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The ethics of fundraising in Pentecostal churches: a theological evaluation

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Abstract

This article offers a theological evaluation of fundraising in selected Pentecostal churches in Ghana. It focuses on The Church of Pentecost, The Apostolic Church-Ghana and Assemblies of God, Ghana, and argues that church fundraising should be assessed not only by efficiency or financial results but also by its faithfulness to Christian moral claims. Using Richard Osmer's practical theological approach as a methodological guide, the article brings empirical observations on tithes, offerings, project appeals and digital giving into conversation with a theological-ethical framework built around stewardship, voluntariness, justice and accountability. The argument is that fundraising becomes ethically defective when it normalises coercion, obscures financial stewardship or places disproportionate burdens on economically vulnerable believers. Conversely, fundraising can become a form of discipleship and communal witness when it is transparent, mission-oriented and attentive to the dignity of all givers.

Keywords

fundraising, Pentecostal churches, stewardship, accountability, justice

Introduction

Money is never just money within the life of the church. In Christian communities, financial giving carries theological meaning, moral expectation and social consequence. It can be narrated as worship, sacrifice, obedience, solidarity, gratitude or mission. For this reason, fundraising in churches cannot be treated as a purely technical activity concerned only with revenue generation. It is always also a theological act because it reflects what a church believes about God, discipleship, the poor, leadership and the purpose of the Christian community.

This concern is particularly important in Ghana's Pentecostal context. The expansion of Pentecostal and charismatic Christianity in Ghana has been one of the defining religious developments of the last several decades. Scholarly work on African and Ghanaian Pentecostalism has shown how these churches have become influential sites of spiritual formation, social aspiration, public witness and institutional innovation (Anderson 2013; Asamoah-Gyadu 2005). At the same time, their visibility has intensified debate about prosperity preaching, money, material aspiration and the moral boundaries of religious authority. Arthur's analysis of prosperity discourse in Ghana shows how closely development, faith and economic hope can become intertwined in Pentecostal imagination (Arthur 2021). Benyah's work similarly warns that religious practices may become commodified when spiritual authority and material expectation are too closely fused (Benyah 2018).

The ethical question, therefore, is not whether churches should raise funds. Every church requires resources for worship, mission, pastoral care, administration, salaries, social ministry and infrastructure. The real question is how those resources are mobilised and under what theological logic. A church may raise substantial funds and still do so in a manner that violates Christian ethics. Fundraising becomes problematic when appeals are manipulative, when the language of blessing is turned into a guarantee of material return, when poor members are shamed into giving, or when financial administration lacks transparency. Conversely, fundraising can be deeply Christian when it arises from voluntary generosity, advances the church's mission, protects the vulnerable and is governed by truthfulness and accountability.

This article addresses these concerns by offering a theological evaluation of fundraising in three Ghanaian Pentecostal denominations: The Church of Pentecost, The Apostolic Church-Ghana and Assemblies of God, Ghana. These churches were selected because they are important expressions of Ghanaian Pentecostalism, yet they do not embody identical histories, governance cultures or public styles of ministry. They therefore provide a useful comparative frame for reflecting on fundraising ethics within the same broad ecclesial family. Rather than treating fundraising only as a practical challenge, this article argues that it should be examined through a clearly articulated theological-ethical framework.

The article is not only to report what churches do, but to ask how Christian theology should evaluate what they do. For this reason, the article retains practical theological attentiveness to lived ecclesial practice but strengthens its normative lens by foregrounding four interrelated ethical criteria: stewardship under divine ownership, voluntariness in giving, justice and solidarity with the poor, and accountability in the handling of communal resources.

These four criteria emerge from scripture and from broad Christian moral reasoning. The earth and its fullness belong to God, not to church leaders or donors (Ps. 24:1). Christian giving is commended when it is willing and cheerful, not extracted by compulsion (2 Cor. 9:7). Material stewardship in the church must be attentive to fairness and the relief of need, as shown in Paul's teaching on mutual provision (2 Cor. 8:13–15) and the communal sharing of the early church (Acts 2:44–45; 4:32–35). Financial administration must also be above reproach, as Paul insists when he explains that resources should be handled honourably not only before the Lord but also before people (2 Cor. 8:20–21). These principles do not remove all practical tensions, but they establish moral boundaries within which church fundraising should operate.

