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Research Article

Faith-Based Financial Accountability in Nigeria: A Theological Perspective on Stewardship in Religious Organizations

Reuben Turbi Luka*, David Luka Gofwan

Theological Studies, ECWA Theological Seminary, Jos, Plateau State, Nigeria

Abstract

Faith-based organizations play a crucial role in the socio-cultural framework of Nigeria, providing spiritual support and economic aid. However, concerns regarding financial management and transparency have raised significant questions about their accountability, leading to a decline in trust among followers and the broader community. The paper addresses the question of how can faith-based organizations ensure financial accountability while remaining true to their spiritual objectives? This study explores the theological concept of stewardship as a viable framework for improving financial accountability within Nigerian religious institutions. The primary issue identified is the gap between biblical teachings on stewardship and the financial practices observed in many organizations. Against this background, the paper examines the theological foundations of financial stewardship, assesses the current challenges related to financial accountability in Nigerian faith-based organizations, and proposes strategies grounded in theological ethics. By emphasizing the theological aspects of accountability, the research highlights the necessity of ethical leadership, transparency, and the active involvement of congregants in financial governance. Utilizing a qualitative methodology, the study combines scriptural insights with modern theological scholarship, enabling a comprehensive understanding of the interplay between theology and financial practices in Nigeria. The findings contribute to the fields of theology and religious studies by offering a theological framework for financial accountability that is deeply rooted in biblical principles of stewardship. Furthermore, the study provides strategies and insight for religious organizations to enhance trust, credibility, and operational efficiency in their missions. By analyzing financial mismanagement through a theological lens, the study bridges the gap between faith and financial ethics, advocating for an accountability model that reflects both spiritual and societal values.

Keywords

Faith-Based, Financial Accountability, Stewardship, Transparency, Integrity

1. Introduction

Faith-based organizations in Nigeria play a pivotal role in influencing the spiritual, ethical, and socio-economic dimensions of society. Churches, mosques, and interfaith coalitions not only offer religious services but also contribute to educational, healthcare, and social justice efforts. Nevertheless, these organizations face growing scrutiny regarding financial

*Corresponding author: reuben.turbi@jets.edu.ng (Reuben Turbi Luka)

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mismanagement, insufficient transparency, and ethical shortcomings in resource management. Such issues have diminished trust among their adherents and adversely affected the reputation of faith-based organizations. This raises a crucial inquiry: how can these organizations ensure financial accountability while remaining true to their spiritual objectives? In Nigeria, the pursuit of financial accountability within religious institutions is frequently compromised by systemic and cultural obstacles. Peter Oti and Akabom-Ita Asuquo [1] had argued, “Inadequate internal controls, a lack of regulatory oversight, and the hierarchical structures prevalent in many organizations create an environment conducive to the misappropriation of funds and unaccountable leadership.” Additionally, cultural practices that discourage challenging authority further complicate the situation. The lack of robust accountability mechanisms in numerous Nigerian faith-based organizations cultivates a milieu where financial impropriety is often accepted. These challenges highlight a significant disparity between the theological principles of stewardship and the financial behaviors exhibited by religious organizations.

This research intends to fill existing gaps by investigating the theological foundations of stewardship and its practical effects on financial accountability within Nigerian faith-based organizations. It will analyze the ways in which the incorporation of stewardship into financial operations can enhance ethical leadership, foster transparency, and restore trust among faith communities. Additionally, the study aims to offer actionable strategies for religious leaders and policymakers, thereby enriching the wider discourse on faith, ethics, and governance within institutions. Ultimately, the research illustrates that financial accountability transcends mere administrative duties; it serves as a manifestation of the theological and ethical principles that buttress religious organizations.

2. Theological Foundations of Stewardship

The principle of stewardship is rooted in the belief that all resources are owned by God, with humans appointed as caretakers (Gen 1:26-28). This emphasizes the notion that every good and perfect gift received by individuals is a result of God's generosity (Jas 1:17). James D. Berkley [2] is right to note, “Many individuals, including some Christians, lack a clear understanding of the ownership of their wealth and the appropriate management of their finances throughout their lives. The theological basis for stewardship asserts that God is the ultimate owner of all things, encompassing all financial resources.” Humans serve as God's stewards on earth, which includes the management of monetary assets.

The notion of stewardship is essential and foundational to human existence, as humanity was created and placed in the Garden of Eden with the responsibility to tend to it. Genesis 2:15 illustrates that from the very beginning, God intended for humans to act as stewards of His creation. The challenge of practicing stewardship is a significant aspect of human life. Christian stewardship entails the faithful and diligent management of the resources that God has entrusted for His purposes. The Old Testament teach human being to honor God with their resources (Pro 3:9-10). Why, because everything in heaven and earth belong to God (1 Chron 29:11; Ps 89:11). This implies that stewardship encompasses all facets of human life, including prudent financial management. All financial resources belong to God, who presides over the church. Psalm 24:1 (NIV) affirms, “The earth is the Lord's and everything in it, the world, and all who live in it.” Aubrey Malphurs and Steve Stroope [3] wrote, “This viewpoint positions faith-based organizations as guardians of divine resources, accountable not only to their members but ultimately to God.”

