

## COVID-19 Pandemic Impact on Church Cash Inflows in Ghana as Moderated by Location Profile

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### Abstract

The coronavirus (COVID-19) pandemic has negatively and positively impacted all sectors of world economies since its inception in the early 2020s. Profit and not-for-profit institutions have had their levels of effects as a result of the worldwide crises. Lockdown measures imposed by governments around the world to curb the spread of the virus had various repercussions on various activities, including churches. Effects of the pandemic on businesses, education, agriculture, and tourism, among others, have received massive highlights in literature. Given this phenomenon, this study sought to ascertain the impact of COVID-19 on church cash inflows. The study used a quantitative research approach. The research instrument consisted of a self-constructed questionnaire with the variable COVID-19 Pandemic Cronbach alpha of 0.710 and secondary data for cash inflows. The study made use of a descriptive correlational design. Data collected from Unions and Conferences of the Seventh-day Adventist Church in Ghana were statistically analyzed. Results showed a positive significant impact of COVID-19 on church cash inflows. There was a significant moderating effect of location profile on church cash inflows during the pandemic. The findings have implications for the diversification of income sources through church projects to achieve stable to moderate cash inflows in the events of unpredictable new normal. This study concludes that the longevity of the pandemic will continually cause church cash inflows to decline.

**Key words:** *COVID-19, cash inflow, diversification, sustainability, tithe, combined offering plan*

## Introduction

The havoc wreaked by the COVID-19 pandemic is enormous despite some positive by-products. Significant changes brought by the pandemic affected all kinds of activities. During the period of the pandemic, over 345 million jobs were lost globally, approximately 1.6 billion students in 200 countries around the world halted their education and millions of families had various setbacks as movements were halted and daily lives plunged into states of uncertainty (Sambu et al., 2021; Innovation for Poverty Action [IPA], 2021; Thiga, 2020; United Nations, 2020).

In the United States of America, 3.3 million businesses plummeted within January and May, 2020, causing feelings of losses across almost all industries (Fairlie, 2020). In the United Kingdom, approximately 7.6 million jobs were at risk as a result of the pandemic, with almost 60 percent of businesses reporting falls in revenue and 40 percent of people reporting negative impacts on their works (Allas et al., 2020). In Germany, the impact of the pandemic on the labour market was enormous with 2.75 million persons registered as unemployed (Eichhorst & Rinne, 2020). Due to the pandemic, 70% of youth population in Germany asserted that opportunities on the job market diminished (DW News, 2021).

In Sub-Saharan Africa, lockdown measures as a result of the pandemic reduced business activities by 50 percent leading to job losses among the populace, especially the informal workforce, with a 5.1 percent economic growth decline within the region (Danquah et al., 2020). Kenya suffered a loss of KSh242 billion on the stock market in two days due to COVID-19 and its related fears, amidst production slumps, mass unemployment and shortage of goods among others (United Nations, 2020).

In Ghana, the shock of COVID-19 occurred in multiplicity of channels ranging from demand shocks, supply shocks, financial shocks and continued uncertainty causing 35.7 percent of businesses to close down, resulting in 46.1 percent businesses reducing wages for 25.7 percent workforce as businesses report substantial uncertainty in future operations (Ghana Statistical Service, 2020). Businesses' cash flows declined by 75.6 percent, coupled with tightening of loan facility terms by financial institutions

Like many other sectors of life, religious institutions were not immune to the effects of COVID-19. The pandemic affected activities of worshippers and church institutions, whose inflows caught them by disbelief. This meant losses in cash inflows altogether for some, whereas others resorted to online worship and collection of offerings. Church institutions have had to make difficult decisions to adapt and embrace changes in the way services were provided to its members.

The impact of the pandemic on the Seventh-day Adventist church was felt in the areas of accessions, losses, church planting and giving to offerings (Adventist News, 2021). Churches in the United States such as the Methodist, Presbyterian, Baptist and the Orthodox experienced hardships as many were hit financially, with 90 percent reporting decreases in givings since the outbreak due to members' job losses (Brown, 2020), though hopeful of significant funding changes such as paying more attention to online givings.