The article proceeds in seven parts. After introducing the selected Pentecostal churches, it sets out the theological-ethical framework used for evaluation. It then explains the methodological orientation; summarises the fundraising practices observed in the selected churches and offers a theological discussion of those practices. The final section proposes a constructive model for ethical fundraising in Pentecostal churches in Ghana. The central argument is that fundraising is ethically sound only when it serves the church's mission without commodifying grace, manipulating hope or compromising the dignity of believers.

Selected Pentecostal churches in Ghana

The three churches discussed in this article belong to the broad stream of Ghanaian classical Pentecostalism, yet they have distinct histories and administrative cultures. Identifying and introducing them is important because the ethics of fundraising cannot be abstracted from ecclesial identity, institutional structure and historical memory.

The Church of Pentecost

The Church of Pentecost traces its roots to the ministry of James McKeown in the Gold Coast and states that the name "The Church of Pentecost" legally replaced the Ghana Apostolic Church on 1 August 1962 after earlier ecclesial conflicts and constitutional change (The Church of Pentecost n.d.). Its official history emphasises continuity, disciplined leadership and strong institutional growth. The denomination is widely recognised as one of the most visible and administratively organised Pentecostal churches in Ghana. Its public self-understanding links spiritual renewal with mission, national transformation and orderly church administration.

This strong administrative ethos matters for fundraising ethics. In a highly structured denomination, stewardship is normally embedded in formal systems of reporting, committees and central oversight. That does not guarantee moral purity, but it creates institutional mechanisms through which financial accountability can be pursued. Fundraising within such a setting tends to be framed less as spontaneous charisma and more as organised covenantal participation in mission. This can be ethically beneficial where it promotes discipline and trust, but it can also become problematic if covenant language is received by members as an unquestionable moral demand detached from their economic reality.

The Apostolic Church-Ghana

The Apostolic Church-Ghana presents itself as part of the early Apostolic movement in the Gold Coast and states that it was officially birthed in 1935, before later splits gave rise to related Pentecostal bodies in Ghana (The Apostolic Church-Ghana n.d.). Its official vision and mission emphasise Holy Spirit-inspired transformation, discipleship and global evangelisation (The Apostolic Church-Ghana n.d.). Historical scholarship on Ghanaian Pentecostalism likewise places this church within the formative stream of classical Pentecostal development that also shaped other major Pentecostal denominations in the country (White 2019).

The Apostolic Church-Ghana's significance for this study lies in its combination of historical depth and comparatively varied local administrative practice. In such settings, fundraising ethics may be shaped less by a single uniform institutional culture and more by the quality of district and congregational leadership. This can allow pastoral flexibility and contextual sensitivity, but it may also produce uneven patterns of communication, oversight and reporting. Where local discretion is high, the moral character of fundraising rhetoric becomes especially significant.

Assemblies of God, Ghana

Assemblies of God, Ghana describes itself as a Christ-centred Pentecostal church committed to the whole gospel, evangelism, missions, prayer, social action and fellowship (Assemblies of God, Ghana 2026). Its public communications demonstrate both evangelistic emphasis and institutional adaptability. The denomination's website also foregrounds specific development and infrastructure initiatives, such as the Legacy Temple Project, and provides digital pathways for giving support (Assemblies of God, Ghana 2026).

This makes Assemblies of God, Ghana particularly useful for reflecting on contemporary fundraising forms. In addition to traditional offerings, digital giving and project-oriented campaigns can shape how members understand stewardship, belonging and obligation. On the one hand, such tools can enhance convenience, participation and traceability. On the other hand, they may intensify campaign culture, normalise perpetual appeals and blur the distinction between pastoral invitation and institutional pressure. The ethical question is therefore not whether churches should innovate, but whether innovation remains accountable to Christian moral vision.

Taken together, these three churches represent major trajectories within Ghanaian Pentecostalism: strong central administration, historically rooted apostolic identity and adaptive project-based Pentecostal organisation. Their comparison helps show that the ethics of fundraising are not reducible to one church tradition or one fundraising style. The deeper issue is whether church finance is ordered by the gospel's vision of stewardship, justice, truthfulness and care for persons.

