Influence of Financial Demands by the Clergy on the Attitude of the Congregants among the Protestant Churches in Nairobi County, Kenya

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Abstract- Any company or institution might experience difficulties with finances, which has resulted in the closure of certain businesses. Sadly, this issue has spread to many places of worship around the world, and Nairobi County's Protestant churches are particularly hard hit. The perpetrators of this evil are the clergy and other church leaders, who have frequently been accused of placing a variety of financial demands on their members and then utilizing the money for personal benefit rather than managing God's business. All the pastors and members of protestant churches in Nairobi City County were the study's target group. The study came to the conclusion that congregation members' attitudes toward the Protestant churches in Nairobi County are greatly influenced by the clergy's financial demands. People in the congregation are uneasy with some clergy members having church funds without a clear strategy and accountability for how the funds would be used to grow the churches. According to the study, clergy of Protestant churches in Nairobi County, Kenya, should lower their financial expectations in order to foster a favorable perception of the church among its members.

I. INTRODUCTION

Any company or institution might experience difficulties with finances, which has resulted in the closure of certain businesses. Sadly, this issue has spread to many places of worship around the world, and Nairobi County's Protestant churches are particularly hard hit. The perpetrators of this evil are the clergy and other church leaders, who have frequently been accused of placing a variety of financial demands on their members and then utilizing the money for personal benefit rather than managing God's business. All pastors and members

of protestant churches in Nairobi City County made up the study's target group. It was found that the clergy's financial demands had a major detrimental impact on the community.

Financial demands are an issue that hinders the efficient operation of any organization or institution and has resulted in the closure of certain businesses (Esther, 2019). Sadly, this issue has spread to other places of worship throughout the world, and Protestant churches in Nairobi County particularly affected in this regard. The clergy and other church leaders in that place are the ones who engage in this immorality, since they have frequently been accused of placing a variety of financial demands on their members and then utilizing the money for personal benefit rather than managing God's business (Kamau, 2017). As a result, congregation members in the afflicted Protestant churches have a negative attitude, low motivation, and low retention. If this problem is not resolved, financial pressures in places of worship

II. LITERATURE REVIEW

In the United States of America (USA), Mexico, and Canada, financial demands can take the form of one or more of the following: using the word of God to coerce or manipulate church members into tithing or giving, coercing church members to give money above their means, promising that God will bless or repay them, soliciting money for personal gain or other non-religious purposes, requiring payment in exchange for forgiveness or absolving sin, and limiting or encouraging people to forgive (Esther, 2019).

Financial abuse is particularly common in churches. Too much faith is placed in the sincerity of religious individuals in many churches, which lack of mechanisms control fundamental and accountability (Montague, 2014). The optimum setting for financial abuse is seen in churches when authority is centralized under one leader. Leaders still have an excessive amount of control, even in churches with more autonomous boards. Church pastors have great authority because of the spiritual character of their work. Additionally, hierarchical churches lack adequate financial supervision, and lay members have limited influence over accountability. Increased accountability and transparency would be advantageous to churches as a whole. Donations may rise with greater transparency.

Insisting on transparency would lessen the inevitable decline in donations brought on the scandals at similar institutions. The attitude of churchgoers could be harmed by financial and other issues brought on or exacerbated by a lack of transparency (Kerlinger, 2002). Thus, it is likely that many churchgoers would welcome greater financial openness. The doctrines of numerous churches are in line with financial transparency. Financial abuse cannot be stopped solely by self-regulation. The general public has a right to know how taxpayer funds allocated to churches are used (Montague, 2014).

In this perspective, constitutional concerns are also important because doing away with the exemption would not infringe the right to free speech. In the USA, the present exemption might be in conflict with the establishment clause, which mandates that churches submit a form 990 that isn't overly complicated. Donors can therefore learn more about how charity organizations use their donations by visiting websites like the Internal Revenue Service (IRS), which publish in-depth financial data about these organisations (Internal Revenue Service, n.d.). Donors can review a variety of information about a charity on these websites, including how much it pays its executives, how much it spends on overhead, how much it contributes to each cause it supports, how much it pays fundraisers, and a whole host of other information (Montague, 2014). Additionally, the press and charity watchdogs utilize this data to keep tabs on tax-exempt groups, follow-up questions, and expose misconduct when it is discovered. Because nonprofit organizations must submit

publicly available returns to the Internal Revenue Service (IRS), websites like the IRS have access to this information.