The New Testament continue on the biblical stewardship of the Old Testament and develop it further. In the New Testament, the Greek term “*Oikonomos,*” which translates to “steward” in various contexts, is employed. Originally, *Oikonomos* referred to a manager of a household or a housekeeper. Over time, its meaning expanded to encompass individuals who oversee the affairs of others. The Greek term for stewardship, “*Oikonomia*,” signifies the management of a household, as seen in passages such as Luke 16:2-4 and 1 Corinthians 9:17. This perfectly explains why Malphurs and Stroope [3] further note, “Individual responsible for managing a household must protect the assets under their supervision, ensuring that all items are accounted for and functioning effectively to generate profit.” Additionally, the concept of stewardship is highlighted in parables such as the Talents (Matt 25:14-30), which stress the obligation to wisely manage the resources entrusted to one. The exhortation found in 1 Corinthians 4:2 (NIV), stating, “Moreover, it is required of stewards that they be found trustworthy,” emphasizes the ethical aspects of stewardship, particularly the importance of transparency and accountability in financial dealings. For example, Jesus appointed Judas as an accountant to oversee His ministry's finances (Jn 12:6). Consequently, the theological basis for stewardship asserts that Christians are responsible for managing God's resources in accordance with His divine will.

There exists a common misunderstanding that the income generated by churches established by private individuals is the personal property of the founders, allowing them to utilize the funds at their discretion without adequate accountability. This misconception contributes to the perception among some general overseers that churches serve as a vehicle for personal wealth accumulation. For Emiola Sunday Opasina [4], “It also accounts for the proliferation of numerous substandard churches worldwide, where leaders prioritize financial gain over the mission of God and the welfare of humanity.” Leaders of faith-based organizations are stewards of God's resources and will ultimately be held accountable to the true owner of these resources on the Day of Judgment. Therefore, it is imperative for leaders to ensure that all funds collected are managed appropriately to fulfill God's intended purpose.

I. Ogbimi [5] is right to state, "Stewardship is a concept in religious doctrine which affects the whole aspects of human life." It can be described as the practice whereby an individual's possessions are overseen by another individual. As stewards, we must admit that the money we have is not truly ours; it is a gift from God that we are assigned to take proper care of it. For Christians, stewardship entails the diligent oversight of resources that have been entrusted to them or their community. This concept permeates all facets of human existence, as every individual serves as a steward. For example, Gideon Katmut [6] observed,

In the Middle East, landowners often designate stewards to oversee their properties. Similarly, businesses are run by publicly limited companies owned by shareholders, with directors appointed by these shareholders to manage operations. Government resources, which belong to the public, are administered by the government and its appointed officials. It is anticipated that owners who delegate management responsibilities will be interested in the status of their assets.

A notable illustration of this principle is found in Luke 12:42-48, where a master entrusts his possessions to a servant during his absence, only to return and find the servant has not managed them effectively. When business managers provide reports or financial statements to the owners, they are engaging in stewardship and accountability.

The theological perspective on stewardship holds significant relevance in contemporary Nigeria. For instance, Joseph served as a steward in Potiphar's household, as noted in Genesis 39:4 (NIV): "Potiphar put him in charge of his household, and he entrusted to his care everything he owned." In 1 Corinthians 6:19-20 (NIV), the Apostle Paul addresses the principle of stewardship, stating, "You are not your own; you were bought at a price. Therefore honor God with your body." This passage emphasizes that individuals serve as stewards of God's creation on earth. Similarly, the Apostle Peter elaborates on this theme in the Christian life, asserting, "As each has received a gift, use it to serve one another, as good stewards of God's varied grace: whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies—so that in everything God may be glorified through Jesus Christ. To him belong glory and dominion forever and ever. Amen." (1 Pet 4:10-12, ESV). On this note, Malphurs and Stroope [3] further state, "This indicates that "the steward owns nothing and governs everything."

Stewardship represents a crucial theological principle that features the obligation of leaders to wisely manage the resources entrusted to them by God. The Parable of the Talents (Matt 25:14-30) and the Parable of the Pounds (Lk 19:11-27) exemplify the expectation that those who are given resources must utilize them for the benefit of others and to glorify God. Additionally, stewards are accountable for all that has been entrusted to them. Any negligence or mismanagement of resources not only damages the credibility of the organization but also contravenes divine expectations.

Against this background, Japheth Ochorokodi [7] declared, "Church congregations are inspire to see themselves as stewards of resources entrusted to them by God, and to use the resources in a way that glorifies God and further God's mission." God created the heavens and the earth, assigning humanity the responsibility of tending to the garden. This indicates that humans serve as stewards of God's creation. From observation, the concept of biblical stewardship is often misunderstood and inadequately practiced in Nigeria. The misappropriation or misuse of church funds stands in stark contrast to this biblical directive. Oti and Asuquo [1] are blunt, "In Nigeria, instances of extravagant expenditures by religious leaders have sparked concerns regarding the improper use of resources designated for ministry and social outreach."

Stewardship also encompasses social responsibility. Faith-based organizations frequently receive donations aimed at community development, social outreach, and welfare initiatives. The mismanagement of these funds undermines their mission and diminishes their credibility within society. Effective stewardship necessitates financial literacy, strategic planning, and a dedication to serving the broader community.

