and performance” Accountability “defines a relationship between an organization and a set of stakeholders and assumes that being responsive to those stakeholders will be beneficial to the organization and its mandate” (Baur & Schmitz, 2012).

Accountability inspires confidence such that it increases stakeholders, donors and trustees’ confidence in NPO’s since members are always updated on the happenings and financial status of the organization.

Transparency

Transparency refers to “the conduct of business in a fashion that makes decisions, visible from outside” (Hood, 2010). Transparency is the quality of being open in the clear presentation of information, laws, plan, processes and activities. It is a quality shared by governments, businesses,

organizations and individuals. Oliver (2004) deconstructs transparency into an “observer, something observed, and a means to observe”. He notes that the word “transparency is derived from ‘Trans’ meaning movement and ‘Parent’ meaning visible”.

According to Wrinkler (2000), the degree of openness, clarity, and information efficiency adopted by monetary entities constitutes a more conceptual definition of transparency. Again Granados et al., (2006) defines transparency as the offering of unbiased, complete, and accurate information.

Numerous reviews have shown that altruists are more inclined to support entities when they feel their money is being used effectively, donors always expect efficient use of funds by churches. When the church report to members as to what they used funds for, it boosts their morale and therefore build their trust to the organization according to Regan (2019).

High accountability and transparency are indicators of a good internal control measures. This is because an internal control serves as checks and balances on the assets in an organization thereby ensuring some level of accuracy and reducing and detecting fraud according to Agyei Mensah (2016). A church where there is greater amount of accountability and transparency has a greater confidence level of safeguarding the organizational properties and assets against risk of fraud. Hence more confide will be placed in that institutions by its members and the general public as a whole. Regular audit and reviews by the church board serves as a good indicator of checks and balances where variety of relevant information's are disclosed to all the users of the account.

Contribution

According to Halverson (2020), contribution in accounting can be explained as giving to church financially, the giving here can be in the form of money or gifts both from members and nonmembers (those inside and outside the congregation). These contributions can be made in the form of periodic

gifts, one-time offerings, recurring gifts or regular tithing. Giving is significant in light of the fact that it assists the congregation with proceeding with its main goal in support of God. Church heads and members choose how to allot those gifts on the side of missions, weekly sessions, community initiatives, less privileged and programs that promotes spiritual growth.

2.2 Definition of Church

The Encarta World Dictionary (2009) defines “church as a building for public worship especially in the Christian religion” or a building designed for worship for groups of Christians. Montague (2013), in his article mentioned fourteen (14) criteria that qualifies and entity to be called a church. They are as follows:

- (1) “a distinct legal existence (2) a recognized creed and form of worship (3) a definite and distinct ecclesiastical government (4) a formal code of doctrine and discipline (5) a distinct religious history (6) a membership not associated with any other church or denomination (7) an organization of ordained ministers (8) ordained ministers selected after completing prescribed studies (10) established places of worship (11) regular congregations (12) regular religious services (13) Sunday schools for religious instruction of the young; and (14) schools for the preparation of its ministers”.

Churches have been classified into several denominations; some are as follows:

Catholicism (Latin church, Eastern catholic church and independent Catholicism), Eastern Orthodoxy, Protestantism (Lutheranism, Anglicanism), Calvinism/Reformed tradition (Presbyterianism, congregationalism), Anabaptism, Methodism, Charismatic movements, Restorationism (Latter day saint movement), Nontrinitarianism, Pentecostal and many more.

2.2.1 Laws Governing Religious Bodies

On June 14, 1989 the PNDC Law 221, which is the Religious Bodies Registration Law was established in Ghana. Section 3 of PNDC Law 221 requires that “every religious body in Ghana shall be registered under this Law and no religious body in existence in Ghana shall after three months from the commencement of the Law operate as such unless it is registered under this law”.

As cited in the work of Agyei-Mensah (2015), the secretary of interior Nii Okaija Adamafo made his remarks at the Silver Jubilee Durbar of the Police Church in Accra which he stated that, the need for the law arose from the proliferation of fake churches in Ghana, many of which were one-man organization that ignored the law and created a nuisance under the guise of religion to achieve their selfish agendas. Additionally, he stated that it was unacceptable for a responsible government to do nothing while observing religious practice under the flimsy excuse that is a personal matter. Adamafo urged all religious groups to inform their members of the importance of the law before he concluded. However, many of Ghana’s well-established churches, who had constantly fought against its adoption, questioned the necessity of such law. The churches maintained that there were already regulations governing good order in public worship, and their enforcement would be adequate to prevent religious scandal and malpractices. The leaders of these churches greatest fear were that, the notion behind this establishment of the PNDC Law 221 would give government a political control mechanism and surveillance over the churches.

Obeng (2002) stated that the agency was required by law to maintain an up-to-date record of all religious bodies at the regional levels. Churches he claimed, were now freed under the 1992 constitution because they were no longer compelled to register with the Registrar General’s Department.

He also disclosed that new churches have approached their department on their own to register because they need some form of recognition and hence they register them together with some NonGovernmental Organizations.

2.3 Theoretical Literature Review

Theoretical literature refers to the various theories or abstractions that express the ideas and concepts on the subject matter. The theoretical framework of this study discusses the following theories relating to our topic.

Review of Theories

Several theories that support accountability and transparency are Stewardship theory, Dependency theory and Stakeholder theory

2.3.1 Stewardship Theory

Stewardship is the practice of properly managing assets that have been entrusted to one's care by another individual or organizations. According to Donaldson and Davis (1991), stewardship theory has its roots in psychology and sociology. The stewardship theory provides examples of scenarios in which managers act in ways that advance their principals aims rather than their own (Davis et al., 1997).

Stewardship theory states that the person in charge of managing the owner's property is accountable for taking reasonable care of any money and other assets entrusted to his or care. According to Asante (1999), "The idea of stewardship has its grounding in the institution of slavery". He further explained that a master gives authority to a servant to manage its household in form of directing, guiding, teaching and check members of the household.

Here stewardship means serving others in trust and good faith. With this, a master appoints someone to act according to his will, he delegates the powers to the person known as the steward to take in charge and take responsibility in his absence. The owner expects the servant or steward to make account whenever he is called upon to do so. Any church will have a variety of views on stewardship and accountability. The amount of money needed to carry out the churches purpose and the manner in which it will be done all influence attitudes about accounting both in theory and in practice (Irvine, 2005). The main principles of this theory requires that people can live by assessment, acquisition, ability, attitude, appreciation, accountability and adoration.

According to Tanui, Omare and Bitange (2016), stewardship theory has been accepted for the study as the congregation has trusted the clergy and church management to handle their resources wisely knowing that the church's interest would always come first. The church has realized that concentrating solely on the spiritual components whiles ignoring the management of its resources will not help in achieving the organizations goals and actually encourage resource mismanagement.