A theological-ethical framework for evaluating church fundraising

This article evaluates fundraising in selected Pentecostal churches through four interlocking norms: stewardship under divine ownership, voluntary generosity, justice and solidarity, and accountable administration. These norms are not external managerial principles imposed on the church from outside. They arise from scripture and from the church's own moral grammar. They also provide a more adequate theological framework than a purely descriptive account of fundraising practices.

Stewardship under divine ownership

The first norm is stewardship. Christian stewardship begins with the conviction that all things belong to God. Psalm 24:1 grounds economic ethics in divine ownership: "The earth is the Lord's, and everything in it." This principle destabilises two common distortions. The first is individual possessiveness, the idea that believers are absolute owners free from moral claim. The second is ecclesial possessiveness, the idea that church leaders may treat congregational resources as though they were under private spiritual entitlement.

In the biblical witness, human beings are trustees rather than owners. This is reflected in Old Testament practices of tithe, first fruits and care for the vulnerable, and in New Testament teaching on faithful service. Church fundraising is therefore not fundamentally about extracting wealth from members; it is about forming communities that recognise God's prior claim over life and resources. When Pentecostal churches teach stewardship in this sense, giving can become an expression of gratitude, discipleship and participation in God's mission.

Yet stewardship language is vulnerable to misuse. In some contexts, it becomes detached from discipleship and reduced to a formula for institutional revenue. It can also be fused with transactional religious expectations: give to secure breakthrough, promotion or miraculous return. Bowler's historical account of prosperity teaching shows how giving may be reframed within a system of expected reward rather than covenantal trust (Bowler 2013). Arthur's study of prosperity discourse in Ghana demonstrates that the appeal of such teaching lies partly in its ability to connect religious devotion with everyday aspirations for advancement and development (Arthur 2021). The problem is not that Christians hope for God's provision. The problem is that stewardship becomes distorted when the church suggests a predictable exchange mechanism between donation and divine payout.

A theological doctrine of stewardship must therefore preserve both divine ownership and human dignity. Believers give because they belong to God and are incorporated into a community of grace. They do not give to purchase favour, manipulate God or prove their worth before leaders. Stewardship is faithful management for the sake of God's kingdom, not a sacralised economy of spiritual transaction.

Voluntary giving and freedom from coercion

The second norm is voluntariness. The most direct New Testament principle is found in 2 Corinthians 9:7: each person should give as he or she has decided in the heart, 'not reluctantly or under compulsion'. This verse does not deny exhortation, teaching or communal encouragement. Paul himself urged the Corinthians to complete their collection. But he distinguished moral appeal from coercion. The church may invite generosity; it may not compel it in ways that violate conscience, shame the reluctant or equate refusal with spiritual failure.

This distinction is crucial in Pentecostal fundraising. Pentecostal preaching often relies on affective intensity, testimony and rhetoric of expectation. These are not wrong in themselves. In fact, they can awaken generosity and expand a congregation's sense of mission. The ethical danger emerges when emotional intensity becomes manipulative. Publicly naming donation targets, staging giving in ways that expose non-participants, or implying that withholding money blocks divine favour can all transform invitation into pressure.

Voluntariness is not merely a technical issue of consent. It is a theological issue because coerced giving contradicts the character of grace. Grace cannot be sold, and worship cannot be reduced to managed compliance. Jesus' warning in Matthew 6:1–4 against public display in almsgiving is relevant here. So is the early church's handling of resources in Acts, where generosity is commended but not administered through degrading spectacle. Even the sobering story of Ananias and Sapphira in Acts 5 presupposes that the gift was not required in the first place; Peter explicitly states that the property remained theirs before it was sold.

For this reason, ethical fundraising must protect the believer's freedom before God. Preaching may call for sacrifice, but it should not weaponize spiritual authority. It may testify to God's faithfulness, but it should not promise guaranteed material return. It may celebrate generosity, but it should not construct hierarchies of visibility in which the financially weak are morally diminished.

Justice, solidarity and care for the poor

The third norm is justice. Christian economic ethics is never exhausted by the question, 'Did people give?' It must also ask, 'Who bears the burden, who benefits, and how are the vulnerable treated?' Scripture consistently joins worship and justice. The prophets condemn religious performance that coexists with exploitation (Amos 5:21–24; Mic. 6:6–8). Jesus identifies himself with the hungry, the stranger and the poor (Mt. 25:31–46). Paul frames the Jerusalem collection not as a one-way drain but as an act aimed at fairness among believers (2 Cor. 8:13–15).