In Poland, most churches suspended and/or reduced religious activities and limited the possibilities of gatherings (Sulkowski & Ignatowski, 2020), with its resultant toll on cash inflows. The Catholic Church in Germany experienced some drain on church cash inflows with a drop of approximately 10 percent (Catholic News Service, 2020). In Kenya, the pandemic had negative impact on social and economic life of churches as church cash inflows depleted due to restrictions on church attendances and loss of jobs of several church members (Thiga, 2020).

In Ghana, the pandemic resulted in loss of fellowship, decline in spiritual life and financial difficulties, among others (Osei-Tutu et al., 2021). Offerings and collections of most

churches declined in the absence of church services as various sacraments and/or religious festivals such as camp meetings, easter conventions, christmas conventions and new year gatherings, which are characterized by substantial amounts of offerings and collections (Abbey-Quaye, 2020), were put on hold.

Various studies have looked at the COVID-19 pandemic on others areas of socio-economic life. Others have also looked at the effect on religious activities (Abbey-Quaye, 2020; Adventist News, 2021; Brown, 2020; Osei-Tutu et al., 2021; Sambu et al., 2021; Thiga, 2020) and have affirmed the mixed impact of the pandemic on various church activities. There is, however, limited empirical evidence of the COVID-19 impact on cash inflow levels of churches. The present study, therefore, sought to fill this research gap by ascertaining the impact of COVID-19 on church cash inflows in Ghana.

Consequently, the study aimed to provide answers to the following questions:

1. What is the extent of COVID-19 impact on church cash inflows?
2. What is the level of church cash inflows during COVID-19 in terms of tithe and combined other offerings?
3. Is there a significant impact of COVID-19 on church cash inflows?
4. Is there a significant difference in cash inflows in terms of location?
5. Does location moderate the impact of COVID-19 on church cash inflows?

The null hypotheses of the study were:

- 1: There is no significant impact of COVID-19 on church cash inflows
- 2: There is no significant difference in cash inflows in terms of location.
- 3: Location does not moderate the impact of COVID-19 on church cash inflows.

COVID-19 outbreak, which was first discovered in Wuhan-China, spread across the globe, affecting almost all countries and territories with frightening headlines as a result of its contagiousness (Das, 2021; Ferdig et al., 2020). In a single week, stock markets lost approximately US\$6 trillion in capital (Upoalkpajor J & Upoalkpajor C, 2020). According to the World Health Organization (WHO), the pandemic, though mild, spread quickly and affected the most vulnerable in various communities who were considered to be in the higher risk category. By the beginning of the fourth month in 2020, there were 1.4 million confirmed cases in over 209 countries, with a resultant death of 86,000 (WHO, 2021).

Various measures were, therefore, instituted in the bid to curtail the spread of the pandemic including, but not limited to, regular hand washing with soap and running water, covering mouth and nose when sneezing or coughing, avoidance in touching of monies and maintaining reasonable distance between people. These measures were later stepped-up with various kinds of lockdowns across continents. Religious leaders, faith-based organizations, and faith communities were asked to play various roles in saving lives and reducing illness related to COVID-19 such as making sure that decisions to convene group gatherings for worship, education, or social meetings were based on a sound risk assessment and national authority guidelines (WHO, 2020).

Every organization, public or private, profit or non-profit, large or small, depends on constant cash inflows either from operating, investing or financing activities to survive and continue to provide its core functions to its stakeholders and achieve economic prosperity in its product and service activities (Rahman & Sharma, 2020).

According to the Capital Com Bel (2021), cash inflows are the monies going into a business. Church cash inflows, therefore, describe all cash that come into the coffers of a church from operating, investing and financing activities to be used to meet the objectives of the church. Churches depend on the inflows of offerings for their survival and activities, hence church operations go with inflows of money (Shaibu, 2013).

Like all other entities regardless of the nature of activities, churches need cash inflows to pay for goods and services they consume, to meet ongoing debt servicing cost, to pay her workers, to make donations and send some for missionary works at Macedonia, among others. Cash inflows are needed to aid organizations prepare monthly, quarterly and yearly cash flow statements and cash budgets (International Financial Reporting Standards [IFRSs], 2020; Seventh-day Adventist Accounting Manual [SADAM], 2011).

In the light of the importance of cash inflows in times of the pandemic, every organization is expected to develop treasury plans, which doubly monitors cash inflows for cash management as part of its overall business sustainability measures by taking full ecosystem and end-to-end supply of cash for the organization and stakeholders (Deliotte, 2020).

