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Strategies Church Financial Leaders Use for Financial Sustainability During Economic Crises

Jessie Hyman Jackson
Walden University

Walden University

College of Management and Technology

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Jessie Hyman Jackson

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Review Committee
Dr. Lisa Kangas, Committee Chairperson, Doctor of Business Administration Faculty

Dr. Edgar Jordan, Committee Member, Doctor of Business Administration Faculty

Dr. Judith Blando, University Reviewer, Doctor of Business Administration Faculty

Chief Academic Officer
Eric Riedel, Ph.D.

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Abstract

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MS, Strayer University, 2013

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Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

Church financial leaders were affected by the economic crisis after the 2008 recession. In a 2009 group study conducted nationwide with church financial leaders, 57% stated that the economy had a negative effect on their church budgets. The purpose of this qualitative multiple case study was to explore successful strategies that some church financial leaders used to ensure financial sustainability during economic crises. Resource dependence theory was the conceptual framework. Data were collected from 6 church financial leaders at 4 churches in the northeastern region in the United States; church financial leaders were selected through purposeful sampling to participate in semistructured interviews. Data were also collected from church documents, such as financial records and budget statements. These data were analyzed to identify emerging themes using Yin’s 5-phase process: compiling, disassembling, reassembling (and arraying), interpreting, and concluding. The 3 themes that emerged from the data analysis were (a) provide strategies to acquire external resources, (b) specify plans to establish internal strategic factors, and (c) provide strategies to improve financial and strategic management. Findings and recommendations of the study could contribute to positive social change by providing church financial leaders with successful strategies to ensure financial sustainability during economic crises and by increasing church revenue and improving social programs, which help improve the needs of staff, members, and people in the community.

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Dedication

I dedicate this doctoral degree first and foremost to my Lord and Savior Jesus Christ, who taught me through His word to believe that “I can do all things through Christ who strengthened me” (Philippians 4:13). To my son and daughter-in-law, Victor and Yolanda Hyman, thank you for believing in me and encouraging me not to quit, and for listening to me talk continuously about my writing and this journey, thanks for your love and encouragement. To my other son, Justin, for allowing me to demonstrate the importance of education, thank you for believing in me. To my granddaughters, Kayla and Victoria, I dedicate this degree to you to show that it does not matter the age, when you set your heart and mind to anything, with the help of God you can achieve it, thank you for believing in your “granny”. To my dear sister, Ann, who wanted a day-by-day account of how the writing was going, this is for you. To my sister-in-law SharRon who was my sounding board and editor from the very beginning, I am forever grateful. To my entire family and friends, thanks for your prayers and support. Finally, I dedicate this work to the memory of my husband, the late Lemuel E. Jackson, Jr. for encouraging me to continue my education for my Doctorate, and to my parents the late Jesse and Marina Hyman, for always stressing the importance of faith and the power of prayers. These lessons gained, I will treasure forever.

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Section 1: Foundation of the Study

Section 1 details the foundational information on the effective strategies used by church financial leaders during economic crises. It describes the problem statement, purpose statement, nature of the study, conceptual framework, and significance of the study. The review of literature offers synthesized information from various experts in the field, based on a broad review of the professional and academic literature.

Background of the Problem

The negative effects of financial losses on American churches are apparent in some areas and can be disruptive for religious organizations. Religious organizations have been a prominent part of the shaping of society (Edwards, 2016). Spiritual organizations have affected early forms of government, and the influence of religious teachings continue to affect modern political and social institutions (Edwards, 2016). Christian groups and advocacy groups have been instrumental in driving social justice (Guerrier & Bond, 2014). Spiritual heritage shaped the cultural identity and values of America (Gutacker, 2016). Religion has been an important value for Americans and other cultures such as European, Korean Americans, and Asian-Americans.

The results of economic crises may lead to financial difficulties in many community churches. Churches are often disproportionately affected by economic crises (Dickerson, 2013). Many church financial leaders depend on voluntary contributions from members for income for their church, the lack of which would contribute to financial hardship during economic crises. At the beginning of the 2008 economic crisis, the monetary contributions of church members across the United States decreased (Marx

& Carter, 2014). One reason for the decrease was reduction in household income caused by job losses (Marx & Carter, 2014). During the recession of 2008-2009, church income declined, and church financial leaders received increased requests for assistance from people in the community attributable to harsh economic conditions (Marx & Carter, 2014). Because of the lack of funds, many churches were unable to continue to contribute to the destitute and were unable to continue to distribute food and clothing to assist the homeless in the community.

Problem Statement

Church financial leaders were affected because of the economic crisis after the recession (Harris & Medcalfe, 2015). According to researchers who conducted a nationwide group study in 2009, 57% of church financial leaders said that the economy had a negative effect on their budgets (Barna, 2016). According to Foohey (2014), some churches lost 20% of their budgets. The general business problem was that some church financial leaders were unable to sustain their operating budgets during the recession, which resulted in economic issues and becoming unsustainable. The specific business problem was that some church financial leaders lack strategies to ensure financial sustainability during an economic crisis.

Purpose Statement

The purpose of this qualitative multiple case study was to explore the strategies that some church financial leaders used to ensure financial sustainability during an economic crisis. The target population consisted of church financial leaders at four churches, in the northeastern region of the United States, who used successful strategies to ensure financial sustainability during the economic crisis. The study has implication for positive social change: the potential to improve financial stability strategies that could benefit social service programs for members of the church and people in the community. The loss of resources to the church could harm businesses and other organizations because churches traditionally play an important and supportive function in the making of U.S. society (Barna Group, 2016).

Nature of the Study

The different research methods include qualitative, quantitative, and mixed methods (Siddiqui & Fitzgerald, 2014). Qualitative researchers use open-ended questions to discover and answer questions that concern how and why a phenomenon has occurred (Patton, 2015). I selected the qualitative method, so I could use open-ended questions to explore successful strategies that church financial leaders use for financial sustainability during economic crises. Quantitative researchers use surveys with closed-ended questions to test hypotheses and to examine relationships between independent and dependent variables (Austin & Sutton, 2014; Hammarberg, Kirkman, & de Lacey, 2016). Mixed-methods researchers combine elements of qualitative and quantitative methods (Zhang & Watanabe-Galloway, 2014). I did not seek to test a hypothesis, which is part of a quantitative study or the quantitative portion of a mixed-method study.

I considered four research designs for this study-ethnography, phenomenology, narrative, and case study—and chose the case study. The purpose of using a case study design is to explore a central phenomenon within a bounded system (Yin, 2017). Yin (2017) recommended using a case study design when the focus of a study is on answering how and why questions. The case study design was suitable for this study because I wanted to explore successful strategies through how and what questions about strategies that church financial leaders used to ensure financial sustainability during the economic crisis. Ethnography involves cultural descriptions that emerge from the study of a culture or group when exploring relationships and in-depth beliefs within a specific cultural background (Hoffman & Tarawalley, 2014). In my research I did not study a culture or group with specific beliefs. Phenomenological research involves attempting to understand and interpret reflections of individuals about their lived experiences (Bevan, 2014). I did not select a phenomenological design because I did not want to study the lived experiences of participants. A narrative design is suitable for identifying life stories and experiences (Wang & Geale, 2015). I did not select a narrative design because I did not want to study the life stories of participants and because the life experiences of the participants did not apply to my study.

Research Question

What strategies do church financial leaders use to ensure financial sustainability during economic crises?

Interview Questions

1. What strategies do you use to ensure you maintain financial sustainability?
2. What are the challenges to ensure financial sustainability for your church?
3. What strategies did you incorporate during the economic crisis to ensure financial sustainability?

4. What were the adjustments made to the church financial budget after the economic crisis to ensure financial sustainability?
5. What strategies have you prepared to ensure continued financial sustainability and continued support to the community to handle economic crises?
6. What relationships do you have with external stakeholders to ensure continued streams of resources?
7. What strategies do you use to ensure consistent resources from external organizations?
8. What else would you like to share about the strategies you have established to ensure the church's financial sustainability in the event of another economic crisis?
9. What other information would you like to contribute?

Conceptual Framework

The conceptual framework for this qualitative multiple case study centered on Pfeffer and Salancik's (1978) resource dependence theory (RDT). Pfeffer and Salancik explained how RDT encompasses ways that external resources of organizations affect the behavior of the organization. This approach supports the idea that organizational performance depends on the level of resources from various external forces. Another proposition of RDT is that organizations depend on precarious and essential resources, which include the actions of external organizations. Pfeffer and Salancik noted that the distribution of power and control within the organization may be important and those who control resources have the power over those who need resources. To be successful, organizations modify their structure and patterns of behavior to best secure needed external resources. An organization gains power by having resources that others need and decreasing its dependence on others for resources crucial to its own needs.

RDT was suitable for my study because this theory provided information useful to explore the strategies that church financial leaders use to ensure financial sustainability during economic crises. I studied the church's ability to retain resources to ensure financial sustainability. I explored the economic crisis, over which the church financial leaders had no control, and what the church financial leaders have done since the economic crisis to ensure financial sustainability. The information gained from RDT may help church financial leaders link the decrease in resources to the external environment that were out of their control.

Operational Definitions

Business cycle: Business cycle entails the fluctuation in economic activity that an economy experiences over time in terms of expansion or recession (Xu & Couch, 2017).

Church financial leaders: The trustees, pastors, and other persons who manage and budget the finances of the church and who manage the accounting that guides an organization to financial sustainability (Zehetner & Steinkellner, 2014).

Faith-based organization: An organization whose values are based on faith and beliefs, whose mission is based on social values of a particular faith (Tucker & Parker, 2015).

Retrenchment strategy: A strategic plan used to decrease expenses with the aim of becoming a more financial stable business. The retrenchment strategy involves withdrawing from and discontinuing association with certain markets (Paroutis, Bennett, & Heracleous, 2014).

