**Monetising Underutilised Church Assets: A Study of The Catholic Church in Zimbabwe**

**Abstract**

*This study investigates the effectiveness of the Skin-in-the-Game Guaranty Approach in monetising underutilised church assets within the Catholic Diocese of Masvingo, Zimbabwe,* *to enhance financial sustainability amid economic challenges. The Skin-in-the-Game Guaranty Approach involves stakeholders having personal financial stakes in endeavours. It fosters direct involvement of individuals like church members in financial decisions, ensuring vested interests and commitment to project success. Utilising quantitative research methods, the study employed a descriptive research design, surveying 385 individuals from the Masvingo Diocese, including lay members, religious and the clergy. Data collection involved structured surveys, and descriptive statistical analysis was used to assess stakeholder perceptions and feasibility of implementation. The study revealed a strong consensus (91.8%) among respondents regarding the availability of resources to generate revenue. However, while 80.5% agreed on the approach's feasibility, past attempts at implementation faced significant challenges, with 51.3% of respondents considering previous efforts unsuccessful. Key obstacles included resistance to change and operational difficulties. The demographic analysis indicated a balanced representation of gender and educational backgrounds among participants, contributing to a comprehensive understanding of stakeholder perspectives.**To enhance the implementation of the Skin-in-the-Game Guaranty Approach, the diocese should focus on developing strategic visions, increasing stakeholder engagement, and providing training programs to address resistance to change. Transparent governance and community participation are essential for overcoming implementation challenges and achieving financial sustainability through the effective monetization of church assets. This study serves as a framework for other Catholic institutions in Zimbabwe facing similar financial constraints.*

**Keywords:** Diocese**,** Feasibility, Monetising, Stakeholder, Sustainability, Temporary Goods of the Church

**1.0 INTRODUCTION**

The Catholic Church is a leading global institution that has made substantial contributions to community development through vital services like education, healthcare and social support. This has significantly improved the lives of individuals in countries, especially in regions facing economic and social hardships (Basera, 2021). The mission of the Church is holistic, it encompasses the preaching of the gospel of the Kingdom of God and addressing social, psychological, spiritual, and communal needs (Basera, 2021).

The Catholic Diocese of Masvingo serves as a case study to explore the development of creative financial approaches aimed at maximising dormant assets to achieve the Church's goals through the implementation of a Skin-in-the-Game Guaranty Approach. Religious organisations worldwide are now encountering increasing challenges in maintaining financial stability. Moon (2020) asserts that many churches face operational difficulties due to declining membership and diminishing donations in developed nations. Johnson and Lee (2024) explain how religious organisations are developing new financial strategies, including asset monetisation, as solutions to their financial challenges. The Skin-in-the-Game Guaranty Approach shows promise, as it enhances financial reliability and encourages community participation (WIIN, 2022).

Religious institutions across Africa struggle with financial challenges stemming from economic volatility (Chikwava, 2019) and limited financial capabilities (Smith, 2023). Ochuba *et al*. (2024) observe that numerous African churches rely heavily on unpredictable external donations, which often fall short of their funding needs. The economic situation in Zimbabwe particularly highlights the necessity for self-reliance programs (Basera (2021). Smith (2023) investigates how microfinance approaches can foster financial stability for Christian organisations in Zimbabwe and other African regions.

Despite its valuable work on various projects aimed at achieving financial stability, the Diocese of Masvingo suffers due to the harsh economic environment in Zimbabwe (Jongwe *et al*., 2025). To promote financial sustainability, the diocese has established various committees like the Projects Management board and the Self-Reliance Committee. However, achieving self-reliance remains a significant challenge for the diocese (Basera, 2021). Limited resources within the diocese are further strained by external factors such as inflation, currency instability, and political uncertainty (Chikwava, 2019). To address these challenges, the diocese is beginning to maximise the potential of idle assets throughout its operations. A long-term path to financial viability is emerging through the implementation of the Skin-in-the-Game Guaranty Approach, which facilitates stakeholder participation while ensuring accountability, transparency and responsibility. Amidst the dynamic landscape of the Catholic Church in Zimbabwe, particularly within Masvingo Diocese, the question arises: does this approach hold promise for driving tangible outcomes and reshaping the financial landscape in the diocese? This study delves into the efficacy of such a strategy, offering a nuanced examination through a case study lens to illuminate its potential impact and relevance within the context of the Catholic Church in Zimbabwe with special reference to the Masvingo Diocese.