The main justification for the law requiring each exempt church or religious organization to publish its form 990, return of organization exempt from income tax, is the notion that visibility will promote ethical behavior. Therefore, the security for the millions of existing churches must be handled by the police. approximately 100,000 Today, churches, foundations, and nearly 500,000 other kinds of nonprofit organizations are among the more than 950,000 public charities that are registered with the IRS. These organizations generate \$1.51 trillion in revenue annually and manage \$2.71 trillion in assets. GuideStar, http://guidestar.org, which collects and uploads the actual forms 990 submitted to the IRS, and charity navigator, which posts data from the form 990, are the most well-known websites that accept donations.

Internal Revenue Code Section 6033 mandates that nonprofits with 501(a) status file annual "information returns" with the iris that include information about their gross income, revenue sources, assets, liabilities, net worth, expenses, payments made for exempt purposes, and compensation given to clergy, directors, officers, and specific key employees. There are only three organizations that fall within the current legal definition of "religious organizations": (1) "churches, their integrated auxiliaries, and conventions or associations of churches," (2) "organizations whose gross receipts do not ordinarily exceed \$5,000," and (3) "the exclusively religious activities of any religious order." Three-quarters of this donation, or 32 percent, went to religious institutions. According to Montague (2014), the IRS could theoretically audit these groups using the form 990 as the foundation, ensuring that nonprofit insiders aren't taking advantage of their favorable tax status to benefit themselves at the expense of taxpayers and donors. This data is frequently used by the media and donors to assess the effectiveness and dedication of NGOs (GuideStar, n.d.). The form 990 makes it easier to sustain a morally upright and productive tax-exempt industry. The more than 330,000 churches in the US are one notable exception to this financial disclosure regulation. Christian

churches alone received an estimated \$34 billion in donations in 2010. Most of the time, neither the iris nor the general public are aware of the use that these churches make of the money they receive. This portion of the total includes donations made to both churches and other places of worship (Internal Revenue Service, n.d.).

In Europe, financial demands take the form of prohibiting or limiting women outside the home to become "biblical" wives, mothers, or homemakers, using scripture to prevent a wife or adult child from becoming financially independent, using scripture to prevent women from getting driver's licenses, using "biblical" gender roles as justification for a husband to control the money of his wife or adult child, and discouraging women from having children (Esther, 2019).

In most European nations, such as England, Spain, and Germany, financial demands typically take the form of giving one's wife an allowance instead of joint access to funds and budgeting, lying about finances, such as opening joint accounts or taking on debt without the other spouse's consent, withholding basic necessities under the guise of trusting God or enforcing a punishment, giving the husband the final say in financial decisions instead of requiring mutual agreement, and requiring one spouse to acquire debt without the other spouse's (Esther, 2019).

Many African nations have seen instances of financial demands in the form of clergy members taking advantage of their flocks in dishonest ways. For instance, in Nigeria, the clergy forbids their employed congregants from giving tithes voluntarily and instead demands that they provide a set percentage of their earnings (Okafor, 2015).

Many Protestant church leaders in Uganda demand a certain amount of money in exchange for miracles, most of which are staged (Serunkuma, 2018). Most of its female members are discouraged from pursuing formal jobs, citing submission as the scriptural justification for their lack of involvement in financial affairs.

Many churches in Nairobi County, Kenya, take advantage of their members by having them plant seeds. Here, viewers or listeners of sermons on television or radio are urged to donate predetermined sums of money via mobile money transfer with the prospect of receiving a miracle soon (Montague, 2014). The fabrication of miracles in order to draw large numbers of followers to their church is another method of financial demands, particularly in Protestant denominations.

All these different financial requirements in churches all over the world have caused many worshippers to have a bad attitude towards their church because they think the money the clergy collects is utilized for personal benefit rather than carrying out God's plan. However, the studied literature does not completely offer an empirical perspective on how the strict financial demands made by the clergy affect the attitudes of their churchgoers, particularly in Nairobi County's Protestant churches. Therefore, the purpose of this study was to evaluate how the financial needs of the churches' congregations in Nairobi County, Kenya affected their attitudes.