Applied to fundraising, justice requires churches to examine not only totals raised but distributive moral impact. A fundraising model can appear successful while placing disproportionate pressure on low-income members. This is a particularly urgent issue in contexts of economic uncertainty, unemployment and household fragility. In such situations, poor believers may continue giving out of faith and loyalty, but the church still bears responsibility to ask whether its rhetoric and practices protect them from exploitation.

Ghanaian Pentecostalism has often been attentive to social uplift, hope and practical intervention. Arthur's work shows that prosperity discourse is attractive in part because it responds to real economic aspirations and constraints (Arthur 2021). Benyah likewise recognises that Pentecostal and charismatic ministries can generate social meaning and practical support even while warning against commodification (Benyah 2018). Ethical evaluation must therefore be balanced. It is too simplistic either to romanticise fundraising as purely spiritual or to condemn all appeals for resources as exploitative. The question is whether the church's financial practices align with solidarity rather than extraction.

Justice-oriented fundraising will include at least three features. First, it will avoid treating equal participation as the same as equitable participation. Churches should not assume that a uniform appeal affects all members equally. Secondly, it will make visible the social purpose of giving, especially where funds support education, welfare, missions and relief. Thirdly, it will maintain channels through which those facing hardship may receive care rather than only repeated requests to contribute. The church cannot preach God's care for the vulnerable while structuring its fundraising in ways that deepen vulnerability.

Accountability, truthfulness and ecclesial trust

The fourth norm is accountability. Financial accountability is often discussed as an administrative best practice, but in Christian terms it is also a moral and theological obligation. Paul's handling of the Jerusalem collection is instructive. In 2 Corinthians 8:20–21 he explains that care is being taken so that no one can blame the team in the administration of the gift, since they aim at what is right both in the sight of the Lord and in the sight of others. This is not a concession to secular suspicion. It is an expression of truthfulness, humility and concern for the church's witness.

Church fundraising depends on trust. Members are more willing to give when they believe resources will be used for the stated purpose, handled responsibly and reported honestly. Conversely, opacity corrodes communion. When budgets are hidden, when projects remain unexplained, or when leaders act as though financial decisions are beyond question, the moral ecology of giving is damaged. The issue is not merely reputational.

Lack of accountability distorts ecclesiology because it weakens the shared life of the body of Christ.

Formal mechanisms matter here: budgets, committees, audit processes, multiple signatories, project reports and periodic public communication. Yet accountability is more than procedure. It also concerns tone and theological posture. Leaders who answer questions respectfully and communicate with clarity cultivate trust. Leaders who present financial scrutiny as rebellion confuse spiritual authority with immunity from communal discernment. In churches with strong charismatic leadership, this distinction is especially important.

Accountability also has a narrative dimension. Churches should be able to tell the truth about money: why it is needed, how it is managed, what has been done with it and what ethical safeguards are in place. This truthful narration allows giving to be connected to mission rather than mystery. It is precisely when the church acts as a steward rather than an owner that it becomes most credible in public and most faithful in the sight of God.

Methodological orientation

This study draws on Richard Osmer's practical theological model as a methodological guide while strengthening the normative dimension through the ethical framework outlined above. Osmer's approach remains useful because it disciplines theological reflection into four tasks: describing what is happening, interpreting why it is happening, evaluating what ought to be happening and discerning how practice might be renewed (Osmer 2008). In the present article, the model is not treated as the final theological framework, but as a structure within which ethical evaluation can occur.

The empirical material derives from fieldwork conducted in selected Pentecostal churches in Accra, Kumasi and Tamale. The broader project combined survey responses from 225 congregants with twenty semi-structured interviews involving pastors, finance committee members and lay leaders, alongside document review of reports, budgets and internal policy materials. The current article does not attempt to reproduce the full empirical dataset. Instead, it uses major patterns from the fieldwork as points of theological reflection.