2.3.2 Dependency Theory

Dependence theory suggests that organizations survival is contingent on the potential to obtain and keep resources (Pfeffer & Salancik, 1978). Religious organizations are dependent on funds and resource providers to enable them achieve their mission-related work. Before these donors or resource providers support these organizations, they expect to interact with individuals and groups that control the resources, this is term as open system. The claim that church is corrupt and poorly run is not a helpful addition to this solicitation procedure. Any sane person would prefer giving money to a group they are confident will use it for what it was intended for (Agyei-Mensah 2016).

In order to safeguard these resources, there should be the need to keep proper accounting record, efficient use of money, implementing sound and comprehensive financial management methods and

thereafter communicating thus reporting to the donors (members and non-members) on regular basis. This helps the church members and donors to contribute more to survival of religious organization because they are confident that they are entrusting their resources into capable hands to be used to the benefit of the members and the community as a whole and not for their selfish ambition. The church must be prepared to take necessary financial management steps in order to get resources (souls and money) on a continuing basis. This theory is mostly criticized for its inability to quantify or guarantee sound financial performance (Hillman, Withers & Collins, 2009).

2.3.3 Stakeholder Theory

Stakeholder theory was derived from research on the behavior of corporate organizations, particularly by Freeman, who defined a stakeholder as any “group or individual who can affect or is affected by an organization’s achievements” (Rasche & Esser, 2006). Organizations which depend solely on stakeholders have to treat its members fairly which will in turn create mutual trust, this mutual trust will lead to build legitimacy and reputation for the organization. The congregants, trustees, donors and other interested parties are the stakeholders of the church. Any decision taken should be in the interest of these parties, because the organizational survival and success requires stakeholder support.

2.4 Empirical Literature Review

There has been supporting conclusions with respect to the study of accountability and transparency.

2.4.1 Ascertaining the use of church funds

A study conducted by Smith (1982) on the impact of the televangelist scandals on American religious beliefs and behaviors cautioned the society and members of the church not to be reluctant thinking

spiritual leaders connote commit criminal acts such as converting church funds for personal use. He therefore urged them to take combative actions to combat these wrongdoings or use the law to protect religious freedom (state to intervene in church financial affairs where embezzlement is suspected).

Shaibu (2013) in his work proposed the regular reconciliation of the offertory with the bank and utilization of procurement orders to support the following of money exchanges and promote straightforwardness in his investigation of chosen Pentecostal temples in the Ashanti Area. Irvine (2005), underlined and promoted the significance of inner controls and accountability to support nonstop administration surveys and spotting of crises or the wellsprings of such crises to promote the introduction of a valid and fair monetary report.

2.4.2 Examining the relationship between accountability and contribution

Irvine (2005) conducted research on a local church within the Anglican diocese of Sydney, Australia. The treasurer of the church collaborated with the wardens and senior ministers prepared a budget to provide members with accurate information that was needed to keep the parish operational. The study revealed that the treasurer kept updated monthly variance reports thus matching actual outcomes with budgeted figures which were presented to members on the level of achievement of the budget. It was found out that the church was able to meet their monthly budget as a result of weekly update provided to the congregants on the level of achieving the budget and this also served as a way to promote giving.

In another study, Antlow, Ibrahim, and Tuijl (2005) looked into NGOs governance and accountability in Indonesia, in addition to Islamic NGOs. They discovered some flaws in Indonesian non-profit organizations. The first issue dealt with poor internal governance, while the second is related to the organization's accountability to the public and to the government. They believed that financial data could assist these organizations in upholding high standards of accountability and inform donors on

how their funds are being utilized to complete their operational activities. They again found out that there is relationship between accountability and contribution such that organization that rely on the altruists to provide major sources of operational funds have to win the trust of its resource providers. A study by Palmer and Randall (2002) revealed that trust in the charities sector was at an all-time low. A survey conducted by them proved that more than half of the general public agreed to strict control over the laws governing NPOs and expect that funds contributed to them are used to the organizations benefit. The findings suggest that accountability is important to in the operations of NPOs.

As a result of this limitation, Cuomo (2005) in his study pointed out five main activities that a good internal control approach process must bring about. His internal control processes factored both internal and external related activities. According to him, internal control is not only related to accounting and reporting but was related to “handling funds received and expended by the organization, preparing appropriate and timely financial reporting to the board members and officers, conducting annual audit of the organization financial statements, maintaining inventory records of relevant personal property and their whereabouts and lastly, implementing personal and conflict of interest policies”. He concluded that financial accountability is very crucial and for that reason both internal and external control processes approach build members confidence in order to increase contribution. We can therefore develop the hypothesis for this study such that:

H1: Accountability has a significant effect on contributions.

2.4.3 Examining the relationship between transparency and contribution

Shaibu (2013), worked on the management of offerings in Ashanti region, Ghana. In order to restore the reputation of and foster trust in the church as an institution in a period of rising instances of corruption and theft. He sought to find out whether there were structures put in place to ensure proper

financial and human management practices and publishing of accounts. Though churches in Ashanti region had these systems in place but there was abidance, as discovered by Agyei-Mensah's (2016) study. This was connected to the lack of transparency and monitoring. He furtherly recommended that documents should be constantly reviewed and audited, training of personnel's and rewards to motivate personnel.

Mitchell (2015) stressed that as assets are gathered from people in general, delivering legitimate records to them is just judicious. The proposal gave to work on the distinguished condition of the Methodist church was to prepare staff in the separate regions, isolation of obligations, surveys and consideration of essential monetary administration rehearses in the preparation of clergymen.

The significance of the congregation's endurance can't be overemphasized (Mpesha, 2003; Ritchie, 2011). For the congregation to keep assuming its significant part in the public arena, cash is required. Not utilizing sound monetary administration practices could run the congregation down with the end goal that even the "holy" capability wouldn't have the option to run. One of the inspirations for this study is the case that the congregation has no cash, in spite of the multitude of assets accessible to it. Christians are supposed to go about as stewards of God's assets and be held responsible precisely. The review distinguished the significance of taking on the way of life of record keeping which would act as a decent reason for responsibility (Agyei-Mensah, 2016).

Based on previous studies, we therefore develop this hypothesis for this study:

H1: Transparency has a significant effect on contributions.

2.5 Conceptual Framework

The framework indicates that factors that affect contribution in churches are accountability and transparency of activities.

According to Hennink, Hutter & Bailey (2010), a conceptual framework essentially contains the concepts included in the research, and might be displayed in a chart structure in the form of boxes that are connected along with arrows to show possible connections between the concepts which you intend to further investigate in your review. An effective conceptual framework allows the reader to pinpoint the components of your research question and how these are linked. The study proposed the framework below which is expected to explain the predictor variable contribution, where accountability (ACCT) and transparency (TRSN) affects contribution.

Conceptual framework



Figure 1

Source: Researcher, 2023.

