

Perception of Church Members on Stewardship and Financial Accountability in Lagos State, Nigeria

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ABSTRACT	ARTICLE DETAILS
The growing scale and complexity of church activities have heightened public concern regarding financial accountability, transparency, and ethical stewardship among church leaders. While existing literatures have examined church governance and financial misconduct, limited empirical attention has been paid to how church members themselves understand and perceive financial stewardship practices. This study addresses this gap within the framework of stewardship theory. The study adopted a mixed-method approach. Data were collected from five Christian denominations in Lagos. Participants included pastors, elders, treasurers, financial committee members, and lay congregants. Primary data were obtained through structured questionnaires and complemented by semi-structured interviews. Findings revealed that participants identified stewardship as involving judicious spending, adequate planning, proper record keeping, income tracking, and accountability. Although the majority expressed confidence in existing financial structures, a proportion of negative responses indicated possible inconsistencies in the practical application of stewardship principles. The study concluded that church members conceptualize financial stewardship as both a moral and managerial responsibility. The study underscores the need for stronger institutional mechanisms to enhance transparency and sustain congregational trust in church financial governance. The study therefore highlights a central lesson for contemporary churches, that the credibility of financial stewardship depends not only on the values leaders profess, but on the systems through which those values are demonstrated. In this sense, stewardship becomes a bridge between spiritual conviction and organizational integrity, linking doctrine, leadership practice, member confidence, and institutional legitimacy. KEYWORDS: Church leadership, financial stewardship, Ethical governance, religious organizations	Published On: 22 July 2026 Available on: https://ijmir.com

INTRODUCTION

Religious institutions occupy a central position in the moral, social, and economic life of many societies. In Nigeria, churches function not only as spiritual centers but also as key actors in education, healthcare provision, poverty alleviation, and social welfare. This expanded role has significantly increased the volume and complexity of financial resources managed by church organizations. Consequently, the issue of financial stewardship among church leaders has become an important subject of public discourse, scholarly inquiry, and ethical concern (World Council of Churches, 2025).

Globally, churches in both developed and developing contexts have faced increasing scrutiny over allegations of financial mismanagement, fraud, and embezzlement. High-profile cases have drawn attention to weaknesses in governance structures, accountability mechanisms, and ethical oversight within religious organizations. In Nigeria, similar concerns have been widely reported, with Lagos State frequently highlighted due to its concentration of large, financially robust churches operating extensive institutional networks, including schools, publishing houses, media enterprises, and charitable foundations (Nnamdi, 2013; Adeleye & Aluko, 2025; Luka, & Gofwan, 2023). These developments have intensified calls for transparency, accountability, and ethical financial governance within church administration (Alcorn, 2024).

According to Onwuchekwa, *et al.* (2021) financial stewardship within churches extends beyond technical accounting practices. It embodies moral responsibility, trust, and fidelity to both divine mandate and congregational expectations. Stewardship theory emphasizes that leaders act as custodians of collective resources and are expected to prioritize organizational mission over personal gain (Davis, Schoorman, & Donaldson, 1997; Adesina, 2022; Amballi, 2022). In the church context, this responsibility is

heightened by theological expectations that resources are ultimately entrusted by God for the benefit of the faith community and society at large.

The Nigerian socio-economic environment further amplifies the importance of ethical church financial stewardship. With persistent poverty, unemployment, and inequality, churches often serve as informal safety nets for vulnerable populations. Effective stewardship therefore has implications not only for institutional sustainability but also for social justice, community trust, and moral credibility (Adeboye, 2022; Ministry Brands, 2024). Conversely, financial impropriety among church leaders' risks eroding public confidence, weakening congregational commitment, and undermining the moral authority of the church (Oloidi, 2014; Bamgboye et al., 2017; Iyanda et al., 2022).

Despite the growing body of literature on church governance and financial accountability, empirical studies examining how church members themselves understand and perceive financial stewardship remain limited, particularly within the Nigerian context. Understanding congregational knowledge and perceptions is critical because church finances are largely generated through member contributions, and trust is sustained through perceived integrity and transparency.

This study therefore, examines the knowledge and perception of church members regarding church leaders' financial stewardship in Lagos State, Nigeria, focusing on selected Christian denominations. By foregrounding the voices of both church leaders and congregants, the study contributes empirical evidence to ongoing debates on ethical stewardship, accountability, and church management.