**1.1 Primary Objective**

The primary objective of this study was to assess the financial stability derived from underutilised church assets in the Masvingo Diocese by employing the Skin-in-the-Game Guaranty Approach.

**1.2 Research objectives**

* To examine the feasibility of the Skin-in-the-Game Guaranty Approach in monetising underutilised church assets within the diocese.
* To assess the potential financial benefits derived from effectively utilising church assets for community development in the diocese.
* To ascertain the challenges faced by church management in implementing asset monetisation strategies within the diocese.
* To investigate the impact of community engagement on the successful monetisation of church assets in the diocese.

**1.3 Background and Motivation of the Study**

 The diocese of Masvingo was established in April 1999 when the Diocese of Gweru was subdivided into two dioceses (Zimondi, 2020). The diocese serves a Catholic population of about 200,500 within a vast geographical area of 70 000 km² covering the whole Masvingo Province and part of Matabeleland South Province in Zimbabwe. The Diocese comprises nine Deaneries and a significant number of educational and healthcare institutions inherited from Gweru Diocese. These institutions play vital roles in regional development by providing essential services to communities with limited access to such resources.

Despite the establishment of committees like the Self-Reliance Committee and Projects Management bodies, the Diocese continues to face challenges in achieving financial self-reliance (Nyatsanza, 2021). "Key to the success of every diocese are policies like the Diocesan Education Policy, Financial Policy, and Human Resource Policy," Nyatsanza asserts, highlighting their pivotal role in addressing financial challenges and fostering self-reliance within the Church. With numerous missions, parishes, schools, a college and commissions, including Caritas and CCJP, Masvingo Diocese plays a crucial role in education, healthcare, and social development in the region. The Diocese is rich in clergy, with 70 Diocesan priests and contributions from various religious congregations like the Sisters of Jesus the Infant, Holy Cross Sisters, and the Brothers of the Sacred Heart, among others; 95% of the priests hold master's degrees, and approximately 16 have PhDs in different academic fields.

The Diocese has made significant strides towards achieving self-reliance, evident through its diversified revenue streams and sustainable projects. The Diocese's robust educational and healthcare institutions, along with its active participation in social and pastoral activities, demonstrate a notable level of financial independence. Additionally, the fruitful utilisation of mission farms like Gokomere and Mukaro Mission farms, the launch of the Masvingo Catholic bookshop and the revival of garment construction at Gokomere Mission to mention a few underscores the Diocese's proactive approach in enhancing revenue generation and financial sustainability.

However, to further boost revenue and ensure long-term financial viability, the implementation of additional financially sustainable projects is imperative. Initiatives such as expanding agricultural activities on mission farms (Ochuba, *et al*., 2024), introducing new revenue-generating ventures and enhancing existing income streams could contribute significantly to the Diocese's financial stability and growth. The proposed Skin-in-the-Game Guaranty Approach presents a promising opportunity for Masvingo Diocese to enhance its self-sufficiency. By incorporating this approach, stakeholders within the Diocese would have a vested interest in the financial success of projects and investments, thereby fostering a culture of accountability, efficiency, and financial prudence. This model could incentivise active participation and responsible decision-making, leading to improved financial outcomes and increased revenue generation for the Diocese.

The primary motive for this study was to explore and assess the efficacy of the Skin-in-the-Game Guaranty Approach in enhancing the financial sustainability and self-reliance of Masvingo Diocese within the Catholic Church in Zimbabwe. By investigating the potential impact of this innovative financial strategy, the study aims to provide valuable insights into how the Diocese can optimise its financial resources, generate increased revenue and achieve greater self-sufficiency. Ultimately, the goal is to identify practical recommendations and strategies that can empower the Diocese to navigate financial challenges effectively and ensure its long-term growth and prosperity.