Spiritual leadership: A leadership style that lead people through intellectual discussion and dialogue and encourages self-directed free moral choice tasks for the betterment of society (Fairholm & Gronau, 2015).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions in research are the expectations researchers believe are true and essential to a study (Merriam, 2014). Assumptions are facts the researcher considers relevant but has little or no means to validate. Assumptions incorporate the thoughts and beliefs of a researcher and are dependent upon previous knowledge (Corbin & Strauss, 2014). In this study, I assumed that during the interview the participants answered the interview questions honestly and truthfully.

Limitations

Limitations are potential weaknesses in a study and are mostly out of researchers' control (Merriam, 2014). Also, limitations are the probable weakness that influence the explanation of the study results (Su, Baird, & Schoch, 2015). The first limitation of this study was that I only used two data collection techniques: interviews and documents. The findings were also limited to the information participants were willing to share during the interview process. Another limitation was the study was limited to the strategies used to ensure sustainability. Also, a limitation was that I used a qualitative case study.

Delimitations

Delimitations are the characteristics that limit the scope and define the boundaries of a study. Delimitations are in researchers' control (Patton, 2015) and involve narrowing the study to include only the data sources that would contribute to answering the central research question (Sampson et al., 2014). The delimitations of this study included church financial leaders of the northeastern region of the United States. The selected group of participants were church leaders who were responsible for the financial and operational resources of a church, and who had the authority to make financial decisions on behalf of the church. The participants were leaders who created fundraising projects and who had relationships with boards of businesses and churches as well as other alliances with external associations.

Significance of the Study

Contribution to Business Practice

Church financial leaders may use the results of this qualitative case study to understand and formulate financial strategies to cope with the effects of economic crises. The results of this study may contribute to business practice by assisting leaders with development strategies to ensure the financial sustainability of church revenue and different ministries. Also, the results of this study may help prepare church financial leaders for future economic crises by providing potential findings of successful strategies and best practices. The intent of this study was to explore successful strategies that leaders might use to improve the effects of a reduction in revenue of church members and the effectiveness of the strategies as perceived by the congregations.

Implications for Social Change

The results of this qualitative case study have implications for positive social change. The different strategies initiated by church financial leaders may mitigate the negative effects of a recession or economic crises. Leaders who read the results of the study may implement strategies that help strengthen the financial position of churches, thereby providing an avenue to be able to provide the necessary support to people in the community, which may lead to a stronger community.

A Review of the Professional and Academic Literature

In a preliminary exploration and review of the professional and academic literature on the effects the economic recession had on churches and their financial sustainability, I discovered an insignificant amount of research on the topic. Some authors contended that, due to a decrease in giving from some families, the effects of the economic recession affected church sustainability (Eagle, Keister, & Read, 2018). According to Eagle et al., some church leaders accounted for the effects of the economic recession by eliminating positions, reducing salaries and cutting administrative work hours from full-time to part-time.

To locate relevant literature, I used the following databases: Walden Online Library Dissertations and Theses, ABI/INFORM Complete, Academic Search Complete, ALTA Religion, Business Source Complete, Emerald Management Journals, Google Scholar, and ProQuest Central. I also used church websites to gather information for this study. These church and government websites were valuable in determining the state of the economy, unemployment rates, and effects of what exactly? on church revenue. In the search, I used the following keywords*: recession, unemployment, nonprofit organizations, charitable donation, financial strategy, church finances, church attendance,* and *strategic management,* and *resource dependence theory.* More than 88% of the sources contained in the literature review were peer-reviewed and 87% were from 2014 to 2018.

The literature review included an in-depth exploration, analysis, and discussion of information about the research question: What strategies do church financial leaders use to ensure financial sustainability during economic crises? The literature review also included content related to the RDT, the evolution of this theory, content that did and did not support, and is a comparison of RDT to other theories.

Critical to this research was the review of literature on strategies church financial leaders use for financial sustainability during economic crises and to provide published research on resource dependence theory, the evolution of conceptual framework, and related perspective to the business problem. These areas included resource dependence theory and related theories, resource dependence and financial management, resource dependence and strategic management, strategic leadership in churches, recession, and resource dependence and financial sustainability. Each area provided a synopsis of the central themes of each article, obtained from peer-reviewed journals and other acceptable sources. Also, I addressed strategies that church financial leaders used to ensure financial sustainability during economic crises. I discussed strategies the church financial leaders used to ensure continued support and services to people of the community who were harmed because of economic crises.

Resource Dependence Theory

The conceptual framework for this study was Pfeffer and Salancik’s (1978) RDT. Pfeffer and Salancik noted the behavior of organization leadership when the organization obtains critical resources from the external environments to sustain the organization and their programs and services. Differences in the behavior of organizations can be tracked back to differences in management decisions which are influenced by external and internal causes controlling critical resources (Pfeffer & Salancik, 1978). Those who control critical financial resources have power, and power influences behavior. Pfeffer and Salancik noted that a central tenet of RDT involves the study of financial resources, and the theory provides insight into how a board’s power and influence can bias distribution of resources. A major component of RDT is that some organizations depend on resources in their external environments, such as capital, labor, equipment, and human resources for sustainability (Pfeffer & Salancik, 1978). Mitchell (2017) noted that some social services and programs might be subject to resource dependency, because many organizations depend on donations from external sources. Resource dependence theory is a conceptual framework that is used to examine the ways organizations seek to develop resources through strategies developed by their leaders to maintain competitive advantages and reduce uncertainty with the constituents (O’Keeffe, 2016).

Pfeffer and Salancik (1978) noted that the RDT approach entails how the external resources of organizations affect the behavior and performance of the organization. Organizations need various boards because of the essential functions the board serves. Diversity in boards increases access to external resources and information, which leads to improved organization performance (Aguilera, Desender, Bednar, & Lee, 2015). Obtaining external resources is an essential aspect of both the strategic and intentional management of any organization (Pfeffer & Salancik, 1978). Organizations do not operate in isolation but depend on various resources for viability and sustainability (Aguilera et al., 2015). Resource dependence theory is a theory that is used to explain the functionality of power from leaders within the organization and from the external environment to ensure availability of resources for sustainability. The RDT approach indicates the importance of considering the leaders' behaviors and ability to monitor the external and internal environment (Aguilera et al., 2015).

The RDT approach includes how organizations pursue avenues to reduce the uncertainties in their environment (Pfeffer & Salancik, 2003). Some organizations' uncertainty resulted from a variety of factors that include scarcity in financial resources, lack of knowledge, and volatility in the environment (Pfeffer & Salancik, 2003). Alsaad, Mohamad, and Ismail (2018) noted that organizational behavior and strategic management research suggests that joint ventures or other relationships between organizations can reduce uncertainty by helping organizations to overcome dependence on external resources. The RDT approach can help generate alliances with other organizations to reduce uncertainty and interdependence through external resources when internal resources are limited (Pfeffer & Salancik, 2003). Events that cannot be anticipated or controlled create uncertainty in an organization. Alsaad, Mohamad, and Ismail (2018) noted that organizations should proactively seek ways to influence their external and internal environments, which may alleviate some uncertainties. One aspect of RDT is that organizations do not function in a vacuum, but instead depend on various resources (e.g., labor and capital) to function and survive. Thus, the dependence on various resources to function and survive. This creates dependency on external environments that may influence leaders' ability to make the best decision for the organization's mission (Pfeffer & Salancik, 1978).

Wolf (2014) noted the importance of the ability of leaders in the organization to obtain critical resources over a prolonged period to ensure financial sustainability. Leadership is a vital aspect of the organization's sustainability. Shi, Pathak, Song, and Hoskisson (2018) stated that RDT may be useful in understanding the power of organizations, and the organization's interaction with the external and internal environments to ensure sustainability. The presence of strong leadership on the board of directors of organizations builds a good relationship with stakeholders. According to Pfeffer and Salancik (1978), the RDT is an approach regarding leaders of boards of organizations and the critical linkage between the company and its internal environment and the external resources on which a company depends. The link between the organization and its external resources and the environment is necessary for great organizational performance (Aguilera et al., 2015). Wolf (2014) agreed with RDT that leadership strategies depend on internal and external restrictions for sustainability. Aguilera et al. (2015) noted that internal and external strategies incorporated by the leaders might play important roles in the economic dimension of an organizations.

Resource Dependence Theory and Related Theories

In this qualitative case study, I explored strategies that church financial leaders used to ensure financial sustainability during economic crises. Pfeffer and Salancik (1978) noted that the sustainability of an organization might be affected by external and internal environments. Leaders of some organizations depend on resources donated from external sources to support and sustain the operation of the organization (Mitchell, 2017). Organizational leadership has no control over the external environment (Pfeffer & Salancik, 1978). The connection between the organization and the external environment corroborates the necessity for sustainability of the organization. Other theories used by researchers and that I considered for my study to support and contrast the RDT included the resource-based view theory, contingency theory, market-based theory, and socioeconomic theory.

According to Wernerfelt (1984), the seminal theorist of the resource-based view (RBV), this theory involves information on internal organizational resources and competencies to analyze performance. The theory behind the RBV is the internal environment of an organization is its source of competitive advantage. The goal of the RBV approach is to implement a strategy based on the organization’s diverse resources (Wernerfelt, 1984). The approach to the RDT focuses on the external and internal environment to maintain competitive advantage and sustainability of the organization’s resources (Pfeffer & Salancik, 1978).

A study conducted by Arik, Clark, and Raffo (2016) on strategic responses of non-profit organizations to the economic crises provided useful information to organizations on effective ways to manage financial resources during economic crises. The researchers who conducted the study used RDT and RBV as the framework for their analysis. The survey received 306 responses from the Nashville Metropolitan Statistical Area of which 280 were usable for the study on the strategic responses to the economic crisis. The items surveyed included human resource capacity, levels of resource dependency, firm performance, and visibility index. The conclusion from the responses of the study was that some nonprofit organizations thrived better in times of crisis by diversifying their financial resources not to be dependent on one avenue of resources (Arik et al., 2016).