2.1. Financial Practices of Faith-Based Organizations in Nigeria

Adah Monday Ogbe [8] described Faith-based organizations (FBOs) as, "Religious-based groups associated with a faith community and focused on development." In Nigeria, these organizations are deeply embedded in the nation's religious and cultural landscape. Given the country's religious diversity, which includes a majority of Christians and Muslims alongside traditional beliefs, FBOs wield considerable social, economic, and political influence. These organizations manage substantial financial resources, including tithes, offerings, and donations, which are often allocated to infrastructure projects, community outreach initiatives, and clergy welfare. Unfortunately, Adewole Oluwasanmi, Adewale O. Temilade, and Oluwakemi M. Oriola [9] lament, "Cases of financial mismanagement, including embezzlement and excessive spending, have damaged the reputations of certain organizations. These challenges highlight the necessity for religious institutions, such as churches, to provide financial reports to their members, ensuring accountability for the resources collected."

Faith-based organizations (FBOs) undertake various activities, which include religious activities such as fostering worship, encouraging spiritual development, and providing religious education. They also engage in Social Services, which encompass healthcare provision, educational initiatives, poverty alleviation, and humanitarian assistance. Additionally, they participate in Advocacy efforts that promote human rights, justice, and peace-building. Notable Christian FBOs in Nigeria include the Christian Council of Nigeria (CCN), the Bible Society of Nigeria (BSN), the Christian Association of Nigeria (CAN), the Young Men's Christian Association (YMCA), the Young Women Christian Association (YWCA), and the Catholic Caritas Foundation. In the Islamic context, Jacob A. Owolabi, et al [10] are helpful. For them, "Significant organizations include the Supreme Council for Islamic Affairs, Jama'atu Nasril Islam, and the Muslim Student Society of Nigeria. Traditional and Oriental groups such as Orunmila and various Secret Societies, including Egungun, Eckankar, Hare Krishna, and the Bahai Brotherhood of the Cross and Star, also play a role."

Uchenna M. Ugorie [11] is keen to remark, "FBOs adopt a holistic perspective on development, emphasizing the spiritual, emotional, and physical aspects of human existence. They are integral to Nigeria's socio-economic and spiritual framework, addressing critical issues such as poverty, healthcare, education, culture, fundamental human right, and governance, thereby illustrating the practical significance of faith in contemporary society."

Currently, Nigeria faces widespread corruption in both public and private sectors, coupled with a low level of financial literacy among its citizens. FBOs exemplify the application of theological principles, showcasing financial accountability amid the challenges of modern Nigerian life.

Nevertheless, the financial practices of FBOs are increasingly facing scrutiny due to allegations of corruption, embezzlement, and mismanagement of funds. This situation prompts essential inquiries regarding how these organizations maintain their theological commitments to stewardship and financial accountability. In the words of Adeola Akinremi [12], "The Nigerian government established the Companies and Allied Matters Acts (CAMA), 2020, to promote the principle of stewardship. Section 839 grants the commission the authority to suspend trustees of an association and appoint interim managers to oversee the association's affairs in cases of misconduct or mismanagement."

Accountability within religious organizations in Nigeria, especially among the Christian community, has been a longstanding concern. Effective accountability necessitates clarity regarding who is responsible for what, to whom they are accountable, and the methods of accountability. Identifying the accountable parties is crucial for the accountability of faith-based organizations. In Acts 6:1-7, the Apostles addressed a crisis by transparently managing church finances through the appointment of seven individuals. Similarly, Apostle Paul employed a comparable strategy in managing funds collected for impoverished Christians in Jerusalem from the Macedonian churches. He took care to ensure that the funds were not entrusted to a single individual, thereby preventing potential scandals that could tarnish the gospel's reputation. Furthermore, he was diligent in ensuring that financial transactions within the church were conducted openly and transparently, thereby mitigating any doubts regarding the project and his intentions. Paul emphasized the importance of presenting matters honestly, both before God and in the eyes of others (2 Cor 8:16-23). Consequently, Omobolaji Olarinmoye's [13] suggestion is timely. He believes, "Financial accountability must be prioritized in any organization that values integrity."

Nevertheless, the alarming levels of embezzlement and financial mismanagement observed among numerous Nigerian religious leaders in recent years highlight the pressing need for a more comprehensive and formalized approach to their operational, structural, and financial practices, including the integrity of their financial reporting. Reports indicating unchecked discretionary spending by leaders have raised significant concerns regarding the absence of standardized accounting practices and independent audits. Such deviations not only stray from theological principles but also erode public confidence in these institutions. The contentious nature of these issues, particularly as they affect the broader population, especially within Nigeria's corporate sector, emphasizes the necessity for dialogue and a possible secular approach. The intricate relationship between the Nigerian secular landscape and the church warrants further exploration. The widespread nature of Christianity and other faiths suggests that the key stakeholders extend far beyond a mere handful of worshipers.

2.2. Theological Accountability and Financial Integrity

The Scripture says, "A good name is more desirable than great riches" (Prov 22:1, NIV). This suggests that character (such as accountability and integrity) is more valuable than the size of our money, or investment portfolio. The principles of theological accountability and financial integrity are essential for fostering trust and transparency within religious organizations. They emphasize the obligation of faith leaders and institutions to adhere to their theological commitments while managing resources in alignment with ethical and moral standards. These foundational elements protect the credibility of religious entities and reinforce their role in society.

