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BUDGETING PRACTICES AND FINANCIAL SUSTAINABILITY OF WOMEN RELIGIOUS CONGREGATIONS IN KAREN, NAIROBI KENYA

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Abstract: *Women Religious Congregations view financial sustainability as a significant threat to religious life. Financial sustainability is essential for Women Religious Congregations so that they can be empowered and capable of taking on more development ownership activities, even when donor support ceases. Proper management of finances can contribute to the financial sustainability of organizations. This research aimed to establish the relationship between budgeting practices and the financial sustainability of Women Religious Congregations in Karen, Nairobi Kenya. The study, anchored on budgeting theory, employed a cross-sectional survey design with a target population of 107 women religious from the 46 WRCs in Karen, using questionnaires as the primary data collection instrument from all respondents through the census approach. Rigorous validation of econometric model assumptions through several diagnostic tests was conducted using EViews 12 software, to establish the relationship between budgeting practices and financial sustainability of WRCs based in Karen, Nairobi Kenya. The study found budgeting practices have statistically significant relationship with the financial sustainability of WRCs, with a p-value of 0.00. The study concluded that WRCs can enhance their financial sustainability by strategically managing their budgeting practices. The study recommends enhancing budgeting competency in WRCs as an essential means of boosting financial sustainability.*

Keywords: *Financial Sustainability, Budgeting Practices, Budgeting Theory, Women Religious Congregations, Karen Nairobi*

1.0 Introduction

The issue of financial sustainability has emerged as a significant concern for Women Religious Congregations (WRCs) globally. This challenge has been recognized as a potential threat to religious life (Maina, 2020). WRCs, much like other organizations, require adequate financial resources to fulfill their missions. The urgency surrounding the topic of financial sustainability is evident from the increasing emphasis WRCs place on it during their discussions. Promoting a sustainable and collaborative economy within the Congregation has been identified as a key objective in the strategic plans of specific religious congregations, such as the Carmelite Missionaries during their XXI General Chapter held in Rome in 2018 (Montes et al., 2019). Financial sustainability is essential for any religious congregation to support and maintain its operations (The Conrad N.

Hilton Foundation, 2018). However, many organizations, including WRCs, need help to achieve true financial sustainability due to their reliance on external funding sources (Park, 2018).

Many WRCs have their origins in Europe and America, thus, their financial sustainability is heavily dependent on Western donors. The transition from traditional donors has left several organizations grappling with maintaining financial sustainability (Ugbene et al., 2021). Nowadays, many WRCs in Africa are receiving less financial support from their motherhouses in Europe and North America due to the decline in religious vocations. Members of WRCs from the global north, working and raising funds for their congregations' missions are becoming fewer, and most of them are aging and needing care. This shift has left African WRCs with fewer financial resources to support their missions (The Conrad N. Hilton Foundation, 2018). Furthermore, the global economic crisis and the phenomenon of "donor weariness" have led to reduced financial support from Western donors for humanitarian initiatives carried out by religious congregations (Ebenezer et al., 2020).

Despite these challenges, WRCs continue to contribute substantially to society, enhancing the lives of the individuals they serve. Funds are essential to continue carrying out their noble mission, hence the need to be financially sustainable (Waititu et al., 2022). Some of the members of WRCs work in ministries outside their congregation and their earnings go to their religious congregation for sustenance. Unfortunately, some of these sisters are not well-remunerated (Maina, 2020). Even though many WRCs in Africa own or manage institutions such as schools, hospitals, and other social projects, they still face the challenge of financial sustainability. They are constantly searching for alternative means of revenue to enable them to respond to their missions' demands. Though WRCs would want to help local communities with good education, and quality health care, and also provide other resources, not being financially sustainable poses a great challenge in fully actualizing their mission (Petermann et al., 2020).