**1.4 Significance of the study**

This study provides crucial insights for religious institutions seeking financial sustainability through asset monetization while maintaining their spiritual mission. It offers a practical framework for balancing revenue generation with risk management, particularly valuable for faith-based organizations in developing economies facing resource constraints. The findings highlight the importance of stakeholder engagement and transparent governance in implementing financial strategies that align with institutional values. By addressing both the economic and theological dimensions of asset utilization, the research contributes to broader discussions about sustainable resource management in non-profit and religious contexts.

**2.0 Literature Review**

**2.1 The concept of Skin-in-the-Game Guaranty Approach**

The Skin-in-the-Game Guaranty Approach is a financial strategy that involves stakeholders or participants having a personal vested interest or financial commitment in a project or investment (Smith, 2023). This approach is rooted in the principle that individuals are more likely to make prudent decisions and actively contribute to the success of a venture when they have resources and commitment in projects they want to undertake. In this context, it involves a scenario where stakeholders, such as church members, priests and religious directly involved in financial decisions or initiatives, ensuring that they have a vested interest in the outcomes. This approach typically signifies a commitment to the success of a project or initiative, as individuals are not just making decisions but are also personally invested in the results.

In religious contexts and other organisations, this approach can be applied to projects, initiatives, or investments where individuals or groups are required to provide a financial guarantee or commitment to ensure the success and sustainability of the endeavour (Johnson & Lee, 2024). By having a direct stake in the outcome, participants are incentivised to actively engage, take ownership, and make sound decisions that benefit the overall project. For instance, a local parish can embark on a renovation project funded by parishioners who contributes financially and commit to pledge materials for the project. The project's success is attributed to the active involvement and financial commitment of the church community, leading to a timely and cost-effective project.

In another scenario, a parish may implement a microfinance program that requires beneficiaries to contribute a small percentage of the loan amount as collateral (Smith, 2023). This approach increases the beneficiaries' sense of ownership and responsibility, leading to a high repayment rate and sustainable impact. Moreover, impact investors often allocate funds to projects with social or environmental goals, employing a Skin-in-the-Game Guaranty Approach to align interests with project success (World Impact Investing Network, 2022). Impact investing has demonstrated significant success in achieving both financial returns and positive social impact, highlighting the effectiveness of this approach in various sectors. These examples and previous applications underscore the efficacy of the approach in promoting active participation, prudent decision-making and financial sustainability in church and organisational contexts.

**2.2 Overview of financial challenges faced by religious institutions in Zimbabwe**

Masvingo Diocese like any other religious institutions in Zimbabwe, faces financial challenges that impact its operational sustainability and ability to carry out its mission effectively. Some of the key financial challenges being faced by dioceses in Zimbabwe includes:

* **Limited Financial Resources**: Dioceses are struggling with limited financial resources, leading to difficulties in funding essential programs, maintaining infrastructure, and caring for dioceses’ personnel and assist in developmental and humanitarian work.
* **Declining Donations**: Economic downturns or changes in donor behaviour has resulted in declining donations to some if not all dioceses in Zimbabwe, impacting their ability to fund various activities and services.
* **High Operating Costs**: Dioceses in Zimbabwe face high operating costs related to maintaining church buildings, providing pastoral care and running outreach programs, putting a strain on thier financial resources.
* **Debt Burden**: Accumulated debts or loans are hindering some Dioceses’ financial stability and restrict their ability to invest in new initiatives or respond to emerging needs within their communities.
* **Impact of External Factors**: External factors such as inflation, currency fluctuations, and political instability are exacerbating the financial challenges all dioceses, affecting their purchasing power and financial planning.

**2.3 Feasibility of Implementing the Approach**

Masvingo Diocese's ability to adopt the Skin-in-the-Game Guaranty Approach depends on several factors, including

* stakeholder engagement,
* sufficient financial resources and
* adherence to the Church's core mission.

