

Challenge of Over-Reliance on Traditional Financial Sources for Sustainability of Seventh Day Adventist Church in South East Kenya Field

^{1*}Getui Nyamongo, ²Anthony Ichuloi, ³Kandagor Rotich Daniel

^{1,2,3}Kisii University Kenya

Corresponding Author - Getui Nyamongo

Abstract: For the church, particularly the Seventh Day Adventist (SDA) church in South East Kenya Field (SEKEF) to realize her mission, she needs to be financially stable. The argument of this study is that the SDA church in SEKEF over relies on traditional financial sources which today are unreliable leading the church to serious financial constraints that hinder her from meeting the demands of her activities. The entire discussion was informed by Resource Dependence Theory developed by Pfeffer and Salancik in 1970s, which explains that resources owned by an organization affect its operation and performance. The study used a descriptive research design, and data was collected using a questionnaire and interview schedules from a sample size of 355 respondents. The study found that the SDA church in South East Kenya Field despite having all the necessary financial contributions from the members as per the requirements of the church, it is still not financially self-sustaining. It recommended the SDA church to consider diversifying its financial sources and reduce over reliance on traditional finance sources that are defined by voluntary giving of the church membership.

Keywords: Adventist, church, finance, sources, sustainability

BACKGROUND OF THE STUDY

The Seventh Day Adventist church (SDA) in South East Kenya Field is encountering financial difficulties related to overreliance on the dwindling traditional financial sources (tithes, offertory, thanksgiving, pledges, donations from Europe and from church members), that today are insufficient to finance her activities. However, it is important to note that this situation is not unique to the Seventh Day Adventist church. For instance, in Australia, a study by Omura and Forster (2012) on sustainability of charitable church organizations expressed that church organizations are experiencing serious finance problems to the extent that they are unable to meet the demands of their set missionary tasks and objectives. This problem is occasioned by the decline of foreign donations and contributions from church members. To resolve the problem, some churches made bold steps to engage in programs of raising funds for the budgeted church activities.

As a strategy for financial stability of the Church, a study by Schlemmer (2008) explained that most Pentecostal churches around the world, have moved from their traditional ways of financial sourcing to becoming active economic entrepreneurs by engaging themselves in business to find funds to finance their activities. While an empirical study by Reese (2010) on the Pentecostal church in Zimbabwe asserted that the financial instability of the Church in the traditionally called mission areas or lands is as a result of the missionaries' created dependency syndrome. According to Reese (2010), the local church for a very long time tends to look towards the white missionaries for everything in matters of church affairs, which hindered church members from being creative in findings ways to be financially self-supportive as a church.

An empirical study by Pattiniemi (2010), indicated that in South Africa, Church projects are not completed or sustained due to financial instability

caused by inconsistent financial sources, dependency on foreign donations, inefficiency, mismanagement and lack of finances. This situation hints the need and importance of having stable financial sources and viable church financial management systems for its sustainability; strategies and systems that go beyond voluntarist ways of financing and managing church finances and other affairs.

While in Kenya, a study by Chakawarika (2011) argued that the financial viability of Catholic Societies of Apostolic Life for many years depended on single source funding from willing individual donors, donor organizations, charitable foundations, parishes, and governments in Europe and North America. Today, sadly, this method of financial support for the church has decreased by 55% (Awiti, 2012).

While the SDA church in SEKF is also encountering similar financial difficulties but she appears not alive to those challenges, despite having well stipulated church financial policies like remittances of tithes,

offerings, and so forth. Under the principle of accountability, SDA churches are expected to provide financial reports and statements to control boards, executive committees, and responsible officers. Following this, there are annual audits approved by the General Conference Executive Committee to ascertain the use of church finances. Under the financial audit office, there are also Financial Oversight Committees that are charged with the responsibility to promote transparency and full disclosure on audit financial matters (General Conference of Seventh-day Adventists, East-Central Africa Division, 2019). With all these statutory measures the finances collected from the members is not enough to sustain the church and her activities. The SDA church, particularly churches in SEKF are more on traditional sources of financing the church activities motivated by the tremendous decline of donor finances that have left the church financially unstable and not able to sustain her activities. This is evidenced by the stalled projects of the SDA church in SEKF as shown in table 1.