According to Fiedler's (1964) contingency theory approach, the optimal organization and leadership styles are contingent upon various internal and external constraints in organizations. Jiang, Xia, Cannella, and Xiao (2018) argued that no one way is the only way to lead an organization and that the most favorable organizational and leadership styles depend on the different internal and external limitations. Contingency theory, like RDT, relates to the various ways of organizing and managing the organization, which encompasses the different strategies use to overcome the internal and external environment relating to financial sustainability (Jiang et al., 2018). Cornett, Erhemjamts, and Tehranian (2016) noted that internal factors affecting the organization include such forces as employee and membership change, budgeting, time management, effective communication and leadership strategies.

Molloy and Barney (2015) noted that the market-based view (MBV) premise was influenced by the work of economist Mason in 1939 and addressed the most fundamental challenges of the organization's survival. The MBV relates to the competitive advantage the organization experiences and the organization's ability to leverage resources created to sustain value for the organization's stakeholders (Nyasha & Odhiambo, 2015). The MBV is an approach to strategic management from a market position perspective that focuses on the external environment and the arrangement of an industry (Molloy & Barney, 2015). The systematic approach to MBV describes a firm's performance through the external industry structure and the dishonest conduct of competitors within the industry. According to this view, the structure of an industry contributes to the performance of a company and its competitive advantage (Nyasha & Odhiambo, 2015). Molloy and Barney (2015) noted that a significant criticism of the MBV is the assumption that all resources would be similar, and the use of the resources would be flexible within the organization.

Perry (2013) performed a mixed method study to examine the relationship between social capital and inequality, race, and personal fundraising with evangelical outreach ministries. According to the approach to the socioeconomic theory of finance, the data collected indicated the personal fundraising challenges encountered from the external environment and deficit encountered by the evangelical outreach ministries. Perry noted that the results of the study demonstrated that the fundraising problems and deficits encountered by evangelical outreach ministries workers were best understood as deficits in the social capital of the individual workers. The study consisted of 715 evangelical outreach ministries who were presented with a full survey containing a series of 57 closed-coded and nine open-ended questions to members designed to assess the fundraising experiences of individuals from evangelical outreach ministries (Perry, 2013). Perry found the results indicated that fundraisers with less socioeconomic knowledge had difficulty raising financial support.

Resource Dependence and Financial Management

In alignment with Pfeffer and Salancik's (1978) RDT, financial management is an aspect of managing the external and external finances of an organization. Financial management is the art of managing an organization's financial resources to achieve the goals and objectives (Saksonova & Savina, 2016). Financial management is critical for the organization's financial sustainability of resources to continue to provide essential services over time regardless of external financial situations (Karadag, 2015). Financial planning includes the forecasting of cash flow, managing the inflow and outflow of resources, short-term and long-term expenses and financial needs over a 1 to 10-year period. Adequate financial planning assist leaders in managing the organization's finances sufficiently (Babich & Kouvelis, 2018). Forecasting is a way a leader may anticipate the financial resources necessary for the company to continue offering services over time. Mitchell (2017) argued that nonprofit organizations, such as churches, should be confident that they have the best possible forecasting at their disposal.

Financial management. Proper financial management helps anticipate the future financial needs of a nonprofit organization through forecasting (Melao, Maria Guia, & Amorim, 2017). Forecasting is just one aspect of budgeting for a nonprofit organization. Another aspect of a nonprofit organization's budget includes the organization's fund-raising goals (Mitchell, 2017). Fund-raising goals might help determine the level of programs and services to offer because service revenues alone might not finance all the programs offered (Melao et al., 2017). Asset management for nonprofit organizations might be beneficial in the budgeting process. Managers should be sure that the organization has sufficient liquid assets available to finance current operations and programs (Mitchell, 2017). Donors will often donate when they know what the organization needs. Donors like giving to an organization whose financial management and financial planning aligns with the organization's goals and objectives citation (Mitchell, 2017). Melao et al. (2017) noted that financial management involves planning the organization's budget, such as allocation of funds to cost and expenses, and planning the organization's cash budget and cash balances.

Management views and implementation of the organization's vision and mission statement might have an effect on the financial sustainability of the organization (Koleda & Oganisjana, 2015). The viability of an organization may depend on the main aspects of financial management, such as financial planning through budgeting and forecasting (Babich & Kouvelis, 2018). Melao et al. (2017) noted proper financial management, financial planning, and financial control indicate to the donors that the organization's leaders exercise good stewardship over the financial resources. Good financial management by leaders may provide the opportunity to attract new donors, which assist in continuing to provide services to their clients.

Financial planning. A primary attribute of financial planning is the ability to make sensible decisions about money. Financial planning is a way to organize and manage finances to achieve goals and dreams. Financial planning is a process that incorporates short-term and long-term goals. Pfeffer and Salancik (1978) suggested that RDT is an approach outlining the importance of financial planning because leaders must learn to adjust frequently to unpredictable internal and external forces which may affect the organization's resources. Leaders must focus on financial planning for the organization to ensure financial sustainability during an external economic crisis over which they have no control. Whenever a disruption occurs in the organization's resources because of the external environment, leaders facilitate the organization's survival, because they adapt to the prevailing economic conditions (Sejeli & Mansor, 2015).

When a lack of financial planning occurs, an economic crisis may affect the organization's financial sustainability. Guerrier and Bond (2014) noted that financial planning and financial management refer to the skills needed to balance revenues and expenditures so that the leaders of the organizations meet all obligations while maintaining adequate resources to remain financially sustainable. Sufficient financial resources and the expertise of the leaders to plan and manage the finances are necessary for the organization to function properly in the future (Sejeli & Mansor, 2015). Some benefits of financial planning may range from debt reduction and budgeting to planning large purchases and leaving behind an inheritance. Another advantage of financial planning is the leader's ability to control expenditures to make certain the organization is in target to remain sustainable (Sejeli & Mansor, 2015).

Resource Dependence and Strategic Management

According to the approaches noted in RDT, the awareness of leaders of the internal and external environment of the organization should guide leaders' decisions on how to strategically manage and plan for the organization's sustainability (Jiang et al., 2018). Leaders might use the approach to strategic management as a strategy to maximize competitive advantage through internal resources while seizing external opportunities to elude external threats (Petrou, 2015; Pfeffer, 2013).

Aguilera et al. (2015) found that with RDT organizations do not operate in isolation but depend on various resources for viability and sustainability. Leaders used strategic management to indicate that different businesses have different internal and external conditions to struggle with (Florea & Florea, 2014). Internal factors are forces within organizations, such as employee and membership change, budgeting, time management, effective communication, and leadership strategies (Cornett et al., 2016). External factors are forces outside organizations and may be difficult to control, such as unemployment; the economy; revenue downturns; political and legal factors; and societal, technological, and other economic challenges (Cornett et al., 2016). A comprehensive strategic plan includes strategies to control internal strengths, take advantage of external opportunities, and integrate social and environmental aspects into the strategic management plan (Baumgartner, 2014).

Strategic management refers to strategic leadership, formulation, and implementation of the organization's goals and initiatives taken by upper management (Bettis, Gambardella, Helfat, & Mitchell, 2014). The leader's role in strategic management is to determine the most efficient way to manage organizations and nonprofits for sustainability. The leader's responsibility is to analyze the most effective ways to remain competitive in the marketplace (Hill, Jones, & Schilling, 2014). In some nonprofit and faith-based organizations, leaders formulate and implement strategies for effective communication between management and staff or between church financial leaders and parishioners (Tucker & Parker, 2015).

Bettis et al. (2014) noted that strategic management involves managers and leaders making decisions for organizations and the importance of the strategies used to ensure organizations remain sustainable. The procedures outlined by the management team should be conducive to long-term sustainability for nonprofits and faith-based organizations (Tucker & Parker, 2015). Strategic management refers to the decisions and actions used by managers to formulate and execute strategies that will be useful to many organizations, including nonprofit organizations (Albert & Grzeda, 2014).

Leaders use strategic management to determine the long-term direction of a company, which fosters the opportunity for setting goals and objectives (Albert & Grzeda, 2014). Strategic management is the method which makes it possible to recognize the importance of designing and planning strategies within the organization to overcome negative consequences. Strategic management also entails the ways technology, operational factors, and marketing aspects of an organization align to ensure competitive advantage in the company (Jaoua & Radouche, 2014).

Strategic management involves the processes and procedures of an organization and outline how leaders guide the organization in a positive and constructive direction (Florea & Florea, 2014). Strategic management has an influence on creativity in the workplace while embracing the different cultures of the work environment (Jaoua & Radouche, 2014). Training and education are critical aspects of the strategic planning process for an organization with multicultural employees. Leaders implementing strategic management and planning in their organization may benefit from outlining the planning stages and processes used for basic operation and sustainability (Choi & McNamara, 2018).

Strategic management relates to how organizational leaders project the vision of what senior management wants for the company. Leaders use strategic management to plan strategically for the future production and success of an organization (Asgari, Singh, & Mitchell, 2017). The strategic management of employees is an essential element for the sustainability and competitive advantage of an organization. Some important aspects of strategic management are activities within the organization, the organization's capabilities, and the strategic management of financial resources to maintain sustainability (Choi & McNamara, 2018).

The strengths, weaknesses, opportunities, and threats (SWOT) is a strategic management concept that encompasses the educational tools used to determine the competence of an organization's leadership (Adrees, Omer, & Sheta, 2016). A SWOT analysis involves identifying an organization's internal strengths and weaknesses and analyzing the organization's external opportunities and threats. Managers conduct a SWOT analysis to determine the strengths, weaknesses, opportunities, and threats in an organization for maximum advantage in managing sustainability internally and externally (Adrees et al., 2016; Albert & Grzeda, 2014).

