



Accountability of Church Offering during the Covid-19 Pandemic

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Abstract- This research was conducted at the Church organization in Makassar, which aims to reveal the accountability of offerings during the Covid period at the Toraja Church organization in Makassar. The church is a non-profit organization which is a unique organization because it can operate without relying on profits but only on the sincerity of the congregation in providing offerings. Therefore, the income received by the Church must be accompanied by financial management accountability. The research method used is descriptive research with a qualitative approach using 7 informants. The results of the research show that the management of offerings during the Covid-19 pandemic at Church XX was carried out in an accountable manner. Accountability, namely Horizontal accountability as a form of accountability from the church to its diakonia or congregation, and Transcendental accountability which is defined in the form of activities carried out by the church as servants of God.

Keywords: Offering, Horizontal Accountability, Transcendental Accountability

I. INTRODUCTION

The church is a religious organization that has the function of serving the congregation. In its service activities, the church requires funds, most of which come from the congregation.

As an organization, the Church needs to record various transactions carried out by the church and make financial reports as a form of accountability to the congregation. These financial reports include weekly reports and are announced in the church during worship, namely congregational news. Good financial reports are financial reports that are complete, correct and real, but must be transparent and accountable [1]–[6].

The church has a work program and needs funds to realize its work program. The source of funds obtained by the church is congregation offerings and other donations. The church is obliged to account for the receipt of offering funds and donations, as well as expenditures made in the form of transparent financial reports that show the level of accountability to God and the congregation [7]–[11].

Accountability in every organization, including Church organizations, is important because it relates to internal and external parties in the organization [8], [12]–[14]. The church is a non-profit organization which is a unique organization because it can operate without relying on profit but only from the sincerity of the congregation, one of which

is the offerings given by the congregation. Therefore, the income received by the Church must be accompanied by financial management accountability.

At the beginning of 2020 the Covid-19 pandemic hit the world, including Indonesia. All organizations are affected, including church organizations. However, the church must continue to exist and find ways to ensure that the church remains a place of worship for its people [15]–[18]. During the Covid pandemic, the congregation continued to make offerings both through envelopes distributed by the church to the congregation's homes and through bank accounts. This makes it interesting to research how the church manages financial offerings during the Covid era at churches in Makassar.

Several previous studies regarding the financial accountability of religious organizations including research by Panggabean and Hariwibowo [11] show the role of local culture in implementing church financial accountability. The results of this research show that local culture plays a role in providing space for collaboration and openness, namely the practice of the values of cooperation and openness in meetings. Research by Paranoan and Totanan [19] conducted research at Pura Giri Natha Makassar where the results showed that accountability does not merely have to be accompanied by complete documents as a data source, but the most important thing is the principle of sincerity and trust in the Creator. Meanwhile, research by Sari & Mintarti [20] conducted at the mosque showed the results that accountability practices at the Baburrahmah mosque were in accordance with Sharia Enterprise Theory (SET), which in this case was in the context of a religious organization which is a non-profit organization. Accountability practices in mosques are in accordance with the concept of justice-based accountability which contains 3 accountability values. Then the research results also show that accounting practices at the Baburrahmah mosque are still carried out simply, accounting practices are interpreted only as a financial management process by recording income and expenses. Research regarding the accountability of church offerings during the Covid period has never been carried out, so this research aims to reveal the accountability of offerings during the Covid period in church organizations. It is hoped that the research contribution will increase insight and knowledge as well as understanding regarding the governance of church organizations and provide insight into the implementation of accountability in religious organizations. This research can

also be used as reference material for further research related to accountability.

II. LITERATURE REVIEW

A. *Accountability Concept*

According to Kedoh & Sulindawati [7] accountability is a form of obligation in organizing public activities to be able to explain and answer everything regarding the steps of all decisions and processes carried out, as well as accountability for the results and performance. Accountability is important in managing church finances so that the congregation is confident that funds are managed well. The results of research by Paranoan & Totanan [19] conducted at a temple in Makassar found that people believe in the concept of good karma and bad karma. This is the main bulwark in the accountability of the temple organization so that the offerings (punia funds) given by the congregation are not held accountable for their management, even though the temple management still records and reports temple receipt and expenditure transactions in the form of simple reports [14], [21], [22].

