Redefining Financial Flourishing in Majority World Christian Ministries: A Transcendental Phenomenological Study in Cameroon

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ABSTRACT

Financial flourishing is a vital yet underexplored aspect of sustaining and enhancing the effectiveness of Christian ministry in Sub-Saharan Africa. This transcendental phenomenological study investigates the lived experiences of senior staff of Campus Crusade for Christ (CCC) in Cameroon, focusing on the significance of financial flourishing and its impact on ministry and leadership. Relying on donor support for salaries and ministry expenses, CCC staff navigate unique financial challenges where only 43% are fully funded, while 57% experience stress and trauma. Using a qualitative phenomenological approach, data were collected through eight individual semi-structured interviews, a pilot baseline focus group discussion, and observations. Data were analyzed following Moustakas' phenomenological method. The findings demonstrate that financial flourishing extends beyond mere financial stability to include a multidimensional framework consisting of financial sustainability, generosity, ethical stewardship, and shalom (wholistic peacebuilding). A major insight is that financial flourishing is driven by a transformational mindset shift from scarcity to stewardship, prompting active trust, disciplined financial management, and relationship-building. This study contributes to the literature on financial well-being in faith-based organizations and offers practical implications for theological education, FBO policy, and domestic fundraising strategies.

Keywords: Financial flourishing, transcendental phenomenology, shalom, transformational mindsets, support-based ministries.

INTRODUCTION

Christian non-profit organizations face a critical crisis across Africa because their efforts to realize their vision and mission are frequently hampered by their employees' and organizations' lack of financial health. Lack of financial flourishing for organizations and employees can lead to several issues, including unpaid bills, interpersonal and personal conflicts, a lack of stewardship integrity, and the potential for greed to take over. The Secure Flourish Measure connects financial and material stability as a key and sustaining component of human flourishing and its other dimensions, such as physical and mental health, social relationships, and purpose, to name a few (Holege et al., 2022). This lens makes achieving financial flourishing essential to creating an impactful workforce and organization. However, achieving financial flourishing is a massive challenge for not-for-profit organizations in Africa. These organizations and their workers must overcome many obstacles, dangers, and systems to be financially healthy, and some have succeeded. To assist those who are lagging in overcoming obstacles to financial health, it is helpful to investigate the experiences of the former to identify what enabled them to flourish financially where others have not.

Today, as a global organization and one of the largest mission agencies, Campus Crusade for Christ International (Cru) continues to utilize a fund development approach where individual employees are responsible for raising donations for the organization to pay their salaries, benefits, ministry, and fundraising costs. This approach to fundraising continues to be the most effective approach for generating funding for the worldwide ministry (Donor Relations Cru, 2024). Staff members' wages are based on their marital status, the number and ages of their dependent children, and any other qualifying factors (Sellers, 2023). However, in Sub-Saharan countries like Cameroon, implementing this Western-centric model faces massive systemic and sociocultural constraints.

According to statistics from the Discipleship Ministry Partner Development (DMPD) department in Cameroon, only 43 percent of staff members are fully funded and financially sustainable (Nsom, 2024). This indicates that 57% of the staff members experience stress, worry, trauma, and uncertainty in their daily lives and are unsure of how they will pay for their future expenses. This is an easy source of unnecessary conflict and strife. Financial sustainability, an element of financial flourishing, is one of the priorities of Campus Crusade for Christ worldwide, for staff members and each national organization (Sellers, 2022). Without the necessary financial support, intra- and interpersonal conflicts arise, and the organization's objectives would hardly be achieved. Since 2010, Campus Crusade for Christ Cameroon (CCCC) has lost a third of its staff members. Some of these losses were attributable to unethical practices, but most resulted from insufficient or nonexistent funding (Nsom, 2022). These staff members resigned and opted for paid vocational jobs, weakening the organization and hindering their initial dreams of vocational ministry.

To address this grim reality, this research aims to determine the contributing factors that have allowed some senior staff members of CCC Cameroon to overcome the many challenges and flourish financially in life and ministry. It moves beyond standard definitions of material wealth by defining financial flourishing as a holistic blend of four pillars: financial sustainability, generosity, honest and ethical resource management, and using finances and resources to build peace rather than divide. By investigating the meaning and determinants that senior leaders of CCCC attach to their actual experiences of financial flourishing, this study seeks to create a roadmap that guards against the extremes of scarcity mindsets and the prosperity gospel across the African continent.