Strategic planning. Strategic planning is a method used in some organizations and churches to define the activities and programs needed to promote the mission and vision of the organization (Asgari, Singh, & Mitchell, 2017). Many organizational leaders regard strategic planning highly and use it to determine the future of the organization or to remain focused on the goals and objectives of the organization (Asgari et al., 2017). Elbanna, Andrews, Pollanen (2015) noted that leaders of organizations, nonprofits, and churches that have strategic plans implemented promote new activities and programs as ways to gain additional resources to ensure financial sustainability.

Strategic planning involves creating a vision with the plans the organization leaders will use to achieve success and incorporating a plan to achieve that vision (Asgari et al., 2017). Strategic planning encompasses activities such as setting goals and objectives, developing targets, using performance indicators and allocating resources. A strategic plan is an organizing tool used to embed social order during planning activities (Choi & McNamara, 2018). Organizational leaders use strategic planning to communicate the vision and mission of the organization to ensure financial sustainability (De Baerdemaeker & Bruggeman, 2015).

Strategic planning is a process that may generate significant success and financial stability in both nonprofit and faith-based organizations (Shea & Wang, 2016). Strategic planning is a roadmap used to guide an organization in the direction of sustainability. The success of strategic planning in an organization depends on leadership’s ability to devise the mission, vision, and goals of the organization clearly and precisely (Reid, Brown, McNerney, & Perri, 2014). Communicating the intention and ideas of the organization is critical to the success of implementing the strategic plan. When implemented and communicated effectively, leaders use strategic planning to make decisions to allocate resources for the benefit of organizations' sustainability (Shea & Wang, 2016).

Incorporating RDT, leaders of organizations should seek avenues to acquire control over resources held by other organizations within their environment to diminish the dependence on external forces (Pfeffer & Salancik, 1978). Leaders of faith-based and nonprofit organizations who used strategic plans during the financial crisis realized there was a need to curtail their internal and external expenses to minimize the dependence on external organizations. Leaders use strategic planning to outline the strategies required to direct and manage organizations for sustainability (Elbanna et al., 2015). Church financial leaders of larger churches and organizations may have more capacity and resources to institute strategic planning for sustainability than leaders of smaller organizations with fewer resources do (Reid et al., 2014).

Strategic planning is a tool used in many organizations, including nonprofits to articulate organizational goals and offer a road map for achieving the goals within a specific time period (Grigoriou & Rothaermel, 2017). A leader's responsibility in an organization is to plan activities and assign duties and responsibilities to employees and members. The activities and responsibilities should be conducive to the effectiveness and sustainability of an organization or nonprofit (Shea & Wang, 2016). Leaders can use strategic plans to ensure they are making the best decisions to keep their organizations moving forward and sustainable (Elbanna et al., 2015).

Strategic planning in churches. Strategic planning in nonprofits, including church-based organizations includes strategies used within the organization to honor their commitment to assist people in the community and to continue with the mission, visions, and objectives (Grigoriou & Rothaermel, 2017). Leaders of churches and other nonprofit charitable organizations develop strategic plans to attract resources and to allocate those resources. Eger, McDonald, and Wilsker (2014) noted that strategic planning in religious and nonprofit organizations involve developing strategies to appeal to donors for resources to provide and maintain social services programs for the community and others in need.

A church's mission statement might be beneficial to the effectiveness of the strategic planning process of the church. A strategic plan should include the objectives, strategies, and operational plans for a church (Eger et al., 2014). Shea and Wang (2016) suggested that the strategic planning stage occurs when leaders of organizations, such as churches and nonprofits establish the uniqueness of their organization and separate themselves from other churches and nonprofits.

For faith-based organizations and other nonprofits, strategic planning involves leaders identifying an organization's mission and goals (Eger et al., 2014). Such planning also includes examining and identifying the strengths and weaknesses that may occur within the organization and its environment (Adrees et al., 2016; Albert & Grzeda, 2014). Shea and Wang (2016) suggested that strategic planning in churches involves researching and selecting strategies conducive to strengthening the organization's internal capacity and implementing the policies designed to ensure sustainability.

Strategic planning might lead to an agreement from members of their commitment to the organization (Abdallah & Langley, 2014). Some church financial leaders rely on strategic planning as a way to stay competitive while they experience a decrease in contributions from members because of the economic recession (Placido & Cecil, 2014). Leaders of nonprofits and faith-based organizations should institute strategic planning to increase their resources and remain financially stable (Hayek, Williams, Taneja, & Salem, 2015). Placido and Cecil (2014) indicated that leaders of churches and nonprofits using strategic planning might have an advantage in obtaining donations from the public over the leaders of organizations and churches that do not use strategic planning.

Strategic planning is an option in churches, much as in the business and secular environments. Leaders who want their churches to prosper and remain financially stable should respond effectively to the economic crises and challenges they encounter (Hayek et al., 2015; Placido & Cecil, 2014). Hayek et al. (2015) suggested that church financial leaders may use strategic planning to develop strategies and organizational structure in their churches.

Many church financial leaders are not familiar with the essential skills of budgeting, accounting, and leadership. Some leaders do not possess the leadership skills to delegate and assign duties and responsibilities to others and to set goals and objectives for their church (Hansen & Ferlie, 2016). Strategic planning is a tool that can potentially alleviate the challenges created by a lack of managerial skills and knowledge, and that might potentially lead to an increase in productivity and sustainability (Placido & Cecil, 2014).

Strategic planning might be useful in meeting an organization’s goals. Without strategic planning, church financial leaders might find it difficult to manage challenges that occur (Hayek et al., 2015). Strategic planning helps create a harmonious environment in churches and opens avenues for effective communication, thereby enhancing decision making regarding church ministries and finances (Harmon, Strayhorn, Webb, & Hebert, 2018). Church financial leaders who use strategic planning tend to forecast and shorten the gap between the status of the church and the outlook. Strategic planning also reveals the stages needed for positioning a church to achieve effectiveness and sustainability (Placido & Cecil, 2014).

Strategic planning for churches involves deliberate plan, a proposed approach, and a well-outlined agenda for creating decisions and actions for different social service programs and ministries in churches (Hayek et al., 2015; Placido & Cecil, 2014). A strategic plan serves as an outline for church financial leaders on how to manage and organize churches to ensure sustainability. Strategic planning empowers ministry leaders and other leaders to work together to improve the church (Hayek et al., 2015).

Strategic Leadership in Churches.

Strategic leadership in churches involves paying attention to the people and to those who have oversight over the church (Schoemaker, Heaton, & Teece, (2018). These are the people responsible for supervision by defining what they do and how they operate internally and externally. Strategic leaders in churches have the responsibility of ensuring an organizational structure is implemented to carry out the demands of the people and the church (Baruth, Bopp, Webb, & Peterson (2015). The leaders organize programs and strategies to ensure the congregants and individuals in the community receive needed social services support regardless of the external environment.

Strategic leadership encompasses a leader's ability to inspire and help others in the organization to achieve the vision and mission set for the organization (Schoemaker et al., 2018). Some leadership skills and behaviors needed for churches to remain successful include the ability to transform strategy into action and the capacity to align people with the organizational tasks (Banzato & Sierra, 2016). Some church financial leaders associate the concept of strategic leadership and planning for the secular world. Banzato and Sierra (2016) and Schoemaker et al. (2018) argued that strategic leadership remains essential for organizations and churches, because leaders may demand proper administration, develop communication skills, provide training, and acquire the skills necessary to do the mission and vision of the organization.

If churches are to remain competitive, the leaders should incorporate strategic planning to ensure financial sustainability. Strategic leaders have the responsibility to share the vision of the church organization with the members (Schoemaker et al., 2018). The leadership's responsibility is to ensure the members take ownership of the idea; as such, the strategic leaders should motivate and encourage the members Baruth et al., 2015). Schoemaker et al. (2018) suggested that strategic leadership has the responsibility to allocate resources in ways most conducive to advancing the organization to ensure financial sustainability and stability.

Strategic leadership and planning are attributes for sustainability (Banzato & Sierra, 2016; Schoemaker et al., 2018). Strategic leaders must acquire the skills and abilities to determine when they are experiencing a crisis in the church and when to make changes. Often change is necessary to ensure sustainability of organizations. Strategic leadership should be aware changes needed and should be aware of how to formulate and implement the necessary modifications for sustainability (Banzato & Sierra, 2016).

As evidenced by the number of books, articles, and conferences on the topic of spirituality, spirituality in the workplace has been a popular discussion in the academic arena for some time (Pawar, 2014). The extent of leaders' personal experience with spirituality affects their strategic leadership style and skills (Chan & Make, 2014). Strategic leaders' spiritual beliefs and the nature of the culture spiritually influence their decision-making process. Upper-level management and leaders find it complicated and challenging to make strategic decisions. Ganz (2018) noted that the strategic decision-making process in organizations, such as churches, involves guarding against one's perceptions, which can be deceptive and may lead to misjudgments.

The collaboration of leaders in the organization generates diverse skills and synergisms to incorporate strategic planning and improves leaders' decision-making process (Chan & Make, 2014). Church financial leaders discover ways to solve challenging problems, such as the lack of financial resources for the sustainability of their church through collaboration. Ganz (2018) found that collaboration among leaders in the organization helps resolve ways to maintain benefits for the members and ways to provide social services programs to the community.

Finally, the role of strategic leadership comprises a leader's ability to influence and motivate others in a church to create organizational meaning and purpose (Chan &

Make, 2014). Church financial leaders' responsibility is to foster an atmosphere and environment that is conducive to decision making and strategic planning. Ganz (2018) argued that leadership has the responsibility for organizing and motivating others to obtain the mission and vision of the organization for financial sustainability and economic stability, to support the members of the church organization, and to provide social services to the community.