B. *Accountability in religious organizations*

The pattern of accountability in religious organizations is still relatively low. In religious organizations, the managers (managers and supervisors) of the organization are responsible to the congregation or followers of the religion which is conveyed in a congregation/citizen meeting or meeting with the community using the religious organization, [23]–[25]. In religious organizations within the scope of the Church, vertical accountability is a form of responsibility for managing funds, such as offering funds to God, while horizontal accountability in religious organizations is a form of accountability carried out by the Church for the congregation [26].

C. *Accountability in Biblical Aspects*

Regarding Church finances or offerings, Church administrators are expected to be honest and not misuse Church money or accept bribes in any form from anyone. A Church administrator is expected to be able to maintain the responsibilities entrusted to Him be an example and keep his hands clean in financial matters. God very clearly commands His people so that Church administrators maintain and carry out their duties according to His commands. The Church Manager is the person chosen (by God) by the congregation as God's representative in managing Church finances honestly and not misusing Church money [27], [28].

III. METHODS

The research conducted was qualitative, and descriptive. Qualitative research is a research process to understand human or social phenomena by creating a comprehensive and complex picture that can be presented in words, reporting detailed views obtained from informant sources, and carried out in a natural setting. This research was conducted at the Toraja Church located in Makassar.

The research informants are 1) the Pastor because every decision taken and activities carried out in the Church must go through the approval of the pastor, 2) the Church Council because they have duties and responsibilities in worship

activities, 3) the Treasurer because the treasurer knows the financial condition of the Church and is directly related to Church offerings, and 4) the congregations because the congregation as an external party to the Church is the main source of receiving offerings within the Church.

The data collection methods used were interviews, observation and documentation. Meanwhile, the data analysis method was carried out using the Miles and Huberman method [12]. The data analysis method is divided into three activity streams, namely data collection, data reduction, data presentation, and conclusion.

IV. RESULT AND DISCUSSION

The number of registered congregations at Church X has increased every year. In 2019-2022 the number of registered congregations 2019 was 434 congregations, in 2020 there were 452 congregations, in 2021 there were 464 congregations, and in 2022 there were 485 congregations.

A. *Accountability of Offerings*

Based on the results of the interview, the Chair of the Church Council defined offering accountability as responsibility and transparency towards God and the congregation. The form of offering accountability is implemented in the Church. As said by the Chairman of the Church Council:

"Offerings are an expression of gratitude that the congregation gives to God, giving thanks for all of God's mercy and goodness, therefore the congregation gives the best offerings that bring joy and glory to God. Therefore the church is responsible for financial transparency. Financial reporting is done openly, presented and explained to the congregation, nothing is hidden. In this way we are responsible to God and each other."

The statement explains that the offerings given to God are managed by the Church with a sense of responsibility and as best as possible, for Church activities and not for personal gain. Transparency is the main value of accountability because it is a manifestation of the agent's openness to his principal. This is also reinforced by what Pastor said:

"Yes, every responsibility that God gives, the service that God gives us must be done sincerely, with joy, correctly because God allows us to serve, God allows us to sow His word because it must be done with full sincerity and heart full of sincerity. That is the form that God loves humans and because of that we are responsible for serving God, that's why we serve God's congregation happily, and with joy so that the congregation enjoys the service that God provides and God rejoices because he sees that the service carried out is service for the glory of God's name."

This is also reinforced by the explanation from the interview by the Church treasurer:

"Every offering is counted at the consistory and recorded in the service book by the assembly on duty every hour of worship. Then the treasurer together with the verification commission carry out a recalculation at the church office and it is recorded in the minutes of the calculation, and published every Sunday. Every

expenditure and receipt report is also checked every month by a verification commission.”

In practice, the XX Church operates four pockets for giving offerings for each Sunday service, namely Pocket one, for the worship commission, commission for congregational community development, verification commission, secretariat and finance. Pocket two, for the Synod Working Body (BPS), classis, region. Pocket three for funding diakonia, and Pocket four for mutual aid funds.

However, amid the Covid-19 pandemic, the church council replaced giving offerings with another alternative in the form of envelopes given to each member of the congregation and also the church account number for congregations who will make offerings via bank transfer. As Church Secretary X explained:

"During the pandemic we made offering envelopes and distributed them to congregation members in two envelopes, the first envelope and the second envelope. The envelopes can be put in the box provided at the church office or can be given to the formation cell council."

