

Economic Barriers to Church Growth in the Evangelical Lutheran Church in Tanzania: Evidence from Morogoro Diocese

Raymond Dunia ^{1*}, Rev. Dr. Mwenisongole, T.A.²

¹Department of Theology, Faculty of Humanities and Social Sciences, Teofilo Kisanji University, Mbeya, Tanzania

²Teofilo Kisanji University, Master of Theology

*Corresponding Author

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ABSTRACT

This article examined economic barriers reported to constrain church growth in the Evangelical Lutheran Church in Tanzania, with specific focus on Morogoro Diocese. The study used a mixed-methods concurrent triangulation cross-sectional design and involved 121 participants, comprising 110 church members and 11 key informants from Maseyu and Gezaulole congregations and their affiliated outstations. Questionnaire data were analysed in SPSS version 25 using frequencies and percentages, while interview data were transcribed and organised thematically according to the study objective. Low income from donations and tithes was reported by 42 respondents (34.7%), limited market access for agricultural products by 31 (25.6%), and poor infrastructure by 24 (19.8%). In addition, 68 respondents (56.2%) perceived the barriers as strongly weakening financial stability, while 66 respondents (54.5%) identified agriculture as the economic activity most affected. Community service programmes were the service area most frequently reported as constrained, at 47.1%. Interview accounts linked these patterns with unstable income, limited capital, weak market access, inadequate planning and limited management skills. The findings represent respondent perceptions within two congregational settings and do not establish causal effects or the monetary size of losses because audited financial, agricultural revenue and service expenditure records were not analysed. The article recommends measurable income diversification, agricultural record keeping, stronger financial reporting, targeted management training and structured partnerships.

Keywords: economic barriers, church economic growth, financial sustainability, resource mobilisation, ELCT, Morogoro Diocese

INTRODUCTION

Church institutions need financial, human and physical resources to maintain worship, pastoral work, administration, staff welfare and community programmes. These needs can be assessed through regular income, available skills, and land, infrastructure and management systems. Where income is below planned expenditure, leaders may postpone projects or redirect funds towards immediate operating costs. Economic sustainability therefore depends on both the resources obtained and the procedures used to allocate them. This makes resource mobilisation a measurable part of church administration rather than a separate activity from ministry.

In Tanzania, churches also contribute to education, health care, social welfare and community development alongside their religious functions. These services require recurring expenditure on staff, buildings, transport, utilities, materials and programme administration. Income from tithes, offerings and donations can support such expenditure, but the amount collected may vary between periods. Recent Tanzanian evidence also shows that budgeting and financial accountability are relevant to religious organisations (Bayno et al., 2025).

Financial planning is therefore important where a church has several service obligations but a limited number of regular income sources.

Morogoro Diocese provides a relevant setting for examining these conditions because agriculture forms an important part of the economic environment of the study communities. Diocesan agricultural projects may generate income, but returns depend on production costs, transport, market access, selling prices, tools and management skills. These conditions can be recorded and compared across production seasons. When agricultural income varies while salaries, maintenance and service expenditure continue, the Diocese may face a mismatch between income and planned obligations. This study examined how respondents described that mismatch and the barriers associated with it.

Research on religious organisations shows that income structure and financial management should be examined together. Getui et al. (2023a) found that reliance on traditional voluntary income sources can expose a church to financial pressure where other sources remain limited. Getui et al. (2023b) also reported that financial systems require people with suitable management skills if they are to support sustainable church operations. Agyei-Mensah (2016) identified transaction records, authorisation and internal controls as important elements of church financial accountability. These studies provide testable areas for comparing the Morogoro findings with wider evidence.

The present study focused on four defined areas. It identified the major economic barriers reported by participants, measured how respondents classified the perceived pressure on financial health, identified the economic activities most often reported as affected, and recorded the diocesan services associated with those pressures. The study used frequencies and percentages to describe questionnaire responses and interviews to explain how the same issues appeared in administration and project work. This structure permits direct comparison between numerical patterns and interview accounts instead of treating the two forms of evidence as unrelated results.