Church Projects	Completed	Stalled
Hospitals	1	4
Pastors Houses	100	600
Total	101	604

Source: Report of SEKEF, 2023

The gaps discussed in the above background necessitated this study to assess the challenge of over-reliance on traditional financial sources for sustainability of Seventh Day Adventist church in SEKF, Kenya.

STATEMENT

Financial stability is critical to the church’s mission. Unfortunately, the Seventh Day Adventist church (SDA) in South East Kenya Field (SEKF) depend so much on voluntary contributions from its members and foreign donations to finance her activities. But over-reliance on only one source is not enough to sustain the various church activities since there is a decline in local church member contributions and also a decline in foreign donations. This is exemplified by 604 church projects that have stalled for lack of funding to complete them. The underlined gap necessitated a study to assess the challenge of

over-reliance on traditional financial sources for sustainability of Seventh Day Adventist church in SEKF, Kenya.

LITERATURE REVIEW

Traditionally, the church receives financing from a variety of sources, including contributions from Christians, gifts from overseas missionaries, tithes, human resource offerings, pledges, donations, church dues, inheritances, and so forth. The church depended on the contributions of the devoted church members and well-wishers. These traditional sources are consistent with the directives in the Bible (2 Corinthians 9:7) and the Acts of the Apostles, which make it clear that Christians and Christian communities should contribute to aid people in need. With biblical precedent in Genesis 14:18–20, where Abraham, having defeated his enemies, gave 10% of all his possessions to the priest Melchizedek as a tithe

and a show of gratitude for having prevailed in the battle, as well as to be interceded for by the priest, thanksgiving offerings are another important source of funding for the church, which is used to meet missionary demands. Exodus 14:22 makes a similar observation, requiring those obedient to the law of God to contribute 10% of their harvest as an act of respect and praise to God. The idea is that tithing is required in order to fund temple services, the priesthood, and numerous charity religious missionary endeavors. As a result, the Bible mentions three main types of tithes:

- i) The Levitical or Sacred Tithe was used to pay the Levites and Priests for their work in the Temple (Num 18:21–24; Neh 12:44–47). Since it is a tithe that is committed to God and intended for the spread of the gospel, the tithe is still used today to support priests and pastors in their work as church ministers.
- ii) According to Deuteronomy 14:22–27, the tithe of the feasts was supposedly set aside to cover a family's participation at the several feast days, especially the Feast of Tabernacles.
- iii) According to the Acts of the Apostles, helping the needy is a core tenant of Christian faith. The tithe for the poor (Deut. 14:28–29) was designed for charity purposes to sustain the impoverished among the Israelites.

Tithing in the Old Testament was a manifestation of the people's honor of God as the owner of the land and the giver of its produce and everything else; a blessing from Him. Fundamentally, the three kinds of tithe (discussed above) were used to support the spiritual and social ministry during the Old Testament period. This practice of biblical tithing is modified in the New Testament and considered an act of the heart (2 Cor. 9:7; 1 Cor. 16:1-3; 2 Cor. 8: 1-5) where giving is a Spirit-led voluntary act.

Today, these biblical exhortations are repeated where the law of the church requires that the faithful should give 10% of their income to support the church's missionary activities and operations. Tithes and offerings, pledges, and individual donations are the three basic categories for contributions, together with foreign donations. Tithing became a requirement for every Christian as Christianity extended from Europe to the rest of the world. In several other

Christian nations, such as Germany, residents are required to pay a church tax unless they explicitly quit their church membership (Encyclopedia Britannica, 2020). Prot et al (2012) explain that tithes and offerings are the essential sources of church revenue. While Lulloff and Bridger (2003) claimed that donations financed the operations of the church – the spread of the Word, and other development projects and it is an obligation just like paying taxes to the government. Nuit et al (2012) argued that the church also instituted other collections from church services, which included sadaka, the offertory—which is designated particularly for the support of the pastor or priest — ‘shukrani’ (donations during Thanksgiving), and “Harambee” funds.