Spiritual leadership. Fairholm and Gronau (2015) suggested that spiritual leadership relates to leaders who can influence others rather than to direct them. Religious leaders can inspire employees and members to complete a task more than instruct them to do so. Spiritual leaders initiate change in an organization by influencing the employees to think differently about future organizational change (Fairholm & Gronau, 2015). The primary difference between spiritual leadership and transformational leadership is that transformational leader's focus is directed towards the organization objectives (Petchsawang & McLean, 2017). Afsar and Rehman (2015) noted the spiritual leader's focus on the followers, and achieving organizational goals are secondary. The ability of the leaders to change the focus of leadership from the organization to the followers is a distinguishing factor categorizing the leader as either a transformational leader or spiritual leader. Spiritual leadership, much like transformational leadership, exhibits a level of care and concern for followers and employees. The attention and interest showed by spiritual leaders often provoke enthusiasm in the members and lead to better performance (Mohla & Aggarwal, 2014).

Religious leaders create an environment of connectedness among employees and foster a workplace of joy and peace (Petchsawang & McLean, 2017). Afsar and Rehman (2015) noted the characteristics of spiritual leaders include honesty, ethics, integrity, moral values, and fostering teamwork. Conscientious leaders can motivate employees to produce diligently to contribute to the sustainability and productivity of the organization (Petchsawang & McLean, 2017). Qualities such as ethics, emotional intelligence, and values emerge not only in spiritual leadership, but also in servant, transformational, and charismatic leadership. Emotional intelligence relates to a person's ability to perceive, understand and manage their emotions and the emotions of other (Barbuto & Gottfredson, 2014).

An association exists between the behavior of the spiritual leaders and the stability of the subordinates (Geh, 2014). The relationship between the behavior of the spiritual leaders and the endurance of the subordinates has a significant influence on employee productivity, the effectiveness of the leader, and employee motivation (Fry, Latham, Clinebell, & Krahnke, 2016). Essential values of spiritual leadership are humility, compassionate care and concern, honesty, and vision, which are vital to sustainability in organizations (Fry et al., 2016). Reliable leadership in the workplace and churches provides consistency in leading the team to achieve the mission (Fairholm & Gronau, 2015).

Spiritual leadership relates to individuals' ability to incorporate their attitudes, values, and behaviors in a manner to motivate employees and members, as well as to motivate themselves (Afsar &Rehman, 2015). Spiritual leadership relates to a leader creating worth and usefulness in the organization or church through the employees and members (Fry et al., 2016). Religious leaders create a climate where the people support the organization's vision, and where they feel valuable to the organization. Dependable leadership models the leadership style of a servant leader (Fairholm & Gronau, 2015). Spiritual leadership, like servant leadership, causes employees' participation and employee empowerment with a focus on appreciating the employees' viewpoint about their work and work environment (Geh, 2014).

Leadership strategies. The role of leadership is an important catalyst for any organization and of particular importance in churches. Leadership is about meeting company goals and visions with limited resources and minimum interruptions in the assigned task. Leadership also encompasses the ability to maintain a competitive edge over competitors to ensure profitability and sustainability of an organization (Hall, Hall, Rowland, & Rowland, 2016). Leadership is an essential component of the sustainability and success of organizations and churches.

Churches and other organizations often fail because of poor management and mismanagement by leadership. Stehlik (2014) suggested that vague or no communication about an organization's mission and vision contributes to the failure of the organization. Indefinite policies and procedures leave room for leaders to form their systems, which may be a reason for an organization or church to fail (Stehlik, 2014). Leadership that does not comply with the vision and mission of the organization or church may bring toxicity to the body and cause the establishment to fail. Stelmokien and Endriulaitiene

(2015) noted that the sustainability of an organization requires leaders of extraordinary caliber and abilities.

Leaders who pursue sustainability leadership strategies encompass other leaders' input and ideas and recognize that challenges may arise that lie outside the scope of their organization (Stehlik, 2014). Such leaders initiate plans to collaborate with other organizational leaders to respond to the challenges of sustainability (Lourenço, Callen, Branco, & Curto, 2014). Leadership deliberately outlines plans and strategies to ensure execution of the vision and mission of an organization for profitability and sustainability. Hall et al. (2016) suggested that the leadership of the organization should initiate strategies of change management when necessary to ensure sustainability.

The style and skills of a leader have a significant influence on the performance of the followers. A leader whose style encourages synergism and teamwork tends to have less conflict in the organization (Tjosvold, 2014). Shared vision promotes higher performance from members (Russell, 2014). Leaders promoting a positive work environment alleviate stress and work environment conflict (Russell, 2014).

Encouraging members to work together in teams promotes rejuvenating interactions among members of the organization and creates a healthy workplace environment (Naim, & Lenka, 2018). A leadership strategy should involve inspiring and helping members embrace an organization's vision and mission of profitability and sustainability (Asumeng, 2014). Basford, Offermann, and Behrend (2014) noted leaders who exemplify care and concern, as well as high moral values and behaviors, as a strategy for sustainability and productivity of the organization cause higher levels of performance from the members. Members tend to be more committed to their work environment when leaders demonstrate care and concern as opposed when leaders do not exemplify care and concern.

Leaders can initiate the process of sharing knowledge and knowledge transfer (Asumeng, 2014). Naim and Lenka (2018) expounded on the idea that trust and positive interaction among members increase the level of willingness to share knowledge. Stelmokien and Endriulaitiene (2015) surmised that leaders who exemplify strategies of ethical value and provide team support to their members promote core values of respect, accountability, integrity, and excellence. Naim and Lenka (2018) noted that a leader who foster a work environment of excellence creates an environment that allows employees to produce at their maximum performance.

Leadership strategies involve (a) integrity, (b) values, (c) quality, (d) commitment, (e) customer satisfaction, (f) diversity, (g) teamwork, and (h) good corporate citizenship (Asumeng, 2014). Effective leaders possess the skills and qualities needed to create strategies to ensure financial sustainability and stability in the organization and church (Holt, Marques, Hu, & Wood, 2017; Rego, Cunha, & Polónia, 2015). When leaders encourage and promote collaboration, joint decision making, discussions on sustainability, and responsible delegation among church members for effective performance and sustainability, the organization benefits (Holt et al., 2017).

Recession

Pfeffer and Salancik (1978) posited that the central idea of RDT is that the effects of a recession are external factors in organizations because leaders have no control over its outcome. The external consequences of unemployment and instability of income are factors affecting many organizations and churches over which leadership and upper management have no control (Grable, Heo, & Rabbani, 2015). Some of these external forces may constrain the choices that leaders and upper management make concerning the operation of the organizations and the mission and support provided to members of the church and the community (Grable et al., 2015).

Resource dependence theory refers to the different strategies that organizations use to adapt to the external environmental restrictions to increase power (Pfeffer & Salancik, 1978). Recession relates to the external environmental stages of a business cycle (Herzog & Yang, 2018). A business cycle constitutes terms of periods of expansion or recession, which links to the fluctuations in economic activity that an economy experience (Barseghyan, Battaglini, & Coate, 2013). The four stages of a business cycle are expansion, contraction, peaks, and troughs. The economy contracts during a recession while expansion concerns the trough of the preceding business cycle and the peak relates to the current business cycle (Herzog & Yang, 2018). Analysts at the National Bureau of Economic Research determine the official dates for business cycles (Xu & Couch, 2017). A recession occurs when a fall in the gross domestic product (GDP) creates high unemployment and an increase in government borrowing, which affect the external environment ((Tiapkina, Mongush, & Akimova, 2017).

The United States experienced a severe economic loss after the Great Recession from 2007 through 2009. The recession had a negative effect on the economy and had a significant negative influence on the unemployment rate (Blanchard, Jaumotte, &

Loungani, 2014). Chen and Dagher (2016) noted that some financial advisors reported a substantial change in the U.S. economy since the economic crisis, which cause major concern. Some low-income families disproportionately affected by the recession struggled to sustain their households financially. Sommer, Sullivan, and Verbrugge (2013) argued that the Great Recession created an increase in unemployment, and the continuing effects of the recession caused increased levels of food insecurity, a lack of affordability of healthy food, and decreased the living standards.

Some organizational leaders suspended hiring to reduce costs, causing he unemployment rate to increase (Kroft, Lange, Notowidigdo, & Katz, 2016). Therefore, the employment rate for younger workers decreased (Baker, Bloom, & Davis, 2016). Another possible cause for the increase in unemployment is that some company leaders filed for bankruptcy and workers lost their jobs. An increase in unemployment has an adverse effect on employees and their families, as it creates negativity and becomes stressful, which causes health challenges and negative impressions on a person's self-confidence and self-esteem (Chen & Dagher, 2016).

Effects of recession. The recession caused concerns in some organizations and churches, such as layoffs, downsizing, bankruptcy, a reduction in donations, and a reduction in spending because of layoffs, which created a need for leaders to evaluate the strategies required to combat the effects of the economic crises (Herzog & Yang, 2018). Because of the recession, the unemployment rate increased, and people lost jobs, which caused the housing market to decline (Kroft et al., 2016). The economic recession and the drop in the financial market led to a drop-in housing price and a drop in the prices of other assets. The results of the economic crisis and the market crash caused a significant decline in families' household income during the crisis. As a result of the drop in the financial and a decrease in other assets, sixty percent of household's wealth declined during the crisis irrespective of age, education, or income status (Ramcharan, Verani, & Van Den Heuvel, 2016).

Many people expressed emotional anger and resentment toward banks and the financial industry over the adverse effect of the economic crisis (Kottasz & Bennett, 2014). The influence of the economic crisis significantly affected the younger generation, older workers, and women. The economic recession caused adverse effects on workers and their psychological development and interactions in a social environment (Bordo & Haubrich, 2017). There was an increase in work-related stress and workers' absenteeism during the economic recession compared to before the recession (Bordo & Haubrich, 2017). The effects of the recession, the lack of financial resources, and the high unemployment rate created by the economic crisis caused devastation on the health of some people and suicides among people under age 65 increased because of a rise in unemployment (Chang, Stucker, Yip, & Gunnell, 2013).