A key analytical concern is the difference between a reported effect and an objectively measured effect. The study did not analyse audited diocesan financial statements, agricultural revenue trends, project completion records or service expenditure time series that could measure the size of financial change. It also covered two congregational settings within one diocese. The article therefore uses terms such as reported, perceived and associated with, rather than claiming that the design proves causation. The findings are presented as context-specific evidence that can guide further measurement and diocesan planning.

Purpose Of the Study

The purpose of the study was to assess the economic barriers reported to constrain church economic growth in ELCT Morogoro Diocese during the 2025 study period. The assessment covered four specific areas: the major barriers reported by participants, the perceived pressure on financial health, the economic activities most often identified as affected, and the diocesan services associated with those pressures. Data were obtained from 121 participants in Maseyu and Gezaulole congregations and their affiliated outstations. Questionnaire results were measured through frequencies and percentages, while interview accounts were used to explain the same four areas within the study setting.

Significance Of The Study

The study provides evidence that diocesan leaders can use when reviewing income sources, agricultural projects, budgeting, staff skills and service expenditure. The results identify the barriers most frequently reported by respondents and show where participants perceived financial pressure during the 2025 study period. The findings can support annual targets for income diversification, project monitoring, financial reporting and market planning. For researchers, the study adds context-specific evidence on resource mobilisation in an East African church setting. Its findings should be applied to the two study settings unless further data from other congregations show the same pattern.

THEORETICAL FRAMEWORK

The study was guided by Resource Mobilisation Theory, associated with McCarthy and Zald (1977). The theory explains organisational activity by examining the resources an organisation can obtain, organise and use to pursue defined objectives. These resources include money, people, skills, physical assets, organisational structures and external networks. The theory therefore provides a clear framework for examining church economic growth through observable resource conditions. In this study, its main value is to link each reported economic barrier with the type of resource that the Diocese needs for its activities.

The first theoretical link concerns financial resources. Low income from donations and tithes represents a constraint in internal financial mobilisation because these sources supply cash for recurrent and development expenditure. Dependence on external support also concerns financial autonomy because the Diocese has less control over the timing and continuity of funds that originate outside its regular income system. Under Resource Mobilisation Theory, these conditions can reduce organisational capacity when available money is below the amount required for planned activities. The study therefore examined how frequently respondents identified these financial constraints.

The second link concerns human and physical resources. A shortage of skilled workers represents limited human capacity for budgeting, marketing, project management and supervision. Poor roads and electricity represent physical and infrastructure constraints that can increase transport costs or restrict the operation of church projects. Resource Mobilisation Theory treats these resources as important because money alone cannot produce organisational results without people and operating conditions that allow it to be used. The theory therefore helps explain why the study considered skills and infrastructure alongside donations and other sources of income.

The third link concerns markets, networks and the conversion of assets into income. Limited market access can reduce the value obtained from agricultural production even when the Diocese has land and produces crops. In theoretical terms, the problem is not only possession of an asset but the organisation of relationships that allow the asset to generate usable resources. Getui et al. (2023a) similarly applied resource mobilisation ideas to church financial diversification in Kenya. In the Morogoro study, market access was therefore treated as an external resource condition linked with agricultural income rather than as a separate farming issue.

Resource Mobilisation Theory also has limits in this study. McCarthy and Zald (1977) developed the framework mainly for social movement organisations, not as a full model of church finance or religious giving. Stewardship, theology, trust and the religious meaning of contributions can influence church behaviour in ways that the theory does not fully explain. The framework is therefore used to organise the economic evidence, not to claim that every reported outcome results from one resource variable. This limitation also supports cautious interpretation of the cross-sectional findings and avoids causal claims that the design cannot test.

METHODOLOGY

The study used a mixed-methods approach within a concurrent triangulation cross-sectional design. Quantitative and qualitative information was collected during the same broad study period so that numerical response patterns could be compared with explanations from participants. The quantitative component described the distribution of reported barriers and perceived outcomes, while the qualitative component described how those issues appeared in church administration and economic activities. Integration took place during interpretation by examining whether interview accounts supported, explained or qualified the questionnaire pattern. The design was descriptive and did not test causal relationships between variables.

