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Financial Transparency aand Accountability in Church Leadership

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Abstract
There is an underlying tension between faith and finance. This is because spiritual values such as transparency and accountability run contrary to, and conflict with, financial considerations. Faith considers stewardship, trust, integrity and justice. In contrast, finance focuses on efficiency and bottom lines. Typically, the same human beings struggle with faith and finance. Churches do not only concern themselves with confession, forgiveness and the Second Coming of Jesus Christ. Members return tithes and pay offerings. The financial administration of these incomes requires transparency and accountability. These requirements are significant because church members who contribute these incomes expect financial feedback and reports to strengthen their faith in church leadership and to encourage further contributions. Many church leaders do not meet with the expected transparency and accountability in the financial administration. This disrupts the spiritual ambience of the church. The methodology is qualitative. The Integrative Literature Review was adopted to conceptualise the theoretical, methodological and empirical reviews. This helped with better comprehension and the synthesis of transparency and accountability. These two included variables present ethical issues which are related to integrity, justice, and responsibility. It was found that churches run much more smoothly when financial issues are administered based on transparency and accountability. This was based on the leadership that prizes Bible values above profitability. The major conclusion to make, considering relevant research findings, is that ethical leadership is key to solving ethical dilemmas associated with transparency and accountability in church finance. In all, transparency and accountability are crucial components in the successful management of church finances. They should serve as organisational mandates and represent moral and spiritual commitments based on biblical teachings. This has implications for the sustainability of church finance, its administration and spiritual condition of the church.

Keywords: Financial Transparency, Accountability and church Leadership.

Introduction

Churches stand out in society as social entities endowed with spiritual authority and responsibilities. While most institutions have the obligation to manage finances, churches also have the responsibility of upholding the principles of transparency, prudence and accountability (Luka &

Gofwan, 2025). Hence, church financial administration requires high levels of transparency and accountability. Unfortunately, cases of misappropriation of funds, lack of transparency, and poor systems of governance undermine the legitimacy of financial practices by church leadership (Chowa et al., 2012). There is rising demand for transparency from congregants about how their contributions are managed. The pressure is serious because it involves the faith of church members. Kamau et al., (2025) found that the distrust of church leadership by the members negatively affects spirituality and church growth.

This paper analyzed the concepts of transparency and accountability in financial administration within the context of church leadership. The paper was based on literature on the topic and addressed both theological and practical aspects of financial practices in the church. The following parts of the paper cover the Concepts of financial Transparency and Accountability; Methodology; Biblical perspectives, Ethical issues in church financial management; Research findings; Implications and applications in church leadership; Recommendations and Conclusion.

The Concepts of Financial Transparency and Accountability

Research has shown that transparency and accountability are both complementary concepts. (Senoga, 2023; Rodriguez et al., 2020; Luke & Gofwan 2025 & Christanti et al., 2023). Transparency provides the data needed for accountability, and accountability is what makes transparency meaningful. In the ecclesiastical sphere, these two concepts are strongly linked to trust because congregants rely on the leadership for the ethical and responsible handling of available resources.

Accountability is like transparency, although they somewhat differ. Accountability is about the need of leaders in religious organizations to account for their decisions and take responsibility for their actions. It calls for systems of control, assessment, and correction. According to Chowa et al., (2020), financial accountability involves responsibility for financial management, including sound control systems for authorizations and corrections, among others. Accountability represents the basic requirement of balanced performance. Accountability is defined as a means by which the leadership of an organization can be made responsible to stakeholders, with the power to request information about performance and impose sanctions on those actions. Non-profit organizations should be accountable to stakeholders, just like profit-making organizations. Public accountability requires that all actions and activities must be the responsibility of the agent and must be reported to the trustees, who are entitled to ask for information, reports and feedback. There are five principles on which effective financial accountability of an organization depends, which include discipline, order, transparency, accountability, and participation (Sison et al., 2025). Detailed financial reporting is one way through which non-profit organizations are made accountable.

Financial transparency can be described as how well an entity discloses its financial information accurately and effectively (Kamau et al., 2025). The aspect of transparency in relation to church financial administration requires that the information regarding the income and expenditure the entity be reported regularly, especially to the members of the congregation. This is more than just information sharing because, in addition to making sure that information is shared, one should make certain that the information makes sense at full disclosure.