CONCEPTUAL REVIEW

Concept of Stewardship

The concept of stewardship is both theological and managerial. Theologically, stewardship originates from the biblical mandate in Genesis 1:28, where humanity is entrusted with the responsibility to govern creation on God's behalf. In the New Testament, stewardship is framed as a matter of faithfulness and accountability to God, the ultimate owner of all resources. Paul describes church leaders as "stewards of the mysteries of God" who are "required to be found faithful" (1 Corinthians 4:1-2). Similarly, the Parable of the Talents (Matthew 25:14-30) and the Parable of the Faithful and Wise Manager (Luke 12:42-48) position stewardship as the prudent, purposeful, and transparent management of entrusted assets for the Master's interest.

From an organizational perspective, Davis et al. (1997) defined stewardship theory as a framework in which managers, when left on their own, will act as responsible stewards of the assets they control. Unlike agency theory, which assumes self-interest, stewardship theory posits that leaders are motivated by service, collective goals, and the intrinsic satisfaction of good governance (Donaldson & Davis, 1991). In ecclesial contexts, stewardship therefore implies that church leaders hold financial and material resources in trust for God and the congregation, with the moral duty to administer them for missional purposes rather than personal gain (Jeavons, 1994).

Concept of Transparency

Transparency refers to the open and timely disclosure of information regarding decisions, processes, and performance to stakeholders (Rawlins, 2008). It is an ethical imperative rooted in the principles of truth-telling and light, as "everything exposed by the light becomes visible" (Ephesians 5:13, New International Version). In organizational ethics, transparency reduces information asymmetry between leaders and stakeholders and is considered a prerequisite for trust (Schnackenberg & Tomlinson, 2016).

Within religious organizations, transparency in financial matters includes the publication of budgets, disclosure of income and expenditure, open reporting on projects, and clear communication about clergy remuneration (Torry, 2017). The early church modeled financial transparency when the apostles ensured that the distribution of funds was visible to the community and appointed deacons to administer relief "in a way that is honorable in the sight of the Lord and also in the sight of man" (2 Corinthians 8:20-21). Lack of transparency, conversely, creates suspicion and undermines the moral credibility of spiritual leadership (White & Acheampong, 2019).

Concept of Accountability

Accountability is the obligation of an individual or organization to account for its activities, accept responsibility for them, and disclose results in a transparent manner (Ebrahim, 2003). Biblically, accountability is both vertical and horizontal: leaders will "give an account" to God (Hebrews 13:17; Romans 14:12), and are also subject to mutual accountability within the body of Christ (James 5:16; 1 Peter 5:2-3).

In nonprofit governance literature, accountability encompasses three dimensions: upward accountability to donors and regulators, downward accountability to beneficiaries, and internal accountability to mission and staff (Edwards & Hulme, 1996). For churches, this translates into functional structures such as independent audits, finance committees, internal controls, and congregational meetings where leaders answer questions on resource use (Laughlin, 1990). Tangen (2009) argued that accountability in the church is not merely bureaucratic but covenantal, reflecting the relational and moral bonds between shepherds and the flock.

METHODOLOGY

The study adopted a descriptive survey design using a mixed-methods approach that combined quantitative and qualitative techniques. This design was appropriate for capturing both measurable patterns and contextual insights related to financial stewardship practices within churches. The study population comprised church leaders and members from selected churches in Lagos State, including pastors, elders, treasurers, accountants, financial committee members, and lay congregants. Five denominations were purposively selected due to their prominence, organizational structure, and financial scope: the Anglican Communion, Catholic Church, Foursquare Church, Apostolic Church Nigeria, and Evangelical Church Winning All (ECWA). Each denomination contributed approximately 80 respondents, yielding a total sample size of 400 participants.

Data were collected using a structured questionnaire complemented by semi-structured interviews. The questionnaire contained sections on demographic characteristics, knowledge of financial stewardship, and perceptions of financial management practices. Likert-scale items assessed levels of agreement, while open-ended questions allowed respondents to elaborate on their views. Questionnaires were administered directly to respondents following approval from church authorities. Interviews were conducted with selected pastors, treasurers, and financial administrators to enrich quantitative findings and provide institutional context. Secondary data sources, including church financial reports and relevant literature, were reviewed to support analysis.

