

**CHURCH FINANCE ABUSE BY CLERGY: PASTORAL
CHALLENGE**

BY

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DECLARATION

I Mluleki Fikizolo, declare that this thesis on, church finance abuse by Clergy, Pastoral challenge, which I submit for the degree of MA (Practical Theology) at the University of Pretoria is my own work. All the sources I have used or quoted have been indicated and acknowledged by means of complete references.

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DEFINATION OF TERMS:

Bishop : The Bishop has the oversight of a jurisdiction area called Diocese.

Canons : Has two meanings: -

- The rule regulating a province, with a constitution.
- A senior priest or a lay-person awarded an honorary title which may carry responsibilities.

Clergy : Persons who are ordained to the office of Bishop, Deacon or priest in the Anglican Church.

Parish : A smaller area within a Diocese, which is kept by a Priest under the authority of the Diocesan Bishop. A Parish may have one or more congregations which meet in different church buildings.

Priest : A Person ordained for the office of priesthood in the church.

Province : A geographical area under the oversight of an Archbishop and part of the Anglican Communion. A Province is divided into smaller geographical areas which are known as Dioceses.

Rector : Rector is appointed by the Diocesan Bishop with the responsibility for pastoral ministry in that particular parish doing preaching and teaching.

ABSTRACT

Abuse of church finances by clergy is a known phenomenon that has been talked about for centuries. In many cases, the incidents of abuse of church funds by the clergy goes unreported to the relevant authorities and subsequently, unpunished. It is only in recent years that church authorities have acceded to intervention by state authorities in church matters involving maladministration and embezzlement that culprits faced the might of the law. Even then, the penalties meted to the offenders have been slight as the culprits plead guilty and promised to repay the money. Some culprits have actually repaid the money they abused and this is true only for the cases that have been brought to book. If the penalties made an impact in transforming the culprits is a question for another research. The objective of the research was to investigate the factual substance of the allegations of abuse of church finances by clergy and to find solutions to curb the phenomenon by means that are effective and contemporary as well as the use of standard regulating measures.

Abuse, essentially, is addictive in a compromising manner and that necessitate the utilization of rehabilitation process. That is where pastoral care comes in. The culprit or offender is unfortunately labeled as a criminal since theft and abuse of money is criminal offences as described in the statutes governing countries. However, the person guilty of the offences above is not labeled in the same terms in church but as a sinner who needs pastoral care to rehabilitate through repentance and submission to Almighty God and serve humanity in a manner that is believed to please God. Retribution is not the main reason a sinner is brought to book but to give a chance for Godly means to cure and rehabilitate. The Bible says that we sin by thoughts, words, deeds and even undone. This essentially, means that everyone is prone to sin and we cannot absolutely condemn and judge one another in a manner that shows anger, retribution and vengeance. Pastoral care therefore is an

important process that is necessary for dealing with sinners. Forgiveness is inseparable from pastoral duty and may be that is why the perpetrators or sinners tend to be given lighter sentences because their sin is firstly forgiven and then God's work in form of pastoral care takes over to transform the sinner. Pastoral care is superior to punishment by sentencing. This is confirmed in the Bible when Jesus stopped a crowd from stoning a woman who had cheated on her husband. Jesus called on the crowd to do some introspection by saying that anyone among them who was blameless must be the first to cast the stone on the woman. The woman was spared from murder as none of the crowd would assert himself as blameless. In other words, mercy is a key when one has to execute justice. As Christians we need to be sensitive to the plight of other people and come in with help. That is why pastoral care is the most preferable method of rehabilitating someone who had gone astray from Godly ways.

Embezzlement as is described here falls outside the operation of Gerkins care model as the setting of the theory is within the confines of Christian life. The study deals with embezzlement on a huge criminal side which is actuated by criminal motives and brassily corrupt intentions of plain robbery and defrauding the church. The behavior attributed to priests is not consisted with the conduct of a Christian leaders operating within a Christian religious setting, but to the one analogous to fraud occurring in a Bank or business undertaking. The cure for such alleged behavior can be achieved through correctional supervision, counseling methods of a clinical nature, sociological therapeutic methods. Gerkins care model has no scope of application in the setting depicted since it applies in a religious Christian setting under a priest who has normal inclinations of greed and soft short comings of stealing for instance petty thieving which springs from psychic and social deviations that are commonly based and are curable by pastoral counseling as opposed to rate and classic clinical methods of rehabilitation of criminal offenders.

Nick Pollards positive deconstruction. Pollards theory is based on the corrective methodology of altering the client wrong worldview and promotes the process of replacing a wrong conception of the worldview with a new and correct positive one which arises from misunderstanding on the part of the patient or victim of the correct pattern of behavior which needs to be change. In embezzlement, the conduct of the victim is deliberate because he knows and understands the wrongfulness of his action and goes for it knowing the consequences. The victim of embezzlement is only to be corrected by a punitive approach and not of a healing and soul one. In order for him to reform he must face the punishment which according to the old school of thought must be harsh to cause him to feel the hardship of prison and to decide to avoid it in future.

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CHURCH FINANCE ABUSE BY CLERGY: A PASTORAL CHALLENGE

CHAPTER 1

INTRODUCTION

This chapter will cover the Background of the study, the problem statement, aims and objectives, research gap, significance of the study, methodology, limitations, preliminary conclusion and chapter outline. This research study will be focusing on the challenges faced by priests squandering church money.

BACKGROUND TO THE STUDY

The researcher is an ordained priest in the Diocese of Indwe in the Eastern Cape and is serving as a Rector in the parish of All Saints Ngcobo. The Parish is in the rural area. A high percentage of people are poor and are dependent on social grants from the government.

The researcher has been prompted to do this research in this context by the repeated reports he had received about instances of clergymen who are reported to have abuse church monies. Secondly the researcher has been struck by the flow of clergy who are being suspended from time again due to misappropriation of church funds.

Reverend Welile (not his real name) was a Rector at St Mary's Parish Gqaqala. The parish is about 40 km from Tsolo, the nearest Town. He is married and they have six children.

One day the Church Wardens of St Mary's came to the Bishop's office to complain about the misconduct of Reverend Welile. Part of the allegations they put was that, he had a tendency of borrowing parish funds from the treasurer and never pay them back.

The parish Executive had tried to warn him about this bad behavior, and he made promises that he will not do it again. But after some time he borrowed. To make matters worse, he continued borrowing money even from the congregants. At one stage he was asked to keep on safe box the money which was raised from Ingqungquthela for building fund, but unfortunately he took it for his personal use. The news about Reverend Welile spread among the members of the church and he became very uncomfortable about this and yet he continued with this bad behavior. The whole situation began to affect the church, especially his preaching and pastoral care towards the poor. Having heard the whole story, the Bishop decided to withdraw him from the parish of St Mary's in order to save his dignity and the dignity of the church. This move helped for a little while, but transferring him, was just like transferring the problem to the next parish. The whole process became a pastoral problem, which had to be addressed by the Bishop and Wardens.

He had tried to counsel him for a period of one month and transferred him to St Barnabas parish which was much closer to his home. Within a period of four months, Reverend Welile was reported again to the Bishop about his misconduct and misappropriation of funds. Now he began to demand the money from the mother's union. After lengthy discussion with the Bishop, he then decided to leave the Diocese and went to seek a post from another Diocese.

From the case study above it appears that the mismanagement of funds is of great concern in the church today, it merits a special study of the phenomenon.

PROBLEM STATEMENT

The above story highlights weaknesses of clergy and pastoral issues they create in congregation.

Something must drive a person to such an extent that he/she decides to steal from the church. It is even worse if that person is an ordained minister in the church. What example do you really set for the flock of God? This precarious dilemma aroused certain questions within me. What is it that causes clergy to misuse church funds?

- Can one really judge and condemn someone who has stolen church money?
- What is it that has engulfed the person to the extent of stealing from the church, without any guilty conscience?
- How does the misdemeanor impact on the victim's family?
- What can one do in order to protect the church, but simultaneously be of assistance morally and ethically to the victim and family?

These questions will guide the researcher to address this issue faced by congregation which affects clergy, their families and parishes.

With the above questions in mind, the aim of the research is to propose a model which will help both the church and the offenders.

OBJECTIVES OF THE STUDY

The objectives of the study is for, pastorally, care for clergy families, especially clergy person who has a sickness of squandering money.

- To create friendly, but strict policies to curb financial mismanagement.
- To create proper financial control and administration of church money for clergy.
- To come up with a method of financial administration and handling of affairs of the church that will be less tempting to the priests.
- To provide a pastoral model for caring and shepherding of the victims and their families.
- To promote the good deed of giving.

RESEARCH GAP

Explanatory theories and statistics exist in the field of criminology and social disorganization in the field of sociology. The researcher has not come across a research that is done by the church on the issue of mismanagement and misappropriation of funds by clergy. This is a cause for concern as it affects the society's perception of the church as an institution of moral authority.

SIGNIFICANCE OF THE STUDY

The significance of this research is intended to benefit the church by promoting good ethical tendencies and professionalism in the running of the church as an institution of God. Pastoral care will focus on clergy person. The congregation will be challenged to be consistent and faithful in contributing tithes to the church. This will help the church to revise its policies. This area requires pastoral care which will help clergy to be able to care for the people instead of being troubled by finances which will help them care for their families.

METHODOLOGY

The main purpose of the research is to discover and analyze the underlying causes of the unethical problem on the part of the clergy involving abuse of church money and to choose a pastoral model of healing the malpractice. The inquiry also involves devising a preventative model of administration which will make it practically difficult for culprits to easily access church funds and misappropriate them. The sample area will be in the Eastern Cape. Depth interviews will be conducted and semi-structured interviews will be devised.

The categories of people to be interviewed consist of:

- Five members of Churchwardens
- Five members of Priests and
- Two Bishops (See appendices BCD for interview questions)

This research will follow the qualitative research. According to Merriam (1988) the qualitative method helps those who embark on it in order to explore different dimensions of phenomenon (and not tracing one variable), and to describe what happens within that phenomenon. Two models will be used to support this qualitative method. Gerkin's Shepherding will be a guide to the author. According to this model, the priest as leader is like a shepherd to the congregants and, therefore, should be the one who gives guidance and counseling to the congregants. Rev. Welile (not his real name) should be exemplary and is expected to have high moral and ethical standards. People afflicted by social problems need pastoral care. Gerkin provides models, methods and theories on pastoral care which should really be of profound effect on the sick souls. These models are a development from the ancient Israel Heritage where a pastor was regarded as priest, Prophet and Wise Guide. Gerkin sums up the effect of his new model of care as guidance, healing, reconciling and sustaining (Gerkin, 1997:79). SHERPERDING as a model of pastoral care is taken forward by (Nick Pollard, 1977:44) as a therapeutic model of caring for the victims of rationalism about their faith and acts and presents it as a model of healing and calls it "Positive Deconstruction." The process of deconstruction begins when the holder of a worldview discovers and throws away what he ultimately discovers to be wrong. I shall make use of this approach in handling the victims of squandering church money. In this way, I hope I will reap some results from the study.

RESEARCH ASSUMPTIONS

The assumptions of this research are stated as follows:

1. Some, if not a number of churchgoers have a knowledge or suspicion of the prevalence of mismanagement and misappropriation in their churches.
2. Church members are reluctant to address or trace the mismanagement of church funds and to take the involved individuals to task.
3. The Clergy are not willing to disclose information about mismanagement of church finances.

LIMITATIONS OF THE RESEARCH

This research has the following limitations:

1. Very few people who have the information might be willing to share with the researcher and a number of people are reluctant.
2. Church members often lack knowledge about what church funds are used for, and about the control measures.
3. The number of people interviewed might be a limitation since there will be a few interviews with critical information thereby making it difficult to come up with strong generalization.
4. Church people often fear to divulge any misdemeanor about their priests.

INTERVIEWS

An interview in this regard is a communication or conversation where a special pattern of verbal interaction is initiated with a specific purpose to focus on some problem or content, whilst eliminating extraneous matters.

The interview that will be used is both a research interview and therapeutic interview. Use will be made of structured *interviews* and unstructured interviews and the respondents will be chosen from a representative sample of persons who are affected by the results of misappropriation of church funds such as Churchwardens and Congregants.

CO – RESEARCHERS

I may also request a member of interested Priests to assist me in the research project and give them some interview guides in the form of structured and unstructured interviews that are both standardized and unstandardized.

IN-DEPTH INTERVIEWS

To the Priests that are affected by the malpractice, it may be necessary to use depth interviews aimed at obtaining information by probing in order to get more deeply set of information rather than just superficial answers.

PRELIMINARY CONCLUSIONS

The research findings will be determined by means of external validity since the context of the topic is true in societies involving almost all races and cultures around the globe.

The information on the internet based on the topics attests to the fact that almost all Christian Denominations have a case or two of mismanagement of church funds by the Clergy.

It is on the basis of the findings the interview processes and the research on the internet that the conclusion is valid.

It is worth mentioning that the conclusion was validated by the qualitative research method that was employed.

The qualitative method used to obtain the findings involved practical research (interview in this case) and theoretical research (internet in this case).

CHAPTER OUTLINE

Chapter One: This chapter includes the introduction and Background of the study, discussion of the problem statement, the research gap, significance of the study, methodology, research assumptions, limitations of the study, co-researchers, interviews and research questions that will be asked by the researcher during interviews.

Chapter Two: Literature Review in Church monies and mismanagement of funds in general will be highlighted. The significant rise in the number of parishes in which these money problems occur will be dealt with.

Chapter Three: Methodology will focus on pastoral models of Gerkin's shepherding and Nick Pollard's Positive Deconstruction method.

Chapter Four: This chapter will focus on how the clergy abuses church finances.

Chapter Five: In order to qualify my statement, interviews will be conducted extensively with Clergy, Churchwardens, Bishops and some relevant persons who are able to supply with information on this research.

Chapter Six: The sixth chapter will look at how pastoral caregivers can revive hope to the Clergy affected by this problem and reconstruct their lives.

Chapter Seven: At the end of this research, there will be some recommendations and suggestions for further research themes and development by the researchers.

Hopefully, the findings of this study will help in the formulation of counseling approaches as well as new policies which can be applied in the Diocese in order to prevent this unwelcomed phenomenon.

CHAPTER TWO

LITERATURE REVIEW

2.1 BACKGROUND OF THE STUDY

This chapter discusses the subject of abuse of church money by those entrusted with the keeping of the church funds. It will examine the notion of violation of trust of human need and desperation, and stealing (theft). Journals, papers and cases that were in the media recently or earlier, magazines, and the Bible are sources that will be employed. This literature review seeks to come up with innovations regarding the use of pastoral care to rehabilitate and restore those members of the clergy who find themselves caught up in the treacherous web of the devil.