This is an important distinction. The goal here is not to claim statistical exhaustiveness but to bring observed fundraising practices into conversation with Christian ethical norms. The article therefore selects recurring issues from the fieldwork that are theologically significant: the prominence of tithing, the role of special offerings and project appeals, the presence or absence of transparent financial communication, the growing use of digital giving, and the pastoral treatment of economically vulnerable members. These themes are then evaluated through the normative framework of stewardship, voluntariness, justice and accountability.

Fundraising practices in the selected churches

The fieldwork indicates that fundraising in the selected churches is sustained by a mix of regular and event-based practices. Tithes and ordinary offerings remain the core financial instruments in all three denominations, even where their theological emphasis and administrative handling differ. Congregants commonly interpret giving as part of discipleship, obedience and participation in the work of God. In several interview accounts, respondents connected their giving directly to gratitude for divine provision and to the need to support evangelism, church planting and local ministry.

At the same time, tithes and offerings do not exhaust the fundraising landscape. Special appeals are frequent, especially for building projects, conventions, welfare support, mission activities and district events. In some congregations, these appeals are carefully explained and linked to concrete goals. In others, they are embedded in highly charged spiritual language that may blur the distinction between faithful exhortation and undue pressure. Respondents described appeals that invoked covenant responsibility, sacrificial worship, prophetic opportunity and the danger of missing divine visitation. Such rhetoric did not affect all hearers in the same way. Some found it inspirational; others experienced it as moral pressure.

A notable finding from the study is the uneven burden borne by members across income groups. Lower-income respondents reported giving significant proportions of their income even when household needs were pressing. In the survey material, regular tithing remained high, and lower-income members appeared to give proportionally more of their earnings than some higher-income members. This does not prove exploitation by itself. It may partly reflect deep faith commitment. Yet it does raise a theological question about whether the church is sufficiently attentive to economic vulnerability when it frames giving as a universal obligation without adequate pastoral differentiation.

Administrative culture also varied. In contexts marked by stronger central structures, respondents more often expressed confidence that funds were audited, reported and directed to denominational objectives. Where structures were more localised or informal, scepticism emerged more readily, especially regarding who knew what had been raised and how decisions were made. Trust appeared closely tied to the visibility of procedure. Members were more at ease where there were receipts, committee references, periodic reports or project updates.

Digital giving is becoming more important, particularly in settings open to mobile and platform-based finance. Some respondents appreciated the convenience, traceability and privacy that digital channels offered. Others worried that digital systems might distance giving from communal explanation or leave older and less technologically confident members behind. Digital giving also introduced new questions of data handling, access and the possibility of permanent campaign culture in which a church is always one message away from requesting more funds.

Taken together, the findings suggest that fundraising in these Pentecostal churches is not reducible to simple caricature. It is neither wholly exploitative nor automatically virtuous. It contains genuine theological depth, communal sacrifice and missional energy. But it also contains ethical fault lines, especially where prosperity motifs, social pressure or opaque administration weaken the moral integrity of giving.

Theological evaluation of fundraising ethics

Tithing, obedience and covenant language

Tithing remains one of the most important theological markers of Pentecostal fundraising. In the selected churches, it is commonly taught as an act of obedience, gratitude and covenant faithfulness. Such teaching can be constructive when it helps believers recognise that Christian discipleship includes material responsibility. In this respect, the practice of tithing may reinforce disciplined stewardship, regularity in giving and a sense that mission requires sustained support rather than occasional enthusiasm.

The difficulty arises when tithing language becomes detached from broader biblical theology. The New Testament does not abolish generosity or disciplined giving, but it reframes the moral centre of giving around grace, willingness and mutual care. If tithe teaching is presented as though God's favour can be secured through payment, then stewardship has been displaced by transaction. If it is taught in a way that does not acknowledge economic asymmetry within the congregation, then covenant language may become pastorally insensitive. A poor widow who gives faithfully should not be celebrated only for sustaining church budgets; she should also be protected by the church's justice-oriented care.

A theologically balanced approach will therefore situate tithing within a wider pedagogy of stewardship. Leaders may teach disciplined giving, but they must also teach contentment, honesty, compassion and care for the needy. Tithing must not become the sole or supreme index of spirituality. Churches that measure faith primarily by financial contribution risk narrowing discipleship and creating moral hierarchies of worth. The church is not a revenue community; it is the body of Christ.