Cash inflows to an organization can be classified into operating, investing and financing activities. Operating activities involve the principal revenue producing activities of the organization. Investing activities involve the disposals of long-term assets and other investments. Financing activities involve activities that result in changes in the size of equity and borrowings (IFRS, 2020; SADAM, 2011). Church organizations mainly rely on the operating activities in generating cash inflows through tithes and other offerings, including donations, from stakeholders.

Tithe is one of the biblical approaches and/or sources of church cash inflows from the perspective of worshiping God, as a test of loyalty and in demonstrating to the hearts of believers who accept God as owner of resources (General Conference Stewardship Department [GCSD], 2006). According to the Department, provision of support to pastoral work was the most basic reason for developing a system of tithe. In Malachi 3:10, believers are admonished to bring to the Lord all tithes so that the resources needed to support ministerial works can be accomplished. In response to this admonition churches designed tithe cards for believers. The Seventh-day Adventist Church authorized the designing and distribution of tithe envelopes in 1905 (GCSD, 2006).

Believers are admonished in Leviticus 27:30 to return one-tenth of the produce of the land, whether grain or fruit, to the Lord. This indicates that the biblical model sees tithe as sacred, because it belongs to God. Believers actually return tithe to God, and God gives the tithe to His church (GCSD, 2006). This principle relegates to the background the traditional notion for tithe as been used to pay pastors' salaries, with the assumption that the tither pays the pastor and supports the church. However, whether biblical model or traditional notion, tithes provide major cash inflows to churches.

Other offerings from believers such as systematic, birthday, mission and donations, among others are voluntary giving without a specified metric like tithe. Believers are admonished to bring gifts in proportion to the way the Lord their God has blessed them, it is more blessing to give than to receive, each one is to give what has been decided in the heart without compulsion as God loves a cheerful giver and give for it to be given unto you, among others (Acts 20:35; 2 Cor.9:7; Deut. 16:17; Luke. 6:38).

Offerings also form part of the biblical approaches and/or sources of church cash inflows from a perspective of worshiping God, as a test of loyalty and in demonstrating to the hearts of believers who accept God as owner of resources (GCSD, 2006). The Department sees offerings as test of attitude in responding to God's blessings and the integration of God's partnership into the material side of a believer's life.

Christian denominations urge their members to give freewill offerings; first of all as an expression of love for their maker and secondly to the needy in society and respond to the needs of the church towards the furtherance of the cause of God's Kingdom (Rakotsoane, 2021; Church of Pentecost, 2021). The Seventh-day Adventist Church introduced Sabbath

School Mission offering in 1877, Thirteenth Sabbath offering in 1912, Birthday and Thanks offering in 1919 and Week of Sacrifice in 1911, among others, as freewill offerings for mission expansion (GCSD, 2006). These offerings come together to form Combined Offering Plan (COP) of the Church, which provides cash inflows.

A survey conducted by Church Network, an inter-denominational association of church business administrators in the United States indicated that giving in most churches increased during the period of the pandemic (Hampton, 2021). The survey asserted that churches that expressed care and, electronically, stayed in touch with its members, in addition to various old-school ways, had improved levels of cash inflow.

In a study that examined the management of church financial stability in the wake of COVID-19 in Uganda, Tebitendwa and Ssendege (2020) found that lockdowns as a result of the pandemic adversely affected the collection of financial contributions, a major source of church revenue.