Transparency is a characteristic feature of an activity or process that should always be open to criticism and contribution by other people (Christanti et al., 2023). These include openness, and the record of all transactions. All the information should be presented in a clear and understandable way to everyone, openness means that information provided to the officials or administrators is available to the public, and disclosure refers to providing all information about financial transactions and flows to the community or the public. According to the Bible, particularly Ephesians 4:25, "Therefore, putting away falsehood, speak truthfully to one another." Public officials, civil servants, managers, directors, and religious leaders need to act in a clear, foreseeable, and intelligible way. These people need to have a qualitative concept of transparency (Choi & Sami, 2012). Just the availability of information cannot make people transparent since the availability of information to the public can be vague rather than transparent. This means that there needs to be relevant, accessible, timely, and correct information. This information needs to be given in comprehensible forms and at an appropriate time. Information needs to be managed in a manner that makes it up-to-date, accurate, and complete.

The dissemination of information needs to help in ensuring that the well-being of the community is promoted, that there is no chaos in society, that morality is protected, and that the rights of other people are secured (Karanja, 2008). Transparency is not just about freedom of information for the sake of the public, but it is about culture and civilization. It is meant to improve credibility and become one of the platforms where we speak the truth (John 18:37). It is essential for the efficient operation of all church activities that financial resources are effectively managed and reported (Senoga 2023). Although the experience from the church is that a non-profit organization and its financial accounting objectives may differ from for-profit organizations, commercial skills are transferrable to church management and vital to its operations. If the church's mission is to reach its fullest potential in the contemporary world, church funds must be managed efficiently.

Methodology of the Study

In this research, an integrative literature review is adopted in a qualitative form for exploring ethical issues relating to transparency and accountability. Integrative Literature Review is considered appropriate in the research since it allows integration of diverse types of evidence such as theoretical discourse, empirical study, and theological considerations. Unlike a traditional systematic literature review, which may only rely on empirical literature, the integrative type enables a better comprehension of ethical issues arising at the interface of theology, governance, and organization. This approach is particularly important in the context of the research since the issues of transparency and accountability have a normative and practical dimension requiring consideration of morality alongside its practical implications. The former helps to organize the ideas taken from different sources, while the latter makes it possible to identify various patterns, inconsistencies, and gaps in the reviewed literature. Structured but flexible reviewing process is used in the paper, which involves combining the narrative and analytical approaches. In this way, the study identifies some of the most important topics, such as conflicting issues of transparency and confidentiality, integrity of leaders, and cultural and institutional dimensions of accountability (Senoga, 2023; Kamau et al., 2025).

(Rodríguez et al., 2020; Kalapurackal, 2020), combining these techniques allows for deepening the analysis and moving beyond description into critical reflection of the current situation in the research field.

The data collection process involved systematic searching of academic sources in the study area. (Sandholtz & Koetzle, 2000; Rodríguez et al., 2020). The selection of literature guarantees that the study considers both traditional theories and modern advances in the field, were mainly used, which provided the possibility to gather high-quality and reliable scholarly information. Main search terms included "financial transparency," "accountability," "church leadership," "ethical dilemmas," and "religious financial management," and the period covered in the research ranged from 2000 to 2026. Besides, the selection of theological documents and biblical commentary is intended to provide an ideological foundation for the discussion (Theology of Work Project, n.d.).

Ethical considerations were also considered in the conduct of this study. For ensuring the reliability and relevance of sources, certain criteria of inclusion and exclusion were established. Sources discussing transparency, accountability, financial ethics, and governance of religious or non-profit organizations were included in the analysis. Scholarly journals, academic books, and institutional reports reflecting high methodological standards were prioritized. Studies devoid of scholarly rigor, irrelevant due to their historical nature, or unrelated to the topic at hand were not considered. The inclusion and exclusion processes are expected to enhance the reliability and validity of the analysis by basing it on credible and trustworthy sources (Mwandayi & Mukole, 2023; Sison et al., 2025).

Biblical Perspectives on Transparency and Accountability

Theologically speaking, the concept of financial transparency and accountability is based on biblical teachings. In this regard, the idea of stewardship can be considered important, as it suggests that God owns every property, and it should be managed accordingly (Amoako & Eshun, 2025). Some key points here are that the Bible always teaches about the principles of honesty, integrity, and accountability when it comes to management.