2.2.1. Theological Accountability

Financial accountability is rooted in the concept of stewardship, where a steward is expected to manage entrusted funds and assets with care. Jesus says "All I have is yours, and all you have is Mine" (Jn 17:10, NIV). Following the example of Jesus Christ as a good steward, faith-based organizations are required to give account of their stewardship and be held accountable (Matt 12:36). Stephen Egwim [14] aptly remark, "The statement of Jesus shows that a steward does not own the wealth or property, s/he takes good care of what belongs to another for the benefit of the legal owners." Theological insights into financial accountability highlight the moral and spiritual duties involved in resource management, based on the Christian belief in God as the ultimate source and owner of all creation. To promote responsible stewardship, the Evangelical Council for Financial Accountability (ECFA) was founded in 1979, alongside other organizations such as the Christian Financial Accountability Association of Nigeria (CFAAN). These organizations assist their members, investigate claims of misconduct, and publishes public reports. Viable as the reason establishing these organizations are, they often encounter operational challenges in Nigeria that are mostly influenced by various factors.

No one says it better than Opeyemi Oyekan, Segun S. Adelodun, and Olasunkanmi N. Oresajo [15]. For them, “Financial accountability transcends mere economic or legal responsibilities; it embodies a deep commitment to fulfilling God's intentions. The steward should be honest in the management of funds, and be able to present a statement of account on income and expenditure to stakeholder.” Consequently, theological accountability pertains to the duty of religious leaders and institutions to remain faithful to the doctrines, teachings, and ethical standards of their respective faith traditions. This concept includes adherence to Scripture, respect for established theological principles, and an awareness of modern circumstances. As Olarinmoye [13] puts it. “Accountability implies that institutions and individuals are answerable for their commitments and responsibilities.” He further (Olarinmoye, [13] elaborates, “Accountability fosters a culture and practices of compliance with organizational policies, promotes learning and innovation, and enables the organization to optimize its potential concerning both internal and external stakeholders.” Olarinmoye's insights indicate that a comprehensive understanding of biblical stewardship significantly enhances financial accountability.

Biblical stewardship emphasizes the importance of accountability to both God and the community. Acts 4:32-35 exemplifies the early church's approach to shared resources, where financial transparency was essential for building trust and unity. This model serves as a guide for modern faith-based organizations, encouraging them to implement practices that embody accountability and equity. Scripture highlights the necessity for stewards to be both faithful and accountable. For example, 1 Corinthians 4:2 asserts, “Now it is required that those who have been given a trust must prove faithful” (NIV). This passage emphasizes the theological duty to uphold divine truth and lead with integrity.

David R. Pollock [16] notes incisively, “Theological accountability necessitates a willingness to engage in critique and dialogue within the faith community. Religious leaders bear responsibility not only to their congregations but also to the broader society.”

Accountability in financial matters is a fundamental biblical principle. The Apostle Paul highlighted the importance of accountability and integrity in the management of church finances, asserting: “We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man” (2 Cor 8:20-21, NIV). Such accountability guarantees that the handling of resources is conducted with openness, honesty, and transparency, thereby cultivating trust between church leaders and their congregations. Furthermore, Jesus' condemnation of the hypocritical behaviors exhibited by the Pharisees (Matt 23:25-28) reinforces the necessity for authenticity in all facets of leadership, particularly in financial dealings. In faith-based organizations, accountability may manifest through regular financial disclosures, independent audits, and transparent communication regarding the distribution of resources.

2.2.2. Financial Integrity

Paul in 1 Corinthians 16:3-4, 2 Corinthians 8:18-21 provides some biblical observations for financial integrity, that leaders should avoid direct involvement in handling finances of the church. Malphurs and Stroope [3] buttressed, “Maintaining integrity in the finances of faith-based organizations is not only a spiritual obligation but also a legal and ethical duty.”

Financial integrity encompasses the responsible management of the monetary and material resources entrusted to religious entities. It ensures that these resources are utilized for their designated purposes, such as promoting ministry, aiding community development, and assisting those in need. The Bible consistently emphasizes the significance of stewardship. Luke 16:10 states, “Whoever is faithful in very little is also faithful in much,” (NIV). This principle advocates for transparency and accountability in financial affairs.

The doctrine of imago Dei, which posits that all individuals are created in the image of God (Genesis 1:27), further necessitates fair resource management. Financial practices that deny vulnerable communities essential support are in direct conflict with this fundamental theological tenet. In recent time church leadership and financial administration had been in the public for the wrong reasons. The reasons include lack of integrity, that is, an inability to be steadily considerate, transparent, and ethical. Akinpelu A. Oluseun and Abolarim O. Isaiah [17] citing David B. Barrett state, “An estimated $16 billion was embezzled by the world’s Christian Churches in the year 2000, with an estimated $75 billion embezzled between 1980 and 2000.” The issue of embezzlement and misappropriation in FBOs is becoming a challenge and leadership should encourage biblical financial stewardship. Stewardship transcends mere economic activity; it is a theological commitment that reflects one's fidelity to God and responsibility toward fellow human beings. The intersection of theological and financial accountability serves to counteract the allure of greed and materialism.

Clergy and administrators are called to exemplify simplicity, generosity, and integrity in their roles. Stewardship is a vital concept for human existence and the growth of any community. As all financial resources are own by God, He requires diligent management characterized by transparency and integrity. Financial accountability within faith-based organizations transcends mere administrative duties; it carries significant theological and social ramifications. When religious leaders mismanage funds, it diminishes the church's prophetic voice and its function as a moral guide in society. By adhering to principles of transparency and integrity, faith-based organizations demonstrate the transformative essence of the Gospel. Additionally, Berkley [2] made a profound contribution on the subject. He observed Financial misconduct can erode trust in religious institutions, distancing congregants and obstructing the church's capacity to tackle societal issues. Upholding financial integrity necessitates the establishment of clear accounting and reporting mechanisms. Regular audits and open disclosure of financial activities foster trust among stakeholders and help avert mismanagement or misuse of resources. Practicing open policy encourages complete accountability within faith-based organization.