2.6 Summary of Chapter

This section was introduced by definitions of variables been its accountability, transparency and contribution. The theoretical literature review used were dependency theory, stakeholders' theory and stewardship theory. A brief definition and history/overview of area was outlined, laws governing religious bodies, dimensions of accountability, motives for accountability and transparency, conceptual framework developed by the researcher, empirical literature which were aligned according to the order the objectives and developed hypothesis.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This section outlines the research design, data collection, methods, model specification, diagnostic testing, variables description and measurement and lastly summary of the entire chapter.

3.1 Research Design

According to Creswell & Clark (2011), Research design comprises of quantitative, qualitative, or mixed method. In the course of conducting this research project, a quantitative research approach was adopted to determine whether transparency and accountability has an effect on contribution. The reason for the use of the quantitative method of analysis is to set up tables and quantifiable figures obtained from the questionnaire that was issued out, this research was descriptive in nature.

The cross-sectional survey was employed in this study to examine the effect accountability and transparency have on contribution. This survey involves analyzing the data collected from the population. Data was collected from participants of different sex, age, educational background and number of years spent with the church. This survey helped in the achievement of the research objectives.

3.2 Population of the Study

Cooper and Emory (1995), defines the word population the total number of people, group or organization who could be included in the study. The target population are the entire Assemblies of God churches in western region.

3.3 Sample and Sampling Techniques

Saunders et al. (2009) stated that the sample size and the way in selecting the sample will surely affect the confidence you can have in your data and the point to which you can generalization can be made. The sample chosen from the target population for the study was fourteen (14) selected districts/municipal out of the twenty-three (23) district/municipal in western region. Two towns will be selected from each district where eight (8) questionnaire each was distributed to the two (2) selected towns where Assemblies of God church was found. The researcher expected two hundred and forty (240) answered questionnaires but received responses from two hundred and nineteen (219) respondents. The sampled Districts/Municipal and towns are as follows: “Prestea Huni-valley municipal (Prestea, Bogoso), Tarkwa Nsuaem (Benso, Tarkwa), Ahanta West (Agona Nkwanta, Discov), Effia (Effiakuma), Mpohor district (Manso, Mpohor), Nzema East municipal (), Secondi Takoradi M/A (Kojokrom, Takoradi), Shama District (Inchaban, Shama), Wassa Amenfi Central (Hiawa, Anyinabirim), Wassa Amenfi East (Wassa Akropong, Asikuma), Wassa Amenfi West (

Asankragua, Bremang), Jomoro (Half Assini), Nzema East (Axim, Nsein) and lastly Ellembelle district (Asanta, Esiama)”.

3.3.1 Sampling Technique

A non-probability sampling method was used and with that, not every element of the target population had the chance of being selected.

The purposive sampling method was also employed such that the sampling was selected with respect a to criteria. The criteria are church stewards such as; the head pastors, financial secretary’s, treasurers, and members who have been in the church for more than five (5) years

3.4 Data and Data Collection

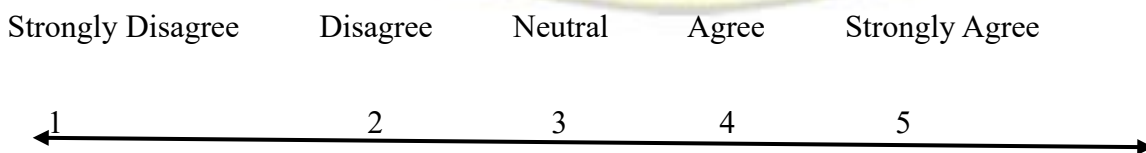
Primary data was used for this research. The type of data, its sources and the instruments to be used in the data collection is discussed below.

3.4.1 Variables Description and Measurement (data and variable)

With the collection of data, the researcher used self-administered questionnaires in obtaining the data from the field. The questionnaires were distributed to the church stewards and some members. The predictor variables accountability and transparency were measured using a five-point Likert scale form the end points of strongly disagree to strongly agree likewise contribution.

Respondents were asked to indicate their level of agreement to the items pertaining accountability and transparency and contribution.

Figure 2: Measurement of accountability, transparency and contribution on a five-point Likert scale.



Source: Author,2023.

With regards to the limits adopted by this study (QUINTET SCALE), was used to determine the overall degree of importance of the means of each question asked. The use of this statistical criterion was based on the division of circles calculations into three levels namely; (high, average and low). The calculation was based on the following equation:

Category= length (Upper limit of the alternative – the minimum alternative) / number of levels

Category= length (5-1) /3= 4/3 = 1.33 and the level of compliance can be seen below:

Low level (DISAGREE) from (1 less than 2.33)

Average level (NOT AWARE) from (2.34 – less than 3.67)

High Level (AGREE) from (3.68 – 5)

3.4.2 Data Collection Instrument

Questionnaires were issued out to collect primary data. The questionnaires include questions about their gender, age, education, marital status and positions of respondents. The structured questionnaire contains multiple-choice questions with choices of answers which was provided by the researcher

Where the section A being the demographics include gender, age, educational background, years of membership and category of member

Section B answered the question on how the church use their funds

Section C answered questions on accountability

Section D answered questions on transparency

Section E which is the last part answered questions on contribution

3.4.3 Method of Data Analysis

Analysis of data as indicated by Ader (2008) is a “process of editing, cleaning, transforming, and modeling data with the goal of highlighting useful information, suggestion, conclusions and supporting decision making”. The data collected from the field was done online using google documents which were appropriately coded from excel to SPSS to make meaning out of them.

Editing was done to correct the errors, find out if there were non-responses.

The methods to be used to present the findings of the study was descriptive and inferential statistics. Frequency tables as descriptive statistics analysis factors was generated to access the demographic profile of the respondents, the existence of accountability and transparency, and their interpretations scrupulously explained. In analyzing the data, the Statistic Package for Social Science (SPSS) was used.

To examine the relationship between the variables and to test the research hypothesis, inferential statistics such as correlation, ANOVA and regression was employed to examine the number of variations in the dependent variable which can be associated with changes in the value of the independents or predictors’ variable in the absence of other variables. In other words, it was used to examine the strength between the independent variables (Accountability and Transparency) and the dependent variable (Contribution). These tests were performed using IBM SPSS Statistics version 28.

3.5 Validity and Reliability

Validity is can be defined as a measure of accuracy or falsification of the data obtained. Is the ability of a research instrument to measure what it is expected to measure (Cooper & Schindler, 2001). For validity and reliability, the study adapted the questionnaire of Agyei-Mensah (2016), Derby (2015)

and (Ahiabor & Mensah, 2013). Pilot test was made to reconstruct the questions to meet the scope of the current study and objectives, however the opinions of some religious leaders were solicited to enhance the content and construct of the instrument.