Also this literature review is intended to come up with preventive measures that will eliminate the temptation to steal as well as regulate the way church monies are used.

2.2 INTRODUCTION

Christopher T. Marquet(2011) suggested that all organizations are subject to fraud, waste and abuse. However, religious organizations seem to be especially susceptible to internal fraud and theft. In fact, based upon the analysis of Marquet, more than 1,000 major embezzlement cases in the US in the past three years as outlined in the annual Marquet Report on Embezzlement, religious organizations, ranging from small churches and parishes to large religious institutions, together with non-profit organizations, are the third most frequently

victimized industry sector, above this industry are financial institutions and government entities, respectively. While embezzlement occurs daily at all types of organizations, there is a large number of significant misappropriations at religious institutions. This is in spite of the fact that many cases involving religious organizations go unreported and unprosecuted which is part of the problem. This may be due to the nature of the church in which the Christian doctrine does not promote judging, humiliation and embarrassment by another. The Bible talks about love, kindness and fair treatment of all people even the offenders.

However this is certainly not the only factor – as many embezzlers’ schemes last for years before they are found out. In fact, they often begin in good economic times, when it is easier to hide their schemes from otherwise more vigilant management. The analysis by Christopher T. Marquet of major embezzlement cases involving religious organizations reveals that the average duration is nearly seven years. This is much longer than the average overall duration we found across all industry sectors of about four and a half years. I unreservedly concur with the analysis by Marquet in that I have discovered in the interviews I carried that the priests who are involved in embezzlement plan to rob the church of the funds while covering any loose ends. The reason it is not easy to detect embezzlement from the very onset is that the embezzler conceals details that might attract suspicion.

2.3 EPISTEMOLOGY

The Stanford Encyclopedia of Philosophy (First published Wed. Dec 14, 2005) defines epistemology as “the study of knowledge and justified belief”. It further states that “as a study of knowledge, epistemology is concerned with the following questions: What are the necessary and sufficient conditions of knowledge? What are its sources? What is its structure? And what are its limits?” The Stanford Encyclopedia of philosophy goes further to state “As a study of justified belief, epistemology aims to answer questions such as: How we are to understand the concept of justification? What makes justified beliefs justified? Is justification internal or external to one’s own mind?”

2.4 EPISTEMOLOGICAL ASSUMPTIONS

The phenomenon of abuse of church money by the clergy is a subject that prompted me to do this research. It is the epistemological validity of the phenomenon that I intend to prove while being cognizant of the fact that it happens often that people call something when it not. The phenomenon is much talked about in circles rather than in public platforms. I began this research with the background information that supports the prevalence of this phenomenon of abuse of church money by the clergy. The research how widely spread, in terms of prevalence, the abuse of church money by the clergy is. I could have assumed that the phenomenon of abuse of church money by the clergy was confined in certain denominations or parishes and that would not necessarily be odd since the validity of that would be proved true or false depending on the supporting information. The qualitative research method employed in this study has helped me a great deal in conducting this research in a way that is explorative and substantial in terms of evidence. I interviewed five priests, five church wardens and two Bishops so that my sources are credible.

Burrell and Morgan (in Cohen et al.,2001:6) explain that knowledge can be viewed in one of two ways. It can either be seen as hard ,real, and objective (a positivist stance), capable of being transmitted in tangible form- a view which might lead to adopting an observer role and using the methods of natural science to consider the use of quantitative methods (e.g. standardized tests). Alternatively an interpretive, anti-positivists stance may be adopted a” softer, more subjective, spiritual or even transcendental kind” which might lead to a more subjective, participatory role, often rejecting the standard methods of natural science. An interpretive paradigm is a view of social science, a lens through which you examine the practice of research (Cohen et al.,2001).

This process will lead us into how theft occurs.

2.5 THEFT

The Merriam- Webster Dictionary defines theft as an act of stealing, specifically the felonious taking and removing of personal property with intent to deprive the rightful owner of it. Also this dictionary defines theft as an unlawful taking (as by embezzlement or burglary) of property. The abuse of church funds takes place by means of embezzlement.

With that in mind let us now analyze embezzlement

2.6 EMBEZZLEMENT

Embezzlement, also known as employee theft, is the act of wrongfully appropriating funds that have been entrusted to your care but which are owned by someone else. In other words,

anyone in a church setting entrusted with the funds of the church whether employed or a member of the clergy commits a dishonest act of appropriating the funds for his or someone else's benefit conspicuously fits the description of an embezzler.

Embezzlement is a specific type of fraud which is defined as "knowing misrepresentation of the truth or concealment of a material fact to induce another act to his or her detriment." Accounting embezzlement is the manipulation of accounting records to hide the theft of funds. Embezzlement can be prosecuted as criminal or civil fraud. In the case of civil fraud, the employer can bring the lawsuit against the employee. It is not hard to think that church embezzlers could be subjected to criminal prosecution.

The above will lead to the following factors leading to embezzlement.

2.7 FACTORS IN EMBEZZLEMENT

According to Christopher T. Marquet, four factors must be present and must be proven for an embezzlement case to stay. These are:

1. There must be a fiduciary relationship between the parties that is there must be a relationship of trust, a responsibility (money or property, for example and a reliance by one party on the other.
2. The defendant must have acquired the property through the relationship, rather than in some other manner. It is difficult to prove, particularly in the case of embezzlement of cash from a bar, for example money from offering in church.
3. The defendant must have taken ownership of the property or transferred the property to someone else (called conveyance).

4. The defendant's actions were intentional. It is sometimes difficult to prove intent.

Indeed these are the factors that are regarded as factors in the court of law. With these factors above having been addressed, the process of sentencing the offender follows.

2.8 WHY IT IS EASY TO STEAL FROM THE CHURCH

Source:

<http://www.brotherhoodmutua.com/media/SafetyResources/files/PreventingfraudAndEmbezzlement.pdf>

Embezzlers take advantage of the prominent characteristics of Christians namely accepting, trusting, and forgiving nature. Since the embezzlers themselves are trusted and long-time members of the congregation, it is not uncommon for the congregants to entrust a would-be culprit funds of the church. It is common with people to behave in a Godly manner in church and display the opposite at home or elsewhere.

So, the congregants may only know the church behavior of the individual and base their trust on what they see. This highlights the lack of background check on the individual who is a prospect for election as a trustee or treasurer. Often times this has back-fired on the church with those entrusted with the church funds embezzling the very funds.

Also embezzlers take the advantage of the non-existent policy on handling of funds and lack of audit. Where there are financial records, embezzlers inconspicuously manipulate the numbers so that nothing catches the eye immediately for those who have access to the books.

Most of the times, it is the embezzlers themselves who have access to the financial records. This situation highlights the lack of monitoring and auditing. Sometimes, it is the attitude of the church towards auditing that leaves financial stewardship lacking. Suspicion on the call for auditing could be one thing as the person suggesting auditing may be assumed to have a ulterior motive, may be to put a black spot on the clergy, and the culprit being guilty of the charge is another thing. Embezzlers are successful because of poor financial controls. This means that embezzling will continue as long as there are no proper accounting processes in place. Embezzling is cause of abuse of church funds since it is a total disregard of the church needs.

2.9 PENALTIES FOR EMBEZZLEMENT

The penalties depend upon the amount of money stolen. If convicted, the embezzler may receive a fine, may be required to do restoration (give back the money). In some cases a prison sentence is meted out on the embezzler.

2.10 SOME EXAMPLES OF EMBEZZLEMENT

1. Bank teller who pockets deposits
2. Bank teller who takes customer refunds for himself
3. Attorney who steals Road Accident Funds payments to victims
4. Payroll clerk who does not deposit the correct amount of employment tax, keeping the rest for himself.

5. Employees in the retail business have a habit of walking off with merchandise. It is employee theft, and it is called “shrinkage” in the industry. Employees walking off with gift cards - is a common habit.
6. Electronic fraudulent transfer of funds by an employee is also an example of embezzlement.

2.11 MOTIVES FOR EMBEZZLEMENT

The most frequently present factors in embezzlement cases are gambling, extravagant living standards, unusual family expense, undesirable associates, and inadequate income (Vigil W. Peterson, Why Honest People Steal, 38 J. Crim. L. & Criminology 94, 1947- 1948). The researcher concurs with Vigil P. Peterson with regard to the factors involved in embezzlement. Lavish lifestyle manifested by acquiring of a new house or car, private tuition for children, and expensive clothing are signs of extravagant living standards that have come up, as responses to the interviews, as factors leading to embezzlement. The problem of not budgeting is another factor that was mentioned in the interview responses as a cause of embezzlement. There is no planned management of finances within the families of the priests involved in embezzling church finances. Another factor that was found to lead to embezzlement was bad companionship whereby a priest becomes friends with people who drink heavily and are addicted to gambling. I have learnt from embezzlement cases of priests who become addicted to gambling and eventually embezzle church funds to satisfy their gambling needs. The low stipends that the priests receive have been mentioned in the interviews as a factor that leads to embezzlement as the priests seek other ways of supplementing their income.

2.12 CHURCH FINANCIES: HOLY DISORDER/ FINANCIAL TIMES.

Alex Barker reports on the bankruptcy of a Catholic Diocese St Aloysius Maribor, Slovenia. The Diocese had diversified into a business by establishing a small holdings company with two investment funds Zvon Ena (Bell One) and Zvon Dva (Bell Two) associated with it. The Diocese had a strong investment empire spanning publishing, paint manufacturing, glassworks, water parks, telecommunications, creation property and a slaughterhouse in Buenos Aires (Argentina). When the boom collapsed, so did most of the investments. Total claims lodged during the bankruptcy period exceeded \$ 1bn (one billion Euros). This background clearly shows how the money belonging to the congregants was misappropriated in business ventures and ultimately squandered. 1 Timothy 6: 10 says in his book “For the love of money is a source of all kinds of evil, some have been so eager to have it that they have wandered away from the faith and have broken their hearts with many sorrows”.

Alex Barker mentions that the problems that held St Aloysius Diocese abound started when the Diocese’s properties were pledged as collateral when loans were sought for financing the expansion of its holdings company. This story is an example of abuse of church funds since the funds went down the drain when the businesses they were invested in went bankrupt. Embezzlement in this case comes in when the Pope is not consulted for huge amounts of loans are sought. As the lead our congregations it is always important to let the immediate seniors what is happening around our parishes.

2.13 THE STRAITS TIMES (PUBLISHED SEPT. 14, 2017)

Ex –church staff gets jail for embezzling funds.

Pang Khang Foo, who was a board member and transport supervisor at Christian Gospel Mission, embezzled about \$ 37000 from the church in Choa Chu Kang Avenue 1 between 2014 and 2016. He was sentenced to a 16 weeks jail term on September 2013- 2017 after admitting to criminal breach of trust with respect to the amount of funds mentioned above.

Pang's misdeeds were revealed when the pastor of the church, also the chairman of the board, discovered that there were accounting discrepancies while checking the financial records of the church. On confrontation, Pang admitted his misdeeds to financial difficulties he experienced as a result of his addiction to gambling. It is a phenomenon that every crime has to have a motive. The motive in Pang's case was financial difficulties and gambling need.

2.14 IMPACT OF EMBEZZLEMENT

According to Christopher T. Marquet 2011, all organizations are subject to fraud, waste and abuse. However, religious organizations seem to be especially susceptible to internal fraud and theft. In fact based upon our analysis of more than 1,000 major embezzlement cases in the US in the past three years as outlined in the annual Marquet Report on Embezzlement, religious organizations, ranging from small churches and parishes to large religious institutions, together with non-profit organizations, are the third most frequently victimized industry sector, above this industry are financial institutions and government entities, respectively. While embezzlement occurs daily at all types of organizations, there is a large number of significant misappropriations at religious institutions. This is in spite of the fact that many cases involving religious organizations go unreported and unprosecuted which is part of the problem. This may be due to the nature of the church in which the Christian doctrine

does not promote judging, humiliation and embarrassment by another. The Bible talks about love, kindness and fair treatment of all people even the offenders.

However this is certainly not the only factor – as many embezzlers' schemes last for years before they are found out. In fact, they often begin in good economic times, when it is easier to hide their schemes from otherwise more vigilant management. The analysis by Christopher T. Marquet of major embezzlement cases involving religious organizations reveals that the average duration is nearly seven years. This is much longer than the average overall duration we found across all industry sectors of about four and a half years.

The research by Christopher T. Marquet (2011) into this topic reveals that the most common types of embezzlement involve the following types of schemes, in order:

- Forging checks payable to cash, oneself and /or to personal vendors.
- Pocketing cash receipts means for deposit into institutional accounts.

The following first two schemes as the 21 cases above demonstrate.

2.15 PREVENTION OF EMBEZZLEMENT

Preventing embezzlement involves active policies that discourage employee theft, backed up by proactive auditing procedures to reinforce the policies and to detect irregularities. Many churches are small and therefore have limited resources and controls in place or rely on a single bookkeeper.

The Marquet report on embezzlement recommends the following steps:

- Do not allow a single individual access to all aspects of institutional finances in any given department. Make sure there are divisions of duties in the finance department in particular.
- Regularly rotate responsibilities for bookkeeping personnel.
- Require bookkeeping personnel to take vacation time off. Embezzlers often take little or no vacations to safely perpetrate their schemes.
- Do not allow bookkeepers to take work home.
- Require two signatories on outgoing checks above a certain nominal amount. The signatories should be different individuals from the check preparer.
- Examine cancelled checks regularly. One common method of embezzlement involves the forgery of checks. Another is to have them payable to the embezzler or to personal vendors.
- Maintain unused checks in a lockbox. Be sure all checks, purchase orders and invoices are numbered consecutively and reconcile any of those missing.
- Conduct regular as well as random audits. Church trustees/management should take a hands-on approach by physically spending time with the bookkeeping department periodically.
- Audit petty cash regularly.
- Audit credit card charges regularly.
- Audit expense reports regularly
- Be sure each payment, electronic or otherwise, is backed up with appropriate documentation.

- Backup financial records daily
- Make and reconcile daily deposits. Use a “for deposit only” stamp for check deposits. The person recording cash receipts should be different from the one making the actual deposits.
- Bank reconciliations should be made by a different person than those that handle cash receipts and cash disbursements.
- Know who your institution’s vendors are. As we can see from the above examples, embezzlers often create phony vendors and submit fraudulent invoices for payment.
- Examine payroll records regularly. Some embezzlers issue themselves extra paychecks and bonuses through the payroll system, as we have also seen.
- Investigate vendor complaints promptly. If vendors are not being paid as expected, it may be a sign that the payment checks are being diverted.
- Conduct pre-employment background checks for all personnel with any fiduciary duties.
- Prosecute perpetrators, creating a permanent record future employers can find.