RESULTS AND DISCUSSION

Knowledge of Financial Stewardship

Table 1. Respondents' Understanding of Financial Stewardship

Statement	Agree/Strongly Agree (%)
Financial stewardship involves judicious spending	88.7
Financial stewardship supports adequate planning	86.2
Financial stewardship requires proper record keeping	87.5
Financial stewardship includes income tracking	86.2
Financial stewardship improves personal financial discipline	83.8

The findings indicate a high level of awareness among respondents regarding the core principles of financial stewardship. Most participants recognized stewardship as encompassing accountability, planning, transparency, and responsible financial management.

DISCUSSION

The findings demonstrate that church members in Lagos State generally possess a strong understanding of financial stewardship principles. This awareness cuts across denominational, educational, and occupational backgrounds, indicating that stewardship teachings and financial discourse are well embedded within church life. The inclusion of both church leaders and lay members further strengthens the validity of these findings, providing comprehensive empirical insight into members' knowledge and perceptions of church leaders' financial stewardship practices.

Overall, the results reveal a dual outcome: a high level of conceptual understanding alongside more nuanced perceptions regarding practical implementation. This duality is particularly important because it shows that knowledge alone does not automatically translate into confidence in institutional practice. In other words, church members may understand what financial stewardship ought to look like in principle, yet still remain uncertain about whether those standards are consistently upheld within their congregations. This distinction between awareness and perception is significant for interpreting the findings of the present study. It suggests that financial stewardship in churches should not be assessed solely on the basis of doctrinal teaching or members' familiarity with stewardship language, but also on the visible structures, behaviours, and communication practices that shape members' trust in leadership.

Thus, the study moves beyond a simplistic conclusion that awareness equals effectiveness and instead points to the more complex reality that informed members may become even more attentive to gaps in accountability when governance practices do not fully match the values being preached. In this regard, the findings underscore the need to treat financial stewardship not merely as a theological concept, but as an organizational practice that must be demonstrated in ways that are observable, consistent, and credible to church members. This combination offers a critical basis for evaluating financial governance in contemporary Nigerian churches and is consistent with the work of Adeleye and Aluko (2025), who emphasize servant leadership and humility as foundational to effective church governance.

The high level of awareness observed among respondents suggests that financial stewardship has evolved beyond a purely administrative concept to become an integral component of church teachings and organizational culture. Respondents demonstrated a functional understanding of stewardship, associating it with prudent financial practices such as judicious spending, proper record keeping, accountability, and strategic planning. This finding aligns with Ministry Brands (2024), which highlights the importance of structured financial planning, monitoring, and accountability systems in effective church financial management. Beyond

confirming awareness, this finding also suggests that church members increasingly interpret stewardship in practical and measurable terms. Rather than limiting stewardship to abstract ideas of giving or sacrifice, respondents appear to connect it with organizational efficiency, prudent allocation of resources, and the ethical handling of contributions.

This is a notable development within the Nigerian church context, where financial stewardship has historically been discussed mainly in moral or spiritual language. The present findings indicate that members now attach equal importance to managerial competence, suggesting a broader shift in how stewardship is understood in contemporary church life. Such a shift may be influenced by wider societal exposure to financial literacy campaigns, public debates on corruption and accountability, and growing access to education through both formal and informal channels. Consequently, church members are no longer passive recipients of financial decisions; they increasingly function as informed stakeholders who evaluate leadership not only on spiritual authority, but also on the responsible administration of church resources. This development has important implications for church governance because it means that financial stewardship is becoming more closely tied to institutional credibility and member confidence than ever before. It also reflects the increasing exposure of church members to financial literacy, particularly in urban centers such as Lagos State, where access to education and information is relatively high.

Consistent with Stewardship Theory, respondents largely perceived financial management as a collective moral responsibility rather than merely a technical or administrative task (Davis et al., 1997). This perspective assumes that leaders are inherently motivated to act in the best interests of the organization and its stakeholders. Within the church context, such motivation is reinforced by spiritual accountability, moral obligations, and theological doctrines that emphasize integrity and faithfulness. The generally positive perception of church leaders' financial management therefore suggests that members view leaders as trustworthy stewards rather than self-serving agents. This trust is critical for sustaining voluntary financial contributions and maintaining institutional legitimacy, particularly in religious organizations.