From a theological perspective, accountability is grounded in reverence for God (Prov 9:10) and the recognition that leaders will ultimately answer for their stewardship (Ecc 11:9; Heb 13:17). In a world facing corruption, faith-based organizations, particularly the church, have a distinct opportunity to exemplify financial integrity, setting a standard for other sectors. These organizations should ensure that their policies align with biblical principles regarding integrity and transparency. Proverbs 16:11 reinforces this notion: "Honest scales and balances belong to the Lord; all the weights in the bag are of his making," (NIV). To prevent financial misconduct, faith-based organizations must establish strong governance frameworks. This includes the formation of independent financial oversight committees, the creation of clear decision-making protocols, and the assurance that leaders are accountable to both their congregations and external regulatory bodies. In conclusion, these theological principles manifest in ethical practices. Financial accountability transcends mere adherence to legal requirements; it embodies a moral and spiritual commitment, demonstrating a dedication to embodying the principles of God's kingdom in every facet of life.

3. Methodology

3.1. Research Design

This research investigates the theological notion of stewardship as an effective framework for enhancing financial accountability in Nigerian religious institutions. By focusing on the theological dimensions of accountability, the study underscores the importance of ethical leadership, transparency, and the proactive participation of congregants in financial governance. Employing a qualitative approach, the research integrates scriptural perspectives with contemporary theological scholarship, facilitating a thorough understanding of the relationship between theology and financial practices in Nigeria.

3.2. Data

Secondary data were gathered from textbooks, articles, newspapers, online resources and some qualitative interviews of leaders and congregants, which provided essential context for analyzing the theological foundations of stewardship and its practical implications for financial accountability within Nigerian faith-based organizations.

3.3. Challenges to Financial Accountability in FBOS in Nigeria

Faith-based organizations (FBOs) are integral to Nigeria's landscape, significantly impacting education, healthcare, and social welfare. Despite the theological emphasis on stewardship, many Nigeria FBOs encounter considerable obstacles in achieving financial accountability, which can compromise their credibility and operational effectiveness. This article examines some critical factors that impede financial accountability within Nigerian FBOs.

3.3.1. Cultural and Religious Sensitivities, and Political Interference

Selim Aren and Hatice Nayman Hamamci [18] are absolutely right to say, "Nigeria's rich cultural diversity and religious multiplicity present unique challenges. Over recent decades, the church has witnessed substantial growth. Culture serves as a framework for determining right and wrong, while religion provides a belief system that delineates moral boundaries." Ambrose Obodoezeojikor Ogueche, et al [19] lend their voices, "The interplay between culture and Christianity often manifests as a "personal problem." In this context, cultural and religious sensitivities can undermine financial accountability in FBOs. Many Nigerians regard religious leaders with great reverence, perceiving them as moral guides and representatives of divine authority. This high regard can discourage congregants from scrutinizing the financial practices or decisions of these leaders, even in the face of irregularities. In numerous religious environments, questioning a leader's financial choices may be construed as a lack of faith or disrespect. Followers may fear social ostracism or spiritual consequences if they seek accountability, as the belief that challenging financial practices in FBOs equates to doubting God's chosen can inhibit individuals from voicing concerns about mismanagement or embezzlement. According to Souad Ezzerouali S., et al [20], "Islam is central in the Moroccan legal system as both a source of legislation and a constitutional reference." This implies that religious doctrine has impact on financial accountability practices of FBOs not only in Morocco but in Nigeria as well. From interviews conduct at Nazareth Baptist Church Zarmaganda in Jos the Plateau State Capital, Nigeria among leaders and congregants concerning financial accountability in the Church. Most of the leaders and congregants interviewed are afraid to demand financial accountability from their superior leaders, to avoid being called a bad name. In addition, Ola Olukoyede [21], the chairman of the Economic and Financial Crimes Commission (EFCC) "frowned at the conduct of some religious sects' leaders whom he accused of being complicit in money laundering." He further states the challenges faced, citing a restraining order obtained by a religious organization to halt the probe into its leaders.

Certain Faith-Based Organizations (FBOs) often attribute financial difficulties to spiritual rather than practical matters, interpreting these challenges as tests of faith or manifestations of divine will. This perspective diverts attention from the necessity of transparent financial management. Bayo Adediran [22] opines, "The tendency to spiritualize financial issues within FBOs frequently shifts the emphasis from accountability to religious doctrine, thereby leaving financial mismanagement unaddressed." The profound trust placed in religious leaders diminishes the perceived necessity for transparency. Members typically assume that funds are being utilized appropriately due to the spiritual authority of their leaders. While this trust is crucial for fostering organizational unity, it can also create situations where leaders are not held accountable for financial mismanagement. In Nigerian society, the intertwining of communal and familial relationships with religious affiliations often leads individuals to refrain from demanding financial accountability, fearing potential damage to their community ties. Additionally, cultural norms that prioritize respect for elders and authority figures further restrict scrutiny of the financial decisions made by religious leaders.