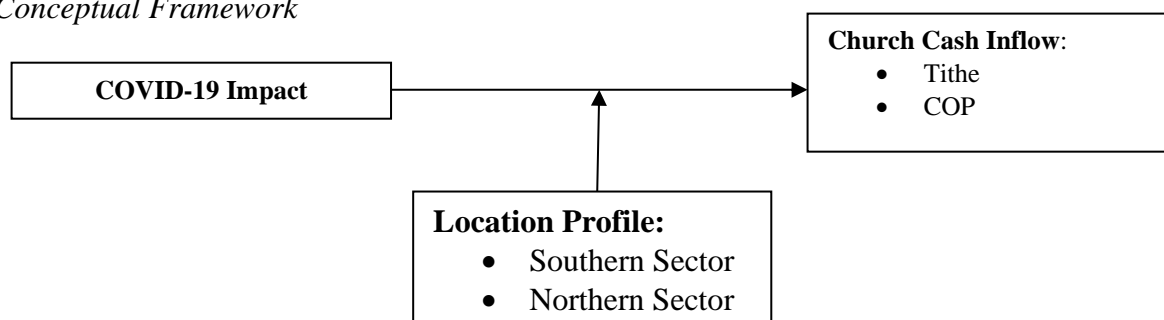
Churches survive and operate into the foreseeable future as a result of various interactions with their environment. Location profile provides basis for church organization and socio-economic assessment of church members. Studies have found that institutional profile influences cash movement and hence financial status (Lambinico, 2016; Ibrahim, 2019). With membership of 374,082, the Seventh-day Adventist Church (SDAC) in Ghana is structured into Unions, Conferences and Missions to allow members work effectively in a united ministry (SDAC, 2021).

Location profile, used as a moderator in this study, is based on SDAC structure and considers the two Unions in Ghana, under which 19 conferences and four missions operate. Southern Ghana Union oversees the operations of the churches within the Southern part of Ghana while the Northern Ghana Union oversees the operations within the Northern part of Ghana.

The study is anchored on social movement theory by McCarthy (1977), which considers efforts by a group of people to achieve a common goal and the biblical concept of returning all the tithes and offerings to the storehouse of God for the common goal of expanding the kingdom of God (Mal. 3:8, 10). The theory and concept are relevant to this study in ascertaining the level of church cash inflows during hardship periods such as the pandemic.

**Figure 1**

*Conceptual Framework*



## Methodology

### Research Design

The study employed a descriptive correlational design to examine the impact of COVID-19 and church cash inflow. A quantitative research method was used. This design was appropriate because the study intended to gather information regarding church cash inflows as it existed at the peak periods of the pandemic and assesses the impact of the pandemic (Hall, 2018).

### Population and Sampling Technique

The study was conducted among 15 Unions and Conferences of the Seventh-day Adventist Church in Ghana, purposively selected from a total of 25. Financial data were obtained from the two Unions, which had total church membership of 374,082 (Adventist Year Book [AYB], 2020).

### Instrumentation

The study used self-constructed questionnaire to collect data from participants. The questionnaire used 5-point Likert Scale and Vagias (2006) response anchors. Expert validators evaluated the validity of the research instruments. COVID-19 impact yielded Cronbach alpha of 0.710. In determining the strength of the relationship between the variables, Cohen (1998) absolute correlation values, where  $r = .10$  to  $.29$  meaning small or low,  $r = .30$  to  $.49$  meaning medium or moderate, and  $r = .50$  to  $1.0$  meaning large or high, were used. The tables below contain the scaled responses and interpretations.

**Table 1**

*Scoring System Table for Covid-19 Impact*

Numerical Scale	Numerical Likert Scale Average Weight	Scaled Responses	Verbal Interpretation
5	4.50 – 5.00	Strongly Agree	Very High
4	3.50 – 4.49	Agree	High
3	2.50 – 3.49	Somewhat Agree	Moderate
2	1.50 – 2.49	Disagree	Low
1	1.00– 1.49	Strongly Disagree	Very Low

### Analysis of Data

MicroSoft Excel, Statistical Package for Social Sciences (SPSS), Pearson Product-Moment Correlation and PLS-SEM were used to analyze the descriptive results and determine the correlation and moderating effects among the variables.

### Ethical Consideration

Ethical considerations were observed during the survey exercise. Participants were assured that the survey would not collect identifying information which makes them and their data anonymous and confidential. Aggregated financial data were collected and presented as a single unit.

## Results and Discussion

Based on the research questions, the study explored the descriptive and relationship between COVID-19 and church cash inflows of the Seventh-day Adventist Church in Ghana. The study findings are presented in the form of summary tables and figures.

### Extent of Covid-19 Impact

The study ascertained from the respondents the extent of COVID-19 impact on church cash inflows using nine item questions. In terms of means and standard deviations, the overall results indicated that the respondents scaled responses of the extent of COVID-19 on church

cash inflows were *agree* and verbally interpreted as *high* ( $M = 3.54, SD = 0.562$ ) as shown in Table 2.