Accountability is not only about people but is also connected with divinity. Thus, leaders are stewards, and they should give an explanation regarding what they said or did. According to Christanti et al. (2023), there is evidence to suggest that ethical and theological values have an essential impact on transparency in church councils, with moral obligation becoming the key factor. Transparency and accountability may be regarded as modern concepts; however, they have been well established in the ethical teachings of the Bible. Within the books of both the old and new testaments (Numbers 32:23; Deuteronomy 16:19; 1 Chronicles 29:14; Proverbs 11:1; Matthew 5:16; Matthew 12:36; Luke 8:17; Romans 14:12; Corinthians 8:20,21). Accountability has been presented as a dual commitment, toward God, and then toward the community. The duality has been well highlighted within the current theology through scholars who view accountability as a form of morality under divine surveillance and communal trust (Mwandayi & Mukole, 2023). Transparency in this context is not only about revealing information but a form of being that can be evaluated, improved on, and morally questioned. In other theology studies, the openness can be attributed to theological anthropology where humans are seen as stewards that bear responsibilities that must be well accounted for (Sison et al., 2025).

According to Senoga, (2023), examples are often interpreted in literature as an early model of institutional accountability, and that of ethical leadership requires structured systems, the principles for modern institutions, including those that focus on virtues and duty. From the point of view of virtue ethics, transparency can be regarded as an attribute associated with integrity, honesty, and loyalty, especially in contexts where mismanagement and corruption remain pressing concerns of openness and verification. The emerging literature shows that the guidance provided by biblical principles regarding the need for transparency and openness significantly overlaps with general ethical principles, and truth regardless of possible benefits. (Diko, 2024). The Bible consistently condemns lies, misuse of authority, and corruption, treating these unethical behaviors as transgressions of divine laws and harm to community welfare. Another important aspect that emerges in many recent articles is the relational nature of accountability in the Bible. Therefore, all these definitions can be understood as reflecting the fact that accountability is a core component of morality in the Bible. Contrary to strict bureaucratic approaches, biblical accountability emphasizes relationships – between leaders and their followers, between people and their community, and between humans and God. Such a focus on interpersonal relations allows establishing trust, which is increasingly treated in modern literature as a key product of transparency (Kamau et al., 2025). Several empirical studies conducted among churches and organizations show that the presence of trust in leadership is positively correlated with organizational credibility. The biblical principles are not only spiritually significant but also practically effective in strengthening institutional legitimacy and cohesion. This shows that the presence of trust in leadership is positively correlated with organizational credibility.

The significance of biblical notions of transparency and accountability cannot be overlooked in relation to the present-day governance issues. Biblical moral values can serve as highly effective tools for condemning corruption and establishing good governance practices, especially in those societies where there exists a lack of faith in institutions (Mwandayi & Mukole, 2023). By focusing on issues such as stewardship, morality, and justice, biblical moral principles provide a foundation for practicing ethical behavior which is not limited by culture and time. Furthermore, the use of the same principles of transparency and accountability in churches leads to lower rates of fraud (Senoga, 2023).

This shows that biblical principles concerning transparency and accountability form an extensive and sustainable ethical code. The principles are intertwined with spirituality, morality, and practices since leaders are a divine trust calling for openness, accountability, and integrity. The correlation of these teachings from scriptures with empirical research makes them applicable even in today's secular and religious organizations. Therefore, transparency and accountability are not only organizational practices but also faith and ethical practices to uphold justice, trust, and communal well-being (Sison et al., 2025). Churches receive huge amounts of money from various donors to facilitate their gospel mission programs. Money for the operation of churches comes from tithes, offerings, pledges, dues, and donations from church members. These incomes are for specific causes like buildings and mission work.

In the Bible, accountability is seen as an individual's obligation to both manmade authorities and God. As exemplified in the Bible, "it is required that those who have been given a trust must prove faithful" in 1 Corinthians 4:2. There is therefore, a requirement for a leader to be morally responsible in financial administration. Again, accountability is expressed in Romans 14:12: "Each of us will give an account of himself to God," which shows that one is accountable to God. In the same way, transparency is depicted in 2 Corinthians 8:20-21: Paul recommends openness concerning finances to eliminate any form of suspicion because "it is better that it should be said that these men are lazy, than that because they are lazy someone say that they have done evil." In literature, biblical teachings have been linked to contemporary theories of governance, as shown by Maune (2018), whereby he notes the origins of accountability in Mosaic laws in Exodus 38.