The church actively engages in political affairs, with some religious leaders openly endorsing political candidates and utilizing their platforms to influence public opinion. As religious institutions become intertwined with political agendas, their credibility may be jeopardized, leading members to perceive religious leaders more as partisan figures than as spiritual mentors. In certain instances, Christiantus Paul Nwonu and Beatrice Anuli Okoli [23] note staunchly, "Political affiliations and patronage networks can compromise the financial independence and accountability of FBOs. Politicians may exploit these organizations for personal or political advantage, complicating the ability of FBOs to uphold transparent financial practices. Such political interference often undermines the capacity of these organizations to remain financially accountable to their constituents."

3.3.2. Insufficient Regulatory Oversight and Reliance on Cash Transactions

Corruption within Nigerian society significantly impacts faith-based organizations (FBOs), undermining their moral authority. The misallocation of funds in religious settings reflects the broader lack of accountability prevalent in socio-political systems. Numerous FBOs in Nigeria function without sufficient oversight due to the scarcity of government regulations tailored to religious entities. The lack of a standardized financial reporting framework results in inconsistent practices, complicating efforts to maintain transparency. In a study done by Isasah Ofori, Samuel B. Agyei, and Eric B. Dadzie [24], they revealed, "Several studies assert that weak internal control and government structures within organization allow for financial embezzlement and misappropriation, especially in organization with limited transparency." For Oti and Asuquo [1], "Church accounting is founded on the belief for proper record keeping and accountability as a basis of x-raying the integrity of the Christian character." Weak regulatory frameworks in developing nations frequently permit non-state actors, including FBOs, to operate without adequate scrutiny. Consequently, the absence of formal financial policies leads many FBOs to depend on informal systems that are susceptible to misuse. Smaller organizations, in particular, may not possess the resources necessary to engage professional accountants or perform external audits.

The cash-oriented nature of Nigeria's economy presents challenges for FBOs in monitoring financial transactions. Cash dealings are more difficult to document and audit, heightening the risk of discrepancies and fraudulent activities. Adediran [22] notes, "Cash dependence among FBOs remains a significant barrier to implementing effective financial controls."

3.3.3. Internal Governance Challenges and Limited Financial Expertise

FBOs frequently exhibit weak internal governance frameworks. Leadership within many FBOs tends to be centralized, with a small group of individuals exercising control over decision-making and financial management. This centralization can result in unchecked authority, thereby increasing the potential for financial mismanagement and corruption. The lack of internal checks and balances within FBOs creates vulnerabilities that may be exploited by leaders for personal benefit. Thus, Olarinmoye [13] defines internal accountability as, "The responsibility of an organization to ensure ethical governance and financial integrity. Internal accountability refers to the responsibility of an organization towards its stakeholders."

Many Faith-Based Organizations (FBOs) often do not engage qualified accountants or financial managers, instead depending on volunteers or clergy who may lack adequate financial training. This reliance can lead to inadequate financial record-keeping and a failure to adhere to professional accountability standards. As observes by Sam Adeyemi [25], "A significant number of individuals in the country find themselves financially stranded due to the insufficient financial management skills of their leaders." Additionally, some FBO members may not possess the financial literacy necessary to comprehend or analyze financial statements and reports. This lack of understanding hinders their ability to effectively monitor financial activities or voice concerns regarding discrepancies.

The study concludes that Faith-Based Organizations

(FBOs) in Nigeria face significant challenges regarding financial accountability. These challenges stemmed from weak regulatory frameworks, centralized leadership structures, insufficient expertise, a dependence on cash transactions, cultural deference to leaders, limited oversight from donors, political interference, and low public advocacy. To address these issues, it is crucial to enhance regulatory measures, improve financial management practices, and foster greater transparency.

4. Key Findings and Summary

Financial accountability is a crucial component of governance and management within Faith-Based Organizations (FBOs), particularly in Nigeria, where there is a notable history of corruption and mismanagement across both religious and secular sectors. Theological doctrines offers a foundation for handling financial mismanagement in FBOs. The incorporation of stewardship into financial practices can promote ethical leadership and transparent governance. For FBOs to flourish and retain the confidence of their communities, it is imperative to implement effective financial accountability strategies. These strategies are vital not only for ensuring transparency and compliance but also for bolstering the credibility and influence of these organizations.

4.1. Development of Clear Financial Policies and Independent Audits

Pollock [16] is again on target. He pointed out, "Safeguard of financial resources is a basic goal of all accounting systems. FBOs, particularly churches, can promote accountability and transparency in financial matters by establishing policies that encourage responsible stewardship." It is essential for churches to maintain the trust and integrity of their stakeholders by being accountable and transparent regarding their financial resources. Gregory Shumbambiri [26], speaks, "FBOs should implement systems that guarantee transparency and accountability in their financial management processes. The foundation of financial accountability in FBOs lies in the formulation of clear and well-documented financial policies and procedures, which should outline the processes for budgeting and financial reporting." In Nigeria, faith-based organizations (FBOs) frequently encounter difficulties stemming from inconsistent financial management practices. Consequently, the establishment of a comprehensive policy framework is essential to standardize these practices, thereby minimizing the risk of fund misuse or misallocation. As Pollock [16] reveals, "A well-defined financial policy guarantees that financial transactions are conducted transparently and can be traced, thereby fostering accountability and deterring fraudulent activities."