III. TARGET POPULATION

The target population included all the pastors and congregants of protestant churches in Nairobi City County, Kenya. Protestant churches in Nairobi metropolis were targeted because these were where most cases of financial demands, the issue under investigation in this study, have been widely reported (Lilys, 2019). The members of these churches were targeted because they are the ones whose attitude, motivation and retention are under investigation in this study. The clergy were also used because they are the alleged perpetrators of financial exploitation and therefore the researcher sought their comments on this issue

The protestant churches in Nairobi City County, Kenya are too many and most of them are not registered with the National Churches of Kenya (NCCK) thus difficult to determine the population size (Lilys, 2019; National Churches of Kenya, 2020). However, the number of the churches the researcher was able to access was limited due to budgetary constraints and inability to locate some of them, thus limiting the study population to congregants and pastors of the accessible protestant

churches (Lilys, 2019). Similarly, this protestant churches have not published their church population size thus it was difficult for the researcher to determine the population of the study hence the study population size was unknown.

IV. DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

Table 2. 1: Descriptive Statistics for Financial Demands by Clergies.

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Financial	Strongl	Disagre	Someho	Agre	Strongl
demands by	у	e	w agree	e	y Agree
clergies	Disagre				
	e				
"Seed	48	12	33	107	85
planting"	17%	4%	12%	38%	30%
Special	48	33	36	80	88
thanks					
giving	17%	12%	13%	28%	31%
("sadaka")					
Unauthorize	18	36	72	115	44
d					
fundraisings	6%	13%	25%	40%	15%
("harambes"	0%	13%	23%	40%	13%
)					

Source: Field Data

The findings of table 2.4 shows that the "seed planting" practice has been a common call by most of the clergies in the selected protestant churches as shown by 107 (38%) and 85 (30%) of the respondents who agree and strongly agree respectively. Similarly, most clergies have introduced practice of special thanks giving ("sadaka") besides the normal offering given to church as indicated by 80 (28%) and 88 (31%) of the respondents who agreed and strongly agreed that the practice exists in their respective churches (see table 2.4). It seems from the findings that most of the clergies seem to have made congregants believe that "sowing seeds in church" as a necessary form of giving, and if this was prevented it would hinder church-goers from receiving God's blessings, but also from being mature Christians as indicated in the following quote by selected clergy below:

...sowing seeds in church is a necessary form of giving, and if this was prevented it would hinder

churchgoers from receiving God's blessings, but also from being mature Christians ...

That "sowing the seed" is not only about a person receiving material blessings from God, but also being able to grow in the religious way, and thus there is necessarily a distinction between giving from a disinterested and a self-interested perspective. Reviewed literature indicates that listeners of television or radio sermons are asked to send specific amounts of money via mobile money transfer, with the promise of getting a miracle in the near future (Thomas, 2015). In Nigeria for instance, the clergy demand their employed congregants to part with a fixed percentage of their salaries as tithe, instead of letting it be a voluntary activity (Okafor, 2015). Most Christians and the preachers understands "Sowing of seed" as belief that one may provoke God to bless him/her when large amounts of properties or money are given as offering to God (Obijiofor 2013). These clergies in Nigeria have made protestant worshipers and the mainstream church worshippers to believe that their pastors and clergies are the only ones who can influence God to work miracles in their lives, give them jobs, give them money and other sorts of things. The worshipers from this churches have ended up donating large amounts of money, expensive cars and other valuable and expensive properties that they hold to motivate their pastors and clergies to speak to God to protect their positions at places of work (Johnson 2010). The most frustrating and unfortunate thing in these churches is that it is the pastors or clergies themselves who quotes to the innocent congregants or worshipers in their church the amount of money or equivalent expensive properties to sow as seed so as to get approval of blessings from God (Obijiofor 2013). Some of this clergies end up to an extend of bible verses to confuse and misguide the worshipers to give huge amounts of money, "... I will not offer burnt offerings to the Lord my God which cost me nothing" (2Sm 24:24AMP). This sounds like tricky way of siphoning income of their worshipers thus in the long run leading to these worshipers bankrupt and poor to sustain themselves and their families as these clergies live a flashy life-style with a fleet of expensive cars and owning expensive mansions that will always remain dream to this worshipers (Guzman &Teh, 2016).