1.2 Statement of the Problem

Women Religious Congregations (WRCs) worldwide are grappling with the pressing issue of financial sustainability (Maina, 2020). The reduction in financial support from traditional donors, coupled with the decline in government financing, predicts operational and resource instability for many nonprofit religious groups (Allen, 2020). A study carried out in five African countries: Kenya, Tanzania, Malawi, Uganda and Zambia on the sustainability of WRCs, revealed that financial sustainability is one of the major challenges WRCs face in their missions, particularly in Africa (Maina, 2020). WRCs through the various missions they undertake, are on the leading edge of offering spiritual and practical assistance, especially to the poor and marginalized in society (Catholic Extension Society, 2023). To ensure that WRCs continue in offering high-quality services, especially to the less privileged in society, it is crucial to address the issue of their financial sustainability. At the 18th Plenary Assembly of the Association of Consecrated Women in Eastern and Central Africa (ACWECA), held at the Catholic University of Eastern Africa (CUEA) in August 2021, the problem of financial sustainability of WRCs was attributed to their lack of financial management skills (Aineah, 2021). Failure to address this issue will result in WRCs in Karen Nairobi not being able to contribute adequately to realizing the nation's vision of becoming a better society where citizens can enjoy high-quality life by 2030 (State Department for Economic Planning, 2022).

Existing studies have examined the relationship between budgeting practices and financial sustainability of non-profit organizations and differences exist in conceptualization and context. For instance, research was carried out by Msomi and Olarewaju (2021) on the influence of budgeting and financial sustainability of small and medium-sized enterprises (SMEs) in South Africa, and a significant relationship was found between budgeting practices and financial sustainability. Focusing on Islamic Relief NGOs in Kenya, Mohammed and Makori (2022) investigated the role of budgeting control on financial sustainability, and found a positive correlation between budgeting and financial sustainability. Abongo and Ombaba found a positive relationship between budgeting practices and the financial sustainability of CBOs in Turkana, Kenya. The effect of budget management on the financial sustainability of donor-funded projects by Windle International Kenya was conducted by Majimbo and Salome (2021). Their research revealed a positive influence of budget control on financial sustainability. These differences highlight the necessity for a thorough investigation to bridge the existing gaps in contextualization and concept. This study aims to bridge the gaps and offer a thorough understanding between budgeting practices and financial sustainability in WRCs. The research aimed to add to the field's existing knowledge and provide useful insights. The study will provide practical recommendations for WRCs to improve financial sustainability through sound budgeting practices. As a result, they can contribute to Kenya's socio-economic development.

2.0 Related Literature

As a foundational financial management practice, budgeting traces its origins back to Henry Adams' contributions in 1895 with his paper on "The Theory of Public Expenditures." This theory elucidates the interplay of political and social motivations that shape budgeting in both government and civil society contexts. It underscores the significance of thorough analysis in budget formulation and the role of an organization's mission as a compass for determining budget allocations. Over time, budgeting theory has evolved, with a paradigm shift observed in the early 2000s, wherein global budgeting deficits have significantly improved (LeLoup, 2002).

From the lens of non-profit organizations, which provides insights into the essence and mission of WRCs, budgeting is perceived as a strategic process for resource allocation, prioritizing activities aligned with the organization's objectives (Bell, 2016). As a tool, budgeting theory serves non-profits to communicate plans and secure the necessary financial resources for mission attainment (Bell, 2016). Crucial factors influencing the budgeting process encompass external resource availability and the level of revenue collection (Waititu et al., 2022). Non-profits incorporate grants and loans into their budgets to offset internal resource shortages, adhering to commitments with fund providers (Kenno et al., 2018).

Effective budgeting emphasizes user involvement, operational processes, and user competence (Kenno et al., 2018). Collaboration between staff and board members is pivotal for prioritizing activities and optimal resource allocation (Smit, 2023). Continual budget monitoring and evaluation are crucial to adapt to unforeseen changes that might challenge the non-profit's mission (Berg & Karlsson, 2014). While critics contend that budgeting can be time-consuming and costly, many organizations assert that budget appropriations aid management control, outweighing potential drawbacks (Sontag-Padilla et al., 2012).