In terms of Biblical guidance, transparency and accountability can be understood as essential virtues that enable trust, justice, and harmony in any church community. For instance, Proverbs 11:3 shows that integrity leads the justice. Here, integrity is seen as a requirement for leadership. This perspective conforms to existing scholarship whereby accountability is seen as an ethical virtue that is informed by theological anthropology and the fact that humans were made in the likeness of God, thereby giving people moral agency and strength (Stuebs et al., 2026). As shown in some empirical evidence like Senoga (2023), churches that practice biblical principles of transparency and accountability engage less in financial malpractice and have more trust among their members. The same idea is echoed by Kalapurackal (2020) who says that transparency in churches goes beyond procedures and is informed by honesty and trustworthiness. Therefore, scripture and scholarship agree on the point that transparency and accountability are ethical requirements derived from the nature of God.

Ethical Issues in Church's Finance Management

It is necessary to mention the conflict between spiritual authority and leadership. Church leaders are usually perceived as spiritual authorities who make all the right decisions, thus creating an atmosphere in which financial matters do not receive the prudence they require. Hence, most churches face many ethical challenges when implementing financial policies and administration (Diko, 2024). Another ethical problem relates to the misappropriation of funds. Poor internal controls and inadequate supervision can result in the misuse of money (Chowa et al., 2020). Recent academic insights have revealed that advances in technology and improvements in governance can generate new types of ethical issues, even when they strive towards greater transparency (Karanja, 2008). The technicality poses a threat to trust in the organization and goes against the values promoted by churches that adopt information technology.

It is also important to address the problem associated with financial disclosures. In the public sector, these dilemmas are further complicated by political pressures, weak institutional controls, and competing stakeholders' demands, which can lead to ethical compromises such as misreporting or delayed disclosure. Some churches disclose little information, leading to mistrust among congregation members. Different opinions regarding transparency create a conflict (Christanti et al., 2023). Thus, the matter requires careful consideration. However, though transparency is considered one of the main pillars of organizational governance, implementing it often presents challenges from an ethical perspective because full financial disclosure may place organizations at risk, such as losing competitive advantages or misrepresentation of data on their part. In other words, scholars argue that transparency should be seen as not necessarily an absolute good but an ethical issue which requires critical thinking (Senoga, 2023; Mwandayi & Mukole, 2023).

One of the recurring ethical challenges in financial transparency and accountability is that of balancing transparency with confidentiality. Organizations deal with confidential financial information which should not be disclosed because of ethical and legal issues. For example, donor contributions should not be disclosed. In some cases, trust relations can override the need for formal accountability processes. While such relations may help build cohesion, they may at the same time inhibit transparency and provide openings for favoritism and even corruption. Researchers emphasize that ethical decision-making in such situations requires balancing the moral duty to be transparent with the obligation to protect confidential information (Sison et al., 2025; Rodríguez et al., 2020). The imposition of strict transparency rules irrespective of the culture can result in negative responses or even hinder the process (Mwandayi & Mukole, 2023; Rodríguez et al., 2020). Meanwhile, scholars seem to agree that ethical governance involves a certain level of adaptability and the consideration of the specifics of the situation while maintaining core principles (Kamau et al., 2025; Sison et al., 2025).

Moreover, another major issue is that of selective transparency, which refers to situations where organizations communicate only beneficial information, hiding unfavorable ones. Selective transparency becomes symbolic rather than substantive, failing to achieve its intended ethical and governance objectives (Diko, 2024; Mwandayi & Mukole, 2023). While considering existing literature on the topic, transparency and accountability are complex, one realizes that ethical dilemmas about financial administration are heavily dependent on context. Even though transparency is one of the main components of ethics in management, its use demands careful weighing of conflicting values like confidentiality, social traditions, sustainability and responsibility (Sison et al., 2025; Kamau et al., 2025).

Research Findings

The research affirmed that church leaders are stewards and not owners. The resources they manage are entrusted to them by God. Consequently, they are required to run the financial administration of the church with faithfulness, honesty, integrity and responsibility. This practice is in obedience to the word of God and exemplary to their parishioners.

Further, church leadership that are transparent and accountable in their financial administration, experience stronger spiritual synergy and cohesion among the members and between church leaders and members. These lead to strong unity and sustainable church mission.