The respondents *Agreed* that church members complained of negative effect of the pandemic on their businesses, which was verbally interpreted as *High* ( $M = 4.00, SD = 1.134$ ). Respondents *Disagreed* that budgeting during the pandemic was an easy task, which was verbally interpreted as *low* ( $M = 2.20, SD = 0.862$ ). Respondents *Somewhat Agreed* that church members gave tithes and offerings, which was verbally interpreted as moderate ( $M = 3.00, SD = 0.750$  and  $M = 3.33, SD = 1.345$ ) respectively. The results imply a large extent of the COVID-19 impact on the operations of the church. These findings confirm Tebitendwa and Ssendege (2020) study, which found that the pandemic adversely affected church operations.

**Table 2**  
*Extent of Covid-19 Impact (N = 15)*

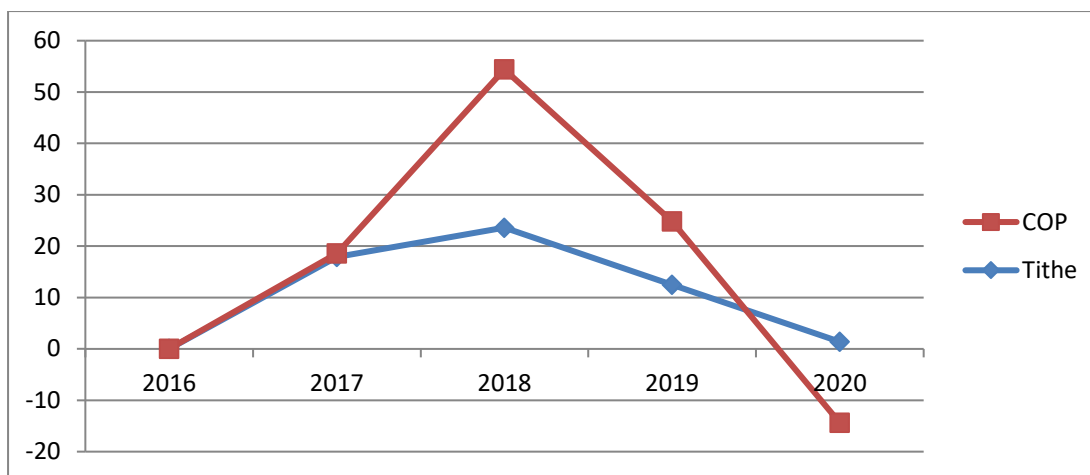
	Mean	Std. Dev.	Response Scale	Verbal Interpretation
Unions allowed churches to meet during the period of COVID-19	3.39	1.060	Somewhat Agree	Moderate
Church members at conferences complained of negative effect of COVID-19 on their businesses	4.00	1.134	Agree	High
Church members at missions complained of negative effect of COVID-19 on their businesses	4.07	1.223	Agree	High
Members gave tithe offering during COVID-19 period	3.00	0.750	Somewhat Agree	Moderate
Members gave combined offering during COVID-19 period	3.33	1.345	Somewhat Agree	Moderate
Planned stewardship programs/activities were carried out during COVID-19 period	3.80	0.862	Agree	High
Support for Missions increased during COVID-19 period	4.00	1.134	Agree	High
Treasurers reported Tithes and COPs on time during COVID-19 period	3.47	0.990	Somewhat Agree	Moderate
Budgeting during COVID-19 period was an easy task	2.20	0.862	Disagree	Low
<b>Covid-19 Impact</b>	<b>3.54</b>	<b>0.562</b>	<b>Agree</b>	<b>High</b>

Legend: 4.50-5.00 = Strongly Agree, 3.50-4.49 = Agree, 2.50-3.49 = Somewhat Agree, 1.50-2.49 = Disagree, 1-1.49 = Strongly Disagree