2.16 RESTITUTION

While it is true that many embezzlers spend their ill-gotten gains in such a way as to make restitution difficult- such as gambling, luxury travel, gifts to others and purchases of consumables, many other types of assets can be identified and attached or seized. Home, luxury vehicles, watercraft, other business interests and luxury items such as art, jewelry and designer clothing may be worth seizing and auctioning off. Third party beneficiaries of the

theft- often family members such as spouses, children, parents and others are also potential sources for recovery.

Father Graeme Bell was assisted family and friends to raise money for restitution.

Bank accounts, retirement accounts, investments accounts, such as brokerage and mutual funds, can be identified through subpoena in either a civil or criminal proceeding. In some cases, a judge can be convinced to issue an order freezing assets and giving a forfeiture order.

Christopher T. Marquet strongly recommends that embezzlement cases ultimately be referred to authorities for prosecution. Failure to do so does not adequately punish the perpetrator. It provides no discouragement for potential future embezzlers, arguably hurts institutional morale and goodwill, puts future employers of the perpetrator at risk for the same type of theft. In general, the better the internal investigation and “packaging” of the evidence, the swifter the prosecutorial response.

2.17 PREVENTION OF EMBEZZLEMENT AND ABUSE OF CHURCH FUNDS:

Source: church

embezzlement(<https://www.sharefaith.com/blog/tag/churchembezzlement/>)

Churches need to stop being naïve and put systems and processes in place to protect the financial resources that God has supplied. Church thieves gain access to church funds through the nature of their position. Financial controls are how organizations safeguard

against fraud and embezzlement. The number of deterrent of fraud is the fear of getting caught. It is important to encourage congregants to be vigilant of financial irregularities and report when incidents of suspected malpractices. Churches run on trust but they also know people are imperfect and can be tempted (McConnell). That is why safeguarding a church's finances is an important part of ministry.

Audits are crucial as they give the true picture of what transactions were for and expose sums of money that are unaccounted for. It is important for churches, just like other organizations that have revenue, to be audited at least twice a year so that proper financial control measures are taken. With some churches audits are done internally by the board. The excuse for the internal audit is that the church cannot afford to lose money on an activity that could be done by selected members of the congregation. This leaves a loophole for manipulation of data and deception as those tasked to perform the audit can be influenced and intimidated to some degree. Most churches realize that having an audit can be good thing (McConnell). It is another aspect of being a good steward of a church's finances. It is helpful to have a second set of eyes look at the church books. It takes a lot of faith to run a church, especially when finances are tight. But some churches may be missing out on ministry, because there is not enough money in the bank to respond to needs and opportunities that arise. This situation may arise because of the squandering of church money by clergy.

2.18 PASTORAL CARE AND RESTORATION

Gary D. Friesen suggests the following when talking to a confessing embezzler:

- Focus on listening and understanding all that is being said in the confession. Remember embezzlement is a crime of deceit, in almost every case, more will be revealed over time. It is not unusual for the embezzler to convince even himself that he has taken far less than actual amount. Communicate the hope and promise of the gospel during the time of confession. There will be another time to get all the detail you need.
- Ask the embezzler who else is aware of his actions. You especially want to know if his spouse knows. I have learned that it is important to pay special attention to this relationship. The stress on the spouse and on their relationship can be overwhelming.
- Ask what motivated him to confess. Sometimes it is godly repentance and sometimes a looming audit.
- Be careful to make no promises other than your commitment to act with godly integrity.
- Let him know that you will share the information with your Bishop or immediate senior and that he will hear from you by a certain date. (Be careful to check on him after telling him this, it is not unheard of for embezzler to take drastic steps, even threaten suicide, under the weight of shame, guilt, and fear of what the future may hold).
- Finally, assure him that as a brother in Christ, you will be there to help him walk down the difficult path of repentance, confession and godly accountability.
- When you learn of the embezzlement from any source other than a confession, it is important to confront the accused embezzler. “If a brother or sister sins, go and point out the fault, just between the two of you. If they listen to you, you have won them over. But if they will not listen, take one or two others along, so that every matter may be established by the testimony of two or three witnesses.” (see Matt 18:15) and do it gently, according to Galatians 6:1. This conversation must be in person. Also, it is

wise to have at least one other trusted leader present at the meeting. I recommend that this leader be someone of the same gender as the confronted person and if possible someone who is part of the church financial team.

One of the most important key issues is to understand the relationship between the church's ecclesiastical authority and the government's authority. Each has its proper place.

The church can never stop being the church. God has given the local church unique authority and responsibility over the moral/ ethical life and spiritual development of its members (see Matt.18:12-14, 18-20; 1 Cor.5:12-6:3; 1Thes. 5:12-14; Heb. 13:17). The priest is called to honestly and lovingly guide the person who embezzled toward repentance, redemption, and reconciliation. The government is also given authority and responsibility over criminal activity (see Romans 13:1-7). (St Paul says let everyone be subject to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God).The local district attorney's office or police can play a helpful role in several ways.

One painful reality in church embezzlement is that the embezzler did not just steal from the church as an organization but he stole from and deceived each individual member. Embezzlement is a sin against the entire church body. Therefore, except in rare circumstances, the congregation should be informed. Nothing should be communicated until there is clarity on the extent of the loss and a plan for restoration and accountability is in place.

2.19 RESTORATION OF THE OFFENDER/ RECOMMENDATIONS RELATES TO THE OBJECTIVES OF THE STUDY

The church's goal in engaging with the embezzler is loving restoration (see Matt. 18:12-14; 2Cor. 2:5-8; 1Tim. 1:5; 2 Tim.2:24-25).

To encourage godly repentance (see 2 Cor. 7:10-11). (St Paul says Godly sorrow brings repentance that leads to salvation and leaves no regret, but worldly sorrow brings death. See what this godly sorrow has produced in you: what earnestness, what eagerness to clear yourselves, what indignation, what alarm, what longing, what concern, what readiness to see justice done. At every point you have proved yourselves to be innocent in this matter.) Establish mutual accountability and to have a written restoration plan. The restoration plan should include a statement of purpose, an outline of the personal discipleship process. In putting together a restoration plan, remember that embezzlement is usually the symptom, not the root issue in the person's life. Be sure to structure the plan in a way that addresses the core issue with which he is struggling, whether personal, relational, spiritual, or financial. The goal in working an embezzler is full restoration through a biblical process that is full of grace. Remember the Apostle Paul's words to Timothy, The goal is love, which comes from a pure heart and a good conscience and a sincere faith (1Tim. 1:5).

2.20 HISTORICAL ORIGIN OF GREED LEADING TO ABUSE CHURCH MONEY

The pathology of abuse church money cannot be divorced from the concept of "money greed" which is its root cause and its matrix. The pathology of abuse church money is always

activated by greed for money and originates from certain psycho-sociological community backgrounds which breed it.

Psychologists, such as Kiskev G.W. (The Disorganised personality: M. Grew, Hill Book Comp: New York 1964 ed. page 230) regard pathologies such as abusing church money as evidence of an anti-social personality which occurs in persons with a faulty super-ego development who engage in impulsive actions. Such people are unable postpone their urges to satisfy their present needs, have no thoughts for the future, have no regard for the effect of their actions on other people and have no regard no concern of the damaging effects of their actions on other people.

According to this school of thoughts, people with anti-social personality have no samples, no morals, have no sense of guile are pathological liars and swindles who cannot rationally justify their actions.

The glibness of their tongue and outward favorable impression and charm can even fool intelligent people whose confidence affection and friendship they may easily win, but will surely eventually use them as his victims.

The second school of thought about the deviant tendency of stealing church money is that of sociologists who regard this pathological behavior as social pathology.

According to Rip C.M. in his book (Contemporary Social Pathology Academic: Pretoria 1966) defines social pathology as behavior which does not conform to the generally expected behavior for a person in a given situation in a specific society at a specific time.

In a church context of worship and Inculcating the principles of Christian goodness and propriety of conduct, it becomes socially unexpected and improper for a church leader to steal

monies that contributed by poor people in an effort to build and sustain the church of the living Christ. A church leader is expected to accord a caring and sympathetic attitude to the flock of God under his care and protect and see to their wellbeing. To resort to malicious tendencies of exploiting and oppressing the poor flock of God by a priest is acting contrary to the Christian message and constitutes deviant and pathological behavior which needs to be corrected. Nick Pollard's positive deconstruction model of rehabilitation will come in very handy in treating such deviant pathological behavior.

2.21 PRELIMINARY CONCLUSION

In this chapter the phenomenon of abuse of church money by the clergy has been dealt quiet extensively and has been revealed how widely spread is. Views from other writers' backgrounds have been compared.

The next chapter will explore the issue of methodology of research study.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

Methodology is a key issue in a study research as it charts not only the direction and objectives intended to be achieved by the study, but also guides the researcher as to the appropriateness of the study strategy adopted as a tool of realizing the purpose of the research. The type of research undertaken here has to be designed to probe, uncover and to describe the cause and effect of squandering church monies by clergy in its essence as a threat to the moral order of the church. The failure of the existing church controls, the personality of the deviant

leader, the psychic and sociological curative measures, treatment and care of the victims of the vice and shepherding and curative care of the victims.

3.2 RESEARCH DESIGN

The study occurs in the domain of social pathology and must be handled by a qualitative descriptive method destined to analyze its source and causality and a probing into the affected individuals psychic- makeup which make him susceptible to deviating from the expected norms, and a finding of curative measures to the individuals and discovering social practical improvements to the environmental and spiritual matters which help breed the problem.

The author has therefore employed the design of descriptive and analytic nature of the problem under investigation with a view to discover its cure. The research design and methodology aimed at making the study replicable and therefore reliable.

3.3 DEFINITION OF THE PROBLEM

The problem under investigation is a social one, and constitutes a deviation from the accepted moral order of a religious society and is, therefore, a threat to the generally accepted moral order. Sociologists refer to such a problem as pathology or an abnormality since it is a violation of the accepted norms and values of the society of the background of the study and may be a symptomatic of a breakdown in the social controls which are no longer effective in ensuring the smooth running of the society. The abuse of church money may be due to internal factors within the organization or even external factors which infringe on the organizational structure

of the church itself. It may therefore be dangerous to speculate on them and could be wise to study the phenomenon deeply using effective methods of study.

3.4 QUALITATIVE RESEARCH

The Author in this research will use for the purpose of collecting data, mainly the qualitative method in the course of which I will conduct semi-structured interviews and serve carefully-planned questionnaires to be filled by a broad sample of participants intended to throw light on this problem. Qualitative method is pivotal in this research because it will help reveal knowledge of other people.

The essential features of qualitative research are the correct choice of appropriate methods and theories, the recognition and analysis of different perspectives, the researcher's reflection on their research as part of the process of knowledge production, and the variety of approaches and methods.

3.5 VARIETY OF APPROACHES AND METHODS IN QUALITATIVE RESEARCH

Qualitative research is not based on a unified theoretical and methodological concept. Various theoretical approaches and their methods characterize the discussions and the research practice. Subjective viewpoints are a first starting point. A second string of research studies the making and cause of interactions, while a third one seeks to reconstruct the structures of the social field and the latent meaning of practices. This variety of approaches results from

different developmental lines in the history of qualitative research, which evolved partly in parallel and partly in sequence.

3.6 APPROPRIATENESS OF METHODS AND THEORIES

Scientific disciplines used defining methodological standards to distinguish themselves from other disciplines. An example of such includes the use of experiments as the methods of psychology or of survey research as a key method of sociology. In this process of establishing as a scientific discipline, the methods become the point of reference for checking the suitability of ideas and issues for empirical investigations. This sometimes leads to suggestions, to refrain from studying those phenomena to which methods like experiment or surveys cannot be applied. Sometimes a clear identification and isolation of variables is not possible, so that they cannot be framed in an experimental design. Or to keep away from phenomena which can be studied only in very few cases, what makes it difficult to study them in a big enough sample for a representative study and for findings ready for generalization. Of course it makes sense to reflect on whether a research question can be studied empirically or not. Most phenomena cannot be explained in isolation, which is a result of its complexity in reality. If all empirical studies were exclusively designed according to the model of clear cause-effect relations, all complex objects would have to be excluded. Not to choose such objects is often suggested for how to treat complex and rare phenomena in social research. A second solution is to take contextual conditions in to account in complex quantitative research designs (e.g. multi-level analysis) and to understand complex models empirically and statistically. The necessary methodological abstraction makes it more difficult to reintroduce findings in the everyday situation under study. The basic problem – the study can only show what the

underlying model of reality represents is not solved in this way. Lastly, the designing methods open to the complexity of a study's subject is also a way to solve rare issues with qualitative research. Here, the object under study is the determining factor for choosing a method and not the other way round. Objects are not reduced to single variables, but represented in their entirety in their everyday context. Therefore, the fields of the study are not artificial situations in the laboratory but the practices and interactions of the subjects in everyday life. In order to do justice to the diversity of everyday life, methods are characterized by openness towards the objects, which is guaranteed in different ways. The goal of your research then is less to test what is already known (for example, theories already formulated in advance), but to discover and develop the new and to develop empirically grounded theories. Also, the validity of the study is assessed with reference to the object under study and does not exclusively follow abstract academic criteria of science as in quantitative research. Rather, qualitative research's central criteria depends on whether findings are grounded in empirical material or whether the methods are appropriately selected and applied, as well as the relevance of findings and the reflexivity of proceedings.

3.7 PERSPECTIVES OF THE PARTICIPANTS AND THEIR DIVERSITY

The example of mental disorders allows us to explain another feature of qualitative research. Epidemiological studies show the frequency of schizophrenia in the population and furthermore how its distribution varies in lower social classes, serious mental disorders like schizophrenia occur much more frequently than in higher classes. Such a correlation was found by Hollingshead and Redlich in (1958) in the 1950s and has been confirmed repeatedly since then. However, the direction of the correlation could not be clarified. Do the conditions

of living in a lower social class promote the occurrence and outbreak of mental disorders, or do people with mental problems slide into the lower classes? Moreover, these findings do not tell us anything about what it means to live with mental illness.