Reliability is the consistency to which an instrument produces similar results. To measure the reliability of the questionnaire, the Cronbach's Alpha (α) or Coefficient Alpha which is mostly known for the measure of a scales reliability was used to test if the instrument was reliable and a value greater than 0.700 is very acceptable (Nunally, 1978; Field, 2009)

3.6 Ethical Consideration

The study considered it important to adopt certain ethical criteria in accordance with those stated by the American Psychological Association (APA, 2002) governing the use of human subjects in research. In order to provide guidance for the majority of the circumstance psychologists encounter while doing research, the APA established some ethical principles.

3.7 Chapter Summary

A quantitative research approach was adopted for this study, which targeted entire population of all assemblies of God churches in the western region. Cross sectional survey was employed to examine the effect of accountability and transparency on contribution. Fourteen (14) districts were sampled out of the twenty-three (23) municipal/district in western region for the study. Two (2) towns were selected each from the sampled districts where Assemblies of God church was located. Non probability sampling method was used and not every member of the selected churches had the chance of been chosen, Primary data was collected using a structured questionnaire. After the collection, the data was then typed into the Statistic Package for Social Science (SPSS) and analyzed. Normality

and reliability test were also run. A five-point Likert scale was used to draft the questionnaire for responses.

3.8 Organizational Profile

Assemblies of God church known by many as (AG) is a world recognize church which can be categorized under the Pentecostal denomination, it can be seen in over one hundred and ninety (190) countries with about three hundred and sixty-eight thousand seven hundred and three (368,703) congregations having over fifty-five million five hundred members worldwide chaired by David

Mohan. The church was established in the year 1914 in United States of America specifically in Arkansas in the early 20th Century.

The church was first introduced in Ghana the year 1931 at Yendi a town in the Northern region by two (2) missionaries America namely Rev. Lloyd and Margaret Shirer. These missionaries joined by Miss Beulah Bushwalker and Guy Hickok started to worship first in Yendi, later joined by Henry Garlock, Thelma Godwin, Eric Johnson and Florence Blossom.

The church was extended to the southern part of Ghana in the year 1944 by opening branches in Accra and Kumasi. The church later spread to the East, Central, Volta, Brong Ahafo, and Western part of the country 1960.

Assemblies of God Ghana had it first bible school established in 1950 at Kumbungu in the Northern Region which was headed by Rev. Fur Thomas. After a year, a Southern School was established in Kumasi which was relocated to Saltpond, currently operating as their main bible school in Ghana.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

This section involves the analysis of results and discussion of major findings. The analysis is presented in this order namely the demographic information/descriptive followed by the descriptive statistics and finally the inferential analysis. The discussion is based on the objectives of the study.

4.1 Demographic information

The table below shows the distribution of respondent's demographic information. The study showed that 55.3% of the church leaders, members and pastors which represents 121 respondents were females whereas the other 47.7% which represents 98 respondents were males. The total number of members, pastors and leaders(respondents) sampled were 219. The study did not suffer from gender bias since both genders were involved in the study.

With respect to the age distribution of the respondents, the findings shows that 62.1% of the sample equivalent to 136 of the respondents were aged between 20-30 years, 26.9% which represents 59 respondents were aged between 31-40 years, 10.0% which represents 22 respondents were aged between 41-50 years while the remaining 1.0% which represents 2 respondents were 51 years and above. The finding revealed that all the respondents who answered the questions were of age, this finding shows an involvement of high youth members.

With that of academic qualification of respondents, the analysis revealed that 2 respondents which represents 1% had completed secondary education, 64 respondents representing members, leaders and pastors equivalent to 29.2% have diploma qualification, 103 respondents which represents 47% have completed their first-degree education and the remaining 50 respondents equivalent to 22.8%

have postgraduate qualification. The findings revealed a high level of education amongst members, pastors and leaders of the church.

Respondents were required to have a certain amount of experience in the church in order to qualify to provide authentic and reliable responses to demonstrate the study's credibility. With distribution of respondent's years been with the church, the study shows that 81 respondents which represents 37% of respondents have been with their churches for periods between 1-10years, 77 respondents which represents 35.2% between the periods of 11-20 years, 51 respondents which represents 23.2% have been with the church more than 20yr but less than 30yrs and the remaining 10 respondents which represents 4.6% have been there for over 30 years.

Finally with that distribution of the categories of respondents within the churches, members which were the main target population constituted 80.8% which represents 177 respondents, 3.2% which constitutes 7 respondents represents pastors and the remaining 16% (35) represented church leaders.