Special offerings, project appeals and prosperity rhetoric

Special offerings are often necessary. Buildings must be completed, conventions organised and social ministries supported. The ethical question is not whether special appeals should exist, but whether the spiritual rhetoric surrounding them preserves the line between invitation and manipulation.

Here the prosperity motif becomes critical. In many Pentecostal contexts, testimony, prophetic declaration and the language of divine enlargement function as motivational tools. These may be pastorally legitimate when they point believers to God's generosity and invite sacrificial participation in shared mission. They become ethically problematic when they suggest a guaranteed return on giving, when they collapse complex socio-economic realities into simplistic formulas of seed and harvest, or when they imply that financial lack is evidence of deficient faith.

Arthur's study of Ghanaian prosperity discourse helps explain why such rhetoric has traction: it speaks to people whose religious hope is inseparable from aspirations for social and economic uplift (Arthur 2021). Benyah's analysis further shows how spiritual practice can become entangled with consumer logics and the commodification of blessing (Benyah 2018). These insights are highly relevant for church fundraising. A church may use biblical language while still subtly converting grace into exchange. Once that happens, offerings cease to be acts of worship and become investments in expected miracle yield.

Theologically, this is unsound for at least three reasons. First, it misrepresents God by reducing divine generosity to an automatic response mechanism. Secondly, it instrumentalises the worshipper, who gives not primarily out of love or mission but out of expectation of personal financial return. Thirdly, it can deepen harm among the vulnerable, who may continue giving beyond their means in the hope of breakthrough and later interpret unrelieved hardship as personal spiritual failure. Ethical Pentecostal fundraising must therefore reject the use of prosperity rhetoric in ways that commodify grace or prey on desperation.

Transparency, governance and the morality of administration

The fieldwork strongly suggests that trust rises where financial reporting is clearer. This is not surprising. Giving places believers in a relationship of vulnerability because they surrender control over resources for the sake of a shared mission. The church's moral response must be transparent stewardship.

At the theological level, transparency is not simply about avoiding scandal. It is an expression of truthfulness. A church that asks for money in public should be prepared to account for it in public. That does not mean every transaction must be announced from the pulpit, but it does mean that members should know who is responsible, what the procedures are and how major projects are progressing. Financial opacity can sometimes be defended as spiritual trust in leadership, but such reasoning is weak. The apostolic witness points in the opposite direction: communal gifts should be handled in a way that is honourable before God and publicly credible before people.

This is especially important in Pentecostal contexts where charismatic authority is strong. Charisma can mobilise participation quickly, but it can also suppress scrutiny if members fear that questions will be treated as disloyalty. Ethical leadership must resist this temptation. To be accountable is not to weaken spiritual authority; it is to discipline authority in the service of the gospel. Churches need structures that outlast personalities: finance committees, independent review, documented procedures and periodic communication. Where these are absent or symbolic, even sincere leaders may unintentionally foster mistrust.

Digital giving and new forms of moral responsibility

Digital giving is one of the most significant recent developments in church fundraising. It offers obvious benefits. It can simplify contributions, reduce cash-handling risks, increase traceability and help members participate even when absent from physical gatherings. In a mobile-money ecosystem such as Ghana's, digital giving is likely to remain part of the future of church finance.

Yet digital tools are not ethically neutral. They alter the pace, visibility and texture of giving. A digital platform can make contribution easier, but it can also make solicitation more continuous. The church may move from periodic appeals to an environment of permanent notification and campaign messaging. In such a setting, pastoral wisdom becomes essential. A church that can request funds instantly must also learn restraint, clarity and proportionality.

Digital systems additionally raise questions of inclusion and privacy. Members who are older, poorer or less technologically comfortable may be disadvantaged if digital giving is presented as the normative mode of faithful participation. Churches must therefore retain multiple channels of giving and ensure that technological convenience does not become a new form of exclusion. Moreover, digital records create responsibilities around data handling and communication ethics. Churches should be cautious about how donor information is stored, who has access to it and whether contribution patterns are used in ways that compromise pastoral confidentiality.

Theologically speaking, digital giving should serve stewardship, not reconfigure believers into permanent financial targets. Innovation is legitimate when it supports participation and accountability. It becomes morally questionable when it amplifies pressure or erodes the church's pastoral sensitivity.