In the spirit of the Holy Scriptures, Anderson (2018) argues that a significant portion of the church's funding for its work comes from contributions from Christians. Numerous academics (Prot et al, 2012; Budiseli, 2014; Anderson, 2018) describe church member contributions as a significant source of the funds used to sustain its operations. However, the point of contestation is that, despite member financial contributions, today, many churches experience a disproportionately adverse effect on their finances during regional or economic crises. On this, Eagle et al (2018) informs that the adverse effect of economic reliance on traditional modes of church revenue makes the church financially unstable. While Mason (2015) adds that financial unsustainability of the church makes it difficult to sustain church social services and programs like training, education, health, counseling and mentoring programs that are offered to members and people in the Christian and non-Christian communities that need those services.

Thus, with the declining traditional church finance sources leading to inability of the church to address the demands of the mission. This majorly affects a local church that does not get further financing from foreign donors. Furthermore, even though many Christians voluntarily support their churches with monetary contributions, the aspect of voluntary church finance source should be rethought since the majority of the Christians are faced with abject

poverty and therefore unable to fully finance their local churches. Informed by the theories enucleating this study, especially the resource based and resource mobilization theories, it is important for the church to identify the abilities and possibilities of diversifying its financial resource base within and out of the church community for sustainability of her mission activities.

METHODOLOGY

The study was informed by Resource Dependence Theory developed by Pfeffer and Salancik in 1970s, which explains that resources the organization owns affect its forms of operation and performance. The theory provided insights that helped the discussions on the viability of traditional financial sources for the sustainability of the SDA church in SEKEF. Being a qualitative study, a descriptive research design was used and data was collected using a questionnaire and interview schedules from a sample size of 355 participants as shown in table 2 below.

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

Table 1: The Sample Size

The study considered having various clusters of for the purposes of obtaining a significant and varied representation for the authenticity and objectivity of its findings. To that effect, the sample size for the questionnaire group using simple random sampling was 315 respondents distributed across all the study clusters except pastors and church leadership. While the size for the key informants was 40 comprising of pastors and top church leadership. The entire sample size was 355 respondents, which was deemed

appropriate since most of them were directly involved in the administration and management of church finances.

RESULTS AND DISCUSSION

To facilitate the discussions of the findings a Likert scale approach was used, where D=Disagree, SD=Strongly Disagree, N=Neutral, A=Agree, SA=Strongly Agree as shown in figure 1 below.

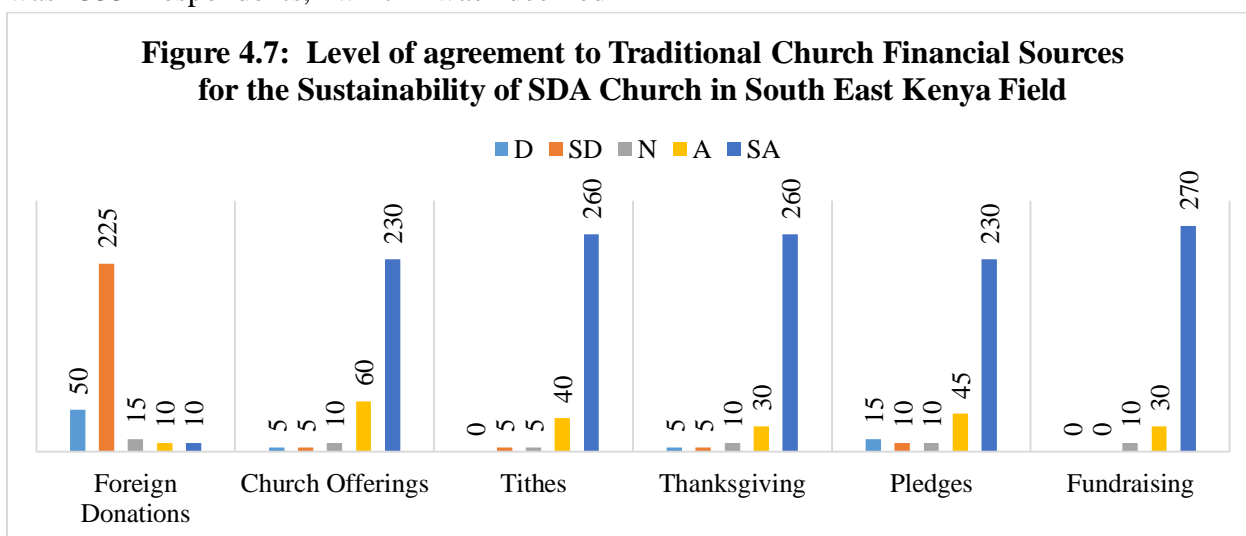


Figure 4.7: Level of agreement to Traditional Church Financial Sources for the Sustainability of SDA Church in South East Kenya Field