The contribution of Nurmala Ahmar, Merintan Berliana Simbolon and Dwi Prastowo Darminto [27] is worthy of note. For them, "The development of robust internal and external controls is crucial for maintaining financial integrity. A key strategy for ensuring financial accountability involves conducting regular internal and external audits." Berkley [2], says, "The term internal control is accounting jargon for a number of practices shrewdly designed to safeguard church income and resources, regulate the disbursement of funds and protect the integrity and reputation of those in charged with handling church money." Shumbambiri [26] concurs, "Internal audits, carried out by independent members of the organization or designated internal audit units, assist in identifying financial discrepancies or potential issues before they become significant problems. Conversely, external audits offer an impartial evaluation of an organization's financial statements." In this regard, Uchenna Nweke [28] contends that in UK "Charity regulators maintain the register of organizations established for charitable purposes and regulate their activities. They monitor the activities of registered charities to ensure they are compliant with predetermined statutory provisions. Such monitoring it is argued enhances the operational effectiveness of charities enables them to be transparent and accountable in a manner that promotes public trust." This is similar in Nigeria, Abundance Adejori et al [29] notes that President Muhammadu Buhari signed the newly amended Companies and Allied Matters Acts (CAMA) into law on the 7^{th} of August 2020, repealing the previous act of 1999. Section 839 (1) grants the commission the authority to suspend trustees of an association and appoint interim managers to oversee the association's affairs in cases of misconduct or mismanagement. Furthermore, section 842(1) and (2) of CAMA 2020 empowered CAC to dissolve any association/religious organization that has a dormant account with a bank and does not provide satisfactory evidences of its activities within 15 days. Section 845 provides that the trustee of a religious association shall submit bi-annual statement of affairs to the CAC and failure to do so will subject the trustees to be liable to a penalty for every day the default continues. Section 846 ensure that accounting records are kept by them to show and explain the transactions of the organization and their financial position. Despite the controversy between CAN and CAC, some individual are contending that CAMA 2020 is essential to stop financial irregularities and encourage transparency in the operations of organization.

In Nigeria, where confidence in financial institutions may be lacking, external audits are vital in bolstering the credibility of FBOs. These audits not only improve financial transparency but also support FBOs in adhering to exemplary financial management practices.

4.2. Training for Leaders and Transparent Financial Reporting

Ahmar, Simbolon and Darminto [27] give further hints. According to them, "Church financial management requires workers who are trained and understand accounting to accomplish good internal control. The capability of church workers greatly effects the quality of financial reporting and this is accomplished through training accounting programmes for church workers." Transparent and faithful stewardship of FBOs resources requires careful organization and clear procedures. This includes basic accounting knowledge and financial reporting adhered to established policies and procedures. For FBOs to achieve effective financial accountability, it is imperative to provide training and capacity-building opportunities for staff and board members. This training should emphasize financial management competencies, ethical behavior, and an understanding of pertinent laws and regulations. Karen McArthur [30] asserts correctly, "By ensuring that individuals in critical financial positions, such as treasurers or financial managers, grasp the significance of transparency, reporting processes, and compliance with financial legislation, organizations can mitigate the risk of financial mismanagement." Furthermore, religious leaders should receive training in financial management and ethical leadership to empower them with the necessary skills for effective financial stewardship. Seminaries and theological institutions have the potential to significantly contribute to the education of future leaders in financial stewardship and ethics. By integrating these teachings into their curricula, they can equip students with the necessary skills for effective financial management. For Oye-oluwafemi Femi Adetunji [31], "FBOs often incorporate financial education into their programmes to help individual manage their resources effectively.

Faith-based organizations (FBOs) are encouraged to produce annual financial statements that clearly outline their income, expenditures, and fund allocations. This transparency not only fosters trust but also serves as a deterrent against financial misconduct. The significance of transparent financial reporting is stressed by references such as Luke 16:1-2. Mei Munte, and Debora Dongoran [32] are of the opinion that "A robust bookkeeping system is essential for individuals to fulfill their divinely appointed ministries, as it enables them to monitor the financial resources entrusted to them." For Nweke [28], "There is also a link between accountability and stakeholder theory because accountability also pertains to identifying internal and external stakeholders and being responsive to their demands. Stakeholder accountability can only occur when an organization gives account, and their stakeholders are able to take and hold the organization to account." FBOs should commit to transparency by consistently sharing financial reports with stakeholders, including congregants, donors, and the general public. This practice cultivates trust and provides insight into the utilization of funds. In Nigeria, where financial corruption poses challenges to development, transparent reporting can greatly enhance the credibility of FBOs. Regular and thorough financial disclosures allow for scrutiny, thereby fostering a culture of accountability within these organizations.

4.3. Strong Governance Structure and Segregation of Duties

The pervasive nature of corruption in Nigeria has led to a perception that even the church is not immune. In this contemporary context, it is imperative for the church to take a proactive stance in its financial management. There can be no gainsaying the fact in the estimate of Berkley [2] that "Effective financial management necessitates the establishment of robust governance structures, which include proper planning, operational control, and accounting of financial resources. Strong governance frameworks are essential for ensuring financial accountability." FBOs should therefore, form competent boards or governing bodies that can provide oversight and strategic direction regarding financial matters. These boards should comprise individuals with expertise in financial management who are actively engaged in overseeing the organization's financial activities. Additionally, the board must ensure that the organization adheres to both local and international financial regulations. Effective governance guarantees that the financial operations of a faith-based organization (FBO) are diligently monitored, with decisions made in consideration of the organization's long-term sustainability. Congregants ought to be encouraged to take part in financial decision-making processes, fostering a sense of collective responsibility and accountability.