The budgeting theory guides non-profit organizations like WRCs in effective budget formulation, underscoring user competence, leadership involvement, continuous monitoring, and the importance of budget revision to accommodate unanticipated expenditures. This theory elucidates the influence of budgeting practices on the financial sustainability of WRCs in Karen, Nairobi Kenya, and thereby addresses the objective of this study.

Evidence from a variety of studies has shown that good budget management is critical to a company's long-term financial health. Msomi and Olarewaju (2021) studied SMEs in South Africa to find out how budgeting affects their capacity to stay in business, financially. These researchers used inferential statistics to examine data collected from 304 owners of SMEs, using quantitative approaches. A strong positive correlation between budgeting practices and financial sustainability was shown by the data. To maintain financial stability, the researchers stressed the need to give enough attention to budgeting. In this study, we examine the link between budgeting practices and financial sustainability in Women's Religious Congregations (WRCs) in Nairobi. Although the research by Msomi and Olarewaju (2021) focused on the SME sector in a different geographical setting, it is aligned with our interests.

A similar examination of budgeting's impact on financial sustainability was conducted by Abongo and Ombaba (2018), who focused on Community-Based Organizations (CBOs) in Turkana, Kenya. Employing an exploratory research design and stratified sampling, the study emphasized the substantial role of budgeting in enhancing financial stability. Their research demonstrated how well-administered budgets facilitated effective management planning and financial performance, serving as a foundational element for CBOs' financial sustainability. While their study targeted a different region and organizational type, it parallels the current study's focus on WRCs' budgeting practices.

The significance of budgeting in ensuring financial sustainability was reinforced in the studies carried out by Maina and Ochiri (2019) and Mohammed and Makori (2022). A positive correlation between budgetary control and financial sustainability was found in both studies, echoing Abongo and Ombaba's (2018) earlier conclusions. The research of Maina and Ochiri (2019) urged the emphasis on budgeting within a broader financial management framework. Focusing on Islamic Relief NGOs in Kenya, Mohammed and Makori (2022), highlighted the role of financial planning in budget control and financial sustainability. Together, these studies emphasize the connection between budget management and an organization's ability to maintain financial stability.

In alignment with the studies already mentioned in this section, Majimbo and Salome (2021) explored budget management's effect on an NGO's financial sustainability in Kenya. Their research revealed the positive influence of budget control on financial stability. While these studies concentrated mostly on NGOs and budget management practices, the current study fills a crucial gap by centering on WRCs in Nairobi and encompassing a broader array of financial management practices.

3.0 Research Methodology

The study was conducted using a cross-sectional survey design. The study's target population which also served as the unit of observation comprised 107 women religious from the 46 WRCs located in Karen Nairobi, Kenya, a place where the greatest number of Women Religious Congregations are located. Hence, the 46 WRCs were the unit of analysis for this study. The researcher adopted a census sampling approach for the study in which all the members of the target population were selected. In identifying the unit of observation, the researcher adopted a purposive sampling approach whereby particular members of the WRCs in Karen were selected.

The sampling procedure involved the selection of specific categories of individuals within each congregation based on their roles and responsibilities in budgeting and organizational sustainability. The leaders of the religious houses (commonly referred to as superiors), bursars, and project coordinators from all WRCs in Karen were targeted as they held pivotal roles in providing accurate information about the budgeting practices within their respective congregations and their impact on financial sustainability. Including project coordinators associated with congregations having regional houses in the area, added depth and diversity to the study, as these congregations might have distinct financial management practices and sustainability considerations. The research used primary data collection. To gather data, a structured questionnaire was developed.