Source: Field Data, 2023

The findings in figure 1 showed that on foreign donations, 50 (16.1%) of the respondents disagreed and 225 (72.6%) strongly disagreed, 15 (4.8%) were neutral, while 10 (3.2%) of the respondents agreed and 10 (3.2%) also strongly agreed respectively that the depended on them. These findings were indicative of the actual reality of the church finances whereby foreign donations have drastically dropped, forcing the church to over rely on her locally generated resources to sustain operations and activities. The data from the questionnaires was replicated by that from the interviews where respondents opined:

Some years back, it was easy to write and ask funds from outside countries to finance the church; this was the trend, but today, the reality has changed. For instance, most children orphanages that church owns were built through foreign funds. Today, it is not easy to obtain any funding from donors. This has forced the church to start looking into her own local resources, which is not enough. Moreover, the local church is composed of poor church members that cannot fully finance the activities of the church (Interviewees, 10, 17, 22).

When asked why donations in the church have dropped, a participant from the interview schedules explained:

The SDA church in SEKF still relies on foreign donations. In my local church we write some projects and get some little funding. The problem is related to dishonesty among the pastors. I know of a pastor who asked for money from outside for church activities, when the funds were sent, he directed the money to build his own home and personal projects. This was later own discovered by the donors who up to today have declined to finance the church (Interviewee, 7).

The findings indicated that reliance on foreign donations is not viable today and therefore it is the responsibility of the SDA church to look into her own available local resources for her financial stability for the missions. This was in agreement with Mawudor (2016) who asserted that African churches depend heavily on external funding for sustainability

of their mission activities, which made them relevant to society as they were able to realize many activities of human promotion. While Khodakarami, et al (2015) added that with the decline of foreign donations, it is now time for the church to rethink and refocus her financial base for sustainability of her activities for individual autonomy. In response to this, the SDA church in SEKEF has turned more inward, to her own membership to finance her activities. Even with this move, the members are not able to provide much due to other factors like poverty, ignorance to support the church, less number of church membership, and so on.

On church offerings, the findings in figure 1 showed that 5 (1.6%) disagreed, 5 (1.6%) strongly disagreed, 10 (3.2%) were neutral, 60 (19.4%) agreed, while 230 (74.2%) strongly agreed on the thesis that church offerings are the major traditional source of church finance. The findings are supported by the views of some members from the interviews who said:

The church relies on the offerings from her membership, which is not even enough leading the church to experience financial problems since the members do not come to church regularly to give their offerings or sadaka; some do not come to church for fear of stigmatization since they do not give tithes and offerings as required by the church tradition; their names are publicly published. The church membership needs to be generous and active as it was the case when the local churches were financed by the foreign donations and grants (Interviewee, 11).

The church's expense is more than what they receive from the members; it needs to pay electricity bills, security of the church, pastors, running of church offices at SEKF. So it needs more money from outside apart from what they get. Most of the churches are not in a good state in terms of physical infrastructure. Local church and the Field depend on the offerings to sustain their activities of which is not enough at all (Interviewee 19).

The study noted that to increase her financial base for stability and sustainability of her activities, the SDA

church strives to teach and lead people to sacrificial generosity, which is a spiritual discipline and an act of gratitude for God's goodness. However, the SDA church is equally challenged to be cognizant of the growing financial challenges faced by her members even though they may have little disposable income. The field findings were consistent with Solomon and Vlissides (2000) who affirmed the relevance of members' financial giving to support the church. However, the church has the responsibility to empower, sensitize and encourage the faithful to give as per their ability, without imposing financial constraints onto them.

On the subject of tithes, 0 (0%) disagreed, 5 (1.6%) agreed, 5 (1.6%) were neutral, 40 (12.9%) agreed and 260 (83.8%) strongly agreed on the postulate that tithes were the major source of church finance in SEKF. The overwhelming questionnaire findings are also echoed by those from the interviews, where participants informed:

The church cannot develop only on the tithes paid by the members; furthermore, the tithes are not used by the local churches because it is trust fund which goes to the main Field Fund that is managed by the Field church authority for other payments like salaries for the pastors, transport, insurances, and other expenses in the Field (Interviewee, 5).