The economic recession affected people's health and psychological well-being, and it catalyzed an increase in alcohol use and abuse (Chen & Dagher, 2016). There was a direct correlation between the hardships people encountered and the recession (Kroft et al., 2016). A relationship existed between the increase in unemployment and adverse health conditions (Kroft et al., 2016). The results of the economic crisis caused the worst economic effect since the Great Depression and caused the unemployment rate to increase. The economic crisis created insecurity to some families regarding their ability to obtain food supplies and prevented people from consistently receiving affordable healthy food. Because of the lack of healthy and nutritious foods in many households, there was a significant association with families' poor nutrition leading to obesity, which created health challenges for both adults and children (Chen & Dagher, 2016). Healthy nutritious food proves beneficial to controlling obesity.

Nonprofit and faith-based organizations also experienced adverse effects because of the economic crisis. There was higher than average demand for social services from nonprofits and churches after the recession than before the recession (Harris & Medcalfe, 2015). The request for services increased, but cash donations decreased, because of a rise in unemployment. The demand for services created extra pressure on leaders in organizations and churches to perform efficiently and produce more resources to meet the community and congregation's needs (Carter, Jones, & Jones, 2014). Churches and congregations suffered greatly because of the recession. Church financial leaders struggled to sustain the resources and social services programs provided to the congregation and the community (Harris & Medcalfe, 2015). Harris and Medcalfe found that many church contributors lost their jobs or experienced furloughs because of the economic recession, prompting hardship on many churches' ability to remain financially stable. The need for churches' outreach ministry to support individuals in the community and church members increased because of the effects the economic crisis (Carter et al., 2014).

Recession strategies. A recession occurs when the GDP declines for two or more quarters (Paroutis et al., 2014). When the recession occurred consumers' confidence in the economic system decreased, which caused them to delay purchasing non-essential items (Ramcharan et al., 2016). The effects of the economic crisis caused the real-estate market and the retail market to plunge, which negatively affected the GDP and caused the unemployment rate to increase.

Because of the economic recession and the financial hardship encountered by the leaders of many organizations and churches, leaders designed different strategies to alleviate the adverse effects faced by their firms (Melina & Villa, 2018). The options included downsizing, outsourcing, or laying off workers as strategies to mitigate the consequences of the economic recession (Van Dalen & Henkens, 2013). For the organization to remain profitable, leaders determined that organizational changes, such as downsizing and layoffs, might be beneficial, even if they caused adverse effects on the employees and the organization (Van Dalen & Henkens, 2013). The leaders of many firms compromised by initiating strategies such as buyouts and early retirements, last-in-first-out policies, work hour reductions, and wage cuts to combat the effects of the recession (Van Dalen & Henkens, 2013).

The leaders of many organizations searched for methods to sustain short-term financial obligations to the employees and stockholders during the economic crisis. Organizational leadership sought to means to curtail their expenses (Van Dalen & Henkens, 2013). The retrenchment strategy is one example some organizational leaders implemented to reduce their spending. Reduction occurs when organizational leaders intentionally reduce the size of their operation as a way to minimize expenses (Paroutis et al., 2014). Paroutis et al. (2014) noted that retrenchment strategy is a strategic plan used to decrease expenses with the aim of becoming a more financial stable business. The retrenchment strategy involves withdrawing from and discontinuing association with certain markets. These strategies involved cutting costs and reducing operations, which was effective in alleviating the adverse effects of the recession (Melina & Villa, 2018).

Other strategies initiated to fight the effect of the economic crisis included incentives for early retirement, reducing or freezing employee salaries, or paying employees for 4 out of the 5 days they worked (Paroutis et al., 2014). Leaders of financially destitute organizations sought ways to reduce expenses and generate additional revenue for the organization. The leaders of some firms engaged in different marketing strategies to mitigate the effects of the economic recession (Ramcharan et al., 2016). Leaders of other organizations, such as nonprofits and small businesses found ways to cut costs during the economic recession by reducing the amounts spent on their employees for benefits. Some terminated pay increases and paid vacations to minimize the adverse effects of the recession (Nickell, Rollins, & Hellman, 2013). Some leaders discovered ways to diversify the assets of the organization through investments and new inventions, which created ways to generate additional resources until the economy recovered.

Reinforcing Pfeffer and Salancik’s (2003) ideas of resource dependence theory, Van Dalen and Henkens (2013) noted that organizational leaders should adjust how they operate their business to keep pace with the changing economic external environment.

Some firm leaders strategically outlined marketing strategies to build stronger relationships with clients and explored ways to work with their customers financially during the economic crisis (Melina & Villa, 2018). Other organizations established avenues of marketing through social media and crowd sourcing, which is a way of soliciting contributions from large groups through social media (Nickell et al., 2013).

Recession strategies in the church. The results of the economic crisis were devastating in some churches and to their ability to sustain financially. Charitable contributions to churches and other nonprofits declined significantly, causing problems on leaders' ability to continue to fund many social programs (Gaskins, Golder, & Siegel, 2013). Hausman and Johnston (2014) suggested that the crisis affected organizations, such as churches and nonprofits, but also had an adverse effect on the world.

Innovation is an important strategy for leaders of churches and other nonprofits to maintain sustainability in the midst of a financial crisis (Laeven, Levine, & Michalopoulos, 2015). Innovation is an important driving force in the economic systems and the stabilization of the economy. A way for church financial leaders to minimize the effects of a recession is to be proactive by searching for ways to decrease expenses and seeking ways to maintain relationships with external forces (Amore, Schneider, & Žaldokas, 2013). Church financial leaders who create strategies before a crisis tend to be more financially sustainable, than those who create strategies after a crisis. The financial decisions made by church financial leaders before a crisis have a significant effect on churches' financial stability.

Some church financial leaders discovered that they needed to restructure to survive the recession and to maintain financial sustainability (Barna Group, 2016). Decisions regarding the allocation of resources affect the sustainability of finances in churches (Johnson, 2015b). Hausman and Johnston (2014) noted that leaders should be aware of a financial crisis in the economy, be aware of significant changes in the economy, be willing to make appropriate changes, and communicate any changes and strategies to the congregation. Church financial leaders who neglect to build rapport with the parishioners and do not communicate effectively do not manage well in times of crisis.

A problem that the leaders of some churches and other nonprofits encountered was the operational inefficiency that led to decreasing resources, such as monetary contributions and decreases in members time spent in volunteering, and instability in contributions from members of the organization (Johnson, 2015b). Solutions to some problems encountered were strategic planning and strategic restructuring, which church financial leaders used to realign resource allocation to decrease costs and increase income (Choi & McNamara, 2018). Church financial leaders can use strategic planning and restructuring to collaborate with other church financial leaders to bring additional social programs to the community.

Strategic planning and restructuring not only benefit churches during a financial crisis but serve as an avenue for churches to be proactive in economic sustainability, create growth, and increase efficiencies in the organization (Choi & McNamara, 2018). Restructuring is a strategy conducive to increasing financial resources, which may provide additional social services support to the parishioners and people in the community (Winston, Stevens, Loudon, Migliore, & Williamson, 2013).

The Great Recession adversely affected the financial stability of community-based organizations and churches. Collaboration in partnership with other churches helped to alleviate the effects of the economic recession (Sweeney & Knudsen, 2014). A benefit of cooperation between churches and other nonprofit organization is the ability to implement additional services and programs to the community. Combined resources increase the possibility of funding more programs and educational opportunities in the community (Sweeney & Knudsen, 2014).

The strategies used to mitigate the adverse effects of the recession include increased marketing efforts, efforts to reduce expenses, and efforts to increase the use of modern technology (Melina & Villa, 2018). Social media is another means to ask for donations or other forms of support. Some church financial leaders may use this strategy to reach the public to generate additional resources (Sweeney & Knudsen, 2014). Adopting different strategies to ensure stability in churches and nonprofits to create additional financial resources to sustain social services programs to both congregations and communities are essential.

Resource Dependence and Financial Sustainability

Exploring another dimension of RDT, Aguilera et al. (2015) argued that organizations must cope with the interdependencies of the internal and external environmental forces when it comes to critical resources fundamental to the survival of the organization. Aguilera et al. (2015) agreed with Pfeffer and Salancik (2003) that organizations do not operate in isolation but depend on various resources for viability and sustainability. Jimenez (2013) suggested that the financial sustainability of an organization relies heavily on different leadership strategies and the strategic management and strategic plan outlined for the company. Strategic management and strategic planning have the possibility of enabling organizations to survive the painful effects of the economic crisis (Jimenez, 2013). Strategic planning and strategic management are factors affecting an organization internally through leadership, resources, and membership. External factors such as the economic crisis, high unemployment, and lack of resources because of the economic crisis, bankruptcies, and unethical management tend to pose limits on how leadership manages organizations to ensure financial sustainability (Jimenez, 2013). Ashill and Jobber (2014) posited that the RDT approach to the external environment is unpredictable to organizational leaders who make critical organizational decisions to ensure financial sustainability. In alignment with the resource dependence theory, the financial sustainability of church organizations may depend on leadership's ability to control internal factors yet manage external events.

An important characteristic for measuring the successfulness of any organization is the financial condition of the organization. The leadership of some corporations defines sustainability as the profits of the organization (Tauni, Fang, & Iqbal, 2017). De Baerdemaeker and Bruggeman (2015) highlighted the importance of organizational leaders instituting sustainability strategies and operative procedures to accomplish the organization's goals. Financial viability relates to the organizational leaders' capability to maintain and sustain the business financially. An organization is financially sustainable when the body can function independently and not need to cease operating even if contributions from external sources stop (Ashill & Jobber, 2014).

An organization’s financial status is the primary determinant of the sustainability of the company (Stelmokien & Endriulaitiene (2015). When a surplus of finances exists and when the leaders can manage the overhead expenses of the organization strategically, the organization may be self-sustainable. The achievement of economic sustainability occurs when businesses deliver services and products and maintain a profit after expenses (Kurapatskie & Darnall, 2013). The ratio of a company’s inventory to its costs determines the organization’s economic viability (Sazonov, Kharlamova, Chekhovskaya, & Polyanskaya, 2015). An organization’s balance sheet provides the total capital versus the current liability, which is the determining factor of an organization’s financial stability (Singal, 2013).