4.0 Results and Discussions

4.1 Response Rate

A total of 81 completed questionnaires were received out of the 107 sent out to the target group. This amounted to a 75.7% response rate, which is a high return rate. Babbie (2020) considers a response rate of 50% as a satisfactory response rate in social research surveys. The data collected revealed that respondents were of various ages, ranging from age bracket 20 and 30, to 60 and above. Though the majority were between the ages of 41 and 50. This indicates that the respondents had diverse experiences, allowing them to provide a balanced response to the researcher's questions. From the results, 62% of those who participated in the survey have attained a university education, this indicates that the task of budgeting in WRCs is mainly handled by sisters with high academic qualifications. It places them in a position to understand and implement basic budgeting practices even if the academic training of some of them may not be in the field of finance.

The data collected during the survey, also showed that respondents were either bursars, community superiors, or project coordinators, though bursars were more with a percentage of 45% This implies that the respondents are mainly those who manage the financial affairs of their congregations, and hence can provide reliable information about their budgeting practices. The results from the survey showed that 55% of the respondents have served their congregations for over three years and hence can provide reliable information required in the study. The result shows that 83% of the respondents belong to international congregations indicating that many of the WRCs may be financially dependent on foreign aid. Since foreign aid is continuously reducing their financial sustainability may be at stake.

4.2 Budgeting Practices Descriptive Statistics

The study examined the budgeting practices of WRCs in Karen. Table 1 displays the findings that represent the participants' opinions on budgeting practices.

Table 1: Budgeting Practices and the Financial Sustainability of WRCs

Statement	SD	D	M	A	SA	Mean	Std. Deviation
We are competent in making the annual budget	3	7	20	32	19	3.70	1.04
Members are involved in the preparation of budget	3	4	9	27	38	4.15	1.05
Members are involved in budget planning	3	3	11	32	32	4.07	1.01
We consistently revise the original budget to accommodate activities that were not foreseen	5	14	17	33	11	3.39	1.12
Grand Mean and Standard Deviation						**3.83**	**1.06**

The participants' responses indicate that WRCs exhibit competence in annual budgeting, as evidenced by a mean score and standard deviation of M=3.7; SD=1.04. The bursars, superiors, and project coordinators indicated that community members and staff in the social projects are involved in budget preparation, as seen by a mean score of 4.15 and a standard deviation of 1.05. Members of WRCs actively participate in the budget planning process, as given by a mean score of 4.07 and a standard deviation of 1.01. However, there is a need for improvement concerning revising the original budget to accommodate unforeseen activities, which received a lower rating, a Mean of 3.39, and a standard deviation of 1.12. The overall average mean of 3.83 indicates that budgeting is integral to financial management practices within WRCs. However, the standard deviation exceeding 1.00 implies a significant variance in opinions regarding the extent to which these budgeting practices are implemented across WRCs.

4.3 Inferential Statistics

The outcomes from the diagnostic tests conducted to ascertain if the data set collected to determine the relationship between budgeting practices and financial sustainability of WRCs in Karen, met the regression analysis assumptions are presented in the following subsections.

4.3.1 Multicollinearity

The result in Table 2 below reveals that the correlation percentage 63.25% is not very high, suggesting that while there is some correlation between BPC and BPR, it may not be a significant concern in terms of multicollinearity.

Table 2: Correlation between Competency in Preparation and Revision of Budgets

	BPC	BPR
BPC	1.0000	0.6325
BPR	0.6325	1.0000

4.3.2 Heteroskedasticity.

The Breusch-Pagan-Godfrey test result of 35% as shown in Table 3, indicates the absence of heteroskedasticity in the data. In other words, there is no significant variation in the error terms, and the variability is consistent across different levels of the independent variables.

Table 3: Heteroskedasticity Test

Heteroskedasticity Test: Breusch-Pagan-Godfrey
Null hypothesis: Homoskedasticity

F-statistic	1.011082	Prob. F(2,78)	0.3685
Obs*R-squared	2.046875	Prob. Chi-Square(2)	0.3594
Scaled explained SS	3.324250	Prob. Chi-Square(2)	0.1897

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4.3.3 Normality Test

The Jarque-Bera test probability of 0.000075 as seen in *Figure 1*, is less than 5%. This suggests that the data is not normally distributed. In other words, the data distribution deviates greatly from a normal (Gaussian) distribution, indicating that the data may not be normal.