Church members do not give tithes in proportion of what they are supposed to give [10% on their total Earning]; instead, they give as they wish, which is not in the formulae of the 10%. This is influenced by the ravaging poverty of the members who mostly they depend subsistence farming with the only cash crop being tea, coffee which does not pay well and in time (Interviewee,9).

Tithes and offering are voluntary and therefore the member can give or may not give. This means that the church must come up with workshops and seminars to sensitize members on the issue of tithes. If this is not done, then the members will not be willing to support the church (Interviewee, 32).

The above findings showed that tithes are one of the major source of church finance in SEKF. This is in line with the biblical inspiration in Genesis 14:18-20

which encourages giving tithes as thanksgiving to God and also in Exodus 14:22 and Numbers 18:21-22, where the church membership is required to give 10% of their produce as gratitude and thanksgiving to God. The same biblical tradition is replicated in the church where the church law requires that the faithful should give 10% of their income to support the church's mission and other operations. The field findings are in tandem with Bakker (2003) who pointed out that tithes and offerings are important resources for the church to enable the church respond to her community development activities.

On the same point, Chervonenko (2017) posited that while in the past the Church received funding via tithes and fast offerings, this is no longer the case now. Collins (2012) adds that it might be cumbersome and challenging for churchgoers to give freely in order to support the church by funding other church activities and paying the salaries of the pastors and staff members. This challenge comes, especially when it comes to giving their donations consistently sometimes leading to experiences of financial instability as a result of the unreliable and changeable goodwill of its members to support it. All this situation points to the fact that churches should expand their horizons, adopt an entrepreneurial mind-set, and make investments to fund their activities.

On the theme of pledges used by the church as a way to finance her activities, the field findings indicated that 15 (4.8%) of the respondents disagreed, 10 (3.2%) strongly disagreed, 10 (3.2%) were neutral, while 45(14.5.2%) were in agreement, and 230 (74.2%) strongly supported pledging as a source of church finance in SEKF.

If the fund drive is not enough the church asks members to pledge as to when they get money to bring to church if they get (Interviewee, 13).

Even though members pledge, in most cases this is not reliable since those who pledge may sometimes forget they pledged or because of not able to honor the pledge because of some financial constraints (Interviewee, 10).

Like tithes, pledges whether registered or unregistered are an alternative to financial needs of the church, but they are not a suitable and sustainable source for financial stability of the SDA church for sustainability of her mission activities; it is difficult to plan the church's activities that have financial implications on the basis of pledges that can be either honored or dishonored. It therefore a miscalculation to think that the church can run on the foundation of pledges that have no ecclesiastical binding force.

The study further discussed the subject of thanksgiving offerings as the source of church finance in SEKF, the field findings were as follows: 5 (1.6%) disagreed, 5 (1.6%) strongly disagreed, 10 (3.2%) were neutral, 30 (9.7%) agreed and 260 (83.9%) strongly agreed on the assertion that thanksgiving is the major source of the SDA church financial source for the sustainability of the church in SEKF. The findings were confirmed by a respondent in the interviews who informed:

There are church members who come from rural farming areas but do not adhere to thanksgiving requirement where they are to give part of their field harvest: trees, bananas maize, and so on (Interviewee, 40).

Thanksgiving is an attitude of gratitude to God for whichever reason one may have. It should not be taken to mean a source for financing church activities. Unfortunately, this is misconstrued to mean a dependable source of church finance. Even if Christians give their thanksgiving, this is voluntary and therefore not deterministic in a manner that the church is able to plan and budget on them. The most unfortunate thing about thanksgiving is that the church is making it compulsory for the Christians. But then this undermines the good will to give as much to the church.

Finally, the sought to establish and examine the theme of fundraising ("harambee" as commonly known) for the financial stability of the church, which translates to sustainability of the SDA church activities in SEFK. The field findings from the questionnaires indicated that almost all participants were in agreement that fundraising has helped to sustain the church financially. The data indicated that

30 (9.8%) participants were in agreement and 270 (87.1%) were in strong agreement of this postulate. Only a minority of 10 (3.2%) participants were undecided and none was in disagreement of any kind. These quantitative findings were echoed by participants in the interviews who sustained:

Most members are not hardworking to get finance to support the church project because they expect fundraising from local MPs, Governors, MCAs and any other persons who are financially able and willing to help the church (interviewee 33).