Besides "seed planting", most of the Protestant churches in Nairobi often seem to hold unauthorized fundraisings ("harambes") to raise money in the church without a clear plan of how the collected money will be used in the development of the respective ministries as indicated by 72 (25%), 115(40%) and 44(15%) of the respondents who somehow agreed, agreed and strongly agreed respectively (see Table 2.3). This shows that some of the clergies among Protestant churches in Nairobi Kenya have not made clear what are the distinctions between legitimate and illegitimate ways of collecting funds in church, and how the collected funds are being used to develop the churches. This has been identified as one way such churches without clear ways of how funds collected from congregants are used, are using the money to benefit themselves and build business empires for themselves (Thomas, 2015). Most of the churches has backed on fundraising as the main source of funding for project development. Some of these churches have transited from traditional fundraising in churches to more sophisticated approaches. For example, a protestant church in Meru have introduced ways such as "SindikizaSadaka" to fundraise money from the congregants every church session despite no clear strategies of how the money raised is going to be used in church development and no clear accountability put in place to account for such funds Onyima (2013).

Congregants' Attitude among Protestant Churches in Nairobi, Kenya

The sampled congregants were asked to respond to rate their level of attitude towards their churches based on the financial demands by clergies. To this end, one of the statements therein required the congregants of the selected churches to give information on whether they hated their church due to many unnecessary money they were asked to give in church. Responses to this statement were analyzed by computing frequency counts and percentages and the results were as presented figure 1 below.

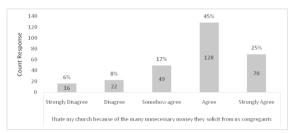


Figure 2. 1:Hatred of Churches Because of Financial Demands (*Source: Field Data*)

The findings of figure 2.1 shows that majority of the respondents, 128 (45%) and 70 (25%) agreed and strongly agreed respectively that they hate their respective churches because of the many unnecessary money the churches solicit from congregants. 49 (17%) of the congregants somehow agreed that they hate their respective churches because of the many unnecessary money thechurches solicit from congregants. This is an indication that most of the congregants seem to hate how the clergies in the churches solicit money from congregants in the name of offerings and tithe. Bisagno (2011) indicated that Christianity has been converted into jackpot for most worshipers and clergies themselves, which one can bet with his/her little money and property anticipating a bigger win out of it. Clergies tend to sacrifice to have even tends or iron sheets to construct a place of worship knowing very well that these would be refunded with profits from the church contributions from the worshipers that he/she would have attracted. Worshipers on the other hand have been made to believe that when they "sow a seed" they in return get more properties and money as a blessing from God without knowing that they have to work for it. This does not really augur well with Christianity tenet, the primary purpose of which is a means of succor to people in every situation. Christianity preaches love, which is missing and lacking in the minds of these clergies who are centered on materialism. This seem to anger most of their congregants, making them develop negative attitude towards these churches and some of the worshipers tend to walk out to other denominations in search of religion that seek to fulfil the primary aim of Christianity which is spiritual nourishment, just as the bible says in Mathew 6: 33, "seek Yee first the Kingdom of God and his righteousness and all other things shall be added unto you". These clergies tend

to forget that the love of money is the root to all evil according to 1st Timothy, 6: 10.

Biasness of clergies towards those who contribute generous amounts of money for church activities

Similarly, the researcher also asked the selected congregants to state how they feel about the biasness of their clergies towards those who contribute generous amounts of money for church activities and the findings were as shown in table 2.5 below.

Table 2. 2: Biasness of clergies towards those who contribute generous amounts of money for church activities

Statement	Response	Count	Percentage
The clergy in our	Strongly Disagree	46	16%
church hold in	Disagree	38	13%
high esteem those who	Somehow agree	38	13%
contribute	Agree	80	28%
generous	Strongly Agree	83	29%
amounts of			
money for		285	100%
church activities	Total		

(Source: Field Data)

The findings of table 2.5 shows that most of the respondents, 80 (28%) and 83 (29%) agreed and strongly agreed that some of their clergies are biased towards high thanks giving congregants, that they hold in high esteem those who contribute generous amounts of money for church activities. These findings were supported by Lindhardt (2014) who found out that most of the clergies of Protestant churches in Tanzania seem to praise so much those church members who give a lot of contributions in church; they give them front sits as a sign of distinguishing their contributions from the rest of the members and this had resulted to negative attitude towards the church by members who feel sidelined. Most of the clergies in these protestant churches have forgotten the primary aim of the gospel and sank deep into the materialistic things they get from the congregants. Some of the pastors and clergies have made the worshipers believe that the more you give materialistic things with high monetary value, the more one gets blessings from God and can only

happen through prayers from the pastors. Some worshipers even end up selling all their family properties to give in church so that the pastor can connect them to God for more blessings. Those who have nothing to offer tend to fear appearing in front of the pastors and some even sought to avoid attending church services in the fear of being noticed to have nothing to offer in church (Sendjaya&Sarros, 2002). These unfortunate circumstances have unfolded to most congregants developing negative attitude towards church. They end up seeing church as a business entity where money and other money valued materials are worshiped beyond the primary aim of Christianity which is spiritual nourishment.