According to Moon (2020), stakeholder investment method which is key to this approach, involves personal financial risks, enables religious institutions to benefit by promoting mutual accountability and shared responsibility. Johnson and Lee (2024) demonstrate that this approach aligns with the core principles of community-centered Catholic organisations, which value collective action. However, Basera (2021) notes that economic limitations pose the main obstacle to implementing financial strategies in Zimbabwe, as parishioners often have minimal disposable income. Such constraints reduce their capacity to finance projects through contributions. El-Taliawi (2018) explains that traditional institutions like the Church face resistance to organisational change, which hinders the adoption of new financial approaches. Similarly, Smith (2023) presents success stories from similar contexts, highlighting that microfinance programs requiring beneficiaries to provide collateral have achieved high repayment rates and sustainable outcomes. Lagden and Clark (2025) reinforced this idea by pointing out that successful implementation of financial initiatives requires both feasibility studies and stakeholder engagement.

 **2. 3. 1 Past Attempts at Similar Strategies**

Masvingo Diocese launched multiple financial enhancement strategies in the past though their success levels varied. The diocese undertook revival efforts to reinvigorate many projects in the past like the construction of St. Gerald Lake View Lodge, Gokomere Workshop that includes, carpentry, metal work, motor mechanic, Masvingo Catholic bookshop, Dairy farming at Mukaro and Gokomere farms to mention a few. The implementation of these initiatives demonstrates that existing assets can be strategic resources for generating financial growth. According to Nyatsanza (2021), the diocese formed a Self-Reliance Committee to develop multiple income streams leading to financial independence. However, the committee faced two significant obstacles that limited its impact: insufficient funding and community resistance to necessary adjustments for optimal progress. Ochuba *et al*. (2024) emphasise that while the diocese has successfully improved agricultural production on its mission farms, further expansion is needed for maximum revenue generation. Smith (2023) examines African diocesan financial projects that implement microfinance schemes, where participants provide assets for borrowing, resulting in excellent repayment performance and durable results. These demonstrated approaches offer valuable educational insights for Masvingo Diocese. However, Chikwava (2019) highlights economic challenges and weak financial capabilities as major barriers preventing similar strategies from succeeding in Zimbabwean Catholic Institutions. The current difficulties underscore the necessity of implementing tailored training programs within involved organisations.

 **2.3.2** **Success of Previous Implementations**

According to Moon (2020), innovative financial strategies have been partially successful because stakeholders were partially involved in implementing various projects in the diocese. These accomplishments demonstrate how financial skills can align with the directions and core principles of religious organisations (Jogwe *et al*., 2025). Lagden and Clark (2025) stress that successful financial initiatives require comprehensive planning and meaningful stakeholder involvement. Nyatsanza (2021) argues that for the success and implementation of income-generating projects, the top-down approach does not foster the acceptance of ideas. Open and proactive communication with stakeholders fosters their commitment and ownership (Nyatsanza, 2021). Thus, the church community can claim ownership of projects and the success of income-generating projects requires stakeholder involvement and this fosters community buy-in and sustainability (Bugg-Levine & Emerson, 2011).

**2.3.3** **Challenges in Approach Implementation**

According to Tamunomiebi and Akpan (2021), significant challenges exist in accepting organisational change. Stakeholders often resist adopting new financial systems when these approaches seem to conflict with existing operational procedures. The success of financial initiatives heavily relies on managing stakeholder expectations and securing their support (El-Taliawi, 2018). However, implementation can also be obstructed when church stakeholders have divergent interests from the institution. In Zimbabwe, economic constraints represent a primary barrier (Chikwava, 2019), as many congregants lack sufficient personal funds to support projects. These monetary limitations on parishioners’ contributions diminish the effectiveness of project implementation strategies. However, challenges can be mitigated by ensuring transparent governance and establishing stronger accountability standards (Cornforth, 2018). When stakeholders lack clear guidelines, planning, and respect for each other's ideas, this erosion of trust significantly heightens the likelihood of project failure and eventual closure. Organisational readiness for change requires providing stakeholders with training programs that develop both knowledge and skills for effective implementation (Weiner, 2020). Religious institutions across Africa struggle with financial challenges because of economic volatility in addition to restricted financial capabilities (Ochuba *et al*., 2024). On the other hand, Iheduru (2025) asserts that autocratic leadership and dictatorial tendencies within church leadership have undermined the faith and enthusiasm of church followers and other stakeholders to take ownership of church projects, ultimately leading to their failure. The author further emphasises the detrimental impact on financial stability within the church circles.