However, there were participants who had different views:

Members have not moved away from giving coins as the bible quotes of a poor woman who gave coins and was praised by Jesus when he was in the church service; this happens even in the church today, which means that the church cannot rely fully on tithes, pledges, "sadaka" and thanksgiving, and therefore should resolve to fundraising arrangements (Interviewee 22).

The church needs more and more dynamic members who are ready to support her activities instead of depending solely on fundraising (Interviewee 16).

The SDA church frequently and purposely organize fundraising occasions for specific church projects like construction of physical infrastructure, youth ministry, evangelism, charity missionary work, and so on. This is done to involve all members of society, including political members. This initiative by the SDA church is supported by a variety of theoretical literature. For instance, Arhin et al (2018) argued that some Faith Based Organizations have resorted to entrepreneurial measures to finance their core activities. They have turned to fund-raising activities at the general public, tapped into new corporate donors for monetary and in-kind support. While an empirical study by Omura and Forster (2012), on sustainability of church charitable organizations in Australia found that Church charitable organizations that engage in fundraising and budget for fundraising expenditure raise more income than those that do not engage in such ways of financing their missionary activities. The SDA church takes up fundraising as a

strategy to raise funds for the church, which is a viable approach. However, Kiiru (2010) despite supporting the initiative of fundraising, also cautions that this requires professionalism, transparency and innovation so as not to tire the congregation with money requests.

The indubitable fact from the findings is that the SDA church in SEKF depends on the traditional financial sources – tithes, offerings, foreign or local donations, fundraising and so forth, which all entirely depend on the goodwill of the people. However, the unfortunate issue which the SDA church does not consciously take into consideration is that most of the church membership come from very poor backgrounds. This was echoed by a participant who had to say:

Church members in SEKF depend on subsistence farming with the only cash crops being tea, coffee which does not pay well and in time. They are not, therefore, able to fully support the church (Interviewee, 24).

This field input goes without saying that for the SDA church membership to support their church, they need to be economically self-sustaining. It is impossible for a poor community to financially sustain the church or sustainable church. The aforementioned church financial sources concur with Budiselic's (2014) conclusion that giving a tenth of one's wealth is a good idea because it is an Old Testament custom and not in modern times. Even though the New Testament reiterates this, stating that Christians have a duty to donate in order to support church leaders, fund church activities, aid the less fortunate, and support local congregations, the same New Testament does not specify the quantity (%) to be donated. Rather it leaves it open to one's own free choice and ability as guided by the spirit of giving. But it is also paramount that to avoid relying exclusively on the goodwill of the populace and church membership, the SDA church in SEKF should be aware of its financial capabilities as well as the sources of her members and open up to diversify her financial sources. The church should also be cognizant of the fact that the willingness of the public to donate varies and therefore inconsistent,

which makes it difficult for the church to properly finance its activities leading to impoverished evangelism efforts, which might tend more to spiritualism as an alternative to the mission of human promotion.

CONCLUSION

The study concluded that despite church members' willingness to give in whichever form, this is not enough as explicated by the stalled projects. Traditional church financial sources are grounded on members' good will to give, which unpredictable is thereby making the church unable to have a comprehensive plan to finance her activities. In other words, it is not financially sustainable to budget on the basis of the voluntary will of the church membership to give and support the church. Furthermore, it is not enough to teach people about generosity, stewardship, and compliance to church teachings, particularly when the church membership is poor and therefore financially unprotected. The SDA church leaders should not view the generosity of the faithful as long lasting financial resource since it has other external factors that determine their ability and spirit to give or support the church. And the church leadership should also be cognizant of the fact that not being financially stable risks the stalling of many church projects and consequently becoming irrelevant to society.

RECOMMENDATION

The study recommended the SDA church to diversify her financial sources, have strategies that empower the local communities that finance it, open up her mission to involve economic development of its membership by coming up with community based empowerment initiatives. This is because church financial sustainability cannot be achieved without sound empowerment of the human resource found in her membership in the areas of human skills and knowledge development.

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