Usefulness of the Contributions Made in Church

Table 2. 3: Usefulness of the Contributions Made in Church

Statement	Response	Count Percentage	
Some of the financial contributions we	Strongly Disagree	10	4%
	Disagree	14	5%
	Somehow agree	37	13%
make in our	Agree	154	54%
church are totally useless	Strongly Agree	70	25%
	Total	285	100%

(Source: Field Data)

Some of the selected congregants feel that the contributions they make in church are useless as indicated by majority of the respondents, 154 (54%) and 70 (25%) who agreed and strongly agreed that some of the financial contributions they make in their respective churches are totally useless (see Table 2.6). This indicates that the church members are not informed what the contributions they make do to develop the churches. This shows that some of the clergies among Protestant churches in Nairobi Kenya have not made clear what are the distinctions between legitimate and illegitimate ways of collecting funds in church, and how the collected funds are being used to develop the churches (Sendjaya&Sarros, 2002). This is just one way churches collect money from worshipers without clear strategies of how collected funds are spend, instead these clergies are using the money to benefit themselves and build business empires

themselves (Thomas, 2015). Most of the churches have backed on fundraising as the main source of funding for church project development. Some of these churches have transited from traditional fundraising in churches to more sophisticated approaches such as "SindikizaSadaka" to fundraise money from the worshipers despite having no clear strategies of how the money raised is going to be used in church development and no clear accountability put in place to account for such funds Onyima (2013). Such unfolding scenarios have made worshipers develop negative attitude towards church as they feel their contributions are misused in the name of offering to God.

Perception of Congregants towards the Church



Figure 2. 2: Perception of Congregants towards the Church(Source: Field Data)

The findings of figure 2.2 shows that majority of the respondents, 144 (51%) disagreed that they would like their churches despite the many financial demands their clergies make on them. However, 59 (21%) agreed that they like their churches despite the many financial demands their clergies make on them. Similarly, 148 (52%) of the respondents disagreed that they will never stop attending church service because of the way their clergies handle financial matters, 61 (22%) somehow agreed that they will not

stop attending church service because of the way their clergies handle financial matters. These findings indicates that some of the members of the Protestant churches in Nairobi feel that they are ready to stop attending church services if their clergies do not handle financial matters appropriately. The church has becomes a venture for making money as many priest, pastors or clergies turn it to be. These priest, pastors or clergies have focused very much on how to make money from worshipers more than saving their souls, this makes them put much emphasis on seed sowing and tithe. They anchor their monetary exploitation from their devoted worshipers on a basis of bible scripture, which they have made worshipers believe as a financial obligation that is nonnegotiable. In Nigeria, one of the cases is the message of a protestant priest Rev. Dr Uma Ukpai during a public crusade in Lagos Nigeria, in November 2002, when Rev. Dr Uma Ukpai admonished people attending the crusade to sow a "seed of faith", since it was a condition for them to seek and receive divine blessings from God including material and financial blessings (Magbadelo 2004). He, Rev. Dr Uma Ukpai went ahead and gave threatening message to the congregants that, "if you are not a giver today, you shall be a beggar tomorrow", to instigate fear in the congregants' minds for those who were not ready to give. Such incidences have made worshipers of most of the churches especially Protestant Churches in Nairobi County to develop a negative attitude towards their churches especially on the matters of financial contributions.

Attitude of the Congregants towards Church.

Table 2. 4: Attitude of the Congregants Towards Church.