BIBLICAL AND THEOLOGICAL FOUNDATIONS

The Bible speaks extensively about wealth, yet many Bible scholars and Christian economists struggle to articulate a consistent theology of wealth and flourishing (Maclean, 2022). This inconsistency is often due to the misuse and decontextualization of scripture. While both positive and negative references to wealth and flourishing are found in Scripture, the Bible clarifies that money itself is not inherently evil; it is the love of money that leads to all kinds of evil (1 Timothy 6:10). Believers are called to shift from a scarcity mindset to one of abundance, recognizing that God is the creator and owner of all (Psalm 24:1). Maclean notes that a biblically sound understanding of financial flourishing starts by 'acknowledging God as the source of our wealth and using it for the common good' (2022). When viewed through the lens of creation theology, the foundation of financial flourishing begins with the idea that God created a world of abundance, not scarcity. In Genesis 1-2, the creator provides richly for humanity and declares his creation 'very good' (Genesis 1:31). Human beings, made in the image of God, are entrusted with the stewardship of creation (Genesis 1:28).

A proper biblical model also incorporates the African concept of Ubuntu, which emphasizes communal well-being, compassion, reciprocity, harmony, and humanity (Tutu, 2009). Ubuntu challenges individualism and encourages a theological ethic of shared resources and interdependence (Acts 4:32-35). Under this light, Old Testament depictions of wealth as a blessing are tied to covenantal responsibility and communal shalom, providing for the needs of all people rather than hoarding for private enjoyments (Wright, 2004). This theology emphasizes that individual property rights remain subordinate to the prior right of all people to have access to and use the earth's resources. True financial flourishing is not measured by accumulation but by alignment with God's purposes of creation, covenantal generosity, and communal good (1 Timothy 6:17-19).

Furthermore, biblical stewardship (Oikonomou) represents a shift from ownership to caretaking, and self-reliance to dependence on God (1 Chronicles 29:14-16; Romans 14:12). In the parable of the talents (Matthew 25:14-30), Jesus commends the servants who demonstrate diligence and prudence in investing and multiplying resources. Biblical generosity is an expression of faith and trust, freeing individuals from bondage to wealth (Volf, 2005) and daily reliance on divine care (Witherington III, 2011). Contentment, as Paul advocates in Philippians 4:4-7, breaks free from financial anxiety and the love of money, positioning believers to use financial resources to show that they value Christ more than money (Piper, 2016). Rather than reducing God to a transactional figure where blessings are bought through tithes (a common distortion in the prosperity gospel), true flourishing centers on spiritual transformation, relational harmony, and kingdom advancement.

RESEARCH METHODOLOGY

This study employs transcendental phenomenology, a qualitative methodology designed to describe the common meaning several individuals give to a phenomenon they have experienced or are currently experiencing (Creswell & Poth, 2018). It focuses less on the researcher's interpretations and more on the exhaustive descriptions of lived experiences given by the participants (Cobb, 2013). This qualitative design involves lengthy, repeated semi-structured interviews to understand the participants' experiences with specific financial events, allowing for an in-depth, unbiased view of the phenomenon.

A critical component of this methodology is Husserl's concept of 'epoche' or bracketing, in which researchers intentionally put aside their personal experiences, preconceptions, and prejudices to adopt a fresh, neutral view of the phenomenon under study (Moustakas, 1994). The researcher, having served as a full-time staff member of CCCC since 2002, engaged in systematic bracketing and reflexive journaling to minimize bias, adopting the attitude of 'a stranger in a strange land' during data collection and analysis.

The study was conducted in Cameroon, a bilingual country (French and English) with over 250 ethnic groups, often called 'Africa in miniature' (Mbibeh, 2023). Cameroon stands as an ideal representative site because the challenges and coping mechanisms of support-based missionaries here reflect dynamics applicable across the African continent. Purposeful sampling was used to identify participants. To qualify, staff members had to be senior leaders (at least five years of full-time service with at least three years in a defined leadership role) and currently meet strict measurement criteria for financial flourishing across four dimensions:

1. Financial Sustainability: Having a steady income, maintaining savings, and independently raising enough support to cover at least three months of salary in their CCC staff account within the past six months (Bright, 2024).
2. Generosity: Regularly, at least once every three months, financially supporting other staff members, Christian ministries, or community development projects (Fleming, 2018).
3. Ethical Resource Management: Utilizing NetSuite for all financial transactions, maintaining a rigorous personal budget, submitting expense justifications to the accounting office, and demonstrating diligent care of ministry property (May, 2023).
4. Peacemaking: Actively using personal and ministry resources to promote shalom, engaging in reconciliation, mediation, and arbitration, and leading departments with low levels of interpersonal conflict (Kroc, 2023).