The procedure for returning offerings collected by the congregation is that congregation members can take them directly to the Church office and put them in the box provided by the Church council in the Church office, or they can give them to the Church council in the service group and then take it to Church office. Apart from that, the Church council also prepared an account for giving offerings at Sunday services via bank transfer.

In accordance with the explanation from the interview with the treasurer, transfer offerings during online worship that are sent by the congregation via bank transfer will be included according to the confirmation given by the congregation who sent it to the church, while offerings that are not confirmed will be included in the individual thanksgiving offering and will be included in routine financing items at XX Church. Before holding online worship due to the pandemic, XX Church had not implemented a system for collecting offerings via bank transfer, but since holding online worship, XX Church has provided facilities for providing offerings, namely via bank transfer.

Trust is the main thing in accountability. For this reason, the congregation hopes that the offerings given are managed well and responsibly and not used for purposes outside of service activities. In this way, the congregation can be sure that the offerings they give are managed well and transparently.

The Covid-19 pandemic has had an impact on the service activities of the XX Church, especially in accepting offerings. This impact can be seen from the decline in giving offerings during on-site worship with online worship. This is due to the lack of activities in the Church during the pandemic. This can be seen in the church's income and expenditure reports. From the results of the interview with the treasurer of the XX church, it was explained that in 2019 before the Covid-19 pandemic, the total receipts from the XX church were IDR 1,710,833,394 and the total expenditure was IDR 1,640,753,520. In 2020, when worship was carried out online, the total receipts from church offerings amounted to IDR 1,454,780,170 and total expenditure amounted to IDR 1,482,968,820. In 2021, on-

site worship or on-site worship will begin to be implemented again, where the amount received from church offerings is IDR 1,641,113,600 and the total expenditure is IDR 1,615,558,100. Meanwhile, in 2022, church activities will run normally, the amount received from church offerings will be IDR 1,825,976,980 and the total expenditure will be IDR 1,816,655,700. It can be seen that there have been changes in the receipt and expenditure of offerings due to the Covid-19 pandemic.

B. Allocation of Offering Funds

Offerings are one of the factors that support the running of activities in the Church, therefore the offerings given by the congregation are allocated to finance operational funds in the Church, especially during the Covid-19 pandemic. XX Church only prioritizes routine financing at the Church office, such as financing employee salaries and electricity costs, telephone and others. In an interview with the Treasurer said that:

"Because we don't worship at church, we don't divide the four pots because we worship at home. then the church office distributed offering envelopes to the congregations in each house. So there are two offering envelopes, envelope one is intended for church operational costs so it has the same designation as box one, and the second envelope has been combined with bag two, box three and box four. So the second envelope has three uses. So later at the church office, when we did the calculations, the offering envelopes that came back from the congregation were put in a box and then separated."

Teaching offerings to the XX Church congregation apart from the congregation's expression of gratitude to God is also an awareness of giving the best to God for operational activities and services to the Church.

C. Church Financial Management

The church functions as a place of worship, where its implementation involves the management or council and the congregation. Managing Church financial funds requires efficient and effective methods so that Church financial management can be accounted for.

As previously explained, at XX Church, the collection of offerings during the pandemic was carried out in two ways, namely through offering envelopes and through bank account transfers. Congregation members can return it directly to the Church office and put it in the box provided by the Church or the council, or it can also be given to the council to take to the Church office and put it in the box provided. Envelopes of offerings given by the congregation or that have been collected will be counted and recorded by the treasurer, financial officer and verification commission in the minutes of offering calculations. While the offerings are given via account transfer, will be recorded by the treasurer when receiving proof of transfer and reported.

D. Horizontal accountability of offerings

Horizontal accountability is a form of accountability from the Church to the congregation, namely through simple financial reports in the form of congregational information. At XX Church, giving offerings during the pandemic is done by inserting an envelope and depositing it at the church office on weekdays or by transfer to the Church account. The

Church has a responsibility to its congregation, just like Church XX which reports its financial reports through congregational newsletters. The following are the results of an interview with the pastor of XX Church who is also the Chair of the Church Council:

"The Church is responsible by providing financial transparency, finances are done openly, conveyed, explained so that nothing is hidden, in this way we are responsible to God and each other."