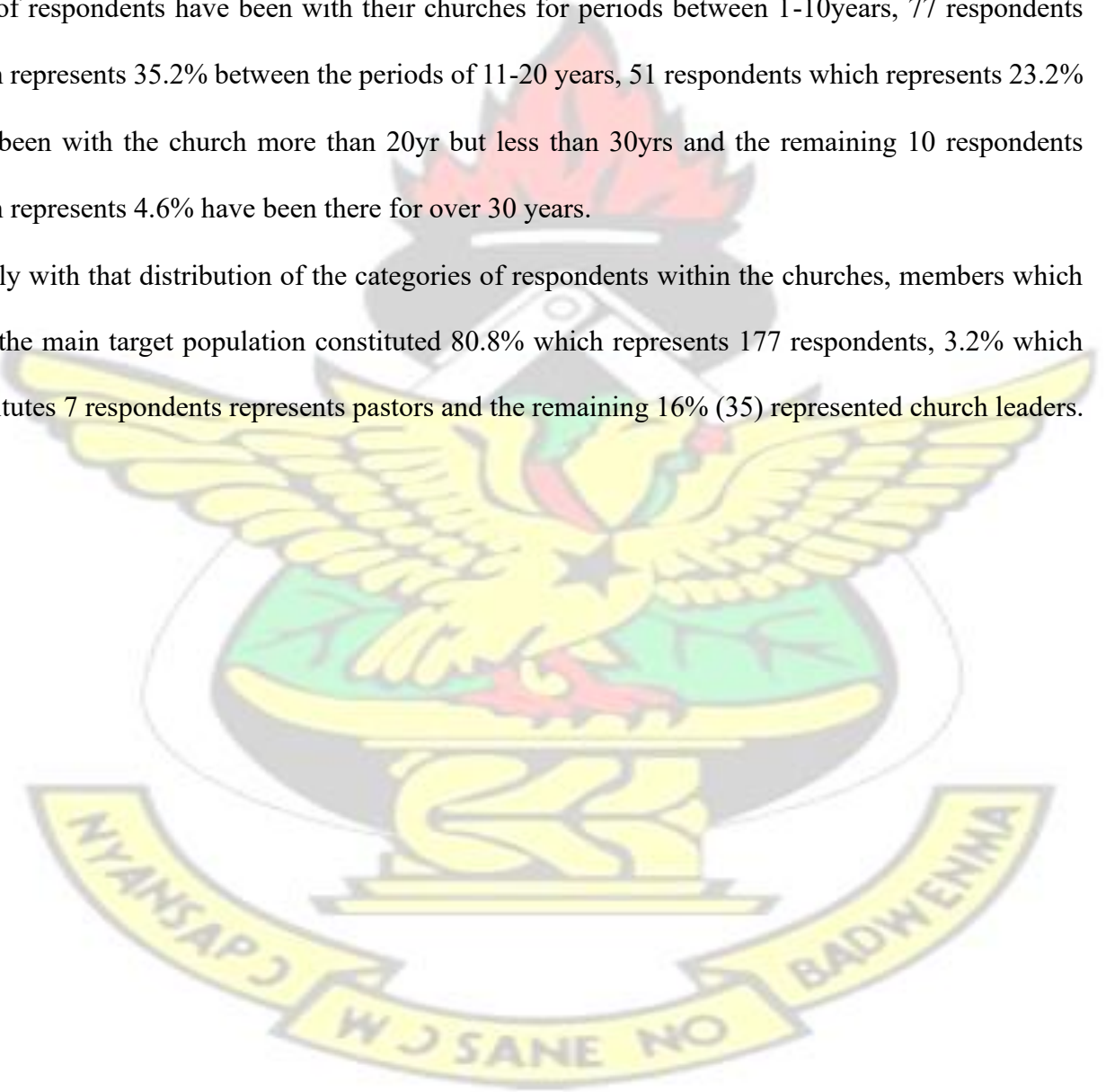


Table 4.1: Descriptive of demographics

Gender	Frequency	Percent
Male	98	44.7
Female	121	55.3
Age	Frequency	Percent
20-30	136	62.1
31-40	59	26.9
41-50	22	10.0
Above	2	1.0
Qualification	Frequency	Percent
Diploma	64	29.2
Undergraduate	103	47.0
Postgraduate	50	22.8
Other qualification (SHS)	2	1.0
Number of years	Frequency	Percent
1-10	81	37.0
11-20	77	35.2
21-30	51	23.2
Above 31	10	4.6
Category of members	Frequency	Percent
Pastor	7	3.2
Leader	35	16.0
Member	177	80.8

4.2 Descriptive analysis

4.2.1 What do churches use their funds for?

Table 4.2 below sought to determine the level at which respondents agreed with the statements relating to what Assemblies of God church use their funds for. These questions were arranged in order of highest mean to the lowest. To support the poor, orphans and widows recorded the highest which showed a mean of 2.840, providing social amenities to less deprived areas recorded the second highest with a mean of 2.799, expansion of church ministry to other communities which was the third highest showed a mean of 2.712, support missionaries and evangelism effort which was the fourth showed a mean of 2.653 and lastly to sponsor education for the less privileged which had the least mean was 2.543. As shown on the QUINTET Scale, table 4.2 represents an average level of compliance with what the church uses their funds for as reported by a total mean of 2.7094. This average compliance response indicates that respondents were not in total agreement neither were they in total disagreement that funds are used in support of missionaries and evangelism effort, sponsor education for the less privileged, support the poor, orphans and widows, expansion of church ministry to other communities providing social amenities to less deprived areas. This study contradicted that of Agyei-Mensah (2016) where he found out in Methodist church (Kumasi metropolis) that raised funds are used for both developmental and spiritual purpose since churches play roles as developmental agents in the society. This contradiction could be a result of geographical location since most of the developmental projects done by churches are been set up in the cities other than the less deprived areas. Marshall & Van Saneen (2007) argued that, the most disadvantaged people are

often left out of projects which are meant to relieve poverty, to the extent that they seem unimportant in the society.

Table 4.2: What do churches use their funds for?

S/N	Statements	Mean	Std. Dev.
1.	Support missionaries and evangelism effort	2.653	1.7605
2.	Sponsor education for the less privileged	2.543	1.6203
3.	Support the poor, orphans and widows	2.840	1.7260
4.	Expansion of church ministry to other communities	2.712	1.7879
5.	Providing social amenities to less deprived areas	2.799	1.7230
TOTAL		2.7094	1.72354

Source: Survey data, 2023.

4.3 Reliability Test

Table 4.3: Distribution of Reliability Test

Variables	Cronbach's Alpha values	No of items
Accountability	0.855	7
Transparency	0.848	6
Contribution	0.758	3
Cronbach's Alpha	No of items	
.927	21	

The consistency test findings for accountability, transparency and contributions revealed that Cronbach's alpha ranges from 0.758 to 0.855 which meets the threshold. The results met that of the

acceptable standard rate which is 0.70. From these we can therefore conclude that the research questionnaire was reliable.

From our table above we can clearly see that the Cronbach's alpha is **0.927** indicates a high level of internal consistency respect to the twenty-one (21) questions ask in the questionnaire.

4.4 Normality Test

Table 4.4: Distribution of Normality Test

<u>Model</u>	<u>Sum of Squares</u>	<u>Df</u>	<u>Mean Square</u>	<u>F</u>	<u>Sig.</u>
Regression	665.112	2	332.556	112.930	.000 ^b
Residual	636.075	216	2.945		
Total	1301.187	218			

1. Dependent Variable: Contribution

2. Predictors: (Constant), Accountability and Transparency *Source: Survey data, 2023.*

Kolmogorov-Smirnov^a				Shapiro-Wilk		
	Statistic	df	Sign.	Statistic	df	Sig.
CONT	.167	219	.000	.870	219	.000

a. Lilliefors Significance Correction

SKEWNESS			KURTOSIS	
	Statistic	Std. Error.	Statistic	Std Error.
ACCT	.728	.164	-.438	.327
TRSN	.837	.164	-.308	.327
CONT	.300	.584	-.986	.327

Source: SPSS output

Normality test is used to test for the normality of the data collected. The calculated values for the skewness and kurtosis are within the normal range of ± 1.96 (Danjuma et al., 2017) indicating that the data are normally distributed with no issues of skewness and kurtosis.

4.5 Relationship between Accountability, Transparency and Contribution

4.5.1 Correlation analysis of all variable

From Table 4.5 below, with a correlation of 0.717 between Accountability (ACCT) and Transparency (TRSN), It shows that these variables are strong and positively correlated and have a statistically significant linear relationship where ($p < .01$) going further to prove that ACCT and TRSN increase together, that is when one variable improves the other will definitely improve too.

Also, with a correlation of 0.614 between Contribution (CONT) and Accountability (ACCT) and also a correlation of 0.696 between Contribution (CONT) and Transparency (TRSN), This indicates that ACCT, TRSN and CONT are strong and positively correlated and have a statistically significant linear relationship where ($p < .01$). This further goes on to explain that as ACCT and TRSN improves, CONT also improves thus to say as accountability and transparency is been practiced members gain confidence in the church thereby increasing their contribution to the church.