3.8 REFLEXIVITY OF THE RESEARCHER AND THE RESEARCH

The approach adopted here is one that the confessional ethnographer (Van Mannen 1988) would use whereby the researcher becomes self-revealing and self-reflexive when giving an account of their experience in undertaking the project. I have adopted this confessional style for the purpose of relating my experience as I explored and defined in detail what it was I wanted to research and how. This does not preclude the use of another method for the collection and analysis of the data. It thus “presents the ethnographer’s role as a research instrument and exposes the ethnographer rendering their actions, failings, motivations and assumptions open to public scrutiny and critique” (Schultze 2000, page 5). In a confessional ethnography the researcher interlaces self-reflexive and autobiographical material with the actual ethnographic material thus challenging the reader to “constantly examine their own practices and assumptions whilst they are learning about the practices and assumptions of others” (Schultz 2000, page 5)

3.9 THE ROLE OF THE RESEARCHER

In qualitative studies, the research is considered an instrument of data collection (Denzin & Lincoln, 2003). This means that data are mediated through this human instrument, rather than through inventories, questionnaires, or machines. To fulfill this role, consumers of the research need to know about the human instrument. The qualitative researcher needs to describe relevant aspects of self, including any biases and assumptions, any expectations, and experiences to qualify his or her ability to conduct the research (Greenbank, 2003). In addition, it is a useful for the qualitative researcher to keep a research journal explicating personal reactions and reflections, insights into self and past, in a separate journal, and how bracketing takes place.

The qualitative researcher should also explain if their role is emic an insider, who is a full participant in activity, program, or phenomenon, or the role is more etic – from an outside view, more of an objective viewer. There could be a great deal of variations in between.

3.10 PASTORAL CARE MODEL

People affected by social problems need pastoral care. (Gerkin: 1997: 79) in his book An Introduction to pastoral care provides models, methods and theories which should really be of profound effect on the sick souls. These models are a development from the Ancient Israel Heritage where a pastor was regarded as Priest, Prophet and Wise Guider. Jesus incorporated these three important things as our tradition in the good shepherd as the grounding metaphor for the ministry. This shepherd metaphor has been appropriated as the dominant metaphor for care in the past (Gerkin, 1997:23).

Upon reading Gerkin's book *An Introduction to pastoral care* (Gerkin, 1997) the researcher invariably discovered that the method of pastoral care proposed in this book has a biblical foundation. The biblical notion of shepherding originates from the type of pastoral care that was given by Jesus to the people of God. Jesus refers to the people of God as his "flock" and refers to himself as a "shepherd."

The quality of care which Jesus gives to his flock is so graciously and generally accorded as to resemble that of his sheep under his care. The comfort enjoyed by the flock of Jesus under his hand is metaphorically represented in the book of (Isaiah 4: 11) which says: He leads his flock like a shepherd, gathers his lambs in his arms and carries them close to his heart and gently leads those that have young. The level of quality of care that the pastor ought to give to his flock is succinctly described in the biblical text quoted above and is given as a model to be followed by a pastor. The pastor needs to be so warm hearted, kind and very close to his flock and to provide to the physical and spiritual needs of his flock which will ensure that his flock enjoys comfort under his care. The words carries them close to his "heart " and "gently leads" described the tender and passionate relationships which ought to exist between a pastor and the objects of his care.

Gerkins model of pastoral care and counseling is undoubtedly founded in the model of care set by Jesus in the above given biblical model (Isaiah 4:11).Gerkins is attempting however to adopt a more "holistic understanding of the ministry grounded in a narrative, hermeneutical approach to pastorally care" for the people of God and focuses attention to comforting issue of justice and moral integrity in the life of the people.

In his model the pastor is viewed as a "caring shepherd" in the pastoral process in the same manner as the Lord Jesus is depicted as a good shepherd who leads the people along the

paths of righteousness, restores their souls and walks with them in the arduous journey among their enemies and provides them with protection.

The writer in his book traces historical models of pastoral care and how they originated in the various cultural systems, and mentions the prophetic, priestly and the Hebrew wise guidance models which set a bases for the current theoretical models outlined in his book.

Besides setting his style of pastoral care as a model, Jesus appointed all his apostles as under shepherds who had accompanied him through his ministries and who were eye witnesses along his entire journey whilst teaching, healing, reconciling and sustaining. The model of a “good shepherd of the flock” becomes an apt guideline for our efforts to incorporate the shepherd model in our pastoral theory. The work, actions and words of Jesus as he met people at all social levels gave his disciples and their followers an apt model of a good shepherd who knows his sheep and who is also known by his sheep.

Another fact of the shepherding model is to depict the pastor as a mediator and reconciler. In(Gerkin,1997: 81), the functions of the mediator and reconciler between the individual believers and the community of Christians are still relevant in our own time. Our methods must be more narrowly adopt the manner of listening, initiation, clarification and commitment. The writer states that it is necessary to make us use of the ancient function of the pastor operating as mediator and reconciler between individual believers and the community of Christians. In reading Paul’s epistles, one discovers that the apostle Paul made use of this method in dealing with the various churches he visited which had contrasting views about many matters of belief and practice, and he attempted to receive them and more importantly to the head of the church which is Jesus Christ.

The third most important aspect of the model of shepherding is to see the pastor as a ritualistic leader. From the middle Ages, we can learn about the careful administration of pastors who tend the connections between liturgical practices and life experience. There is a deep connection with the communal meanings by way of corporate participation in the symbolic act of the Eucharist, the laying of hands, the baptism, praise, worship and prayer (Gerkin, 1997: 82). Whilst the rituals of the past era are no longer suitable for this present era but still present's believers still retain some things that are sacramental, liturgical and ritualistic expressions of care which were borrowed from the church of the middle ages.

Communication by conversation alone cannot achieve the healing aspect. It is necessary for the believers to participate in symbolic acts of receiving care and healing through receiving bread and wine, the laying of hands and the administration of water of baptism. We inherited from the middle ages the imagistic legacy of seeing the pastor as a curer of souls.

The church therefore believes that the people it ordains are specially gifted to execute the ministry of the word and sacraments and for pastoral care of the congregation.

The ritual of ordination means that the ordained members of the church such as lay people are also involved in the service of the church. Everyone in the church has a special role to play in the service of God.

3.11 HERMENEUTICAL APPLICATION OF GERKINS CARE MODEL AS AN INDESPENSABLE AID IN EXPLAINING THE PATHOLOGY OF ABUSE CHURCH MONEY

Gerkin's model of caring is not just a mere epistemological construct but it is more importantly a core value of a Christian life style as is described in the biblical values of Christian life.

This model of care has a scriptural or biblical origin and is the type of life that Jesus proposes to be followed by all those pastors who wish to adopt the lifestyle of Jesus.

In the book of the gospel of John chapter 10, Jesus comes out boldly to say " I am a good shepherd." The good shepherd according to his standard must sacrifice his own life to save that of his flock which bold feat cannot be done by a hired undedicated hireling. This type of lifestyle of being a caring shepherd to the flock of God i.e. the people under the care of a good shepherd was adopted, preached and followed even by the disciples of Jesus.

In chapter 5 verse 2 of the epistle of 1st Peter the same model of shepherding is echoed by St Peter when he says "be shepherds of the flock that is under your care, serving as ourselves, not because you to be, not greedy for money, but eager to serve, not lording it over those entrusted to you, but being examples to the flock."

The above passage drawn from the first epistle of Paul shows in abundantly clear language and ideas that shepherding or caring for the flock is the paramount duty of a pastor and it also illustrates that even during the days of the early church there was a fear of pastors and leaders of the church that they might fall prey to squandering church monies, hence the warning by Paul that they must not do so.

Secondly there was a warning and there is still a standing warning that the pastors in charge of the flock of God must not domineer and oppress those that are under them. They must serve them willingly and take care of them voluntary and must do so not because they are

forced to do so, but because it is their willing pastoral duty to take care of the poor and disadvantaged people of God.

A hermeneutical analysis of the passage brings the reader thereof that the shepherding model of Gerkins involves two levels of application. First and foremost the duty of pastoral care must be bestowed to the poor and suffering flock of God which consists of the ordinary people. It drives home the message that Jesus in his pastoral work has a preferential option for the poor, disadvantaged people and his style of pastoral care is directed mainly towards ensuring that the poor and weak must get a preferential share to caring treatment.

The bible passage indicates to us that the incidence of squandering of church money by pastors has its origin in greed for money by pastors which greed emanates from inner insatiable passions and love of material possessions inherent from the psycho-sociological needs prevailing in the areas of their operation.

This means therefore that, the care model of Gerkin will come in handy in my research to be used as a tool of care-giving towards the victims who suffer loss as a result of being defrauded of the church funds by the pastors. These are the people who need most surely the healing and pacifying care-giving methods in their plight.

The pastors who are overcome by their sense of greed and lust for money and material possessions that go with it, will also need application of the Gerkin's model of care in guiding them to overcome their passions for money and to get them to rehabilitate themselves.

The Gerkin's model of pastoral care to be more effective will need to be supplemented by the positive Deconstruction care model of Nick Pollard which is aimed at changing the world-view of an afflicted deviant person into making a positive search for the truth which will lead to an

adoption of a better set of values after a positive deconstruction of wrong and destructive ways of thinking and acting.

Nick Pollard method will help the researcher in his effort to try and re-habilitate church leaders who are involved in the anti-social deviant pathology of abuse of church money.

DATA- COLLECTION METHOD

3.12 SAMPLING

Sampling refers to the process used to select a portion of the population for study. Qualitative research is, generally, based on nonprobability and purposive sampling rather than probability or random sampling approaches. Purposive sampling simply means that participants are selected because of some defining characteristic that makes them the holders of the data needed for the study. Sampling decisions are, therefore, made for the explicit purpose of obtaining the richest possible source of information to answer the research question. The researcher has selected purposive sampling. The researcher has purposively selected five Priests and five Churchwardens from different parishes. The researcher has also targeted two Bishops from different Dioceses. The participants will be chosen irrespective of gender as long as they are willing to participate in discussions and interviews. Reason behind is that it is easy to meet them because they are within my Diocese except the Bishops. According to Henning et al. (2004) and Merriam (1998), purposive sampling involves selecting people who fit the criteria of desirable participants based on their experience or knowledge. Purposive

sampling is also known as judgmental, selective, or subjective sampling. This type of sampling can be very useful in situations when you need to reach a targeted sample quickly and where sampling for proportionality is not the main concern. Purposive sampling decisions are not only restricted to the selection of participants but also involves the setting of events and activities to be included for data collection. Patton (1990) has identified 16 sampling strategies.

This research study was conducted in the local Diocese of Indwe in Eastern Cape. People to be interviewed included five priests, two Bishops and five members of churchwardens. The researcher has chosen these participants by virtue of their knowledge and experiences in the church. This research is qualitative in nature as it employed the social constructivist paradigm which bears on socially contributed nature of reality. Social constructionism or the social construction of reality (or social concept) is a theory of knowledge in sociology and communication theory that examines the development of jointly-constructed understandings of the world that forms the basis for shared assumptions about reality. Those interviewed expressed their feeling, beliefs and experiences openly and spontaneously. The participants were not asked leading questions but questions that elicited their feelings and attitudes towards the diversion of church funds for personal use by the clergy.

The interviews brought out the sentiments of social responsibility and care for what is perceived to be a communal fund in terms of the church as an institution. Also the issue of trust in the stewards has been brought into question as those entrusted with handling the monies of the church and tend to take advantage of their positions to illicit divert church monies to personal use. Though the data collected in this research is of qualitative in nature, the unavailability of first-hand information that is information from the alleged culprits, makes

the research fall short of being proclaimed totally successful. It is however suffice to hold to the claim that the clergy get involved in the habit of diverting church funds to personal use judging from the assertions made by those interviewed. It is worthy of mentioning that those interviewed showed enthusiasm about the subject of employing modern day accounting as a means of exercising control and ensuring justifiable use of funds and preventing unnecessary expenditure.

3.13 ETHICAL CONSIDERATIONS

The word ethics comes from the Greek ethos, meaning character or custom. In Greek ethical refers to principles or standards of human conduct (i.e. the way people are supposed to behave (Nieuwenhuis,2007:9).

The goal of ethics in this research is to ensure that no one is harmed or suffers adverse consequences from the research activities (Cooper and Schindler,2001). The researcher has undertaken to protect the rights of all respondents by ensuring that none of the respondents was named during the research. Respondents were selected to participate freely without compulsion. All respondents were informed of the reason and purpose of the research and Informed consent was sought from the Diocesan Bishop before the commencement of this research initiative. The researcher will make sure to protect the rights of the respondents and be ready to cooperate with them whenever there is a need to do so. The researcher will have to speak out that this exercise is voluntary. There will be no gain either in cash or in kind except that the respondents will gain knowledge about the study under discussion.

2.14 ROLE OF THE CHURCH -GOVERNING BODY

At the time of this study, the Diocese of Indwe is comprised of 55 parishes and 16 archdeaconries. The archdeacon is in charge of 5 parishes to monitor the Rectors of that particular Area.

He usually visits parishes once a year to see the viability of that particular parish.

Officially, responsibility for the finances of the church rested with the elected churchwardens, who were legally responsible for the payment of the Diocesan assessment and staff of the parish and other expenses incurred in the running of the church.

Once a year the parishioners over the age of eighteen years and above met at the annual Vestry meeting. The aims and objectives of this meeting is to give all the financial statement for the year.

The functions of vestry meeting shall include the election of churchwardens and parish councilors. The care rests with the incumbent of the parish in matters affecting worship, stewardship, ministry, education, evangelism, unity, development and social responsibility.

It is well stated that churchwardens are the Bishop's officers.

Parish council is the body which controls the smooth running of the church. A parish council shall be elected in every pastoral charge at the vestry held in terms of section 1 (a) of canon 27 of vestries. (Constitution and Canons of the Anglican Church of Southern Africa, Section 27).

The parish council shall meet once a quarter depending on that particular parish. The council shall consist of incumbent, the assistant clergy if any, Lay-ministers licensed to the parish,

churchwardens and elected parish councilors who shall be confirmed communicants. The number of such councilors shall be determined by the vestry.

The parish council shall have power to consider matters affecting worship, stewardship, evangelism, education, social responsibility and pastoral care, to examine the needs of the communities ,and to initiate such actions as shall be determined in any of these concerns.

Also it has to consider the general welfare and accommodation of all licensed clergy and where applicable, their families and dependents and to take such action as they may deem necessary.

Parish council has to seek at all levels such contact with other Christians as shall strengthen Christian witness and promote Christian unity.

Parish council has power to give direction and control of the properties and revenue and expenditure of the parish. It has to receive and act upon all matters referred to it by the Bishop.