The research was conducted in ELCT Morogoro Diocese, specifically in Maseyu and Gezaulole congregations and their affiliated outstations. The total study sample was 121 participants, comprising 110 church members and 11 key informants. The key informants were the Bishop, Treasurer, Diocese Project Coordinator, two Congregation Pastors, two Congregation Stewardship Leaders and four Lay Christians. These categories

provided information from both ordinary members and people with direct responsibilities for finance, projects and church administration. The study therefore drew evidence from participants with different positions within the selected congregational settings.

Purposive sampling was used for the 11 key informants because their positions gave them direct knowledge of diocesan economic matters. Simple random sampling was reported for the 110 church members to provide ordinary members with an opportunity to participate. However, the study record does not state the sampling frame used for the random selection, the numerical allocation of the 110 members between Maseyu and Gezaulole, the step used to draw each participant, or the questionnaire response rate. These omissions limit replication and assessment of sampling coverage. They are reported here as methodological limitations rather than replaced with estimated figures.

Questionnaires and interviews were the main data collection instruments. The questionnaire obtained structured responses on major economic barriers, perceived financial pressure, economic activities reported as affected and reported effects on diocesan services. Interviews obtained explanations concerning donations, agricultural projects, markets, capital, planning, budgeting and project implementation. A pilot process was used to identify unclear or irrelevant questions, and the instruments were reviewed for relevance and clarity before data collection. These procedures supported instrument usability, although the study report does not provide a separate coefficient or other quantitative measure of instrument reliability.

Questionnaire data were coded and analysed in SPSS version 25 using frequencies and percentages. Interview data were transcribed, organised thematically according to the study objective and compared with the quantitative findings during interpretation. The report does not describe a formal coding framework, inter-coder agreement, member checking or an independent audit of themes. Credibility therefore rests mainly on the use of participants from different roles, the comparison of questionnaire and interview evidence, and the retention of interview statements that directly address the study objective. This limitation is stated to make the qualitative procedure transparent.

Participation was voluntary and information was collected for academic purposes under the relevant university and church permissions. The analysis did not include audited diocesan income and expenditure statements, agricultural revenue series, project completion data or service expenditure trends. As a result, percentages in the findings represent participant responses and not the percentage change in actual financial performance. The article uses reported and perceived language throughout and treats the two congregational settings as the boundary of direct evidence. Generalisation beyond these settings requires further sampling and objective financial or operational data.

FINDINGS AND DISCUSSION

This section presents findings in four areas derived from the study objective. It examines the major economic barriers reported by respondents, perceived pressure on financial health, economic activities most often identified as affected and reported effects on diocesan services. Each subsection combines the questionnaire table with interview evidence, relevant literature and Resource Mobilisation Theory. The discussion therefore integrates quantitative and qualitative evidence while distinguishing participant perceptions from objectively measured financial outcomes.

Major Economic Barriers Facing the Diocese

Table 1. Major Economic Barriers Reported by Respondents

Economic barrier	Frequency (n)	Percentage (%)
Low income from donations and tithes	42	34.7
Limited market access for agricultural products	31	25.6
Poor infrastructure, including roads and electricity	24	19.8
Shortage of skilled workers	12	9.9
Dependence on external support	8	6.6

Government regulations or restrictions	3	2.5
Other barriers	1	0.8
Total	121	100.0

Source: Field data (2025).

Table 1 shows that low income from donations and tithes was the most frequently reported barrier, identified by 42 respondents (34.7%). Limited market access for agricultural products followed with 31 respondents (25.6%), while poor infrastructure was identified by 24 respondents (19.8%). Shortage of skilled workers accounted for 9.9%, dependence on external support for 6.6%, government regulations for 2.5%, and other barriers for 0.8%. The distribution shows that respondents located the main constraints in internal income generation and in the operating conditions surrounding diocesan economic activities.

The table also shows that the first three barriers accounted for 80.1% of all responses. This concentration indicates that respondents gave greater attention to cash mobilisation, markets and infrastructure than to regulations or other barriers. The result does not measure the amount of money lost through each factor, because no financial loss records were analysed. It instead identifies the relative frequency with which participants selected each barrier. This distinction is important for publication because a descriptive frequency cannot by itself establish that one barrier caused a larger financial loss than another.