This observation aligns with prior studies that underscore the importance of ethical leadership and accountability in fostering trust within faith-based institutions (Boateng, Akamavi, & Ndoro, 2016). However, while Stewardship Theory provides a useful explanation for the generally positive disposition of members toward church leaders, the present study also suggests that this trust is not entirely unconditional. In religious organizations, moral expectations are often much higher than in secular institutions because leaders are perceived not only as administrators, but also as spiritual models. As a result, members may extend initial trust to church leaders on the basis of shared faith, doctrine, and spiritual authority. Yet, this trust must still be sustained through observable financial discipline and openness.

The findings therefore, imply that stewardship in the church context operates at two interrelated levels: the moral level, where leaders are expected to be faithful before God, and the institutional level, where they are expected to demonstrate accountability before members. Where either dimension is weak, confidence in leadership may be affected. This interpretation broadens the application of Stewardship Theory by showing that, in church settings, trust is grounded in both spiritual legitimacy and administrative responsibility. The implication is that church leaders cannot rely solely on moral reputation or ecclesiastical office to maintain confidence; they must also cultivate trust through systems that make good stewardship visible to the congregation.

However, despite this strong conceptual awareness, the negative responses among a segment of respondents points to underlying concerns regarding the practical implementation of stewardship principles. While members appear well informed about what constitutes sound financial stewardship, their perceptions of actual practice within church systems are less definitive. This suggests a potential disconnect between normative expectations and operational realities. This disconnect is especially noteworthy because it reveals that members may not necessarily accuse leaders of financial misconduct, yet still feel insufficiently assured about how financial stewardship is carried out in practice. Negative responses, in this sense, should not be interpreted as mere difference. Rather, they may reflect caution, uncertainty, or limited access to financial information.

In many church settings, members may refrain from openly questioning leadership due to respect for hierarchy, fear of being perceived as rebellious, or cultural norms that discourage scrutiny of spiritual authorities. Consequently, negativity is an indirect expression of concern. This means that the negative perceptions automatically indicate the absence of governance weaknesses. It points to unspoken tensions between trust, reverence, and the desire for greater accountability. Recognizing this is crucial for interpreting the findings, as it suggests that churches need to pay attention not only to explicit criticism, but also to subtle indicators of uncertainty among members. Such uncertainty, if left unaddressed, could gradually weaken commitment, reduce giving, and create a climate of suspicion over time. Such discrepancies are consistent with earlier studies highlighting the challenges of translating governance ideals into practice within faith-based organizations (Adesina, 2022; Olodi, 2014). In many cases, churches may advocate transparency and accountability, yet the absence of visible mechanisms such as regular financial reporting, independent audits, and participatory decision-making can create uncertainty among members.

This observed gap can also be interpreted through the lens of Agency Theory, which underscores the potential divergence between the interests of leaders (agents) and members (principals). Although churches are traditionally grounded in trust-based relationships, the increasing complexity of financial operations necessitates the establishment of formal accountability structures to mitigate potential risks. As noted by Boateng, Akamavi, and Ndoro (2016), non-profit organizations, including churches, require robust performance and accountability systems to sustain stakeholder confidence. The negative perceptions identified in this study

therefore suggest that trust in church leadership is not absolute, but rather contingent upon the visibility and effectiveness of financial oversight mechanisms.

The relevance of Agency Theory in this study is further strengthened by the fact that church finances often involve a concentration of informational power in the hands of a few leaders or committee members. In many congregations, ordinary members contribute financially but do not have direct access to detailed records of income, expenditure, or long-term financial planning. This imbalance can create information asymmetry, where leaders possess substantially more financial knowledge than members. Even where leaders are honest and well intentioned, such asymmetry may still generate uncertainty if there are inadequate channels for financial disclosure. Therefore, the issue is not only whether misappropriation occurs, but whether governance systems are sufficiently transparent to reassure stakeholders that funds are being handled responsibly. The findings imply that reducing information asymmetry through regular reporting, budget presentations, expenditure summaries, and member engagement could help bridge the perceptual gap identified among respondents. In this way, formal accountability structures do not undermine spiritual leadership; rather, they strengthen it by providing evidence that leadership is worthy of the trust placed in it.

The socio-economic context of Nigeria further heightens the importance of financial stewardship in churches. In light of widespread poverty, unemployment, and economic inequality, many church members make financial contributions despite limited personal resources. As Adeboye (2022) observes, churches often function as informal social welfare institutions, supporting education, healthcare, and community development initiatives. Consequently, members tend to have heightened expectations regarding the responsible management of church funds. Any perceived lack of transparency or accountability may therefore have far-reaching implications for trust, participation, and institutional sustainability.