2.15 PRELIMINARY CONCLUSION

This chapter has dealt with data collection method and interviews. Pastoral care of Gerkin and Nick Pollard positive deconstruction has been employed. The next chapter will discuss the issue of church finance and misappropriation of funds by clergy. This part is very crucial as it is going to illustrate the church funds and the reason why they are being paid for.

CHAPTER FOUR

IMPACT OF ABUSE OF CHURCH FUNDS

4.1 INTRODUCTION

During the last five years the church in general and the Anglican Church in particular has been experiencing a growing and shocking problem of mismanagement of church funds by the clergy. The problem has since reached the alarming proportions as to include Diocesan Bishops and priests and has a devastating impact on the particular Dioceses affected.

In July 2010, I read of an instance of Bishop of Shri La Nka (not its real name) in their local newspaper the “Shri Herald” in which a report appeared about a missing amount of 6 million has been missing which resulted to the resignation of the Bishop. Quite recently there has been unrest in the congregation of the Diocese of Umzintlava (not its real name) on account of allegations made by the people of mismanagement of funds by the senior member of the church. A step was even taken to suspend him from duty. In a similar pattern, the same was seen from the Methodist Church. At the head office of the Methodist Church of South Africa in Mthatha under the charge of a Bishop, an amount of R200 000 was missing and that it was taken out of the church safe.

In a recent article which appeared in our local Daily Dispatch newspaper(2nd May 2013), it is alleged that a 28 year old man who is a member of the Methodist church stole a church Bank Card and bought goods to the value of R7000 at Weirs Wholesale in King Williamstown.

Church monies collected from the congregation are meant to promote religious purposes of spreading the word of God in various ways which are planned by churches in their programmes of worship and extending the kingdom of God Abuse of church money in the context of religious worship and of fighting against satanic evils is represented by the militant church established by Jesus Christ through his disciples in an inversion of moral values on which the church is based as well as a subjugation of the goals aimed to be achieved by the religious worship. It is therefore fitting under these headings to make reference to the source of money collected by the church, the purpose for which the funds are meant to be used and to explain how abuse of those funds collected for the special purposes defeats the noble aims of such collections in the sub-headings that are described here under:

1. Pledges
2. Harvest
3. Parish Fundraising collections (Inggungquthela)
4. Family Day fundraising feasts
5. Celebrations of Saint Days
6. Tithing

4.2.1 PLEDGE

The word pledge has since been used in my church from my early childhood. Our forebears used to carry cards when they go to the church as proof of their membership. They would differ in many colours but that does not mean a thing. Their names and surnames were written in front of the card and at the back were written the amount of money which he or she pledge is going to pay each and every month. Ever since then the money is still collected in that same way even today to support programmes of the church. Every month Wednesday is set apart as an office day or the day of pledges. Head Preachers from various out-stations would come and bring pledges to the mission. It is regarded as a special day whereby there will be some catering of food in order to help those who come from afar.

Money derived from payment of pledges by members of the congregation is the one generally used to run day to day the expenses of the church and is also the one that is generally open to abuse by the clergy because it forms the bundle of funds which are collected every month from the congregation and is paid regularly. The churchwardens are the people who are entrusted to count the church funds and they live it to church safe. The priest in charge used that opportunity to take the parish funds and use it for his personal benefit. When the churchwardens came to take the money to the bank he would accuse them of their poor accounting since he is only one who has a background of accounting. This made him to be the only person who can be able to prepare the parish financial report. In such instances the priest gain access to fringe sums of money and abuse them without the church congregation understanding what is going with their money. It is an understood principle that the church of God must be run on the basis of trust and with intergrity. The dishonest showed by the priest in a breach of trust is unfavorable in the face of God.

4.2.2 HARVEST

Normally this event is usually take place towards the end of the year. It brings a lot of joy to the congregation as they come to thank God for what He did for them. The purpose of harvest is clearly targeted by the churchwardens and is known in advance by the congregation. The collection of harvest may be indicated for building new structure for the church or building a dining hall. Sometimes the purpose of the money is mainly to invest the money after a one tenth has been deducted and paid to the priest in charge. It is from these huge amounts of harvest that most abuse of church money by clergy takes place. They calculate their allocated amount of ten percent of the whole harvest deliberately incorrectly and add more than ten percent again to their amount which they call it thirteenth check at the expense of the congregation. Some have bank cards that enables them to fill the petrol in their parish vehicles and use more amounts exceeding those which are stipulated by the parish church council.

4.2.3 PARISH FUNDRAISING

In most cases the parish organizes parish fundraising to strengthen the parish guilds .People make big donations to the church amounting up to R5000.00 and over and those monies would be given to that particular guild. Church monies are not allowed to be kept at homes and they are kept in church safe which gives again an opportunity to the priest to abuse church funds.

4.2.4 FAMILY DAY FUND RAISING FEAST

A Family day is a day when the whole Diocese organizes a feast which is attended by the archdeacons. Each parish has to pay an overall amount determined by the Diocesan administrator in accordance with the size of the parish. Sometimes parish collection for this occasion often exceed by far the amount determined by the diocesan administrator. Then the excess money collected are often abused by the priest in charge. This is what is known as abuse of authority and abuse of office to exploit the church of God.

4.2.5 CELEBRATION OF SAINT DAYS

The parish can also arrange celebrations of the saint by whose name the particular parish is called, For instance the parish name may be St James or St Lukes. The saint is celebrated on its own day of commemoration day. The parishes of the archdeaconry gathered together and make money contributions to the celebrating parish which make a lot of money when put together a sizable amount of money which can be used by the church to build its own project. The defining element of abusing church funds by clergy is intentional. Even if its aims is modest, the behavior is especially deceptive since the clergy are trusted to handle the church monies.

Lastly the grand collection of money by the various structures of the church is very much tempting to the priests who handle moneys belonging to the church. The position is worse when the priest is inherently without scrupulous, without morals and without a sense of guilt consciousness.

Priest with an anti-social personality can be dangerous when put in charge of sensitive monies of the church because those individuals who abuse church money maintain no real loyalty to any person, group or code of behavior.

Some abusers show marked emotional immaturity,,show lack of judgement. They justify their act of behavior by arguing that they are under financial pressure because their stipends are poor and they can not live on them. To be in charge of church monies requires a high sense of responsibility and a high sense of intergrity.

Abuse of church money by clergy can easily create a split in the church and destroy the smooth running of the church. If there is a frequent calling upon the congregation to pay the money which tires the people and makes them restrained to contribute money can eventually destroys the unity of the church. When the church goes down and closes down and no people attend the church, the end result is that the calling to priesthood of the church of God becomes meaningless.

4.2.6 TITHING

Tithing is one of the most important things in the church. It has its origin from the books of Old Testament. The Jewish people used to practice this custom. The book of Deuteronomy 26: 11-12 has this to say “Be grateful for the good things that the Lord your God has given you and your family, and let the Levites and the foreigners who live among you join in the celebration.” Every third year give the tithe- a tenth of your crops to the Levites, the foreigners, the orphans, and the widows, so that in every community they will have all they need to eat. When people bring their tithes to the church they receive more blessings from the Lord. The Lord said from the book of Malachi” test me.” .According to the view of the United Presbyterian church in Southern Africa (Christian Stewardship, page 7) they understood stewardship as the practice of a systematic, and proportional giving of time, abilities and material possessions based on the conviction that these are trusts from God to be used in his service for the benefit of all mankind in grateful acknowledgement of Christ’s redeeming love.

Church members support their churches financially with the assumption that what they give will be handled responsibly to advance the ministry goals of the church. The payment to the church by each member has its origin in the bible and is an acceptable practice. The tithing giving practice of paying one tenth of ones income to the church applies to ones monthly income and yearly income earned by each church member and if the system is applied to a congregation of rich members it can yield a lot of money to the church. It is at this time where the priest abuses a lot of money with the aim that it could not be easily seen by the congregation.

4.3 CHURCH AND MONEY

Church would not exist without the generous donations made by tithing members. Malachi says in his book 3:10 “Bring the whole tithe into the house that there may be food in my house.” (Test me in this says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.) There are financial sacrifices that believers make because it is a Christian principle. There has always been and always will be that extricable link between the church and money. We learn from the scriptures that money was a means of reaching out and helping those who were poor and needy. In other words, charity was the priority challenge that the believers in the word of God were concerned with. Congregants donate money to the church so that the programmes of the church towards the needy and the destitute could carry on and also to support those who were involved in carrying out those deeds of kindness.

Pastors and other members of the clergy fall in the category of people who are provided for through church funds. But there is certain way of doing that by the churchwardens because a priest is not allowed to take monies of the church for himself.(Matthew 10: 9-10) says when

Jesus commissioned his disciples he says do not take along any gold or silver or copper in your belts. Take no bag for the journey, or extra tunic, or sandals or a staff, for the worker is worth his keep.) However, it seems that the money received by the clergy members mentioned above is not sufficient to meet their needs, and may be, their obligations. This is suspect since a number of members of the clergy entrusted with the keeping and administration of church funds have been found to have misused church money. It might be argued that this demeaning act is motivated by the change of focus regarding the pastoral duty of the church or that those entrusted with the monies of the church perceive themselves as the “supposed” beneficiaries of the church funds. May be the position they find themselves in is to blame for their wrongful doings. This might be a premise to justify their misdemeanor. Bishop Peter Lee in his book (Pastoral Standards) says “it is important for ministers to avoid debt and be aware of financial temptations. Church funds should always be handled in the presence of a witness, and all parishes or diocesan procedures scrupulously followed. Church funds belong to other people and to God. They have probably been collected at great sacrifice to someone. Parish records should be regularly inspected and suspicion should be aroused and acted upon if responsible people find excuses for not bringing ledgers, cheque books or statements to properly called meetings. Records should be kept in ink. If in doubt, someone in authority should be called in. This may be uncomfortable, but it is better than wishing one had acted sooner when it is already too late.” (See pages 171e to 171f)

4.4 MISUSE, ABUSE AND PERVERSION OF RELIGION FOR FINANCIAL GAIN AND POWER

This subject of abuse of religion for money gain deserves to be treated separately from other causes of exploitation of the flock of God to advance the financial interests of church leaders.

The way money has come to day to be a central issue which dominates all spheres of life of an individual person deserves special mention and discussions. 1 Timothy 6:10 says “For the love of money is a source of all kinds of evil. Some have been so eager to have it that they have wandered away from the faith and have broken their hearts with many sorrows”. The researchers looking to the priests who are now out of their ministry because of abusing church funds leaves him very uncomfortable.

The current greed for money is a response to the development of the new money- property economy which has caused a global crisis in which money has become a sought but idol thereby creating a climax of the money culture.

The basic characteristic of modern life is the subjecting the whole life of a person to a functional mechanism geared towards the accumulation of money (capital) for the self with no desire to share what has been collected with the poor people.

The ordinary worker and employee is not regarded in a human sense of being a fellow creative of God, but is seen as an agent or tool to be used to bring money owner in financial terms as a bringer of wealth only and not as a human being deserving of human rights.

This struggle for money and property by everyone has changed the social relations between man and man and the general focus is on greed for money and satisfaction of egocentric interests.

In the context of preventing money-property economy, the caring pastoral needs for the poor have no place nor chance of application.

There is therefore a need for the healing of the destructive of the psycho-social effects of the prevailing market money system of economy.

Some churches are deliberately established for the express purpose of making money for their establishers. There is no religious purpose envisaged by the owners of such churches except for their crooked goals of exploiting the vulnerability and frailty of their followers aimed at making them to pay contributions of money for the benefit of the owners of such churches or sects as it were.

The succession to leadership of those religious sects is cut and dried and reserved only for those in the family of the present leader such as son, brother or wife of the leader who established the sect. This is intended to keep the wealth within the family of the establisher and to exclude outsiders from positions of leadership and the power, and wealth that go with the position.

The phenomenon of misuse and perversion of religion has become widespread and is causing some disturbing consequences in the lives of communities who are affected by the religious gimmicks of this class of offenders.

Some of them use their premises for their religious sects as brothers and places of community for their immoral sexual relations with women under their care. They pretend as if they are healing them of sterility and other sexual shortfalls. Some pretend to be able to increase by prayer small amounts of money into thousands and millions of rands and, in the process, disappears with huge pensions of victims who believe in their claimed power.

The work of a researcher is very wide as it consists in exposing these fallacies so that the victims of fraud be timeously warned to resist from associating with persons who claim to be healers and prophets who state that they can assist their victories in winning huge amounts in the lotteries and horse-racing, yet they have no money by themselves to boast about.

4.5 HOW TRANSPARENT SHOULD CHURCH FINANCES BE?

Research reveals that financial reports are given in some churches while it is only the pastor and or a few leaders who know how the church finances are managed. There is no prescription in the Bible on how a leader entrusted with the finances should manage the finances. It is easy to conclude that the Bible allows for freedom on the issue of finances. The Bible, however, recommends the characteristics of the leader or individual who should be entrusted with the leadership of the church. (Exodus 18: 21) says you should choose some capable men and appoint them as leaders of the people; Leaders of thousands, hundreds, fifties, and tens. They must be God-fearing men who can be trusted and who cannot be bribed. Timothy has a lot to say about a leader in the church (Timothy 3: 1-7).

Church finances should be managed with honesty, integrity, good stewardship and transparency regardless of who has the financial oversight on it. This point is very important since a committee can mess up with church finances in the same way an individual can if work of the devil is a common factor. Accountability is the most important aspect when it comes to financial stewardship.

5.6 THE GRACE OF GIVING

In Luke's Gospel, Jesus said "Give and it will be given to you". It is always very important to encourage the congregation to give cheerfully. For with the measure you use it will be measured back to you (Luke 6:38). The principle of God is that if you want to receive generously, then you have to give generously. The spiritual key to right giving is grace received through Jesus, through the cross and through love.

4.7 SACRIFICIAL GIVING

The Bible speaks about sacrificial giving. If you have two blankets and someone needs one of them, sacrificial giving hands over the better of the two. It means giving till it hurts. It means living with the faith of the poor widow Jesus commended to his disciples. (Mark 12:41-44). If we think like Jesus and not the world we live in, then we will make things easier for the church. Some of the priests they do not want even to pay pledges for them and their spouses to the church, but are the very first ones to demand money from the church. If you ask them why do they not give money to the church they would say they had already sacrifice their lives to the church.

4.8 PRELIMINARY CONCLUSION

This chapter has explored the conditions that make it possible for clergy to abuse and misappropriate church finances, and the verses in the Bible of which the pastors need to practice for them to stay in the right track in their field of work. The following chapter will analyze the interviews, of some of those who have experience abuse of church finances.