Interview evidence explains the pattern reported in the table. The Bishop identified limited resources from donations, offerings and tithes and reported that inadequate funds were linked with delays in major development projects. The Diocese Project Coordinator identified poor roads, costly transport and limited access to reliable markets as constraints on agricultural returns. These accounts correspond with the three leading questionnaire categories and show how respondents experienced them in practice. The qualitative evidence therefore explains the numerical pattern instead of being presented as a separate set of findings.

The finding is consistent with East African evidence on church financing. Getui et al. (2023a) reported that reliance on traditional voluntary sources can create financial sustainability problems where alternative income sources remain limited. Agyei-Mensah (2016) also shows that financial systems require clear procedures for handling church resources. In the present study, the problem extends beyond contribution levels because market access and infrastructure were also prominent. This means that strategies focused only on increasing member giving would not address all the barriers reported by participants.

Resource Mobilisation Theory provides a direct map for these results. Donations and tithes represent financial resources, skilled workers represent human resources, roads and electricity represent physical operating conditions, and market access represents external economic networks. The theory therefore explains why several barriers can operate at the same time even when the Diocese owns land or has committed members. The integrated finding is that respondents reported constraints in both acquiring resources and converting existing resources into usable income. This conclusion remains descriptive and does not claim a causal effect beyond the study evidence.

Effects of Economic Barriers on Financial Health

Table 2. Respondents' Perceptions of the Effect on Financial Health

Reported effect on financial health	Frequency (n)	Percentage (%)
Strong weakening of financial stability	68	56.2
Moderate effect on finances	44	36.4
Minimal effect	7	5.8
Not sure	2	1.7
Total	121	100.0

Source: Field data (2025).

Table 2 shows that 68 respondents (56.2%) perceived the economic barriers as strongly weakening the Church's financial stability. Another 44 respondents (36.4%) classified the pressure as moderate, seven respondents (5.8%) selected a minimal effect, and two respondents (1.7%) were unsure. In total, 92.6% placed their responses in the strong or moderate categories. This pattern indicates that financial pressure was widely perceived among participants. It does not mean that diocesan financial stability fell by 56.2%, because the percentage represents respondents selecting a response category rather than a measured financial ratio.

Financial stability can be examined through cash flow, revenue consistency, expenditure commitments, debt and the ability to finance planned activities. The present study measured participant perceptions of these conditions rather than audited values for those indicators. Where income is inconsistent, leaders may postpone expenditure, reduce programme scale or use available funds for immediate obligations. These actions can be observed through financial and project records, but such records were not analysed in this article. The questionnaire result should therefore be treated as a signal of financial pressure that requires comparison with objective records in future monitoring.

The interview findings provide reasons for the pattern in Table 2. The Bishop reported that inconsistent income and limited financial resources were associated with projects being delayed, reduced in scale or cancelled. The Treasurer also reported that member contributions, fundraising activities and available investment opportunities did not always provide enough resources for planned long-term activities. These statements match the high proportion of respondents who selected strong or moderate financial pressure. The qualitative evidence adds an administrative explanation to the questionnaire pattern without converting the perception data into proof of causation.

The result is supported by literature that links financial management with accountability and organisational continuity. Bayno et al. (2025) found that budgeting practices were associated with financial accountability in Catholic and Lutheran churches in Tanzania. Agyei-Mensah (2016) also identified transaction records, authorisation and internal control as important areas of church financial management. These studies do not prove the Morogoro result, but they show why income reliability and financial procedures should be considered together. The Diocese therefore needs both resource mobilisation and records that permit financial performance to be assessed over time.

Under Resource Mobilisation Theory, the result reflects dependence on a narrow resource base and limited alternatives when one source falls below expectation. Internal contributions, external funding, investments and income-generating activities are different channels through which financial resources may be mobilised. A weakness in several channels can reduce the flexibility available to managers. The integrated evidence therefore supports a specific next step: compare annual respondent perceptions with actual revenue, expenditure, debt, liquidity and project financing records. Such data would allow later research to test whether reported financial pressure corresponds with measurable financial change.