To maintain balance and financial stability, an organization’s leaders should operate from a goal-oriented position (Stelmokien & Endriulaitiene, 2015). An organization’s leadership sets goals and outlines visions for the company’s future (Stelmokien & Endriulaitiene, 2015). Similarly, Kottke, Pelletier, and Agars (2013) noted leaders have the responsibility of overseeing the organization’s budget and determining the level of resources needed to manage the debt-to-cash-flow requirements of the organization. One purpose of leaders outlining a company’s goal is to ensure the organization keeps a certain level of resources to maintain sustainability for a specified period (Kottke et al., 2013).

Financial sustainability is a critical component of an organization's future success. However, economic viability is a challenge in many organizations, particularly to nonprofits such as churches (Sazonov et al., 2015). Because many nonprofits and churches serve the low-income and disadvantaged communities, their leaders face the challenge of remaining financially sustainable. Long-term financial sustainability is a concern in many local governments, mainly because of the differences between the revenue and the high cost of services because of early retirements and the rising cost of health benefits (U.S. Government Accountability Office, 2012).

Leaders who can leverage their organizations' assets in the marketplace can build financial sustainability in the market (Stelmokien & Endriulaitiene, 2015). Organizations whose leaders improve and maintain their financial position and performance can improve and increase the value of the investor's return and improve the organization's financial stability (Nasomboon, 2014). The leaders of both public and private organizations recognize that economic sustainability is crucial in operation and viability of their business (Stelmokien & Endriulaitiene, 2015).

Sustainability refers to long-term financial growth, and leaders of organizations strive for organizational financial sustainability (Nasomboon, 2014). Leaders of both for-profit and nonprofit corporations aim for the organizational goal of achieving financial stability. When leaders operate in their skill capacity and establish strategies to ensure sustainability, then the possibility of economic sustainability in the organization exists (Shaw & Maythorne, 2013). Geels (2013) explained the importance of agencies implementing total business goals to sustain the future of the organization.

The net worth of an organization is beneficial in a company's sustainability (Lopatta & Kaspereit, 2014). A consistent increase in the net worth of an organization indicates the good financial health, which promotes the company's financial sustainability. Organizations aim to increase network to ensure financial sustainability (Lopatta & Kaspereit, 2014). Financial sustainability depends primarily on an organization's financial success and the condition of the economy (Geels, 2013). The leaders of many organizations acknowledge that sustainability is a crucial feature of the company's business strategies (Tetrault Sirsly & Sur, 2013).

Financial sustainability in churches. Resources that a church requires link the church to the external environments because of their dependency on other organizations and the economy. Churches are faith-based nonprofit organizations supported by member contributions and donations. Reliance on membership contributions causes significant fluctuations in funding during economic crises (Santora, Sarros, Bozer, Esposito, & Bassi, 2015). The reliance on membership contributions created financial instability in churches' operation and churches' financial sustainability. Many churches experience a disproportionately adverse effect on their finances during an economic crisis (Eagle et al., 2018)). Frequent attendance and greater participation from parishioners who contribute are necessary to increase religious giving (Zampelli & Yen, 2017).

Eagle et al. (2018) noted the adverse effect of economic hardship on tithes and offerings makes it difficult to sustain social services programs, such as providing jobs and job training, and counseling and mentoring programs, offered to members and people in the community. Church financial sustainability is important because the surrounding communities rely on churches for social services support (Mason, 2015). Churches that are strong financially can provide programs and support to the community (Heltberg, Hossain, Reva, & Turk, 2013). Churches provide economic and social benefits to communities through financial contributions, social services, and educational and skill training, either directly or indirectly. Eagle et al. (2018) suggested that the contributions encourage a stronger and safer community than one without the presence of a church and their resources.

Churches that are active in the local community provides economic benefits to the community through employment, because churches usually support the local community (Mason, 2015). Also, people who attend a church from outside its neighborhood provide economic support to local establishments, such as restaurants, hotels, and gas stations, which brings additional revenue to the community. Churches might provide direct financial contributions to the community when people choose to purchase property in proximity to a local religious establishment (Eagle et al., 2018). The direct financial involvement could promote avenues for employment and economic stability in the community.

Financial and organizational sustainability depends mostly on the leadership of a church or organization (Kessler & Kretzschmar, 2015). To ensure the financial viability of a church, leaders should not waste resources and should be efficient in the financial operation of the church during economic crises (Mason, 2015). Church financial leaders have the responsibility to a church and the parishioners to maximize the resources to ensure the church operates efficiently, promotes programs for the well-being of the congregants, and achieves and maintains financial stability.

Kessler and Kretzschmar (2015) noted that the failure of church leaders to implement effective financial strategies could result in a lack of social services support to parishioners and the community and could prevent the accomplishment of the church mission. The financial strategies used to ensure financial sustainability vary widely among church financial leaders (Mason, 2015). Leaders initiating a strategic plan will increase a church's financial security and will help the leaders stay focused on the ultimate mission of the church, which is to provide services for the congregants and the community (Chan, Fawcett, & Lee, 2014).

Leadership should invest in programs designed for social services and financial sustainability to remain financially stable and accomplish the mission of the church or organization (Santora et al., 2015). Curtis, Evans, and Cnaan (2015) suggested that church members' financial contributions provide significant assets to a church's financial stability. Some church financial leaders have initiated programs that help alleviate social and community problems. These and other welfare systems are means of assisting in the sustainability of churches (Curtis et al., 2015). Other church financial leaders establish and operate private welfare systems (Eagle et al., 2018). Many church financial leaders run programs to assist parishioners and people in the community with employment, food banks, and counseling centers for people suffering from drug and alcohol addictions.

Summary and Transition

Section 1 of this study introduced the business problem and the method I used to conduct the research and a review of the literature. The literature review included insights into different factors that influence the strategies church financial leaders use to ensure financial sustainability during economic crises. The review included an analysis of the adverse effects the recession caused in some religious establishments and a discussion on the potential positive social changes the effect of the recession could have on the church and the community. The literature review provided details on resource dependence and strategic management, which involved financial planning and financial management. The review included details of how leaders of some organizations downsized staff and reduced work hours and became creative in using social media as a marketing tool for soliciting contributions from large crowds.

In Section 2, I focus on the details of the project to include information on the researcher, the participants, the design, and method used for the research along with how participants sampled. There will be information provided detailing the ethical issues addressed in the process, and that research is of the highest ethical standards. I also address collection, analysis, organizations, reliability, validity, and transferability of the data. Section 3 includes a presentation of findings, an application to professional practices, an implication for social change, a recommendation for action, recommendations for further research, reflections on the research process, and a conclusion of the current research.

Section 2: The Project

The focus of this qualitative multiple case study was on successful strategies some church financial leaders used to ensure financial sustainability during economic crises. My study included two sources of data that are typically used in a case study design: semistructured interviews of church financial leaders and church budgets and financial records. In this section of the study I restate the purpose and then discuss (a) the role of the researcher, (b) the participants, (c) research method and research design, (d) population and sampling, (e) ethical research, (f) data collection instruments, (g) data collection techniques, (h) data organization techniques, (i) data analysis, and (j) reliability and validity of the study.

Purpose Statement

The purpose of this qualitative multiple case study was to explore the strategies that some church financial leaders used to ensure financial sustainability during economic crises. The target population consisted of church financial leaders at four churches in the northeastern region of the United States. The study has implications for positive social change: the potential to improve financial strategies that could benefit social service programs for members of the church and people in the community. The loss of resources to the church has harmed businesses and organizations because churches traditionally play an important and supportive function in the making of U.S. society (Barna Group, 2016).

Role of the Researcher

Researchers determine the framework for the research, including the background, problem, purpose, and conceptual framework of the study (Roller, 2015). Qualitative researcher roles entail securing information and describing all data collected (Elo et al., 2014). My role as the researcher included every phase of the data collection process: (a) identifying and interviewing participants, (b) constructing open-ended questions, (c) collecting and analyzing data, (d) identifying and analyzing documents, and (e) presenting the results of the findings to make valid recommendations.

My experience in leadership and financial management extends to more than 30 years. As a trustee and deacon on a church's leadership team, my role requires knowledge and skills in managing people, managing assets, and finances. My role entails responding to budgetary matters in the church, designing the budget, determining the appropriation of the finances, and developing a system for accepting tithes, offerings, and donations. Finally, as a member of the board of trustees, I prepare financial reports about the sustainability and stability of the church. That said, I had no relationship with the participants that I selected for this study.

As the researcher, I observed all ethical protocols throughout the study and interview process while adhering to the human research standards outlined in the *Belmont Report* (U.S. Department of Health and Human Services, 1979). The guidelines include (a) respect for person, (b) ensuring participants are aware of the right to withdraw from the study at any time, (c) beneficence, (d) protecting participants from harm and injustice, and (e) the unbiased selection of participants (Cascella & Aliotta, 2014). I secured the informed consent of the participants before beginning their interviews. Researchers have the responsibility of protecting participants' identity and privacy and adhering to the code of conduct and principles of ethics as outlined in the *Belmont Report* and Walden University's Institutional Review Board; (Gagnon, Jacob, & McCabe, 2015).

The main objective of a qualitative researcher's role is to identify any bias (Astin, Horrocks, & Closs, 2014). I followed the interview protocol to mitigate bias and diminish any prejudices I have and did not react to the participant's responses in the interview. To mitigate personal bias, I only interviewed participants that I did not know to avoid the intent to influence the questions, answers, and reporting of the responses. I used an interview protocol to ensure that I followed a consistent procedure to prevent bias during the interview process.