**3.0 METHODOLOGY**

The study employed quantitative research methods to investigate the effectiveness of the Skin-in-the-Game Guaranty Approach for monetising underutilised church assets in the Diocese. The researcher relied on a descriptive research design to generate a comprehensive understanding of the approach by evaluating stakeholder demographics, perceptions and challenges. The demographic population consisted of 385 individuals from the Masvingo Diocese, including 262 lay members, 64 priests, 57 sisters, and 2 brothers. By including participants from various levels of the church, the researcher aimed to obtain balanced findings regarding implementation feasibility (Woods, 2023).

Data collection involved structured surveys, which served as tools for gathering quantitative feedback on stakeholders' resource assessments, their views on feasibility objectives and their practical experiences (Yaqun, Meng, & Zelong, 2017). The researcher conducted descriptive statistical analysis to identify patterns. This method allows for a comprehensive examination of the feasibility of the Skin-in-the-Game Approach, addressing its quantitative aspects (Bryson *et al*., 2015).

A chi-square test along with a methodology was added to analyse how stakeholder demographics relate to their evaluation of approach feasibility (Field, 2018). A 5-point Likert survey adopted expert panel evaluation according to Taherdoost (2016) for content validity and measured the utilization of resources alongside success factors and encountered challenges. The measurement of internal consistency reached Cronbach’s alpha values higher than 0.7.

**4.0 RESULTS AND DISCUSSION**

**4.1 Response Rate**

The study included a sample of 292 participants, representing 75.84% of the total population of 385 individuals. The response rates varied among different groups, with lay members showing a response rate of 75.95%, priests at 75.00%, and sisters at 75.44%. Notably, brothers achieved a 100% response rate.

**4.2 Demographic Data**

**4.2.1 Gender**

*Figure 1: Gender distribution of participants*

The visual display depicts the gender distribution of participants of the study. The data shows 165 (56.5%) were females and 127 (43.5%) were males. The results present diverse views of the approach. Eagly (2018) stresses the significance of gender diversity in decision-making, while Woods (2023) underscores the importance of inclusivity for organisational success. The gender balance in the study allows for a broader range of perspectives and insights, enhancing financial sustainability amid economic challenges in the country.

**4.2.2 Highest educational qualification**

*Figure 2: Educational qualification of participants*

The study sample comprised 41.4% (121 out of 292) with bachelor's degrees, 28.1% (82) with master's degrees, and 22.6% (66 participants) with certificates or diplomas. Most participants demonstrated sufficient financial knowledge and analytical skills for evaluating the approach. The study's depth was enhanced by 11 PhD holders, despite limited primary or secondary education completion (4.1%) among church members. Previous research suggested that higher education levels contributed to strong analytical abilities. Biesta (2018) explores education's impact on decision-making, while Senge (2020) notes lower education levels may affect organisational inclusiveness.

**4.2.3 Position in Catholic Church**

*Fig 3: Position in Catholic church*

The demographic breakdown reveals that the participants comprised of 199 lay members (68.15%), followed by 48 priests (16.44%), 43 sisters (14.73%), and 2 brothers, making up the remaining 0.68%. The findings suggest that the majority of participants were parishioners, with 31.85% being religious individuals engaged in decision-making processes. Woods (2023) highlights that stakeholder engagement, along with structural leadership as indicated by Yaqun, Meng & Zelong (2017), enhances stakeholder participation. Involving a diverse range of stakeholders such as lay members, priests, sisters, and brothers in decision-making processes, the organisation can benefit from a broad spectrum of perspectives, expertise, and insights. This inclusivity not only fosters collaborative decision-making but also promotes a sense of ownership and commitment among stakeholders, leading to more effective and sustainable outcomes for the organisation.