Economic Activities Most Affected by the Barriers

Table 3. Economic Activities Reported as Most Affected

Economic activity	Frequency (n)	Percentage (%)
Agriculture	66	54.5
Education and training programmes	24	19.8
Livestock farming	19	15.7
Church-based businesses	11	9.1
Other activities	1	0.8
Total	121	100.0

Source: Field data (2025).

Table 3 shows that agriculture was identified as the economic activity most affected by the reported barriers, with 66 respondents (54.5%). Education and training programmes followed at 19.8%, livestock farming at

15.7%, church-based businesses at 9.1%, and other activities at 0.8%. Agriculture therefore accounted for more than half of the responses. The result identifies the activity in which participants most often perceived economic pressure. It does not compare the actual profitability of the activities because the study did not analyse enterprise accounts, production volumes, sales revenue or operating costs.

The prominence of agriculture is important because an income activity can expose an institution to several conditions at once. Agricultural returns can depend on production inputs, labour, transport, market prices, storage, equipment and management. Poor market access and infrastructure, which ranked highly in Table 1, can therefore appear again through agricultural performance. This creates a link between the reported barriers and the activity reported as most affected. The relationship is consistent at the level of participant evidence, but the design does not establish the size of any financial effect or isolate one factor as the cause.

Interview accounts support this interpretation. The Bishop reported that diocesan income-generating activities depended substantially on agriculture and referred to poor seasons, limited modern tools, management weaknesses and poor market access as conditions that reduced expected returns. The Diocese Project Coordinator reported that education programmes and church businesses had potential but faced limited capital, low entrepreneurial skills, weak follow-up and inadequate monitoring. Together, these accounts explain why agriculture was prominent while other alternatives had not expanded enough to provide a wider income base. The interviews therefore clarify the quantitative result and the limits of diversification.

The finding is consistent with wider evidence on diversification. Barrett et al. (2001) show that diversification can reduce reliance on a single income activity where different activities face different risks. Getui et al. (2023a) also recommend wider financial sources in a church setting rather than dependence on traditional income alone. These studies support diversification as a risk-management approach, but they do not identify which enterprise is suitable for Morogoro Diocese. A diocesan investment decision therefore requires local records on market demand, start-up costs, operating costs, expected revenue and the skills needed to manage each option.

Resource Mobilisation Theory explains the result as a problem of converting available assets into sustainable resources. Land is a physical resource, but its financial value depends on skills, tools, capital, transport and market networks. The same principle applies to church businesses and training programmes, which require finance and management capacity before they can generate regular income. The integrated finding is therefore not that agriculture should be abandoned, but that each activity should be assessed using measurable cost and revenue records. This would allow the Diocese to compare enterprises and reduce dependence on untested assumptions about profitability.

Effects of Economic Barriers on Diocesan Services

Table 4. Reported Effects of Economic Barriers on Diocesan Services

Reported effect on services	Frequency (n)	Percentage (%)
Reduction in community service programmes	57	47.1
Limited education or health initiatives	29	24.0
Slow church construction or maintenance	28	23.1
Increased debts or financial obligations	6	5.0
No major effect	0	0.0
Other, reduced outreach	1	0.8
Total	121	100.0

Source: Field data (2025).

Table 4 shows that 57 respondents (47.1%) identified reduced community service programmes as the main service consequence associated with economic barriers. Another 29 respondents (24.0%) reported limited education or health initiatives, while 28 respondents (23.1%) identified slow church construction or maintenance. Six respondents (5.0%) reported increased debts or financial obligations, and one respondent

(0.8%) identified reduced outreach. No respondent selected the category indicating no major effect. The pattern shows that participants associated financial pressure with both community-facing services and internal infrastructure activities.

The distribution also indicates where future administrative records should be examined. Community programmes can be assessed through planned and delivered activities, beneficiaries reached and annual expenditure. Education and health initiatives can be assessed through programme budgets and service records, while construction can be assessed through schedules, expenditure and completion status. These records were not included in the present analysis. The questionnaire therefore identifies service areas that respondents perceived as constrained, but it does not measure the percentage reduction in service coverage, construction progress or expenditure during the study period.