Justice and the treatment of economically vulnerable members

Perhaps the most decisive test of fundraising ethics is how a church treats those with the least economic power. In the fieldwork, poorer members often gave sacrificially and sometimes disproportionately. That reality can be read in two ways. Positively, it may express remarkable devotion and trust in God. Critically, it may reveal that church teaching is not sufficiently calibrated to members' material vulnerability. Both readings may be true at once.

A theology of justice does not tell the poor not to give. It does, however, require the church to ensure that its appeals do not exploit fidelity. Churches should ask whether members who are repeatedly called to contribute also experience the church as a community of material care. Are welfare and benevolence structures visible? Are there ways of supporting members in crisis without public embarrassment? Is the moral burden of giving carried proportionately by those with greater capacity? These questions matter because the church's economic life should reflect mutual care, not merely cumulative extraction.

Paul's language in 2 Corinthians 8:13–15 is especially important here. He does not envision a system in which one group is eased while another is burdened. The goal is fairness. This does not abolish sacrifice. Christians have always sacrificed for mission. But sacrifice in the church should be discerned within a community that also redistributes care, bears one another's burdens and refuses to sacralise inequality. Where fundraising does not make room for this, it fails the test of Christian justice.

Toward an ethical model of Pentecostal fundraising

What would ethically responsible fundraising look like in selected Pentecostal churches in Ghana? The answer is not the abandonment of appeals, but their theological renewal. The following elements summarise the constructive model proposed by this article.

First, fundraising should be explicitly mission-centred. Churches should explain how funds relate to worship, evangelism, discipleship, welfare, education, pastoral care and social witness. When givers can see the moral and missional purpose of contributions, giving is less likely to be reduced to institutional maintenance or personalised patronage.

Secondly, churches should teach stewardship as discipleship rather than transaction. This means moving beyond formulaic “give to get” rhetoric and grounding financial teaching in God’s ownership, gratitude, service and communal responsibility. Testimonies of God’s provision may still be shared, but they should not function as commercial proof texts for predictable return.

Thirdly, appeals should respect voluntariness. Leaders may challenge congregations toward sacrifice, but they should avoid public shaming, manipulative escalation and spiritualised threats. A practical test is whether members can refrain from a particular appeal without being treated as morally suspect or spiritually deficient.

Fourthly, justice should shape both the making and the use of appeals. Churches should recognise economic diversity within congregations and avoid one-size-fits-all expectations. They should also ensure that welfare, benevolence and forms of mutual support are real and accessible. In a Christian community, the poor must never be viewed only as donors; they are also neighbours to whom the church owes care.

Fifthly, accountability should be routine and intelligible. Financial reports need not be overly technical, but they should be regular, honest and accessible. Projects should be updated, committees should function, and leaders should welcome responsible questions. Transparency strengthens stewardship because it aligns financial practice with truthfulness.

Finally, digital giving should be governed by pastoral ethics. Churches should use technology to enhance inclusion and accountability, not to intensify pressure or create new exclusions. Multiple modes of participation should remain available, and donor information should be handled with integrity.

This model does not promise the elimination of all tension. Fundraising in the church will always involve discernment because mission is costly and resources are finite. But a church that takes stewardship, voluntariness, justice and accountability seriously will be less likely to confuse growth with faithfulness or fundraising success with theological integrity.

Conclusion

Fundraising is unavoidable in the life of the church, but it is never morally neutral. In selected Pentecostal churches in Ghana, practices of tithing, offerings, special appeals and digital giving can all serve the gospel when they are embedded in truthful stewardship and communal care. They become ethically dangerous when they commodify grace, normalise coercion or place hidden burdens on the poor.

This article has argued that a theological evaluation of fundraising requires more than reporting empirical patterns. It requires a normative framework capable of testing church finance against Christian moral vision. By bringing fieldwork into conversation with a framework of stewardship, voluntariness, justice and accountability, the article shows that the central ethical issue is not whether churches raise money, but whether they do so in a way that reflects the character and calling of the body of Christ. Where fundraising is transparent, mission-oriented and attentive to human dignity, it can become a genuine form of discipleship and witness. Where it is manipulative or opaque, it undermines the very gospel it seeks to advance.

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