The absence of strong financial governance in a church increases the risk of financial fraud by members and leaders. The study identified this in inadequate internal controls, lack of supervision, and avoidance of full disclosures and absence of church discipline. The church suffers financial vulnerability, which is manifested in financial inefficiencies and leadership extravagance.

Some church leaders present themselves as beyond reproach. No one can question them on matters of financial administration. But transparency is not hidden, and accountability calls for questions and feedback. Church members' silence discourages the requirement for accountability from leadership, which endangers integrity and accountability.

Finally, ethical church leadership grounds financial transparency and accountability. Beyond the competence of accounting standards of financial reporting, the church leadership provides the ethical judgement for principles of stewardship, sincerity and justice. These characteristics of leadership discourage unprofessional financial administration in the church.

Implications and Applications in Church Leadership

The impact of financial transparency and accountability in church management is quite wide. Such principles lead to increased levels of trust between church leaders and their congregations. With enhanced trust, people are likely to make financial contributions while at the same time taking part in church activities. Transparency increases sustainability (Kamau et al., 2025). When people see that churches are accountable and open, they will be willing to provide support to them financially in a consistent manner. Leaders who follow this principle are viewed positively because they show integrity and commitment. On the contrary, lack of transparency leads to suspicions, low financial income and conflicts in churches.

There are several approaches that can be used by churches to promote financial transparency and accountability. These two variables have profound implications in terms of organizational integrity, and good stewardship of resources. Churches are voluntary and donation-based organizations, they face a lot of ethical and moral pressures in their operations when it comes to resource usage (Rodriguez et al., 2020). Some of them include frequent financial reporting, formation of finance committees, conducting of audits, and use of modern accounting methods.

Studies show that there is a positive correlation between accountability and organizational performance (Amoako & Eshun, 2025). Transparency in financial matters is the disclosure of financial transactions and decision-making. It helps build trust between the church organization and its members, thus increasing membership and sustainability. Financial transparency in churches involves using reporting tools, internal controls, and involving members in financial activities, and helps create credibility and faithfulness in terms of stewardship – this is both a theological and an organizational requirement. Studies show that there is a positive correlation between accountability and organizational performance. Lack of accountability results in poor record-keeping, lack of oversight, low disclosure levels, and may eventually lead to fraud and poor performance (Chowa et al., 2020; Luka & Gofwan, 2025).

Financial transparency should not only be considered a mandatory activity but also an ethical practice since it entails integrity and honesty in all transactions with God and members (Christanti et al., 2023). Studies show there is a conflict in most churches regarding the traditional spiritual authority and professionalism in finance. In contemporary church leadership, leaders struggle to maintain the relationship between spiritual practices and financial transparency due to modern demands (Amoako & Eshun, 2025). Without transparency, members have less trust in their pastors and on the other hand, when there is no strict accountability in financial operations, members tend to contribute less for church activities and avoid church services. Consequently, the church does not enjoy effective governance, there are conflicts of interest, and it cannot maintain its reputation and goodwill as a reliable and moral organisation in society.

Recommendations

From the results of the research, there is a need to draft financial policies and procedures by churches. Further, church reports should be prepared and presented in a detailed and comprehensive way, which will make it easier for the members of the congregation to understand.

The introduction of effective internal controls is apparent. Financial duties should be separated, and one leader should not begin a transaction and complete it. Hence, there should be more than one signature for any financial transaction to eliminate the risks of fraud. These policies will clearly indicate roles, responsibilities, and reporting processes.

Church leadership should plan and provide training and development for financial administrators to acquire current financial skills. This will assert some measure of control on the pressure to be covert in financial transactions and reporting.

Conclusion

Research reveals that transparency contributes to building trust, promoting sustainability, and fostering leadership credibility. Transparency and accountability are crucial components in the successful management of church organizations. Not only do they serve as organizational mandates, but they also represent moral and spiritual commitments based on biblical teachings. As churches navigate the challenges of modern-day governance, they find themselves obliged to follow procedures that ensure responsible handling of resources.

The accomplishment of such goals requires intentional actions, which involves developing reliable financial mechanisms, exercising ethical leadership, and cultivating an open culture of transparency and accountability. Overall, churches that prioritize transparency and accountability are in a better position to fulfill their purpose, build faith in their parishioners, and make a difference in society.

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