The Bishop's interview account supports the community service and education or health categories in the table. He reported that available funds were not enough to meet rising social needs and that financial pressure had reduced the Diocese's involvement in some community support activities. He also linked delayed funding with constraints in education, health and parish construction. This account explains how resource limitations were perceived to move from the financial system into programme decisions. It supports the questionnaire pattern while remaining an account of administrative experience rather than an audited measure of service reduction.

The Treasurer provided a related explanation focused on budgeting and obligations. He reported that fluctuations in income made budgeting difficult, caused some planned activities to be postponed and could create debts when the Church attempted to maintain services without reliable income. He also stated that maintenance costs were sometimes prioritised over new development activities. This account corresponds with the reported construction, maintenance and debt categories in Table 4. The two interviews therefore add different but compatible explanations, one centred on service demand and the other on financial allocation and timing.

The findings are consistent with research that treats financial management as part of organisational accountability. Bayno et al. (2025) show the relevance of budgeting to financial accountability in Tanzanian Catholic and Lutheran churches, while Agyei-Mensah (2016) stresses internal controls and transaction records in religious organisations. Resource Mobilisation Theory adds that services depend on the organisation's ability to obtain and allocate financial, human and physical resources. In Morogoro, the reported service constraints can therefore be mapped to the same resource system identified in the earlier findings rather than treated as unrelated programme problems.

The integrated result is that respondents perceived economic pressure across a chain running from resource mobilisation to activities and services. However, the study cannot state how many services were cancelled, how much expenditure declined or how many construction projects were delayed because those operational records were not analysed. A measurable follow-up should compare annual budgets with actual expenditure, planned activities with delivered activities, and project schedules with completion dates. That evidence would permit the Diocese to determine whether the service patterns reported by participants correspond with documented changes over time.

INTEGRATED DISCUSSION

The four result areas form a connected pattern within the evidence reported by participants. Respondents first identified constraints in donations and tithes, market access, infrastructure and skills. Agriculture was then identified as the activity most often exposed to economic pressure, while financial stability and selected services were also reported as constrained. The interviews linked these areas through income inconsistency, transport costs, market limitations, capital shortages, planning and budgeting. This convergence strengthens the interpretation that participants were describing one resource system, although the cross-sectional design cannot prove a causal sequence between the four sets of findings.

The first integrated issue is concentration of income risk. Traditional giving remains important for recurrent church finance, while agriculture is a major income-generating activity in the study setting. Both sources can

vary, although for different reasons. Member contributions can change with household conditions, while agricultural returns can change with production and market conditions. Getui et al. (2023a) and Barrett et al. (2001) provide relevant evidence on diversification. The study therefore supports measuring the share of diocesan income coming from each source and setting a defined target for reducing excessive dependence on any single source.

The second issue is the capacity to manage resources already available. Interview participants referred to limited capital, entrepreneurial skills, planning, monitoring and follow-up. These factors matter because new income projects require controls, records and competent managers, not only start-up money. Getui et al. (2023) similarly link church financial systems with the skills of the people operating them, while Agyei-Mensah (2016) identifies internal controls as a practical financial requirement. The Morogoro findings therefore support quarterly financial and project reporting as a measurable mechanism for testing whether existing resources are being converted into planned results.

The third issue concerns the link between finance and service delivery. Respondents associated economic barriers with community programmes, education and health initiatives, construction, maintenance and financial obligations. Resource Mobilisation Theory explains this link by treating organisational outputs as dependent on access to resources and the ability to deploy them. Bayno et al. (2025) also show that budgeting is relevant to accountability in Tanzanian religious organisations. The Diocese can test this relationship more directly by recording programme budgets, actual spending, activity completion and service coverage for each financial year rather than relying only on participant perceptions.