Financial demands by clergies	Strongly	Disagree	Somehow	Agree	Strongly
Timanetal demands by ciergies	Disagree		agree		Agree
My church will never grow because of the way	10	14	37	154	70
the clergy deal with the money we raise as	4%	5%	13%	54%	25%
congregants					
I like the leaders of my church because of the	4	94	61	49	77
way they handle our finances	1%	33%	21%	17%	27%
I rarely contribute money to my church because I	13	12	125	95	40
know it will go into wrong hands	5%	4%	44%	33%	14%

The clergy in our church are always thinking of	13	7	116	80	69	
ways they can extract money from us	5%	2%	41%	28%	24%	
congregants						
The clergy of my church are making us poorer	8	15	121	51	90	
and poorer with their financial demands	3%	5%	42%	18%	32%	

(Source: Field Data)

The findings of table 2.7 shows that majority of the respondents 154 (54%) agreed that their respective churches will never grow because of the way the clergies deal with the money they raise as congregants. Similarly, majority of the respondents, 94 (33%) disagreed that they like the leaders of their churches because of the way they handle church finances. This indicates that many of the congregants in the protestant Churches in Nairobi County are disappointed with the way their clergies are handling contributions made in the churches. Clergies among Protestant churches in Nairobi Kenya seem not to have made clear what are the distinctions between legitimate and illegitimate ways of collecting funds in church, and how the collected funds are being used in church development. This is just one way churches collect money from worshipers without clear strategies of how collected funds are spend, instead these clergies are using the money to benefit themselves and build business empires themselves (Thomas, 2015). These have made the worshipers to loose trust in their clergies on the matters of handling financial contributions thus developing negative attitude towards the church.

The findings of Table 2.7 shows that majority of the respondents, 125 (44%) somehow agreed that they rarely contribute money to their churches because they know it will go into wrong hands; this indicates that some congregants still contributes to the church despite the knowing that the money are going to wrong hands. These worshipers believe that the contribution they're making is to God and not to the clergies and therefore they won't hesitate to give offering and sowing the seed. The believe that the tithe and sowing the seed is to support the church ministry. Money raised from seed sowing and tithe serves a purpose in maintenance and running of churches. Among the main purposes associated with tithe descents from the old testament, God commissioned a group of Israelites (the tribe of Levi) to take charge of church ministry, including taking care of church and providing leadership in spiritual nourishment for the Israel nation (Irekamba 2016). With regard to these responsibilities, The Lord God instructed Israelites to pay in tithe of their income to support the priests. Bishop of African Church, Diocese of the North and Abuja, Rt. Rev. (Dr.) Peter Ogunmuyiwa while in an interview was captured by Guardian newspaper saying that part of money from tithe was being used to pay pastors' salaries (Irekamba 2016). Therefore, seed sowing and tithe serve as a source of income to support ministries of the churches, especially to clergies and missionaries, income for day-to-day running of church affairs. This is supported by the bible in 1stCorringians, 9: 13 which says, "Don't you know that those who serve in the temple get their food from the temple? and those who serve at the altar share in what is offered at the altar". However, it is unfortunate that some of the clergies have taken advantage of this to collect large amount of money from congregants and using them to build their own empires and leaving worshipers in state of poverty.

Similarly, majority of the study participants116 (41%) somehow agreed that clergies in their church are always thinking of ways they can extract money from congregants. 121 (42%) somehow agreed that clergies of their church are making them poorer and poorer with their financial demands. It is unfortunate that finances in the church are not being used for the primary roles of what Christianity should serve. The role of church in supporting poor people in the society is supposed to be a significant positive implication of seed sowing and tithe in contemporary churches in Nairobi County, Kenya. Study by Fehintolu and John (2016) on the role of church in National development, found out that Redeemed Christian Church had established programmes for acquisition of skills towards poverty eradication in society in many regions of Nigeria. This seem to be quite opposite of what is happening among some of the protestant churches in Kenya. Our study indicates that clergies have neglected the primary role of

contributions and funds in the development of the church and contribute to eradicating poverty in the society. Instead, clergies have taken advantage of being in a position to control the contributions and build empires and mansions for themselves leaving their congregants poor.

CONCLUSION

The study concluded that financial demands by the clergies significantly lead to a negative attitude among congregants towards the Protestant churches in Nairobi County. Congregants are uncomfortable with some of the clergies holding church contributions without a clear plan and accountability of how the contributions would be used to develop the churches.

RECOMMENDATION

That clergies of the Protestant churches in Nairobi County, Kenya should reduce on the financial demands so as to win the positive attitude of the congregants towards the church.

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