Table 4.5: The Pearson's Correlation Matrix

Variables		ACCT	TRSN	CONT
ACCT	Pearson Correlation	1.00		
	Sig. (2-tailed)			
	N	219		
TRSN	Pearson Correlation	.717**	1.00	
	Sig. (2-tailed)	.000		
	N	219	219	

	Pearson Correlation	.614**	.696**	1.00
CONT	Sig. (2-tailed)	.000	.000	
	N	219	219	219

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output.

4.5.2 Regression Results

The results in table 4.6 revealed that the R square value is 0.511, which explains that 51.1% of the variation in the dependent variable (Contribution) is defined by the independent variables (Accountability and Transparency) while 48.9% is defined by other factors outside the model and the error term. The R -value 0.715 which indicates strong positive correlation between contribution, accountability and transparency.

The value of the Durbin-watson statistic indicates whether the residuals are correlated and it ranges from 0-4. As the general rule of thumb, the residuals are correlated if the Durbin-watson statistic is approximately 2 (Field, 2009) and an acceptable range is 1.50-2.50. The Durbin-watson value for this research is 1.594 which falls within the acceptable range. This suggests that there was no severe autocorrelation among error terms.

Table 4.6: Model Summary

Model	R	R Square	Adjusted-R Square	Std. Error of the Estimate	Durbin-Watson
1	.715 ^a	.511	.507	1.71604	1.594

Source: Survey data, 2023.

From table 4.7 below which represents the ANOVA table, the findings indicates that the overall regression model is significant as shown by the Anova (F-statistic) value of 112.930 and it is accompanied by a probability value of .000, both of which were determined to be significant at the confidence level of 95%. Conclusion can be made that the model is statistically significant whereas accountability and transparency have a significant effect on contribution in Assemblies of God church.

Table 4.7: ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	665.112	2	332.556	112.930	.000 ^b
Residual	636.075	216	2.945		
Total	1301.187	218			

a. Predictors:(Constant), Accountability and Transparency

Source: Survey data, 2023.

Also established in table 4.8 below is the collinearity diagnostics which tests the assumption of multicollinearity. Multicollinearity exists when there are strong relationships among predictors and the presence of R-value greater than 0.80), tolerance ($1/VIF$) value below 0.10 and Variance Inflation Factor (VIF) greater than 10 results in the presence of multicollinearity in the correlation model, (Field, 2009; Myers, 1990; Pallant, 2007).

Tolerance is a statistic tool used to indicate the variability of the specified independent variable that is not explained by the other independent variables in the model. As shown in the collinearity

statistics, the tolerance levels for all variables are greater than 0.10 and the VIF value are less than 10 (see table 4.8 below), and also, the correlation coefficients of the two predictors are less than 0.80.

This indicates that there were no multicollinearity problems that alters the regression results.

The model $Y = B_0 + B_1X_1 + B_2X_2 + \varepsilon$ is used where;

Y= Dependent variable (Contribution)

B₀= Regressions constant

X₁= Accountability (ACCT)

X₂= Transparency (TRSN)

ε = The model error variable

Assumption: “The multiple regression model is predicted on the assumptions that the value of the dependent variable is normally distributed for any given value of the independent variable and that the variances for the dependent variable are the same for each of the independent variables”.

Substituting into the equation;

$$\text{CONT} = 3.670 + 0.101\text{ACCT} + 0.238\text{TRSN} + \varepsilon$$

The results in table 8 indicates that accountability has a positive significant relationship on contribution. This means for every unit increase in accountability, 0.101 unit increase in contribution is predicted holding other variable constant. We can further say that accountability has a direct positive relationship with contribution with a coefficient of (0.101) which has a significant level of 0.001 which is less than the p value ($p < 0.05$), therefore making it statistically significant.

Transparency also has a positive significant relationship on contribution meaning every unit increase in transparency will increase contribution by 0.238 holding other variable constant. The said relationship been statistically significant is as a result where $p=0.000$ is below the standard

significance level of ($p=0.005$). This means transparency is also a vital tool to increase church contribution if is practiced in Assemblies of God church.

Again, the study model predicted that if accountability and transparency is hold to a constant (0), contributions would stand at 3.670.

Table 4.8: Coefficients

Model	Unstandardized		T	Sig.	Collinearity	
	Coefficient	s			Statistics	
	B	Std. Error			Tolerance	VIF
(Cons)	3.670	.561	6.539	.000		
ACCT	.101	.029	3.461	.001	.486	2.059
TRSN	.238	.031	7.708	.000	.486	2.059

a. Dependent Variable: Contribution

4.6 Hypothesis Test

The regression results presented in table 4.8 provides a more extensive and precise assessment of the research hypothesis. The findings from the regression results obtained from the analysis were used to test these hypotheses. The hypothesis sought to test for a significant effect of accountability (ACCT) and transparency (TRSN) on contribution. The following hypothesis test were conducted;

Accountability has an effect on contribution.

The first hypothesis of this research states that accountability has no significant effect on contribution. From the regression analysis displayed above in table 4.8, the coefficient for accountability ($\beta=0.101$) is positive which indicates that increased accountability has a positive relationship with contribution.

Moreover, accountability is statistically significant since it has a pvalue ($p=0.001$) less than the significant level at ($p=0.05$), therefore we accept the hypothesis.

Transparency has an effect on contribution.

The second hypothesis of this research states that transparency has effect on contribution. From the regression analysis displayed above in table 4.8, the coefficient of transparency ($\beta=0.238$) is positive which indicates that increased transparency is statistically related to contribution. Moreover, transparency is statistically significant since it has a p-value ($p=0.001$) less than the significant level at ($p=0.05$), therefore we accept the hypothesis. According to (Adekunle, 2018; McDonald 2020), contribution will increase significantly if fraudulent prevention measures are put in place alongside with the practices of being transparent to the members. A crucial and component of the financial management responsibilities of church administration is transparency. It may be attained by enticing members of to participate and contribute wholly both financially and physically in the decisions of the church. Leaders of Assemblies of God church must be open especially when discussing matters relating to finances of the church in order to increase contribution.

4.7 Chapter Summary

This chapter entails the analysis of results and discussions of the study. Demographic distributions were put in tables in order of gender, age, academic qualification, how long respondents have been with the church and lastly category of respondents. The study recorded one hundred and twenty-one (121) females and ninety-eight (98) males as respondents, the ages distribution showed a high percentage of youth been the respondents which recorded one hundred and thirty-six (136) between

the ages of 20-30. With the distribution of academic qualifications, the study recorded undergraduates as the highest respondents which showed a frequency of one hundred and three (103) respondents representing 47%. It revealed that eighty-one (81) respondents had been with the church between 110 years which was the highest amongst all years. The first objective to be analyzed was to ascertain the use of church funds. Respective means were aligned to the questions after the analyzes where an overall average mean recorded 2.7 concluding members were not aware what the church use their raised funds for. The first hypothesis revealed that accountability has an effect on contribution which the second hypothesis also showed the same effect where transparency also had an effect on contribution. After the analyzes, the results revealed that accountability and transparency had a positive significant relationship on contribution.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This is the final chapter of the study and it talks mainly about the summary of findings conclusions which were made based on the study findings and possible recommendations which can be considered by all stakeholders of this research study. In addition to this, challenges which were faced in the process of carrying out this study are also outlined under limitations of the study. In future, areas which are worth exploring have also been stated under the areas of further study.