Segregation of duties entails three fundamental functions carried out by different individuals: the recording of transactions, the authorization of transactions, and the custody of assets. The segregation of duties and functions places a number of checks and balances into effect. It helps to support the implementation of good internal control. This approach is a vital strategy for reducing the risk of financial mismanagement. It ensures that no single individual possesses control over all elements of a financial transaction. For example, Ahmar, Simbolon and Darminto [27] insightfully note, "The individual who authorizes a payment should not be the same person who executes it." In the context of Nigeria, where cases of embezzlement have been reported, the segregation of duties is essential to thwart fraudulent activities. By designating distinct roles and responsibilities to various individuals, FBOs can significantly diminish the chances of financial misconduct.

4.4. Leveraging Technology, and Accountability to Stakeholders

Ofori, Agyei, and Dadzie [24] noted that "The utilization and integration of technology enhances communication and improve enforcement mechanism regarding finances with stakeholders and members. Over the last five years, there has been a notable increase in the adoption of financial management software and other technological tools within churches to bolster financial accountability." Ernest Nyarko [33] affirms this when he opines, “technology has made human life very simple in that it reduces the amount of work that has to be done with physical labour, and work can be done easily.”

Today, the use of electronic transactions has increase in religious organization, where interested churches can receive donations through their website. In Nigeria, numerous FBOs are progressively embracing technology to refine their financial management practices. These tools facilitate the tracking of income, expenses, and donations, providing real-time insights into the organization's financial status (McArthur, [30]. Moreover, B. M. Kuboye, S. V. Oloja, and O. A. Obolo [34] believe, “Software can automate tasks such as generating financial reports, thereby enhancing accuracy and minimizing human error. Technology significantly contributes to the improvement of financial transparency and accountability, particularly in Nigeria, where traditional bookkeeping methods are prevalent and susceptible to inaccuracies.”

In addition, Jacquelyn Faucette [35] suggests the use of Information Systems Management Strategies to track, maintain and retrieve information for decision making for funding and organization sustainability. Against this backdrop, this paper argues that the implementation of digital solutions, such as accounting software (QuickBooks) and online fundraising platforms, can enhance both transparency and efficiency in financial oversight.

Faith-based organizations (FBOs) must demonstrate accountability to their stakeholders, which include members, donors, and the broader community. Ensuring transparency in the processes of fundraising, allocation, and expenditure fosters confidence among stakeholders regarding the organization's financial integrity. Conducting regular meetings with stakeholders to discuss financial issues and address questions is an effective strategy for upholding this accountability. This indicates that FBOs that cultivate a robust relationship with their stakeholders through transparent financial practices are more likely to gain ongoing support and trust.

4.5. A Brief Restatement of the Study Findings

This research indicates that the financial accountability of religious organizations in Nigeria is compromised by inadequate governance frameworks, cultural obstacles, insufficient regulatory oversight, and a deficiency in theological education regarding stewardship. Although there is a biblical imperative for transparency and ethical resource management, numerous organizations do not align their financial operations with stewardship principles.

The research highlights ethical leadership, transparent financial practices, and active congregational involvement as essential strategies to overcome these challenges. Organizations that adopt these principles exhibit enhanced accountability, trust, and coherence with their spiritual objectives. Incorporating stewardship into financial operations is crucial for maintaining credibility and integrity.

5. Conclusion

Faith-based organizations in Nigeria hold a significant obligation to manage their resources in accordance with theological principles of stewardship. Financial accountability transcends mere administrative duties; it embodies a moral and spiritual responsibility that reflects the organization's fidelity to God and its dedication to serving humanity. By emphasizing transparency and integrity, these organizations can rebuild public trust, enhance their witness, and fulfill their divine mission.

6. Recommendations

To tackle the challenges of financial accountability in Nigerian religious organizations, this study suggests the following measures:

Establishing and implementing internal governance policies that emphasize transparency and ethical conduct.

Collaborating with financial professionals and theological educators to provide training for leaders on stewardship principles.

Promoting regulatory frameworks that enhance financial accountability while respecting religious independence.

Abbreviations

NIV	New International Version
FBOs	Faith-Based Organizations
CCN	Christian Council of Nigeria
BSN	Bible Society of Nigeria
CAN	Christian Association of Nigeria
YMCA	Young Men's Christian Association
YWCA	Young Women Christian Association
CAMA	Companies and Allied Matters Acts
JNI	Jama’atu Nasril Islam
CCF	Catholic Caritas Foundation
SCIA	Supreme Council for Islamic Affair
MSSN	Muslim Student Society of Nigeria
ECFA	Evangelical Council for Financial Accountability
CFAAN	Christian Financial Accountability Association of Nigeria
EFCC	Economic and Financial Crimes Commission
CAC	Corporate Affairs Commission

Author Contributions

Reuben Turbi Luka: Conceptualization, Funding acquisition, Writing – original draft, Writing – review & editing

David Luka Gofwan: Conceptualization, Funding acquisition, Writing – original draft

Conflicts of Interest

The authors declare no conflicts of interest.

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