This socio-economic reality also affects the moral intensity with which members evaluate financial stewardship. For many worshippers, church giving is not a casual act but a meaningful sacrifice made within conditions of economic hardship. Tithes, offerings, and special donations may come from incomes that are already stretched by rising living costs, unemployment, family obligations, and broader economic instability. Under such conditions, members are likely to view church funds as sacred resources requiring especially careful management. Their expectations of stewardship are therefore shaped not only by theology, but also by personal economic experience (Amoako, & Eshun, 2020).

Another key insight from this study is the dual role of transparency as both a practical and perceptual component of financial stewardship. In the words of Sulaiman, *et al.* (2019) transparency extends beyond accurate financial record-keeping to include the effective communication of financial information to stakeholders. Members are more likely to trust leadership when they are adequately informed about how funds are generated, allocated, and utilized. Alcorn (2024) highlights that transparency enhances credibility and fosters a culture of openness within religious organizations. Conversely, inadequate communication can breed suspicion, even where financial practices are sound. Yarnell (2021) further identifies lack of transparency as a major challenge in church management, underscoring the need for improved communication and governance practices. Importantly, transparency should not be understood as a one-time act of disclosure, but as an ongoing relational practice between leadership and members. When financial communication is regular, clear, and accessible, it helps normalize accountability within church culture. Members become less likely to rely on rumors, assumptions, or fragmented information when they can routinely receive credible updates on financial matters.

Effective communication may include periodic announcements, written summaries, budget briefings, project-specific reports, and opportunities for members to ask questions in appropriate forums. The value of such communication lies not only in the content shared, but also in the message it sends: that leadership respects the congregation as stakeholders in the mission of the church. In this sense, transparency functions both as an administrative tool and as a form of relational stewardship. It reinforces inclusion, builds trust, and reduces the social distance that can develop between leaders and members in highly centralized systems. Therefore, improving transparency is not simply about exposing records; it is about cultivating a culture in which accountability is regarded as normal, constructive, and spiritually consistent with the values of the church.

The study also brings to light the potential consequences of inadequate financial stewardship on church credibility and societal impact. As noted by Oloidi (2014), institutional shortcomings, particularly in ethical conduct, can have far-reaching socio-economic implications. Within the church context, financial mismanagement or perceived lack of accountability can erode trust, reduce member participation, and ultimately weaken the institution's capacity to fulfill its spiritual and social mandates. Given the critical role churches play in community development and social support, maintaining strong financial stewardship practices is essential for sustaining their relevance and impact. Furthermore, the findings resonate with Bamgboye *et al.* (2017), who argue that economic pressures at the household level often heighten individuals' expectations of institutional accountability. In environments characterized by financial constraints, church members are likely to demand greater transparency and responsible resource management. Any perceived misuse of funds may therefore have significant implications for organizational sustainability and member engagement.

In summary, the discussion demonstrates that while church members in Lagos State exhibit a strong understanding of financial stewardship and generally hold positive perceptions of church leadership, notable concerns remain regarding transparency, accountability, and practical implementation. These concerns require deliberate efforts to strengthen institutional frameworks,

enhance financial communication, and align management practices with both professional standards and spiritual values. By doing so, churches can reinforce trust, improve governance, and sustain their socio-economic and spiritual impact within the community.

Churches are expected not only to preach values of honesty and faithfulness, but also to model them in their administrative systems. The study therefore affirms that strong knowledge among members is an important foundation, but not a sufficient guarantee of confidence in leadership. Confidence must be reinforced through structures that make stewardship tangible and credible. This includes transparent communication, participatory governance where appropriate, professional financial procedures, and leadership conduct that consistently reflects the ethical teachings of the church. By emphasizing both conceptual understanding and perceived implementation, the study provides a more balanced account of financial stewardship in church settings and offers useful insight for strengthening governance in faith-based institutions.

CONCLUSION

This study provides empirical evidence that church members in Lagos State possess substantial knowledge and generally positive perceptions of church leaders' financial stewardship. Stewardship should be understood as a core institutional and spiritual function that directly affects the sustainability, legitimacy, and witness of the church within society. By examining how stewardship is understood, evaluated, and experienced within church communities, the study contributes meaningfully to broader discussions on accountability, governance, and ethical leadership in religious institutions. The study establishes that church members demonstrate a high level of awareness of key stewardship principles, including accountability, transparency, prudent financial management, planning, and proper record keeping. This widespread understanding suggests that stewardship teachings are effectively integrated into church doctrine and practice. It further indicates that members are not passive participants but informed stakeholders capable of assessing financial practices and, where necessary, holding leadership accountable (Yusufu, 2018).