Out of the total CCCC staff population, only eight senior leaders met all these criteria at the time of data collection, representing the entire study population for the individual interviews. To provide a comparative reference point, the researcher also conducted a virtual Zoom focus group with four senior staff members who did not meet the criteria of financial flourishing (i.e., they were currently underfunded and struggling financially). Data analysis followed a slightly modified version of Moustakas' (1994) phenomenological method, which involved: horizontalization (isolating significant statements where every expression has equal value), determining invariant constituents, clustering constituents into core themes, constructing individual textural and structural descriptions, and synthesizing these into a composite description representing the essence of the lived experience.

FINDINGS AND EMERGENT THEMES

From the eight in-depth individual interviews, the researcher isolated 377 significant individual statements (invariant constituents), which were grouped and clustered into seventeen common core themes. These themes are structured under the four main research questions and serve as answers to the inquiry:

Theme 1: Peace of Mind and Focus. For all the co-researchers, financial flourishing reduces stress and anxiety, allowing them to focus on ministry work with a rested spirit. Acacia shared, 'When I know that the children can wake up in the morning and have breakfast, and I do not have a child coming to me because they are expelled for not paying school fees, it creates an environment where I am not stressed and tense.' Conversely, Akoknka lamented losing her peace when funds are not there, noting, 'Without finances, I do not think straight. I have sleepless nights... I will not be at peace at a discipleship appointment when I am hungry and the children have not eaten.'

Theme 2: Strong Supportive Relationships with Team Members. Financial well-being helped in building and maintaining deep and peaceful relationships with team members. As financially sustainable leaders, they supported team members financially, which reinforced trust and mutual respect. Acacia noted, 'When you do not have, even with the best intentions, you are very limited, and this might affect relationships negatively.' Akoknka testified that she does not 'look down on any team members because they do not have enough... I support them and bring in my contribution to help them be at peace too.' Miltreeka shared, 'I have never seen reason to look down on others because I have a little more than them. I am intentional in helping them.'

Theme 3: Leadership Effectiveness and Alignment. Financial stability helped the co-researchers align better with the organization's goals and commitment. Akoknka confessed, 'My commitment to the organization is bigger because the finances are there for me and my family.' Mvogaka added, 'I cannot effectively lead my team if I am struggling financially... My team members are looking up to me to inspire them. So, how can I do this if I am not financially stable?' Damaso noted that being fully funded helped her to 'think more, strategize more, and be more productive and freer to do God's work.'

Theme 11: Holistic Generosity in Leadership. Leaders actively built giving into their budget. Acacia explained, 'We already have giving embedded in our budget... We tithe and give our offering to the church. We also have a clear amount that is earmarked for the families. We also help colleagues when they are in need.' Scaloma's budget includes 'scholarships and books to students, dresses, grinding mills, and bikes to pastors and needy Christians in rural areas.'

Theme 15: Increased Financial Integrity, Management, and Accountability. Financial stability enables leaders to live lives of transparency. Acacia noted that he tried 'not to confuse ministry money with personal funds' and kept as many receipts as possible. Scaloma shared that 'there is no need to try to round up figures or abuse resources because I have my own... it would have been very challenging to make the right decisions if I were suffering financially.'

Theme 16: Reduced Temptation to Financial Abuse. All the co-researchers recognized the temptation to misuse funds and took steps to avoid it. Etouk confessed, 'I have mine and can handle God’s property. Without mine, the temptation to twist is high.' Mvogaka admitted, 'When I am financially stable, I am less tempted to abuse ministry money because I have enough to cover my personal expenses... It will be difficult to manage one million CFA of ministry funds when my children do not have milk at home.'

THE TRANSFORMATIVE PARADIGM SHIFT PROCESS

The central essence of the financial flourishing experience of senior CCC staff in Cameroon is a transformative paradigm shift process—a psychological and spiritual reorientation away from scarcity, anxiety, and learned helplessness, and toward active trust, relational stewardship, and strategic action. This process is not a static achievement but a progressive journey structured into five distinct phases:

1. Overcoming Initial Fears and Shifting Mindsets: Almost all co-researchers were raised in low-income homes where financial stability was based on fixed salaries. Transitioning to an unconventional fundraising lifestyle was initially met with intense anxiety. Leaders had to first recondition their minds, believing that attempt at changing outer reality is futile without first changing the inner landscape of their thoughts (Proverbs 23:7).
2. Adopting Faith as a Catalyst for Mindset Shift: Rather than viewing support-raising as begging or a sign of unworthiness, leaders reframed it as a biblical calling and partnership in the Great Commission. 'Not everyone is called to go, but some are called to send. Their financial support helps

to keep those of us on the field.'