The final issue concerns the strength and boundary of the evidence. The study covered two congregational settings in one diocese, used descriptive statistics and did not report the sampling frame, allocation of ordinary members between the two congregations or questionnaire response rate. The qualitative report also does not provide formal inter-coder or member-checking procedures. These limits reduce generalisability and replication. The findings are therefore best used to identify priorities for measurement and management within the study context. Further research should use broader sampling and combine perceptions with audited financial, agricultural, project and service records.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study identified a clear distribution of reported economic barriers within the two selected congregational settings. Low income from donations and tithes ranked first at 34.7%, limited market access for agricultural products ranked second at 25.6%, and poor infrastructure ranked third at 19.8%. These results indicate that participants located the main economic pressure in both internal resource mobilisation and external operating conditions. Resource Mobilisation Theory provides a useful framework for this pattern because the barriers concern financial resources, human skills, infrastructure and economic networks that support organisational activity.

Financial health was also perceived as under pressure, with 56.2% of respondents selecting strong weakening and 36.4% selecting moderate pressure. These percentages describe participant judgements and not the size of a measured fall in diocesan financial performance. The interviews linked the pattern with inconsistent income, limited alternative funding and delays in planned activities. The study did not analyse audited revenue, expenditure, debt or liquidity records, so it cannot calculate the magnitude of the financial change. The conclusion is therefore limited to a widely reported perception of financial difficulty within the study setting.

Agriculture was the economic activity most often identified as affected, at 54.5%, while community service programmes were the service area most often reported as constrained, at 47.1%. Interview accounts linked agricultural pressure with market access, transport, tools and management, and linked service pressure with budgeting and insufficient funds. These findings show how participants connected economic activities with diocesan responsibilities. They do not establish that one barrier directly caused a specific service reduction.

Objective enterprise accounts, programme expenditure records and project completion information are required to test those relationships more precisely.

The article therefore concludes that the Diocese needs a resource strategy that can be measured through income shares, project costs, revenue, financial reports and service records. Diversification alone is not sufficient if new activities are not supported by market analysis, management skills and monitoring. The findings are context-specific because direct evidence came from Maseyu and Gezaulole and their affiliated outstations. Future assessments should widen congregational coverage and combine survey data with audited financial and operational records. This would permit stronger conclusions about financial trends, agricultural performance and the relationship between resources and church services.

Recommendations

- Income diversification and investment planning: Within twelve months, the Diocese should prepare an approved income diversification plan led by the finance and project offices. The plan should list each proposed enterprise, start-up capital, responsible officer, target market, expected annual revenue, operating cost and main financial risk. Quarterly reviews should compare planned and actual income for every active project. A project that misses its agreed financial target for two consecutive review periods should receive a documented management review before further capital is committed.
- Agricultural production and market management: During the next two farming seasons, each major diocesan agricultural project should record land used, inputs, labour, output, transport cost, selling price, buyers and gross revenue. The Diocese Project Coordinator should prepare a gross-margin summary after every production cycle and compare it with the approved budget. Buyers and alternative markets should be identified before harvest where possible. These records should be used to decide which agricultural activities should be expanded, changed or discontinued on the basis of measured financial performance.
- Financial reporting and internal control: Within six months, the Diocese should introduce one standard monthly record and quarterly reporting format for all congregational and diocesan income-generating activities. The format should record opening cash, income by source, expenditure by item, outstanding obligations and closing balance. The Treasurer should present a quarterly variance report comparing actual figures with the approved budget. Transactions should follow documented authorisation and record-keeping procedures. This will provide the objective financial evidence that was missing from the present study and strengthen future accountability assessments.
- Management skills and project monitoring: Within twelve months, treasurers, stewardship leaders and project managers should receive practical training in budgeting, cash-flow planning, enterprise costing, marketing, record keeping and project monitoring. Each participant should apply the training to one active diocesan or congregational project and submit a quarterly performance report. The Diocese should assess whether reports are submitted on time and whether budget variances receive recorded action. This recommendation directly addresses the reported shortage of skilled workers and the interview concerns about planning, follow-up and management capacity.
- Partnerships, service records and further evidence: Within twelve months, the Diocese should create a register of potential partners in agriculture, business, training, education, health and community development, with a defined purpose and expected contribution for each partnership. At the same time, each service unit should record planned activities, actual expenditure, activities delivered, delayed activities and reasons for delay. Annual review should compare these indicators with income performance. Future research should use these records, report response rates and sampling allocation clearly, and include more congregations before drawing wider diocesan conclusions.

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