Church members should maintain positive views of church leaders' financial stewardship. This perception is largely grounded in trust, which remains a defining feature of the relationship between church leaders and congregants. Such trust is both institutional and spiritual, as leaders are regarded not only as administrators but also as moral and spiritual authorities. This aligns with Stewardship Theory (Davis et al., 1997), which emphasizes trust, intrinsic motivation, and ethical responsibility as key drivers of effective leadership. Nevertheless, the study identifies important areas of concern. The presence of negative responses among some participants indicates a degree of uncertainty regarding the consistency and transparency of financial practices. This suggests that while trust exists, it may not always be reinforced by visible and verifiable accountability mechanisms. The observed gap between knowledge and perceived practice underscores the need for churches to ensure that stewardship principles are not only taught but consistently implemented.

The study recommends transparency as a critical determinant of members' perceptions of financial stewardship. Beyond accurate record keeping, transparency encompasses regular financial reporting, clear communication, and inclusive governance processes. When members are adequately informed about how funds are generated, allocated, and utilized, their confidence in leadership is strengthened. Conversely, limited access to financial information can generate doubt and weaken trust, even in the absence of actual mismanagement (Alcorn, 2024). The findings also emphasize the importance of institutional structures in enhancing financial stewardship.

Churches that adopt formal financial management systems—such as structured budgeting processes, internal controls, and independent audits—are better positioned to ensure accountability and sustain member confidence. As churches expand their operations, particularly in urban centers like Lagos State, the need for professionalized financial management becomes increasingly critical (Adeleye & Aluko, 2025).

Effective stewardship, therefore, extends beyond organizational efficiency to encompass moral accountability and social responsibility (Adeboye, 2022). The socio-economic realities surrounding members' financial contributions make this issue even more compelling. In contexts where many individuals give out of limited incomes, stewardship takes on a deeper ethical meaning.

The study reaffirms that financial stewardship in churches is inherently both managerial and moral. The manner in which financial resources are managed directly influences the credibility, integrity, and societal impact of religious institutions. Any shortcomings in this regard risk undermining public trust and weakening the church's moral authority. As noted by Oloidi (2014), ethical lapses within institutions can have far-reaching implications, reinforcing the need for strong accountability framework. While church members in Lagos State exhibit strong knowledge and generally positive perceptions of financial stewardship, there remains a clear need to strengthen transparency, enhance accountability mechanisms, and ensure alignment between stewardship principles and actual practice (Koko, & Bello (2023).

Good stewardship can therefore reinforce trust in leadership at multiple levels, strengthening members' confidence not only in administrative competence but also in the ethical authenticity of the church. Conversely, any uncertainty or weakness in financial accountability may carry consequences that extend beyond finances alone. It may affect perceptions of sincerity, honesty, and faithfulness in leadership. The study thus confirms that financial stewardship in the church setting is symbolically significant. It serves as one of the practical ways through which leaders embody the values they preach and demonstrate responsibility toward both God and the congregation.

The study further underscores the importance of institutional frameworks in promoting effective financial stewardship. Churches that implement formal financial management systems such as structured budgeting processes, internal controls, and independent audits are better positioned to ensure accountability and maintain trust. These findings point toward the necessity of institutionalizing stewardship through systems rather than leaving it to informal practice alone. Churches that establish budgeting procedures, monitoring mechanisms, audit practices, and internal controls create an environment in which accountability becomes routine rather than occasional. Such systems help ensure continuity and reduce dependence on personality-driven administration.

Efforts to strengthen stewardship should not focus only on technical improvements such as bookkeeping or audit compliance, important as these are. They should also include leadership orientation, ethical formation, and the cultivation of a church culture that values openness and responsibility. Where governance reform is pursued in this broader sense, churches may be better equipped to align their internal systems with their professed spiritual values. This alignment is essential because members are more likely to trust institutions whose practices visibly reflect their teachings. Accordingly, financial stewardship should be integrated into the wider moral and organizational development of the church rather than treated as a separate administrative concern.

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