5.1 Summary of Findings

The first objective of the study was to ascertain the use of church funds. Based on the analysis the researcher found out that members of Assemblies of God church were not aware of what their funds are been used for by the church.

The second objective was to examine the relationship between accountability and contributions. The regression model showed that accountability has a significant positive effect on contributions which was confirmed by the alternate hypothesis.

The last objective was to examine the relationship between transparency and members. The regression model showed that transparency has a significant positive on contributions which was confirmed by our alternate hypothesis.

5.2 Conclusion

The conclusion of the current study is based on the major findings of the study, accountability and transparency has a positive effect on contributions. Accountability and transparency are major ingredients to the success of religious organizations since the organization depends solely on members and non-members to run the daily affairs of the church. The study exhibit that stakeholder theory complements dependency theory in increasing accountability and transparency, it reveals that the kind of accountability and transparency practices and the social services that Assemblies of God offer is a key factor whether or not the church succeed in holding the confidence of their members in high esteem. Since the church needs the support of the members as in contributions, a little bit of disappointment in church fund mismanagement and improper accountability will affect contribution whereas drive others away too. Stronger accountability systems in organizations boost organizational performance (Houdek, 2020; Puspasari & Suwardi, 2016; Rubasundram, 2015)

Lastly, Members agreed that funds raised by the Assemblies of God church are used specifically for its intended purpose. Funds which are misused in an organization raise questions which in turn will make members hesitate whether to contribute to the well-being of the said institution or not. We encourage Assemblies of God church to continue with the ways of using funds since members were positive to the questions asked on the use of church funds.

5.3 Policy Implications and Recommendations

The study recommends that if Assemblies of God church wants to raise more funds for the church, they should intensify the accountability and transparency systems of the church since accountability and transparency has a significant positive effect on contribution

It also recommends that Assemblies of God church should educate members and update the congregation on the use of church funds and projects done by the churches in the cities for members to know more about the activities of the church

Again, developmental projects and other social responsibilities done by the church should not be centered only in the cities but extended to the less deprived areas for members to be aware and contribute more to support the operations of Assemblies of God Church.

5.4 Suggestions for Further Research

The study is limited in scope to Assemblies of churches in the western region of Ghana, there the researcher recommend that other researchers should consider working with larger samples example more than one region. Again, the research conducted only covered the secular space of accountability and transparency on contribution which gives the opportunity for further studies in sacred spaces.

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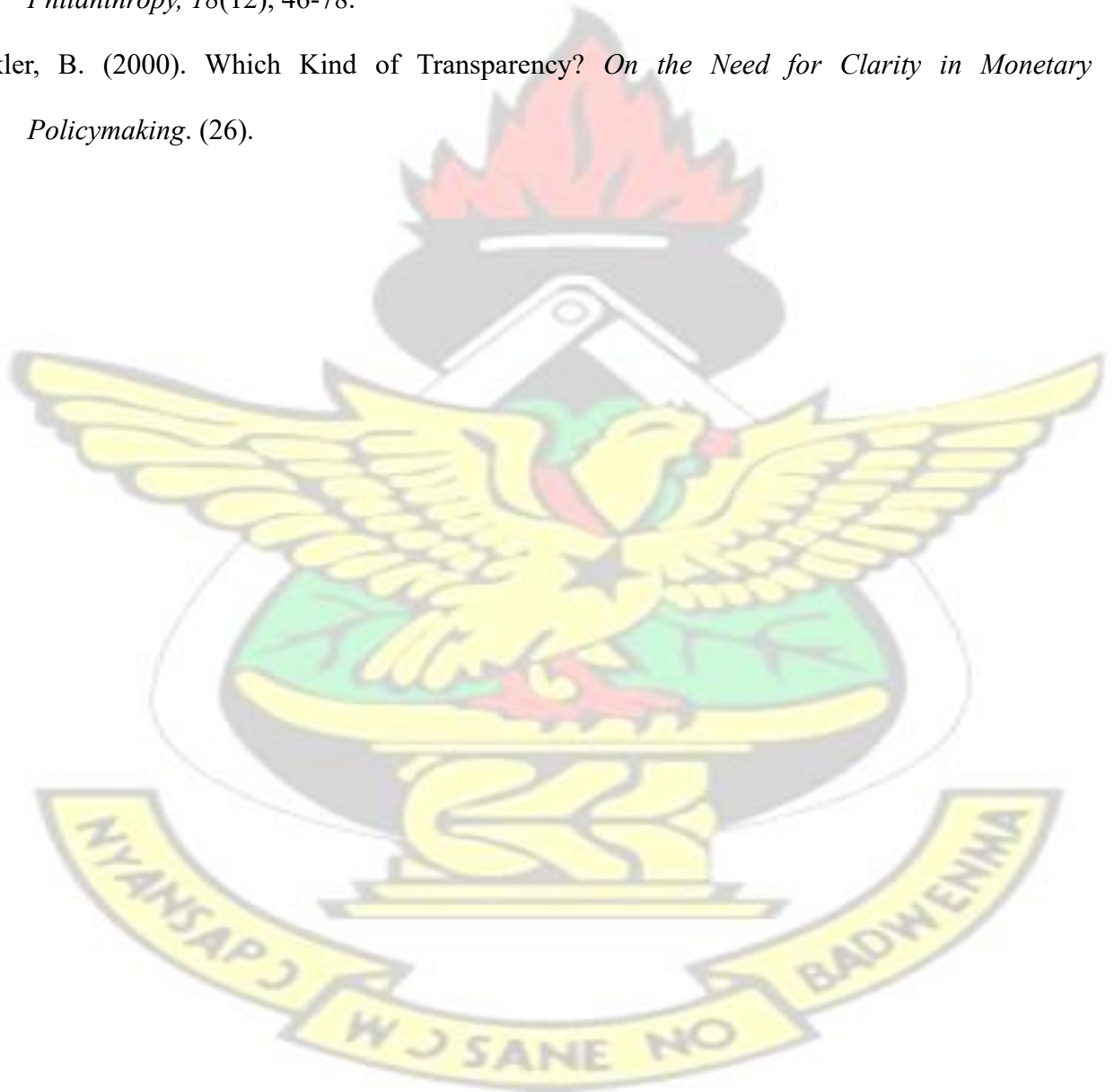
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APPENDIX

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

COLLEGE OF HUMANITIES AND SOCIAL SCIENCES

SCHOOL OF BUSINESS

DEPARTMENT OF ACCOUNTING AND FINANCE

TOPIC: ACCOUNTABILITY, TRANSPARENCY AND CONTRIBUTION: A CASE OF CHURCH MEMBERS OF ASSEMBLIES OF GOD, WESTERN REGION(GHANA).