CHAPTER FIVE

5.1 INTRODUCTION

In the previous chapter the researcher has dealt with the phenomenon of church money. This chapter will focus mainly on the interviews. The researcher will interview three sets of people namely five Priests, five Churchwardens, and the two Bishops of the Anglican church of southern Africa. I made it clear to them the purpose of my research in conducting these interviews. The participants showed willingness to be interviewed and there was no one who was unwilling. I promised them, before we started the interviews, that I would come back to them after my interviews if need arises to verify whether my understanding of what they have shared with me was actually what they meant. The author in this research preferred to start his interviews with the Churchwardens.

5.2 BACKGROUND

Reverend Welile (not his real name) was a Rector at St Mary's Parish Gqaqala. The parish is about 40 km from Tsolo, the nearest Town. He is married and they have six children.

One day the Church Wardens of St Mary's came to the Bishop's office to complain about the misconduct of Reverend Welile. Part of the allegations they put was that, he had a tendency of borrowing parish funds from the treasurer and never pay them back.

The parish Executive had tried to warn him about this bad behavior, and he made promises that he will not do it again. But after some time he borrowed. To make matters worse, he continued borrowing money even from the congregants. At one stage he was asked to keep on safe box the money which was raised from Ingqungquthela for building fund, but unfortunately he took it for his personal use. The news about Reverend Welile spread among the members of the church and he became very uncomfortable about this and yet he

continued with this bad behavior. The whole situation began to affect the church, especially his preaching and pastoral care towards the poor. Having heard the whole story, the Bishop decided to withdraw him from the parish of St Mary's in order to save his dignity and the dignity of the church. This move helped for a little while, but transferring him, was just like transferring the problem to the next parish. The whole process became a pastoral problem, which had to be addressed by the Bishop and Wardens.

He had tried to counsel him for a period of one month and transferred him to St Barnabas parish which was much closer to his home. Within a period of four months, Reverend Welile was reported again to the Bishop about his misconduct and misappropriation of funds. Now he began to demand the money from the mother's union. After lengthy discussion with the Bishop, he then decided to leave the Diocese and went to seek a post from another Diocese. From the case study above it appears that the mismanagement of funds is of great concern in the church today, it merits a special study of the phenomenon.

5.3 COMMENTS ON THE RESULTS AND ANALYSIS OF THE INTERVIEWS

The questions prepared for the interviews are the same and are intended to elicit responses on specific matters in this research purpose.

All the responses affirmed the existence of a problem of mismanagement of church funds by priests assisted in some cases by churchwardens as such constitutes a challenge to the priests.

The amount of money misused by priests has not reached such alarming proportions as to deserve to be regarded as beyond control and above the level of being managed by counseling and pastoral healing programmes.

The main excuse given for the theft of church money is the inadequacy of the stipends which fall short of average buying demands for the family life of a priest.

The churchwardens placed in custody of church funds often get induced into joining the priests thieving properties and if not, they become too scared to challenge a priest whom they regard as the boss in charge of the church.

The delay in banking church money and keeping it in the parish safe is an important oversight which facilitates the stealing of money since parish priests have their own keys to the safe.

Today's priests tend to live luxurious secular lives and to compete in their standard of living with the people employed in professional jobs and in management positions in the public and private sector.

The conduct of stealing church money by priests is an inconvenience to the parishes they shepherd and tends to create bad relations between them and their parishioners and diminishes their states of dignity and trust.

5.4 QUANTITATIVE ANALYSIS OF THE RESULTS OF THE INTERVIEWS/ DISCUSSION AND FINDINGS

The members of interviews who confirm the existence of the theft of church money by priests is 100% of the persons interviewed.

This indicates that the problem of theft of church money is common in most of the churches and parishes and is therefore a matter of great concern.

The huge numbers of affected priests indicates a shift in the prior commitment of priests to their calling and a deviation of their drive to sacrificing their lives to the service of Christ even if that sacrifice of their lives could mean espousal of suffering and poverty by them in their dogged determination to serve Christ.

This type of dedicated priest who is married and wedded to a help of sacrifice is rare to find, if there is still any existing.

The position is made worse by the widespread mushrooming of pastors who establish their own special churches which are in fact sects that are specially designed to make money for the leader and management of the church with no evangelism purpose.

As a result massive corruption has enriched upon the church with the church being used as an instrument of committing criminal conduct such as sex abuse and rape of under age children who are used by these sex abusing so called pastors for their pleasure.

It is therefore a challenge on the part of priests of the orthodox churches to find ways of pastoral counselling that leads towards healing those priests who are victims of greed and to rehabilitate them from the deviant conduct in the interests of their families and of the pastors and parishes which their services are being used.

5.5 Preliminary conclusion

This chapter has dealt with the realities of misuse of church funds by those who are placed in charge. The researcher is convinced that there is a large number of significant

misappropriation of funds at religious institutions. And this reveals that the most common type of misappropriation of church funds involves the misunderstanding between priests and churchwardens. Churches need to stop being naïve and now its high time to put systems and processes in place to protect the financial resources that God has supplied. In most cases those who are placed as priests in charge gain access to church funds through the nature of their position. The researcher has discovered in his interviews that many churchwardens become scared to report to their congregations such incidents. The most crucial part on this misuse of church funds is that the embezzler did not just steal from the church as an organization but he stole from and deceived each individual member hence some other congregants choose to abandon the church.

It has come out clearly that some of the priests have not come to the church for evangelism and to minister to the people of God, but for financial security reasons and reputation. One of the facts that they put in place is the inadequate of stipends. The following chapter will discuss therapeutic healing of the victims of church funds.

CHAPTER SIX

3.1 THERAPEUTIC HEALING APPROPRIATE METHODS AND THEORIES USED IN TREATING THE PROBLEM OF ABUSE OF CHURCH FUNDS BY CLERGY.

The interviews findings on the problem of mismanagement of church funds by priests disclose a dire necessity to apply a model of Nick Pollard positive deconstruction as set out by him in his book “Evangelism made slightly less difficult”. (Inter-varsity press 1997). In dealing with the problem. This model has also to be supplemented and used together with the model of shepherding by Gerkin as the patient and victim of greed will also need a caring method to enable him to develop a strong conscience which will prevent recidivism on his part.

The scope of this research is limited to the treatment of subjects who are still priests in the religious sense of the word and who are working in that capacity.

Our statistics excludes the pastors who are hardened criminals who are operating under the cloak of religion and are pretending to work for God, yet for all intents and purposes they are doing the dirty work of the devil. The case falls to be dealt with by correctional services methods in prison.

Nick Pollard in his point of departure of describing his theory of positive deconstruction first analyses the anatomy of a human belief or worldview which he sees as the driving force towards the goal and pattern of human living.

He first classifies human beings into different categories of interests or of espousal of the Christian beliefs or worldviews.

- There are those who are ready to become Christians and at the same time who need only a slight shaking up to respond.
- There are some people who deserve to become Christians yet they have lots of questions and doubts to deal with before they take a decision to become Christians.

- There is a category of persons who do really want to become Christians yet they know very little about it and need to be informed fully about Christ before they make a decision.
- There is also a category of persons who are openly hostile to Christian being and are simply not interested in the church.

It is the last group of people who are hostile to the Christian belief to whom he proposes to apply his theory of positive deconstruction.

It is important to deal with the process of formation of worldviews and belief systems, since the whole model of positive deconstruction is directed at curing victims of theft and greed by changing their bad worldviews and replacing them with better ones.

(Worldviews are developed in individuals as they grow up and develop certain answers to fundamental questions of life) Nick Polard 1977:34.

The view of the world they thus develop tends to become so entrenched that they become very difficult to change and need a very strong positive method to be applied in changing such entrenched worldviews.

3.2 FORMATION OF WORLD VIEWS BY PEOPLE

The basis of NickPollards theory of positive deconstruction rests on changing worldviews of someone from a bad unacceptable one to a good morally accepted worldview. It is therefore

relevant and even necessary for us as priests and the therapists to use pollards model to understand the process of forming a worldview.

In what he refers to as a bottom-up worldview, he made clear that in a worldview formed on this model, a person ask himself the most fundamental questions of his existence and comes to answer which lead him to form a conclusion and bases of his worldview.

Questions a person ask himself are: Who am i? Where am i? What's wrong in this world? What is the remedy? (Nick Pollard1977:31).

If a person should answer to the first question: Who am i? And replies: I am a child of God. And other suggested questions a conclusion is drawn to the effect that the subject has a Christian worldview. (Nick Pollard1977:32).

In the following paragraph to the one cited above a subject with an ego-centric and materialistic worldview is embedded in which the subject has the impression scientific knowledge and individualism can enable a person to manipulate the world to the individuals likes and dislikes. In that event there is nothing wrong with the world as each individual can shape the world to his own liking and dislikes.

Nick Pollard refers to a top-down model of forming a worldview which is a reversal of what is described above . A worldview in this model, is a way of viewing the world which brings about the world. In this model, the people on subjects already hold a certain worldview which causes them to provide certain answers to the fundamental questions about life itself. The answers are derived from a certain specific worldview which each individual person already holds. (Nick Pollard1977:32).

In the questions of Pollard and mix worldviews a person does possess on complex worldview, but picks and mix different ones and adopts them as he goes along in a pragmatic sense in which he mix in a way that works for himself in different situation. It is therefore possible that a person can mix contradictory worldviews which are not consistent with each other. The culture in which one lives is an influence or a determinant on the individual's service of worldview.

People who lived in a world of enlightened live centuries ago regarded their time as the "age of reason" in which philosophers rejected the dogma of the church and anchored their hopes in the ability of a human being to think and act for himself. They believe that science offered total mastery over our environment and destiny.

However cultures come and go as has happened to the age of reason. Where the dreams and hopes of enlightenment failure to deliver on the people's expectations many people lost their hopes and reliance on science and an anti –science movement developed and sought their source of rescue and help from Christian belief and that time western culture was synonymous with Christian belief.

There are however many beliefs offered to day from which one can choose and Christianity is one of them. The other worldviews range from secular humanism, to Islam mysticism, from scientific materialism to outright paganism.

Modern psychologists have postulated worldviews based on the concepts of self-fulfillment and self-actualization as driving attractive goals which give meaning and directions to our lives.

Because of this thing of varying worldviews confusion has been caused among the modern youth which has created a reluctance on their part to think clearly. In the postmodern world there is a rotten belief that there is no one can answer to the life problems existing, since that there is no point in looking for an answer or the truth.

The changes in thought patterns of the people throughout the ages have been presented to us by Pollard. He has sketched out the developments and emergence of varying worldviews of God's people through the ages. He advises that pastors have a challenge to do something to salvage people of God from the wrong thinking to become and act like God's people. As pastors we have an obligation in our system of evangelism to talk to them to make them uncomfortable to live with the messy mixture of different worldviews which change every day. He argues that we have no way of changing the content of the Gospel which is God's message to all his people and we cannot chop it around or water it down. We have a challenge as priests of today to try to approach the model offered by Pollard which is "Positive Deconstruction". According to Edward P. Wimberly in his book (Claiming God Reclaiming Dignity 1943/2003: 121) says "As pastoral counselors and caregivers our focus is on helping internalize conversations that enable us to grow into whole persons with the capacity to commit ourselves to the growth of others and of community. Wimberly further says in his book (Winds of promise 2007: 121) when there is a short supply of relationships in the lives of people, they begin to look toward clergy person for perfect empathy.

6.3 HEALLING THE VICTIMS

Pollard defines positive deconstruction as a structure means or process of analyzing a person's worldview in a positive way with a view to discover the inadequacies of ideas and beliefs they have acquired in order to replace them with something better.(NickPollard

1977:44). According to Edward P. Wimberly in his book (Moving from shame to self-worth 1999: 61) says “If our internalizations are punitive and frustrating, we have taken into ourselves sources for undermining and sabotaging our self-development.) Such internalizations become continuous sources of shame.

In deconstruction the researcher takes apart or tears apart what the person believes and analyses it in a positive way for the truth in order to replace it with something better. The theory acknowledges that a person may have bad and good beliefs in which case the author will keep all beliefs which are good enough to be kept.

Nick Pollard point of departure is to ask his subjects what they believe, why they believe it and what difference their beliefs make in their lives. It then becomes possible to throw out what is bad or good in their belief system and what is worth keeping and what requires to be discarded and thrown away in their belief system.

During the inquiring process the subject is led to discover for himself the inadequacies of the worldviews that they have absorbed and encourages them in a positive way to decide for themselves what they need to discard in their belief system and what new beliefs they need to absorb to replace and make up for the inadequacies of their beliefs.

The method accord with what the apostle Paul says, “Therefore if anyone is in Christ, the new creation has come: the old has gone, the new is here.” (2 Corinthians 5:17). And that simple means a repenting sinner who has adopted Jesus Christ style of existence is a new creature and has discarded what is bad and has become a new man. Deconstruction is equivalent to the process of repentance on the part of a sinner which is not a mechanistic way of trimming over things. It must go along with prayer designed to indicate love for Christ and the gospel

of love of doing good and to take good decisions. Wimberly in his book Reclaiming God dignity 2003:122 says” In fellowship with God and through participation in our faith communities, we discover our own unique identities. As a result of externalization, we learn to update old negative conversations as well as to internalize new conversations that facilitate growth.”

6.4 PRELIMINARY CONCLUSION

The evidence presented thus far support the idea that really there is a need of turn around strategy from our clergy in order to heal the world. People in nowadays are no longer respecting the church. In embezzlement the conduct of the victim is deliberate because he knows and understands the wrongfulness of his action and goes for it knowing the consequences. Nick Pollard of positive deconstruction as set out by him in his book’ “Evangelism made slightly less difficult” inter-versity press 1977 in dealing with the problem can be very helpful. Nick Pollard deals with the way in which worldviews are developed in individuals as they grow up and develop certain answers to fundamental questions of life.

In the next chapter the researcher will present some of the findings of my empirical research on the abuse of church funds.

CHAPTER SEVEN

FINDINGS AND RECOMMENDATIONS

7.1 RECOMMENDATIONS OF APPLICATION OF POSITIVE DECONSTRUCTION MODEL TO THE PROBLEM OF ABUSE OF CHURCH MONEY BY CLERGY

It is my firm conviction that the method of positive deconstruction is one of the most workable solution to effect and cause the process of repentance and turning over to a new life by the clergy involved in the abuse of church money.

The researcher started by asking the affected priests about the basis of their beliefs in their acceptance of a calling to become the spreaders of the good news of Christ to their congregations and to the world.