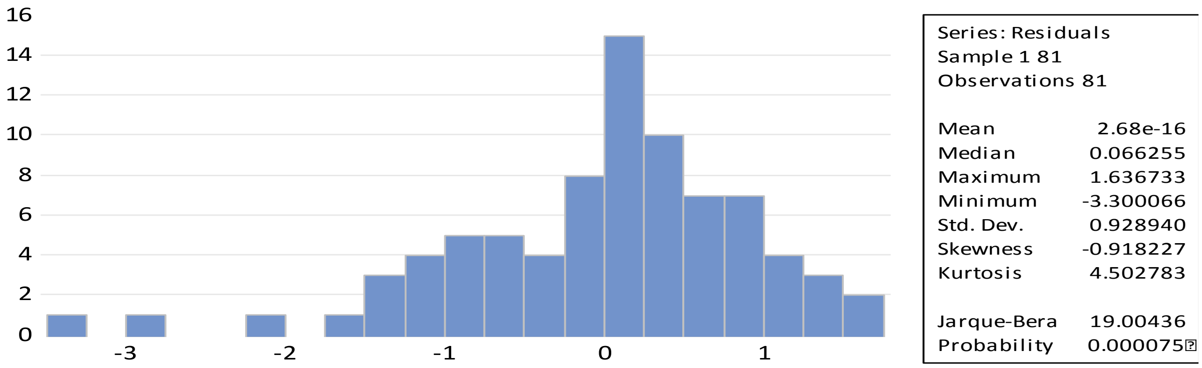

Figure 1: Normality Test

Therefore, the data was differenced to arrive at normality as shown in Figure 2.

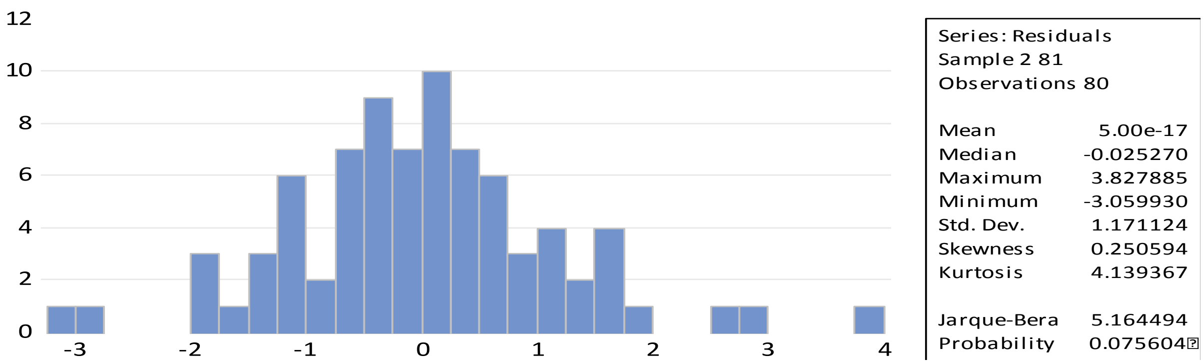

Figure 2: Normality Test

After differencing, *Figure 2* shows a probability of 7% for the Jarque-Bera statistic, which indicates that the data's departure from normality is relatively minor. In many cases, a value above 5% is considered acceptable, suggesting that the data's distribution is approximately normal for practical purposes.

4.3.4 Multiple Linear Regression Analysis.

The least square method was used to determine the fitness of the model for the set of data obtained to assess the relationship between budgeting practices (competency and involvement in budget preparation and revising the original budget) and financial sustainability. Table 4 shows the results of the regression analysis for estimating the relationship between budgeting practices and financial sustainability.