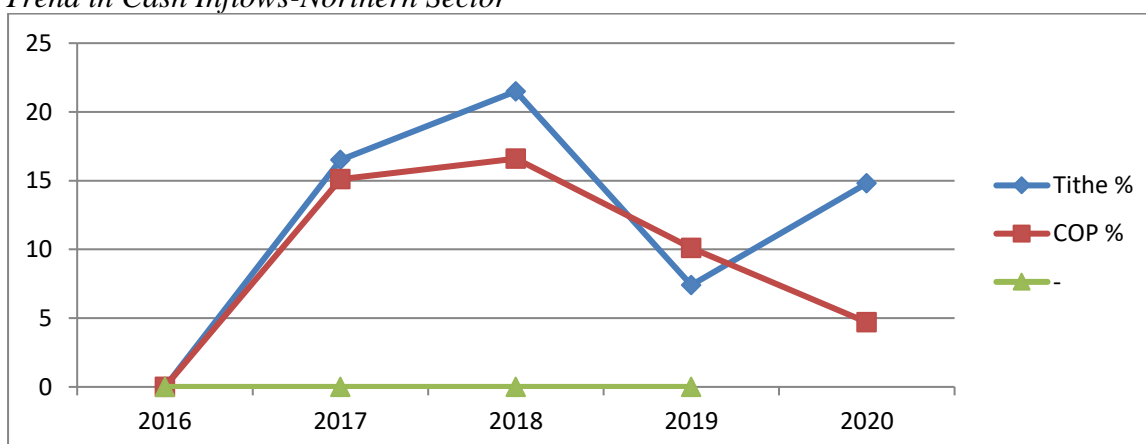
### Level of Church Cash Inflow in terms of Tithe and COP

In terms of cash inflows, percentage difference in cash inflow trends of tithes and combined offering plans were calculated using five-year figures (2016-2020) obtained from the church, with 2016 as the base year. The results of the percentage differences are as shown in Figure 2 and 3.

**Figure 2**  
*Trend in Cash Inflows-Southern Sector*



**Figure 3**  
*Trend in Cash Inflows-Northern Sector*



The general trend analysis showed downward movement towards and within the heat of the pandemic. The trend in tithes at the northern sector increased in 2017 from 16.5 percent to 21.5 percent, but declined to 7.4% in 2019 with a marginal rise to 14.8 percent in 2020 as shown in figure 3. Combined offering plan, however, experienced a downward spiral after 2018. On the other hand, the trend for both tithe and combined offering plan at the southern sector experienced downward movement after hitting a peak of 23.6 percent and 30.8 percent in 2018, respectively as shown in figure 2.

The results of the cash inflow analysis indicated that church funds declined towards and within the heat of the pandemic, implying that the impact of COVID-19 on church cash inflow is real. The findings further imply that the longevity of the pandemic will continually cause church cash inflows to decline. The findings of this study confirm Tebitendwa and Ssendege (2020) study but contradict Hampton (2021) study, which found that cash inflow in most churches in the United States of America increased during the period of the pandemic. The contradiction may be due to the location of the study and the basis of values compared.



This study used trends in percentage differences rather than nominal increases in cash inflow values.

### Impact of COVID-19 on Cash Inflow

The Pearson Correlation Coefficient was used to investigate the impact of The COVID-19 and cash inflow. The findings are shown in Table 3.

**Table 3**

*Impact of COVID-19 on Cash Inflow*

		Cash Inflow
COVID-19	Pearson Correlation	.512
	Sig. (2-tailed)	.000
	N	15

The results showed *statistically high, significant positive* correlation between the two variables,  $r = 0.512$ ,  $n = 15$ ,  $p = 0.000$ . The results imply that the impact of the pandemic on cash inflow was *high*. The results further imply that the challenges of church cash inflow will persist in line with the persistence of the pandemic. This means that as COVID-19 pandemic becomes worse, the cash inflow of churches will also become worse. Hence, the study *rejects* the null hypothesis that *there is no significant relationship between COVID-19 and church cash inflow*.

### Differences in Cash Inflows in Terms of Location

In line with the third research question, the study used trend analysis to ascertain the significant difference of location on the cash inflow of the Seventh-day Adventist Church. Table 4 presents the results of the differences. In analyzing the differences of location on cash inflow, a calculated percentage-difference analysis was used to compare the percentage increases in cash inflows for southern and northern sector churches.