The researcher have asked them whether they understand the extent of the dedication and sacrificial commitment involved in execution of the duties of their calling which requires the wholeness surrender to the vocational work whatever it takes. Whether the Christian vocation involves risking poverty and want or any form of suffering, it imposes a duty to be patient and long suffering chastity and control over ones passion and greed. .According to Wimberly in his book (Claiming God Reclaiming Dignity2003: 115) says “In deciding to cast our lot with God, first we are not aware what it means. We only find out later what it means to be a servant of God. It was only after Job had spent time with God in fellowship in the hedge-like condition that he discovered there was a price to pay for that relationship. The researcher would encourage the victims of mismanagement of church funds not to look very shameful. According to Edward P. Wimberly in his book (No shame in Wesley’s Gospel 2011: 21) says “shame is understood as being alienated from community, which produces a sense of being unloved.” To the mind of Patton, shame is experienced as a negative self-evaluation resulting from pained interpersonal relationship, and guilt is more related to moral transgressions, which require moral and behavioral treatment.

7.2 FINDINGS

No excuses can be made to justify abuse of church funds by clergy bearing in mind that they are sworn to poverty and suffering and under a religious truth not to turn their backs upon Christ and his way of life. St Paul says” the dedicated soldier swears solemnly that he cannot be separated from any form of suffering from the gospel of Christ. Neither height nor depth, nor anything can separate him from the love of God. (Romans 8:35).

In my findings I would recommend that in order to prevent unacceptable behavior of priests the Diocesan Bishop should organize training and workshops which includes priests and church wardens to define clearly the roles of priests and churchwardens in the financial administration of the church and to intervene when there is a problem. Sometimes the Bishops tend to keep quiet as if there is nothing wrong in our parishes.

The other thing that can be looked upon is that the Dioceses should look other sources of developing the Diocese so that it can be easier to augment the stipends of the clergy.

7.3 RECOMMENDATIONS

Rev. Welile has abused the church money which is something completely wrong, unlawful and unacceptable. However the fact that he has a fatherly role to play to his family and his spouse he has tried by all means to fulfill his expectations at home. He succumb and did an act that is out of character and apparently according to him he committed this undesirable act due to pressure to please his spouse who wants to wear nicely and descent in the church which is every women’s desire. This does not serve to justify what he did not condone it, but just to present the situation as it is. Therefore with due respect, I recommend that he be

granted a second chance in his life of ministry alternatively to return the money periodically till finishes.

7.4 ANALYSIS OF THE INTERVIEWS

This chapter delved into the lives of 12 individuals to gather empirical data. The findings came from words expressed from the priests and churchwardens who have experienced the mismanagement of church funds.

Both men and women between the age of 40-60 have been interviewed together with the Bishops. An interview schedule with open ended questions was utilized for literate and illiterate people. These interviews will be in depth and the period of time is estimated between 30-45 minutes.

ANALYSIS OF REV. QINEBE'S EXPERIENCE OF SUSPENSION

TRAUMA OF BEING SUSPENDED.

Reverend Welile served in the ministry of God for more than 30 years. He began his ministry while he was 22 years old, and he never break off ever since then. He does not know any other institution other than the church. For him to find himself out of ministry was very traumatic, not only to him but to his entire family. He cited to me an example of a fish in the sea. To take the fish out water is just like to kill it. He was trying to express the deepest feeling of being suspended from the church. He expressed the pain of his right being deprived from the alter. It was worse when his collar was stripped off by the Bishop. He was ordered to wear an ordinary shirt and no more clerical shirt should found with him. On Maundy Thursdays he was not allowed to come forward to join other priests to renew priestly vows.

STIGMA

As far as he is concerned he confessed to me that he has been affected by the stigma, but he thanked God for strengthening himself and his family during this difficult time. In his position as an ordained priest he said to me he is still bound by the laws of the Anglican church of southern Africa. He still respect the authority of the bishop.

GUILT CONCISENESS

Reverend Welile felt that he could not have done the way he did if the stipend salary was enough for him. For him he does not know what he could have done in order to provide food for his family let alone sending his children to school which was 40km away from the mission where he stayed. I have been very impressed with the honesty with which Reverend Welile answered questions I posed to him. He was very honest to himself and before God. In abusing church finances he was brave to say to me that God help those who help themselves.

FAMILY RELATIONSHIP

Reverend Welile has a strong and good relationship with his gracious wife. Their children have grown up in a Christian environment. During church services they like to play organ for the church.

Reverend Welile'S SPOUSE

Reverend Welile's spouse said to me that she did not know how difficult it is to marry a priest. She remembered the words of wisdom alluded to her by bishop Nota who was their marriage officer when he said "there are good days and bad days in ministry" At first she could not understand what he was saying, but after some time she understood the meaning. Reverend Welile's spouse thought that the church is a place of peace, help, and forgiveness. She

regarded church as a place where to heal people and their social illness. But she found something totally different from what she thought. She said” the church is cruel.

7.5 ANALYSIS OF PRIESTS

REVEREND SIPHO

Rev. Siphon is a priest within the Diocese of Mbashe. He is now 56 years old, and is a staunch member of the Anglican Church. He is married and has 4 children. He is now 20 years’ service in his ministry. Reverend Siphon is one of the victim’s abused church funds. He was twice suspended from the church for mismanagement of church funds.

Analysis of Rev. Siphon with regard to the church funds

I was impressed with the manner in which Rev. Siphon answered my questions I posed to him. He made a clear statement to me that he is not a thief and was never born a thief, but the question of being paid lower stipend and negligence to him caused by the churchwardens forced him to abuse the church funds. For him he had no other option other than resorting to the church funds.

REV. HLATHI

Rev.Hlati is a Rector of St Peters Butterworth. He was also suspended twice from his ministry due to the cause of mismanaging church funds, but now is back from the ministry.

RESPONSE TO THE FOLLOWING ISSUES:

GUILT CONCIENESS

Rev. Hlati admitted his guilty. The book of Proverbs 28: 13 says” those who conceal their sins do not prosper, but those who confess and renounce them find mercy”. He borrowed an amount of R10 000. 00 from the churchwarden and he never pay them back. He said as long as priests are still getting peanuts from the church the problem will remain there.

TRAUMA OF BEING SUSPENDED

Rev.Hlati know it clearly how painful it is to be suspended from the ministry. He said you become victim to your fellow priests and even to the ordinary people. You become lonely and no one want to associate himself with you. His suspension was too strenuous that he was not even allowed to offer any prayers to any home except at his house. He was regarded as someone under curse.

REV. SIBONGILE

Rev. Sibongile is an ordained priest in the Diocese of Mtata. She is the Rector of St Johns Parish. She is leading a very big congregation.

REV. SIBONGILE WITH REGARD TO THE CHURCH FUNDS

Rev.Sibongile said to me that the church which now exists is no longer a church of olden days. According to her analysis the church of today is in a state of competition. The priests in the parishes are competing with the secular world. Our priests want to behave like pastors who have been scattered all over this country of South Africa. She made an example of a certain pastor who had his own church next to her own parish where she served in. She said that pastor is getting not less than R10 000. 00 per day.

People are coming in big numbers to join his ministry .There is another priest whom she refused to mention his name that he had a tendency of organizing uncalled birthday parties for himself and his wife with the intention to get some gifts and money. In light of all these things they give a clear indication that the church has now become a business sector. The church of today is longer preaching the gospel, it teaches only prosperity. Church pastors preaching or teaching prosperity doctrine make the claim that God wants Christians to be abundantly successful in every way. (Karjala 2007). (Christian prosperity Doctrine and Entrepreneurial Development of Nigeria: A study of selected churches in Calabar, Nigeria.

REVEREND JALI

I have been very impressed with the honesty with which Rev. Jali answered questions I posed to him. He spoke with confidence. When responding to the question of misuse of church funds by clergy he said” There are priests who have come to join ministry with the hope that they will earn more money.” Some other priests got tempted to live beyond their income. He then explained to me that each parish has its own duty of taking care of its incumbent as per Canon (27). He did not understand what make priests to misbehave like this way.

7.5 ANALYSIS AND RESPONSE FROM THE ANGLICAN CHURCH BISHOPS

The researcher was so impressed with the manner in which Bishop Nongoma and Bishop Siyaka responded to the questions I posed to them. They were much willing to assist me in researching the problem. Both of them are still in active ministry. One is from the Diocese of Ukhahlamba and the other one is from Diocese of Umzimvubu. Both they agreed that

mismanaging of church funds actually happens in most parishes. There are three reasons for that:

- Some other priests have not come to church for evangelism and to minister to the people of God, but for financial security reasons and reputation.
- Some are competing with the Pentecostal ministries where pastors tend to be more fluent and self-sufficient hence are tempted to abuse church funds.
- The use of alcohol by some of our clergy may lead them to embezzlement of church funds.
- Bishop Nongoma stated the most important reason that some of our clergy have become drawn into earthly standards and lifestyle forgetting the teachings of the Apostle Paul about indulging in earthly pleasures instead of abiding by the norms set out in the Bible.
- Frances Young in his book (Christian attitudes to finance in the first four centuries) says "Charges of embezzlement and misuse of church funds increased in number and scale". Chrysostom investigated a case in which a Bishop was accused not only of melting down church plate and giving the proceeds to his son, but also of erecting church pillars in his dining-room and using marble from the baptistery in his bathroom, not to mention disposing church lands for his own benefit and selling episcopal consecrations at prices proportional to the emoluments to be received from this became a considerable embarrassment.

7.6 ANALYSING THE INTERVIEWS OF CHURCH WARDEN

Mr Ree who is a churchwarden of St Barnabas parish agreed that the question of mismanaging of church funds has happened in his own parish. One day the Rector came to him demanding a certain amount of money and tenders some excuses of his needs of money. When he was asked why is he doing that he said he was not paid his stipend salary something which was not true. What I have noticed is that this bad behavior of pinching church money started by small humble amounts of five hundred rands and it grows intentionally to bigger amounts which the priests steal from available funds. Now the estimates of lots of money reaches the R10 000.00 at the end of the year. He further explained to me that every Sundays or pledge days they normally take collection of money and put it on church safe for the purpose of banking. It is at such moment the rector gets an opportunity to open the church safe and takes some money for his personal use. As merely congregant it becomes very difficult for them to apprehend the priest as he is the head of church administration and the thieving of money may go on for a long time unchecked and unprevented until it reaches serious proportions.

Mrs Nellie is a churchwarden of St Cyprian parish. She has been a churchwarden since 2008-2016. She has some experience about such behavior of misappropriation of church funds by the clergy. When they do their own Ngqungquthela's for the guilds the rector used to call them as leaders of the structures and demanded a certain amount of money from them for his personal use. He would not mind about their feelings nor their reaction. From each guild he would not take less than R1000.00 or above. Again at the end of the year he would make an appeal of R1000.00 for his Christmas.

7.7 IMPACT ON CONGREGATION

“This really affects us as congregation” said Mrs Nellie. People are no longer interested in attending the church. Numbers of guild members are decreasing in a tremendous way and people are not attending their Manyano because of this unexpected behavior. People have stopped giving their tithes to the church. The parish is no longer paying its assessment to the Diocese. People are discouraged.

Mr Gaddie is a churchwarden of Holy Trinity. He is also a member of St Bernard Mizek guild. In his remarks he said in most cases our priests have a tendency of behaving like bosses of the church. Time and again they always remind us that they the only people who are in charge of the church. In fact they forgot the teaching of St Paul that they are the servants of God. He felt so small about the behavior of his rector and he suggested that the Diocesan Bishop should intervene in this case by organizing workshop of priests and churchwardens and put down the role and procedures to be followed in terms of financial administration of the church.

Mrs Sasa is a churchwarden of St Marys and she has been in this office for more than 10 years. One day she was approached by his priest telling her the story about his life. The priest was capable of making stories that he did not have a petrol, his wife was sick and he wanted to take her to the specialist Doctor and he does not have money to pay fees for his children and such things. The priests never realize that as messengers of God we are not allowed to

beg anything from the congregants. As pastors we should always protect the dignity of the church.

7.8 CONCLUSION

In conclusion this study is an important issue for future research. One of the more significant findings to emerge from this study is that of a number of pastors in certain religious sects who have built around themselves such a convoluted and distorted worldview about giving and stewardship in the church as much that its purpose has been lost to givers..They have made such false and distorted views to convinced their followers that the money they receive from their congregants are meant to extend the work of God in their churches yet it is not. Some of them they demand pension money from the congregation. Although the current study is based o a small sample participants, the findings suggests that pro- active measures should be implemented before it is too late.

ANNEXTURE A

INFORMED CONSENT LETTER

01. FACULTY OF THEOLOGY: POSTGRADUATE COMMITTEE

CRITRIA FOR THE EVALUATION OF MASTERS AND DOCTRAL RESEARCH PROPOSAL

Student : Rev Mluleki Fikizolo
Student number : 25453450
Department : Department of Theology
Degree : **Master's** Degree (MA)
Study Leader : Professor MJS Masango

Contact details:

Tel:

Mobile: 0731957139

E-mail: mlufikizolo@gmail.com

02. Purpose of the study

The purpose of the study is to analyze the situation that affects clergy to abuse church funds. The church is primary exemplar of acceptable Christian ethics and proper discernment of social good and should be well placed for devising a strategy and implementation of measures that will lead to moral and social reconstruction in church management.

It is the duty of the church as an agent of social control to pronounce on what is unjust, bad and evil in society and to express its concern about the disobedience to the commands of God. The purpose of this research is to discover and explore the truth about the abuse of church funds by certain members of clergy and to rediscover the loss of Christian social ethics.

03. Procedures to be followed

The researcher is planning to have a set of churchwardens drawn from different parishes, five priests from different parishes and two Diocesan Bishops to source

information. A Qualitative method will be used to gather information. An interview questions will be asked by the researcher.

04. Risk and discomforts

The research will not intend to involve churchwardens, priests or Bishops to be at any risk in anyway. The participants will be expected to share their experiences in order to supply information to the researcher.

The information will be treated with utmost confidentiality and therefore there will be no risk involved.

05. Benefits

The researcher will tell the participants that this is a voluntary exercise in so much that there will be no gain either in cash or in kind. The only benefit will be that the participants will be able to share experiences knowledge and empower one another in the process.

06. Rights of participants

The researcher will make sure that the rights of participants are respected throughout the process. It will be voluntary and participants may withdraw at any time if they feel so without any negative consequences. The researcher will explain the process of the interviews at the beginning of every meeting so that participants are reminded of their rights.

07. Confidentiality

The researcher will make sure that the whole exercise and process is done confidentially. The researcher and the University of Pretoria will have an access of the information collected from this research.