The main purpose of this study is to examine whether accountability and transparency has an effect on contribution in Assemblies of God church (western region). The study is mainly for academic purposes. Participants are assured of utmost confidentiality regarding information provided by them. This survey is meant to know the effect of transparency and accountability on contribution. These results will help the church board and management know what to do to win the trust of its resource providers.

DIRECTIONS: Please indicate your response to each question by ticking the most appropriate answer for each question.

SECTION A

BACKGROUND OF THE RESPONDENT

1. Gender.

☐ Male ☐

☐ Female

2. Age.

☐ 20-30

☐ 31-40

☐ 41-50

☐ over 51 yrs

3. Educational background of respondent.

☐ Diploma

☐ Undergraduate

☐ Postgraduate

☐ Please other(s), specify.....

4. How long have u been with the church?

☐ 1-10yrs

☐ 11-20yrs

☐ 21-30yrs

☐ over 31yrs

5. Which category of member do you belong?

☐ Pastor

☐ Leader. Please specify your position.....

☐ Member

SECTION B: WHAT DOES THE CHURCH USE THEIR FUNDS FOR?

Please indicate by ticking from below the uses of church funds.

6. Support missionaries and evangelism efforts.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

7. Sponsor education for the less privileged.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

8. Support the poor, orphans and widows.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

9. Expansion of church ministry to other communities.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

10. Providing social amenities to less deprived areas.

☐ Strongly disagree

☐ Disagree

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- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

SECTION C: ACCOUNTABILTY

11. The organization keeps record of transactions made.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

12. Weekly or monthly reporting of tithes/offerings/harvest/thanks offering.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

13. Accounts are published or orally communicated.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

14. Receipts are issued upon cash given.

- ☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

15. Expenditure is supported by receipt.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

16. Cash proceeds duly banked intact.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

17. Presentation of budget to members and leaders meeting.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

SECTION D: TRANSPARENCY

18. The church provides information that is useful to members for informed decision making.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

19. The church wants to be accountable to its members for their actions.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

20. The church wants members to know what and how things are done.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

21. The church makes it easy for members to find the information they need.

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree

22. Members opinions are sought before taking decisions.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

23. Make available to all, on request complete financial statement prepared in accordance with generally accepted accounting principles.

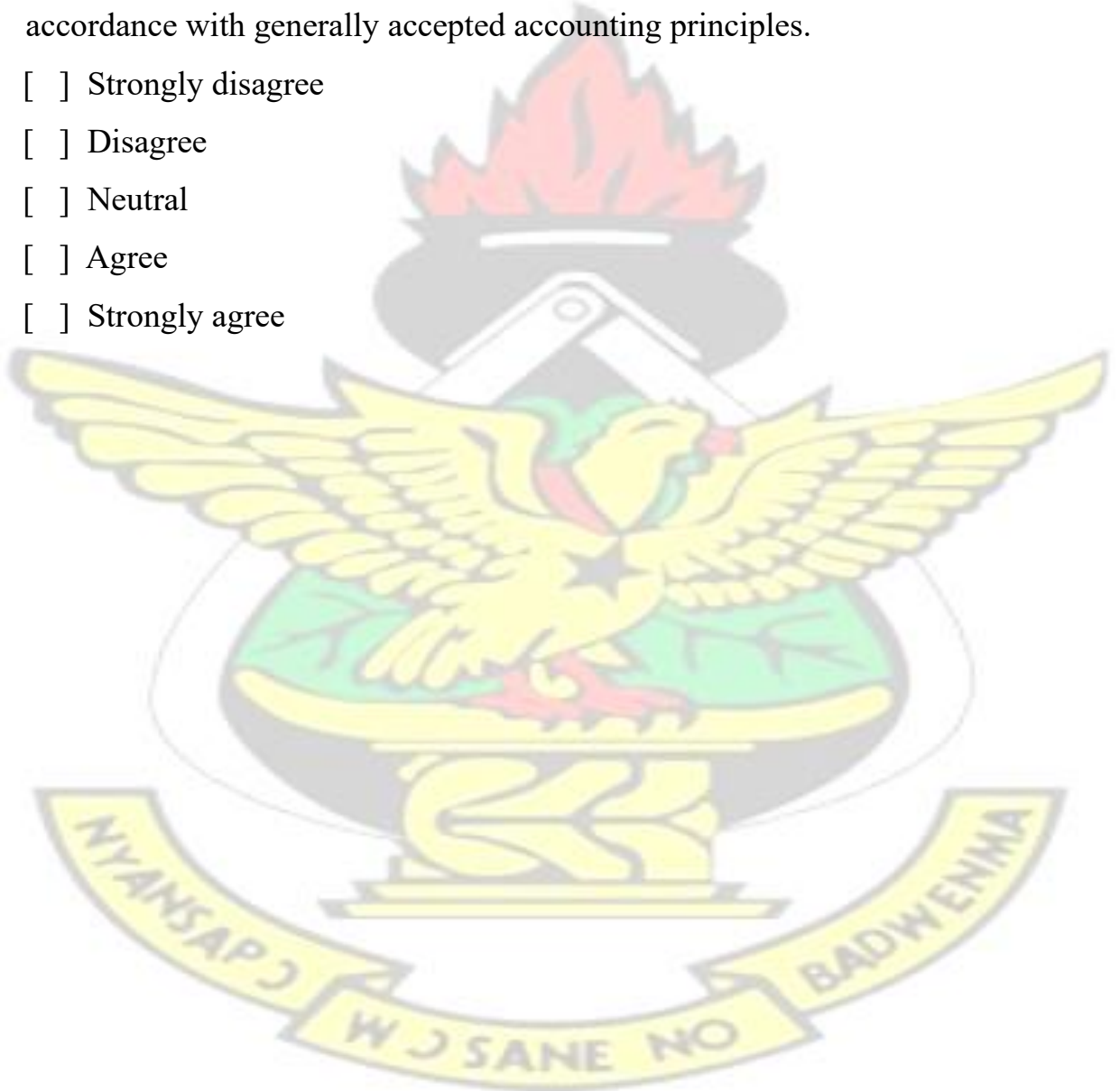
☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree



SECTION E: CONTRIBUTION

24. I contribute whether accountability is been practiced or not.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

25. Contributions and donations are announced after Sunday church service.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

26. Contributions are used for their intended purposes.

☐ Strongly disagree

☐ Disagree

☐ Neutral

☐ Agree

☐ Strongly agree

THANK YOU

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