**4.2.4 Examining the Feasibility of the Skin-in-the-Game Guaranty Approach**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
| The diocese has resources that can be utilised to increase revenue. | 0 | 2 | 22 | 76 | 192 |
| 0.0% | 0.7% | 7.5% | 26.0% | 65.8% |
| The diocese can implement this approach | 4 | 19 | 34 | 108 | 127 |
| 1.4% | 6.5% | 11.6% | 37.0% | 43.5% |
| Attempts to implement similar approaches in the diocese were made. | 3 | 38 | 171 | 61 | 19 |
| 1.0% | 13.0% | 58.6% | 20.9% | 6.5% |
| The implementation was successful. | 34 | 116 | 105 | 26 | 11 |
| 11.6% | 39.7% | 36.0% | 8.9% | 3.8% |
| This approach has some challenges in implementing it. | 33 | 122 | 110 | 27 | 0 |
| 11.3% | 41.8% | 37.7% | 9.2% | 0.0% |

*Table 1: Feasibility of the Skin-in-the-Game Guaranty Approach*.

Table 1 illustrates strong consensus among respondents regarding the diocese's resource mobilisation capabilities. 91.8% (76 agreed, 192 strongly agreed) believed in the diocese's capacity to increase income. In terms of implementation feasibility, 80.5% (108 agreed, 127 strongly agreed) saw potential, while 7.9% (4 strongly disagreed, 19 disagreed) expressed doubts. Past participation levels varied, with 58.6% neutral, 27.4% having engaged, and 13% disagreeing with past efforts. Concerns arose about the strategy's success and challenges faced (Miller & Ewest 2013; Bryson *et al*., 2015; Weiner; 2020). The study underscores the importance of careful planning and problem awareness for successful asset monetisation within the diocese.

**4.2.5 Reliability Analysis**

The Cronbach's alpha rating of 0.689 achieved during the reliability test indicates a moderate level of consistency across the scale items. This level of reliability is considered adequate for exploratory research involving newly developed scales, especially in the study of faith-based financial topics.

**4.2.6 Chi Square Test Statistics**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | The diocese has resources that can be utilised to increase revenue. | The diocese can implement this approach | Attempts to implement similar approaches in the diocese were made. | The implementation was successful. | This approach has some challenges in implementing it. |
| Chi-Square | 298.795a | 210.158b | 303.479b | 160.637b | 102.548a |
| Df | 3 | 4 | 4 | 4 | 3 |
| Asymp. Sig. | .000 | .000 | .000 | .000 | .000 |

*Table 2: Chi-Square Test Statistics*

The chi-square test results presented in Table 2 reveal strong statistical associations (p = 0.000) between the variables under investigation and the income generation initiatives of the diocese. The correlations observed between resource availability, implementation efforts, success rates, and challenges are highly unlikely to have occurred by chance, as indicated by the very low p-values. These findings suggest clear links between these factors and the financial strategies employed by the diocese. The research indicates that the diocese possesses untapped assets capable of enhancing its revenue streams, despite previous execution challenges. These results advocate for further exploration of specific obstacles to develop targeted solutions. The statistical insights, with their significant levels, provide crucial practical information to inform financial decision-making within the diocesan financial planning process.

**5. CONCLUSION**

The study evaluated the Skin-in-the-Game Guaranty Approach as a strategy to revitalise underutilised church assets within Masvingo Diocese. Survey data revealed a widespread consensus among participants regarding the diocese's potential to enhance revenue streams through its existing resources, with a majority viewing the approach as viable. Some respondents remained uncertain about the feasibility of the approach, expressing neutral perspectives. Past initiatives employing similar strategies faced limited success, often due to stakeholder unawareness or skepticism about their efficacy, highlighting a knowledge gap within the diocesan policies.