08. Declaration

In order to ensure that all participants of the interviews have agreed to participate, the researcher will prepare a form of declaration in this way

Having received detailed explanation by the research on the aims and objectives of this research,

I----- willing to participate in this group of churchwardens.

Signature -----

Date -----

Researcher: Reverend Signature -----

Date: -----



From: *The Bishop of Mbashe Diocese*

RT. Revd. Sebzile Elliot Williams: Dip Th, BTh Hons.

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16/05/2017

To whom it may concern

Very warm greetings

The Very Revd Mluleki Fikizolo has forwarded his request to us to allow him to conduct his research in the Diocese of Mbashe.

It is our greatest pleasure to inform you that permission is herewith granted and praying that God may bless each stage of the work that lies ahead of him.

Faithfully yours in Christ

Sebzile Elliot Williams
.....

† Sebzile Mbashe

ANNEXTURE C

INTERVIEW QUESTIONS WITH THE CHURCH WARDENS

A:

Interviewer: Mr. Ree, do you confirm that there are priests who mismanage church funds?

Mr. Ree: It has, in fact, happened in my own church but it is not something very common.

Interviewer: If that is true, how does such a sensitive incident occur? How does it happen?

Mr. Ree: Some of the priests do boldly go to their churchwardens and demand a certain amount of money and tender certain excuses for their need of money.

Interviewer: To such kind of people what made them to behave like that?

Mr. Ree: Some of them complain saying that they are not being cared for by their congregation.

Interviewer: In your estimates what amount of money is misused by them in this veiled theft of church money?

Mr. Ree: Normally, it depends to the strength of the particular parish involved. And I can estimate the lost money lost in this way to amount to thousands of rands at the end of one year.

Interviewer: Does this thing happen regular or not?

Mr. Ree: In most cases the stealing of church money starts by small humble amounts of five hundred rands a months and grows inter-monthly to bigger amounts which the priests steal secretly from available funds.

Interviewer: At what stage does a priest get this opportunity of taking church money for himself?

Mr. Ree: It goes like this, every Sundays or sometimes on a pledge day the church wardens take collection and put it on the church safe for the purpose of banking. It is as such moment

when the priest gets an opportunity to open the safe and takes some money for his personal use.

Interviewer: What measures can the church implement in order to prevent this thing?

Mr. Ree: The churchwardens are usually reluctant to apprehend a priest as he is the head of the church administration and the thieving of money may go on for a long time unchecked and unprevented until it reaches serious proportions.

B.

Interviewer: Mrs Nellie, have you any experience about the church money being mismanaged by the priests?

Mrs Nellie: Yes, I do have some experienced about such incidence.

Interviewer: Can you tell me how does it happen?

Mrs Nellie: From 2008-20011 I have been a churchwarden in my parish. After each Ngqungquthela the Rector used to call us as churchwardens and guild leaders of the structures and demand a certain amount of money from us for his personal use. He would not mind about our feelings nor reaction.

Interviewer: Perhaps can you still remember the estimates of the amount?

Mrs Nellie: Well, if my memory serves me well, it differed from time to time. Sometimes it could be a number amount of plus –minus one thousand rand from each guild, at others it could be a sizable amount of three thousand rands at the end of the year which he regarded as his “Christmas gift”.

Interviewer: What causes them to act like this?

Mrs Nellie: Some of them they would say they have a shortage of school fees for their families, their families sometimes are sick and want to take them to the hospitals and many other excuses.

Interviewer: What can be done by the church in order to prevent this kind of behavior?

Mrs Nellie: I think one of the preventative measures would be for the Bishop to conduct some training and workshops for priests and churchwardens to define clearly the roles of the priests and churchwardens in the financial administration of the church and to intervene when there are such problems of ignoring set roles.

Interviewer: When does a priest get involved himself in the church funds?

Mrs Nellie: He or She start creating some corrupt friendship with one of his churchwardens and to manipulate him so that they can both share the spoils of church money they steal from the church working in concert.

C:

Interviewer: Mr. Gadie, do you have any knowledge about the priests who steal church funds?

Mr. Gadie: Yes, I know of such kind of priests but I won't call them by names.

Interviewer: In respect of such priests, what causes them to behave like that?

Mr. Gadie: I think some of them who join the ministry, they have expectations of getting good easy remuneration, but get disappointed to get low stipends and they decide to augment them by resorting to theft.

Interviewer: If that is true how does it happen?

Mr. Gadie: In most cases our priests have a tendency of behaving like Bosses of the church. Time and again they always remind the church that they are the only people in charge for the church. By so doing they give the impression that everything belongs to them and they are the only people who are in control of church funds.

Interviewer: Mr. Gadie, can you estimate how much money do they steal in this way?

Mr. Gadie: The amount depends on the financial strength of the parish or Diocese involved which will enable him to accommodate his needs. But I can freely say that an amount of thousand rands can be taken by the priests bi-monthly to a million by a Bishop every year.

Interviewer: At what stage does a priest get opportunity of taking church funds?

Mr. Gadie: It is true that as churchwardens sometimes we delay to take church money to the bank. And that gives an opportunity to the priest to pocket the safe kept money for their personal use. If he is one of the signatories in the church account he may reach a corrupt decision with one of the church wardens to make some withdrawals without the consent of the parish council and conceal the withdrawal.

Interviewer: What can be done in order to prevent this kind of behavior?

Mr. Gadie: I think one of the things to be done is to empower the churchwardens in terms of administration of the church, and to exercise strict control over church monies. There must be special courses for the priests, particular in church financial administration especially those who would be parish rectors. Another thing is to make a follow up on all the culprits and to take corrective measures.

D:

Interviewer: Mrs. Sasa do you have any knowledge about the priests who have a tendency of stealing church funds?

Mrs. Sasa: Yes, I have experienced the said phenomenon.

Interviewer: If that is true how does it happen?

Mrs. Sasa: Usually it happens in this way. A priest may approach you as a churchwarden telling you the story of his life. I am not exaggerating to say that some priests are capable of making stories that "I don't have petrol, my wife is sick and I want to take her to the specialist." I don't have money to pay fees for my kids and such excuses. So if he is your Rector he plead you to make withdrawals from the parish account without consulting the parish council in sympathy with his problems.

Interviewer: Can you estimate how much money is taken in this way?

Mrs. Sasa: It is not definite. It depends on the nature of his or her problem and the available amount of money in the coffers of the parish in question.

Interviewer: What can be done in order to prevent this kind of behavior?

Mrs. Sasa: I think people need to be taught especially those who are churchwardens about their role in the church. Also the priests should be taught the procedures and rules of financial administration of the church.

E:

Interviewer: Dlamini, do you have any knowledge about the misuse of church funds by the priests?

Mr Dlamini: There is no clarity in our parish as to who is authorized to do what in the church administration between the priests and the elected churchwardens.

Interviewer: Can you explain to me clearly the reply you are giving to me in order to understand the point you are making.

Mr. Dlamini: Coming to your point I must tell you that our priest is doing everything in my parish. All the money collected from the church is kept by him. He does whatever he wants to do at any given moment.

Interviewer: You mean if he wants to take money for his personal use he is free to do so? If so, can you estimate how much money is lost by the church in this exercise?

Mr. Dlamini: Well I am not in a position to give specific figures of our money loss. I am however able to say that our church is unable to run its affairs although we give amounts to defray the church expenses. It appears we are putting our monies in a leaking bag. We need intervention of relevant authorities in our case.

Interviewer: You said, previously, that your priest is doing everything on his own. I know the church funds are kept in the bank. How does he get money from the bank?

Mr. Dlamini: He had a corrupt relationship with one of our churchwardens and both of them are the signatories to our parish account and they withdraw the money together.

Interviewer: What can be done in order to prevent this thing?

Mr. Dlamini: Our church wardens are not sure of their role as leaders of the church. They need to be taught about the administration of the church. I think even to the priests they need

to be taught about their role in the church and be reminded of what their mission and role is in the church.

ANNEXTURE D

Interviewing the Priests

A:

Interviewer: Rev. Siphon, can you please tell me what causes the priests to mismanage church funds?

Rev. Siphon: I am sorry my dear brother I disagree with this accusation of mismanaging church funds by the priests. What I know is that priests can only get what belongs to them.

Interviewer: Can you explain to me clearly what do you mean by getting what is due to them?

Rev. Siphon: The Bible states it clearly that when Jesus commissioned his Disciples He said to them that they must not take any provision with them. All their needs will be seen to by the parishioners.

Interviewer: Yes, I do agree with you my brother, we all accepted a calling but what make priests to steal the church funds?

Rev. Siphon: There may be too many reasons. But most commonly the churchwardens had a tendency of with-holding what is due to priests which led to the suffering of priest's family.

Interviewer: Tell me are you not getting your monthly stipend?

Rev. Siphon: The stipend we get from the Diocese is inadequate and most of the time the Bishops does not care about the welfare of the priests.

Interviewer: Do you want to tell me that you are living beyond your salary?

Rev. Siphon: Not really, but it is true that cost of living is too high for us as we stay in the missions together with our families we are expected to put food on the table and take care of our children. In most cases we fall short of the demands.

Interviewer: Do you take care of your priests?

Rev. Siphon: We do. Each parish has an obligation of looking after its own incumbent.

Interviewer: But it seems you are not doing enough.

Rev. Siphso: As the church we are trying our best but it seems that some of us are not easily pleased.

Interviewer: What can be done by the church in order to prevent this thing happening?

Rev. Siphso: I think we need to empower the churchwardens with special courses of church administration and then follows priests who will be in charge of parishes.

B:

Interviewer: Reverend Hlathi, what is it that has engulfed the priest to the extent of resorting to stealing from the church without any guilty conscience?

Reverend Hlathi: Father I think conflicts which are always there between the churchwardens and priests in our parishes can cause this unaccepted behavior.

Interviewer: Can you explain to me at what stage does a priest get opportunity of stealing church funds?

Reverend Hlathi: It is true that not all people do hate you. As a priest some of the priests happen to have good relationships with one or two of church wardens and may then borrow church funds from them and never pay them back.

Interviewer: Usually how much do they take? Is it hundreds or thousands?

Reverend Hlathi: Most of them they take not less than R10 000.00.

Interviewer: Does this thing happen regularly or otherwise?

Reverend Hlathi: As long as priests find themselves in that bad situation they are bound to resort to this false borrowing which turns out to be theft.

C:

Interviewer: Reverend Sibongile can you please tell me what causes the priests to mismanage church funds?

Reverend Sibongile: To me the church as it exists now is no longer a church of olden days. The church of today is in a state of competition. Priests of today are competing with the secular world.

Interviewer: In what way?

Reverend Sibongile: One of our priests in this church told me that he wants to be like a pastor of Jerusalem who has just come to build his own church next to his parish. He said that pastor is prospering in a marvelous way and he wants to be like him.

Interviewer: Now, what does he do in order to get church money?

Reverend Sibongile: In his parish first he organizes uncalled Birthdays of himself and his wife and gathers a lot of money. Secondly he has a tendency of taking a parish vehicle to service twice in three months but you will never see a service book.

Interviewer: Who keeps the check book?

Reverend Sibongile: I am not telling you a lie all the parish books are kept in his possession. He is the Boss of the church.

Interviewer: How do you manage to pay the Diocesan dues?

Reverend Sibongile: The priority is himself. We cannot do anything without first satisfying his needs to nurse his feelings first.

D:

Interviewer: Reverend Jali what causes priests to steal church money?

Reverend Jali: Some of the priests came to join ministry with the hope that they will earn a lot of money. Some of them are living beyond their income.

Interviewer: Do you take care of your priests?

Reverend Jali: We do. Each parish has an obligation of looking after its own incumbent.

Interviewer: But it seems you are not doing enough.

Reverend Jali: As the church we are trying our best but it seems that some of us are not easily pleased.

Interviewer: What can be done by the church in order to prevent this thing happening?

Reverend Jali: I think we need to empower the churchwardens with special courses of church administration and then follows priests who will be in charge of parishes

E:

Interviewer: Reverend Caddie what is it that causes priests to steal church funds?

Reverend Caddie: One of the things that make a priest to steal church funds may be the reason of staying too long in the same parish.

Interviewer: Is there any specific period for a priest to serve in a parish?

Reverend Caddie: No there is no fixed time but it depends on the discretion of the Bishop. But after five years it is easy to see the colors of the priest.

Interviewer: To such kind of priests what causes them to behave like that?

Reverend Caddie: Most of them have come to join the ministry hoping to earn a lot of money in order to fulfill their needs.

Interviewer: Do you think is that the only reason?

Reverend Caddie: I think the inadequate support and provision to the priests may result to the stealing of church funds.

Interviewer: What can be done by the church in order to prevent this kind of behavior?

Reverend Caddie: I think now is the time for the church to empower its people both churchwardens and priests and prepare them for the future generation.

ANNEXTURE E

INTERVIEWING THE BISHOPS

Interviewer: Bishop Nongoma, do you know anything about squandering of church money by clergy people?

Bishop: I know about that misbehavior and it actually happens.

Interviewer: Can you tell why and how it happens?

Bishop: One of the reasons is that some of the priests have not come to the church for evangelism and to minister to the people of God but for financial security reasons and reputation.

Interviewer: Bishop what causes them to steal the church funds?

Bishop: What I have discovered in my capacity as Bishop is that some of our priests compete with the Pentecostal ministries where the pastors tend to be more affluent and self-sufficient hence are tempted to embezzle funds.

Interviewer: Is that all my Lord Bishop?

Bishop: One last thing is that they always complain about their inadequate stipend and yet I have no other resources to supplement them.

Interviewer: Thank you my Lord Bishop for your time.

Bishop: I thank you too for your concern.

Interviewer: Bishop there is an outcry about squandering of church money by the clergy people. What is your comment about that?

Bishop: As a Bishop in the church of God I am really skeptical of sharing information about the church funds as this matter plays down the role and duty of the church.

Interviewer: Why do these things happen in this way during our time?

Bishop: You know why. The reason is that some of the church leaders have become drawn into earthly standards and lifestyle forgetting the teachings of the Apostle Paul about indulging in earthly pleasures instead of abiding by the norms set out in the Bible.

Interviewer: Bishop I think something needs to be investigated within your ministry. There is something wrong in it.

Bishop: That is true. I think the use of alcohol by some of our priests may lead them to embezzlement of church funds.

Interviewer: Lastly my Bishop what can be done by the church in order to prevent this kind of behavior?

Bishop: Well I can say the church has to organize special workshops for all the clergy especially those who are still new in the ministry.

Interviewer: Thank my Lord Bishop for sharing this moment with me.

Bishop: Thank you. Have a good time.

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