Horizontal accountability in this research talks about the form of accountability of the XX Church during the Covid-19 pandemic to congregations affected by the pandemic. The church can distribute monthly financial assistance and/or food and account for the amount of expenses. As the Treasurer said at XX Church:

"There is nothing special, except for regular diakonia assistance every month, there is assistance for permanent diakonia members in collaboration with PKB to provide rice and other necessities, but it is not routine."

In the XX Church, diakonia is intended for congregation members who are sick or who cannot afford it, such as visiting the sick for all congregation members, as well as those experiencing grief. The Church Council will visit and provide prayer assistance and assistance in the form of materials from offerings collected by the congregation through the diakonia coffers/pocket.

ISAK No. 35 Concerning the Presentation of Financial Reports of Non-Profit Oriented Entities states that the main objective of financial reports of non-profit organizations is to present relevant information on the activities carried out by the organization, on the basis that the main activities are not profit-oriented but that does not mean they do not generate profits. Likewise, the form of accountability stated by the Church regarding the amount received from offerings is as explained by the treasurer through the following interview:

"The remainder of the offering is recorded as a cash balance. one thing that differentiates church financial management from other organizations. "Because the coffer system is service in nature, the funds in the coffers cover each other's shortfalls."

In practice, the XX Church has not recorded reports on the receipt and expenditure of offerings given by the congregation in accordance with ISAK No. 35, because the recording of receipt and expenditure of offerings is only recorded using simple records. As the treasurer of XX Church said:

"If that's the case, I don't understand, because the reports we make are only simple reports, which are easy to understand and account for, like monthly and annual reports. If we use a certain system, the church doesn't understand."

Some forms of manifestation of this horizontal accountability are for the management of offerings from XX Church, which are aimed at congregations that are stakeholders of XX Church because funding for operational activities comes from congregation offerings, and is carried out for services to congregation members.

E. Transcendental Accountability of Offering

The Church not only needs accountability in its financial reporting, as a form of reporting on the receipt and

expenditure of offering funds provided by the congregation for the work program being implemented, apart from that, of course, it also requires transcendental accountability (spiritual accountability) which needs to be held accountable by the church party or council. In this perspective, transcendental accountability can be interpreted as spiritual accountability which means that the organization has the sensitivity or awareness to declare accountability to its transcendental nature, namely God. Transcendental accountability does not talk about numbers but about forms of service, and this is also the responsibility of Church parties or assemblies. Stewardship theory or stewardship theory is how to form a behavior where people work not only to maximize personal utility, but are more collectively responsible for achieving organizational goals. In the context of the Church, stewardship can be likened to the responsible management of gifts from God in the form of time, wealth and talents that strengthen relationships with God and fellow humans.

Stewardship means that humans live their lives with commitment where Christ is the center of everything, which can be understood as God being the Principal and humans being the stewards. Therefore, a steward must be able to manage the earth and everything in it for the benefit of the Owner, namely God. Stewardship is an obligation and accountability that each human creature must give to God.

As an organization, the Church must be able to be trusted in carrying out and managing operational tasks and activities correctly and appropriately, so that a sense of mutual trust arises from the congregation. Apart from church parties or councils, congregations also have duties and responsibilities to the church.

As stated by one member of the XX Church congregation in the following interview:

"I trust the church council in managing all the revenues that the congregation has given, because in my opinion the council that manages it are the people who God has chosen to be His guardians in the world"

It can be concluded that the congregation gives offerings to express obedience to God based on a form of expression of gratitude to God and to help with operational services in the Church.

V. CONCLUSION

Based on the description of the results of the analysis and discussion regarding accountability for offerings during the Covid-19 pandemic, it can be concluded that accountability for offerings is in the form of accountability on the part of the XX Church, namely in the form of a simple financial report, which is reported in the congregation's newsletter to build mutual trust so that the offerings given as a form of expression of gratitude to God by the congregation, managed and used as best as possible for the benefit of the Church.

Regarding horizontal accountability, it is interpreted as a form of accountability from the Church to its diaconia or congregation in the form of financial support and basic necessities and those experiencing illness or grief, so that the horizontal accountability carried out helps congregation members who need it. Meanwhile spiritual responsibility or transcendental accountability is defined in the form of activities carried out by Church parties or councils in carrying out their duties as servants of God in serving, so that Church

parties or councils interpret those service duties as a form of accountability to God in the form of honesty and joy in serving. So the accountability that is carried out is realized in the form of spiritual accountability to God who has given the task.

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