Challenges in implementing the approach were commonly reported, with resistance to change and operational complexities identified as primary barriers. The majority of participants neither fully supported nor opposed the approach, underscoring the necessity for improved information dissemination efforts. The study showcased a balanced gender representation among participants, including a cohort of highly educated individuals who offered diverse insights. Lay members constituted the largest demographic group, while religious members contributed institutional perspectives.

Despite possessing adequate resources for implementation, the diocese necessitates a comprehensive strategic blueprint, active stakeholder engagement, and capacity-building initiatives to effectively leverage the value of church assets for financial gain.

**5.2 Limitations**

The study had several limitations. First, while the sample population demonstrated diversity, it did not encompass every participant group connected to the Diocese, which affected the extent of generalisation. Additionally, participants provided socially desirable responses, as the research collected data through self-reported measures. Moreover, the cross-sectional design of this research restricted the ability to study both short-term and long-term feasibility and outcome effects of the Skin-in-the-Game Approach. The research failed to provide in-depth qualitative insights from various participant backgrounds, particularly from those with elementary education levels, thus potentially missing subtle understanding. Furthermore, the study omitted a comprehensive analysis of external influencing factors in Zimbabwe’s economic condition that could affect the practical implementation and enduring viability of the Skin-in-the-Game Approach.

**5.3 Theoretical Implications**

The investigation demonstrated that religious institutions required active partnerships with stakeholders, along with accountability duties, to achieve financial sustainability. Participatory methods showed promise in uncovering hidden asset values through their ability to foster accountability and inclusiveness. Research evidence indicated that financial strategies needed to align with both organisational values and community needs to be successful. The study suggested that both training programmes for staff and transparent decision-making processes should be implemented to address implementation obstacles. Additionally, the research provided key insights that supported broader conversations about non-profit resource management and independence, which other organisations could use as a blueprint to combine financial stability with their socially focused goals.

**5.4 Practical Implications**

The research provided concrete solutions that the diocese, along with comparable religious organisations, could utilise effectively. The key findings and recommendations are as follows:

**Utilisation of Mission Farms and temporary goods of the Church**

The approach demonstrated how mission farms and unoccupied buildings could generate revenue for the Church while fulfilling its purpose. By leveraging these assets, the diocese could create a sustainable income stream that not only supports its operational costs but also enhances its community services. This dual benefit underscores the importance of asset management in religious institutions, allowing them to maximise their resources for both financial gain and mission fulfilment.

**Collaboration with Stakeholders**

According to the research findings, stakeholders need to join forces with institutions aiming to build capacity through transparent governance. Successful execution of the Skin-in-the-Game Guaranty Approach relies heavily on collaboration among various stakeholders, including local communities, church members, and external partners. By fostering an environment of trust and accountability, the diocese can ensure that all parties are aligned in their goals, which enhances the likelihood of successful implementation and sustainability.

**Community Participation in Feasibility Studies**

The implementation of feasibility studies must involve community participation to effectively overcome resistance. Engaging the community in these studies ensures that local needs and concerns are addressed, fostering a sense of ownership and commitment to the proposed initiatives. Practical steps, such as workshops and focus groups, can guide this process, enabling stakeholders to identify potential challenges and collaborate on solutions. This participatory approach not only mitigates resistance but also strengthens community ties.

**Enhancing Financial Sustainability through Community Growth**

The steps outlined in the study improve financial sustainability by supporting community growth while securing long-term operational viability. By aligning the diocese's financial strategies with community development goals, it can create a symbiotic relationship where both the church and the community thrive. This holistic approach serves as a model for other dioceses facing similar challenges, offering a roadmap for integrating financial stability with social responsibility. Overall, these findings provide valuable insights that can guide the Diocese and similar organisations in enhancing their operational effectiveness and achieving their mission in a sustainable manner.

**Consent**

As per international standards or university standards, Participants’ written consent has been collected and preserved by the author(s).

**Disclaimer (Artificial intelligence)**

Author(s) hereby declares that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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