**Table 4**

*Percentage Differences in Cash Inflow in Terms of Location*

Fund	Sector	2016-2020 Trend Analysis				
		2020	2019	2018	2017	2016
Southern Sector						
Tithe		1.4	12.5	23.6	17.9	-
COP		-15.8	12.3	30.8	0.7	-
Northern Sector						
Tithe		14.5	7.4	21.5	16.5	-
COP		4.5	10.1	16.6	15.1	-

COP=Combined Offering Plan

From Table 4, the results suggested that the percentage increases from 2017 fiscal year for tithes and combined offering plans took a downward slide after 2018 at the southern sector. However, the northern sector experienced mixed results. Whereas there was a marginal increase in tithe percentages during the heat of the pandemic, combined offering plan had downward continuum. The results suggest significant difference of cash inflows in terms of geographical location of the church. This may be as a result of the dominant economic activity at each sector. The northern sector is farming and production dominated while the southern sector is dominated by the service industry. The effect of lockdowns might have been massive on the service industry with its resultant impact on business activities. The results generally imply that the level of church cash inflows is based on the

geographical location of the church. The study, therefore, *rejects* the null hypothesis that *there is no significant difference in cash inflows in terms of location*.

### **Moderating Effect of Location Profile on Cash Inflow**

The final investigation for this study examined the moderating impact of the location profile on the relation between COVID-19 impact and the cash inflow of the church was investigated. The study of the effect of moderation is identified and submitted by following the PLS-SEM algorithm (Ramayah et al., 2017). The effect of moderation, that is, the effect of interaction, is viewed as either strengthening or antagonistic (Hayes & Matthes, 2009). An improved moderation effect is when an increase in the moderator quantity causes an increase in the independent variable's effect on the dependent variable. When a rise in the moderator has a reverse effect on the independent variable, an antagonistic effect is established. (Riskinanto et al., 2017).

In the moderation model, the study measured location profile using two dimensions: southern sector and northern sector, to explain whether the profile of location affects the direction and strength of the relationship between COVID-19 impact and cash inflow. The results, as shown in Table 5, indicated that location moderate the relationship between the variables because the total effect size was *statistically significant* ( $r=0.383, p=0.006$ ).

**Table 5**

*Moderating Effect of Location Profile on Cash Inflow*

Path Coefficients				
Path	Path Coefficient South vs North	P-value Original South vs North	P (2tailed)	VI
Cif<--- COV	0.383	0.132	0.006	S

VI=Verbal Interpretation, CIf=Cash Inflow, COV=COVID-19, S=Significant

The results imply that the strength and/or the direction of the COVID-19 impact on church cash inflow depends on the location of the church. The results of this study confirm Essel et al. (2019) study, which found that institutional location significantly influences financial performance and forms a critical dimension in institutional success. The study, therefore, *reject* the null hypothesis that *location profile does not moderate the effect of COVID-19 on cash inflow*.

The core of this study was to help ascertain the impact of COVID-19 on church cash inflow. The data collected and analyzed revealed that the extent of COVID-19 impact on church cash inflow was high. There was a general decline in tithes and combined offering plans as compared to 2016 base year at the Southern part of Ghana. The Northern sector experienced mixed results. There was also a significant difference in cash inflow in terms of location profile. Location profile significantly moderates the impact of COVID-19 on church cash inflows. This study concludes that the longevity of the pandemic will continually cause church cash inflows to decline.

### **Conclusion and Recommendations**

Sustainable cash inflow is vital to all institutions, and churches are no exception. In recognizing the severe predicament of churches in the heat of the pandemic and the need to urgently address the cash inflow challenges confronting them, the study recommends diversification of income sources. Projects as alternative sources of finances during lockdowns have been found to act as a substitute for church members' contributions.

The study further recommends the enhancement and consolidation of online giving procedures which members can seamlessly adopt in this new normal. Church leaders should also improve their contact hours with church members via online applications. Leaders must

work hard to keep expressing care and stay in touch by figuring out how to connect with church members electronically or in other old-school ways to enhance solid giving spirit. Again, there should be training of church workers, especially treasury department, on online giving and documentation. Provision of electrical devices to easier internet to local churches, especially those in rural areas, could also enhance church cash inflows during a period of future unpredictable new normal.

The study contributes to church finance research. Research on church finances in stressful life events is becoming more and more important because church institutions consider the general welfare of the needy in our societies. The limitation of this study was that data were gathered from conference and union officers, which connote reported speeches from church members on the impact of COVID-19 on daily activities. Future research into the COVID-19 impact from local church members may be needed. Members' personal perspectives need to be shared.

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