3. Financial Planning, Discipline, and Hard Work as Manifestations of a Renewed Mindset: A shift in perspective directly resulted in a shift in action. Flourishing leaders took proactive, disciplined measures: cultivating donor relationships, sticking to rigorous budgets, maintaining savings during abundance to prepare for lean seasons, and actively communicating their vision.
4. Generosity and the Abundance Mindset: Shifting from a scarcity mindset (hoarding out of fear) to an abundance mindset rooted in generosity. Leaders discovered that giving actually reinforces psychological and material flourishing. In the spirit of Ubuntu, they recognized that an individual does not truly flourish unless their colleagues and neighbors are also flourishing.
5. Integrity and Ethical Stewardship: Sustaining the transformational mindset through strict accountability. Leaders viewed themselves as custodians rather than owners of God's resources. They utilized NetSuite, maintained dual oversight of project funds, and separated ministry and personal accounts. This transparency protected their reputation, built donor confidence, and sustained long-term financial health.

DISCUSSION IN DIALOGUE WITH MINDSET THEORY

The findings of this study align closely with Carol Dweck's (2016) research on fixed and growth mindsets. Initially, many ministry workers face challenges that encourage a fixed mindset—where financial limitations and donor rejections are viewed as permanent, insurmountable barriers. However, through faith and intentional transformation, flourishing leaders shifted toward a growth mindset, viewing financial obstacles as opportunities to cultivate resilience, faith, and strategic financial skills.

This contrast is highlighted by comparing the main study with the pilot baseline focus group. The focus group participants, who were struggling financially, were caught in a 'semi-transformed mindset.' While they understood the theory of support-raising, they had not fully internalized it, experiencing persistent fear, shame, and emotional fatigue, and describing support-raising as 'feeling like begging.' This psychological impasse stalled their motivation. Conversely, the flourishing senior staff approached support-raising with confidence, boldness, and structural discipline, illustrating how a growth-oriented mindset enables sustainable financial well-being.

Furthermore, the findings expand on current missiological literature. While missiology historically prioritizes theology and evangelism, this research demonstrates that financial well-being is a crucial enabler of ethical stewardship, leadership longevity, and ministry impact. Underfunding redirects emotional and spiritual resources toward crisis management and survival, whereas financial flourishing provides 'rest' from anxiety, allowing leaders to model ethical behavior, resist corruption, and serve with undivided focus.

IMPLICATIONS AND RECOMMENDATIONS

Based on the empirical findings, the study highlights several practical and policy recommendations for churches, theological institutions, and faith-based organizations across Africa:

1. Integrate Financial Literacy into Theological Education: Seminaries and Bible schools must combine spiritual training with practical financial wisdom. Incorporating financial stewardship, budgeting, and fundraising models into the curriculum will equip future ministry leaders to navigate complex financial landscapes with integrity and foresight.
2. Structural Organizational Support and Reform: FBOs should move away from placing the entire fundraising burden solely on the individual staff member. Organizations should restructure policies to provide financial safety nets during crises, establish collective local sustainability projects, and actively mentor younger staff in relational fund development.
3. Implement Dual-Oversight and Transparent Practices: To mitigate the risk of financial misconduct and preserve trust among donors, ministries must mandate accountability technologies (such as NetSuite) and enforce strict policies separating personal and organizational finances.
4. Encourage Passive Income-Generating Projects: Encouraging staff members to pursue passive, side-

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income ventures (such as small-scale farming or bi-vocational ministry models) can supplement support, alleviate financial strain, and reduce dependency on external Western funding.

CONCLUSION

In conclusion, this study presents a transformative perspective on financial well-being in Christian ministry. It demonstrates that financial flourishing is not merely about wealth accumulation or personal stability, but is fundamentally about achieving peaceful relationships, practicing generosity, maintaining ethical stewardship, and building organizational shalom. Embracing a transformational growth mindset enables ministry leaders in Cameroon to shift from scarcity to stewardship, ensuring they serve with dignity, resist ethical compromises, and build effective, sustainable, and peace-filled ministry environments that can withstand structural and economic challenges.

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