Table 4: Results of Regression Analysis for estimating the relationship between BP and FS

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.32	0.46	2.83	0.00
BPC	0.36	0.14	2.48	0.01
BPR	0.28	0.12	2.33	0.02
R-squared	0.28		**N**	81
Adjusted R-squared	0.27			
S.E. of regression	0.94			
F-statistic	15.79			
Prob (F-statistic)	0.00			

From the results, both indicators of budgeting practices; competency and active involvement in budget preparation and revision of the original budget displayed a positive and statistically significant relationship with financial sustainability. Specifically, a 1% increase in competency is associated with a substantial 36% increase in financial sustainability, while a 1% increase in budget revision leads to a notable 28% improvement in financial sustainability. These findings echo the studies by Majimbo and Salome (2021) and Kenno et al., (2018), emphasizing that staff and board members' competency and active participation in budget preparation contribute positively to financial sustainability. Additionally, the study by Abongo and Ombaba (2018) corroborated the significant and positive relationship between budgeting practices and financial sustainability. Consistently, similar results were obtained in the investigations conducted by Maina and Ochiri (2019) and Mohammed and Makori (2022).

The null hypothesis (H_0) posits that there is no statistically significant correlation between budgeting methods and the financial viability of WRCs in Karen, Nairobi, Kenya. The F-statistic test yielded a p-value of 0.000, indicating a substantial correlation between budgeting methods and financial sustainability. Given this discovery, the null hypothesis (H_0) was disproven. Budgeting techniques contribute to the financial sustainability of WRCs. The extent to which WRCs in Karen effectively use budgeting techniques in the financial management of their congregation may significantly influence their financial viability.

Both measures of budgeting procedures in this research, namely the expertise and engagement of members in budget development and updating the initial budget, were shown to have a positive and substantial relationship with financial sustainability. Therefore, it can be inferred that possessing the necessary skills in budget preparation, engaging members in the process of budget planning, and regularly adjusting the initial budget to accommodate unexpected activities may have a good impact on the financial sustainability of WRCs.

Coefficient of Determination (R^2)

As shown in *Table 4*, the R-squared value of 28% indicates that the combined influence of competency and budget revision can explain 28% of the variation in financial sustainability. In other words, these two variables, competency and budget revision, account for 28% of the variations observed in financial sustainability. The remaining 72% of the variation in financial sustainability is influenced by other factors or variables not considered in the analysis. This suggests that while competency and budget revision are important and have a positive impact on financial sustainability, other factors at play also contribute to the overall financial sustainability of the entity under study.

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t-statistics

From the results in *Table 4* above, the p-value for competency was found to be 0.01, while the p-value for budget revision stood at 0.02. Given our predetermined significance level of 0.05 or 5%, these p-values indicate that both competency and budget revision exhibit individual significance in explaining financial sustainability. Specifically, they provide compelling evidence that competency and budget revision statistically and significantly affect financial sustainability, as their p-values are lower than the significance threshold.

F-statistics

From the results shown in *Table 4*, an F-statistic with a very low p-value (0.00) indicates joint significance. It suggests that together, these independent variables collectively have a highly significant impact on financial sustainability. This low p-value signifies that the overall model is statistically significant, demonstrating that the combination of competency and budget revision jointly explains a significant portion of the variance in financial sustainability.

5.0 Conclusion and Recommendation

The study underscores the significance of effective budgeting practices in WRCs. Competency in budget preparation and the active involvement of staff and board members in the budgeting process were identified as key factors contributing to financial sustainability. To bolster budgeting practices, two key strategies should be considered. Firstly, there is a need to invest in training and capacity-building programs for staff and board members to improve their budget competency. Secondly, staff and board members should be actively in the budget preparation of the organization. These processes facilitate more effective financial planning. By implementing these measures, organizations can better adapt to changing financial circumstances and maintain sound financial health.

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