Participants

The initial process for gathering data for a study consists of selecting study participants (Cairney & St. Denny, 2015; Newington & Metcalfe, 2014). Participants should be willing to share information honestly and openly (Marshall & Rossman, 2016; Valentine, Nam, Hollingworth, & Hall, 2014); it was important to select participants who were successful in using certain strategies for financial sustainability during economic crises. I selected participants based on this eligibility criterion.

I gained access to the participants by obtaining a letter of cooperation from the pastors. I obtained access to participants from the pastors who gave me a list of participants eligible for my study and their contact information. I visited various churches in the northeastern region of the United States. Upon gaining access to church financial leaders, I sent a letter of invitation to each participant. I selected participants from this population to obtain their insights related to the research question, which was: What strategies do church financial leaders use to ensure financial sustainability during economic crises?

A conversation with participants provided the opportunity to initiate a working relationship. Establishing an initial working relationship with the participants was crucial for collecting credible, valuable data. To establish a working relationship of trust, I communicated the study expectations during the beginning of the interview process. Establishing a relationship of trust, communication, and respect generates an atmosphere conducive to collecting the reliable data needed for a study (Johnson, 2015a). To further establish an ethical working relationship with the participants, I respected their opinions, perceptions, and practices as well as maintained clear and open communication throughout the interview process. Valentine et al. (2014) noted that building a working relationship with members leads to a successful qualitative study. I communicated with participants via e-mail to discuss the purpose of this study and my role as the researcher to develop a good working relationship. McDermid, Peters, Jackson, and Daly, (2014) found a working relationship established through personal interview yields participants' willingness to share their experiences.

Research Method and Design

My goal for this qualitative research study was to explore the strategies church financial leaders use to financially sustain their churches during economic crises. For the purpose of my study I considered the research method and research design. Answering the research question is relevant and an important source of evidence in case study research (Yin, 2014).

Research Method

Researchers may choose from three different methods of research to achieve results, including quantitative, qualitative, and mixed methods (Garside, 2014; Yin, 2017). The qualitative method is appropriate for exploring participants' views regarding a subject (Kaczynski, Salmona, & Smith, 2014; Yin, 2017). A qualitative method entails in-depth interviews, which capture participant's knowledge of the phenomenon and why a phenomenon occurred (Bailey, 2014). Researchers should conduct in-depth interviews to broaden the scope of gaining the participant's perception, attitude, and awareness of the phenomenon (Bailey, 2014). I chose the qualitative method to understand the perception of strategies that some financial leaders of churches use to explore the phenomenon of financial sustainability of churches during economic crises.

The objective of a quantitative study is to test hypotheses and theories using empirical data (Kaczynski et al., 2014). According to McCusker and Gunaydin (2015), researchers use a quantitative method to seek *how many* or *how much* in the form of a number using statistical analysis, rather than on the *what, how,* or *why* a phenomenon occurs. The quantitative research method was not suitable for this study. I was not testing a hypothesis to determine the relationship between variables, nor did my study entail an experiment. A quantitative research method was not appropriate for this study because my intent was to conduct interviews to gain knowledge of participants' viewpoints, perceptions, and knowledge of the phenomenon.

For this qualitative study, I explored a phenomenon and interviewed participants to gain insight regarding the strategy's participants used to ensure financial stability in their respective churches. I determined that a mixed method was not suitable for my goal. Mixed method research includes quantitative and qualitative research methods, either concurrently or sequentially, to understand a phenomenon of interest (McCusker & Gunaydin, 2015). Mixed methods research is the combination of qualitative and quantitative methods and data (Maxwell, 2015). A mixed method was not useful for this research study because I did not have variables to examine or compare. Also, my study did not include hypotheses; therefore, there was no potential for quantifiable or numerical results to prevail.

Research Design

Selecting an appropriate research design is critical to the success of a comprehensive study because the design is the driving force for the researcher (Yin, 2017). Qualitative research method encompasses several research designs, including narrative research, phenomenology, grounded theory, ethnography, and case study (Yin, 2017). For this study, I considered using phenomenological and ethnographic research designs. I determined that a case study design was the most appropriate. I considered a phenomenological research design; however, in a phenomenological study the emphasis is on the lived experiences multiple people have with the same phenomenon (Marshall & Rossman, 2016). Phenomenological design necessitates understanding an individual's lived experience (Mayoh & Onwuegbuzie, 2015). Since my intent was to conduct interviews to gain knowledge of participants' viewpoints, perceptions, and knowledge related to strategies used to ensure financial sustainability in the churches, and to use church budgets and financial records in addition to these interviews, I determined that case study design is more appropriate.

I also considered an ethnographic research design because this type of design involves interacting with groups and people associated with location, culture, or race. Ethnographic research includes a category of people who interact with each other over time (Hoffman & Tarawalley, 2014). Ethnography involves extensive, daily observation of a group of participants with the same background and cultural values and observing participants daily (Brown, 2014). Since my intent was not to focus primarily on churches as cultural groups, an ethnographic research design was not the best fit for this study.

In a multiple case study, the researcher interviews participants and review documents to gain a deeper understanding of the participants' strategies and perspectives as it pertains to their experiences (Yin, 2017). The qualitative case study design is most appropriate when exploring participants' perception, viewpoint, awareness, and knowledge of a phenomenon in a natural environment (Yin, 2017). I conducted interviews and reviewed church budgets and financial records from various church financial leaders to capture their strategies and perspectives regarding the effect economic crisis had on their churches. Because this study involved exploring strategies church financial leaders from four churches used to ensure that their churches remained financially stable during the financial crisis, I selected a multiple case study design for this study.

To recognize data saturation, the process begins with collecting data and after a few interviews, if no new ideas emerge, the interviews cease (Elo et al., 2014). Fusch and Ness (2015) noted that data saturation entails collecting data until no new information occurs. I ensured data saturation by increasing the volume of interview data assembled from additional participants and by returning to those participants with a concise synthesis of their responses to the questions for accuracy and until no new information emerged.

Population and Sampling

The sampling method selected for this study was purposeful sampling. Purposeful sampling occurs when researchers select the participants from the population to capture the groups' characteristics and qualities (Patton, 2015). Using a purposeful sample helped in capturing rich and diverse information from participants' who were most familiar with the phenomenon under investigation (Patton, 2015). The population for this study consisted of church financial leaders in four churches who used successful strategies to ensure financial sustainability during economic crises. Financial leaders in four churches in the northeastern region of the United States, provided the data to answer my research question.

The population for this qualitative multiple case study were leaders from churches who initiated strategies to ensure financial sustainability during the economic crises in the northeastern region of the United States. Specifically, the study population consisted of leaders from medium size churches of the northeastern region of the United States. Medium size churches consist of 51 to 300 members, which represent 42.1% of churches of the northeastern region of the United States (USAChurches, 2017). In qualitative research, the sample size is critical, but deciding on the number of participants to interview can be perplexing (Roy, Zvonkovic, Goldberg, Sharp, & LaRossa, 2015). A sample size could range from one to multiple participants (Roy et al., 2015). As noted by Jenkins and Price (2014), a smaller sample size may produce richer and greater data than a larger sample size. My sample size was six financial leaders from four different churches. Data saturation was obtained through interviews from six financial leaders and data collected from financial records.

Data saturation occurs when no new or additional information emerges from data collected, or when the information becomes redundant (Marshall & Rossman, 2016). Fusch and Ness (2015) noted that a large sample size provides no guarantee of data saturation. I selected six participants that provided the opportunity to aid in reaching data saturation to develop an understanding of the study phenomenon. Collecting data through church budgets and financial records that address the economic crises and interviews with six church financial leaders from medium size churches who demonstrated financial sustainability during the economic crisis ensured data saturation. I added interviewees as necessary to obtain rich data.

The criteria for selecting participants included church financial leaders that used successful strategies for financial planning to ensure financial sustainability during the economic crisis. The traditional church financial leaders consist of trustees, pastors, and sometimes the deacons. Therefore, the interviews took place in a setting that was conducive to the participants. Participants were permitted to choose a location convenient for them, such as a private room or a private office. Roulston (2014) noted that the researcher should create an environment where the participant feels comfortable and confident in the interview process. I contacted participants to ascertain the private location that was comfortable for them and a time for the interview that was convenient for them.

Ethical Research

The consent form gives the researcher permission to proceed, or participants an avenue to decline the interview (Griffith, 2014). The informed consent form that the participants signed disclosed information about the purpose of the study, the interview process, the confidential clause, and discloses the consent statement. I provided each participant with a consent form before I conducted interviews. I explained the consent form to the participants advising them that their participation is completely voluntary, and that they had the right to withdraw from the study at any time during the interview process. I adhered to ethical guidelines, I informed the participants of the right to withdraw from the study at any time with no fear of repercussions or retaliation either verbally or in writing. If a participant wished to withdraw from the study, they could have contacted me via email or by telephone with this request. Zandbergen (2014) noted the importance to avoid offering participants any incentives or compensation to participate in the study. I did not offer any incentives to participants for their participation in the study. The participants were required to read and agree to the terms of the informed consent form before the interviews began.

I obtained the appropriate permission from Walden University's Institutional Review Board (IRB, ApprovalNo. 03-02-18-0487125) to ensure compliance with confidentiality, autonomy, and respect for the participants. The IRB application included a copy of a certificate issued by the National Institute of Health, Office of Extramural Research. To maintain participants' confidentiality, I did not use any identifiable personal information in this study. Further, to ensure adherence to ethical practices, I provided participants confidentiality, transparency, and assurance of free-will participation. Researchers accept the responsibility for respecting participants' dignity and integrity (Killawi et al., 2014).

Participants each received a number or fictitious name to protect their identity and to ensure privacy and confidentiality. I will keep interview information, recordings, data, and consent forms in locked storage and on a password-protected computer for 5 years to protect the participants' privacy and confidentiality. In 5 years, I will delete and discard all information, consent forms, interview recordings, and transcribed information.

Data Collection Instruments

I served as the primary data collection instrument in my research study. The researcher serves as the primary data collection instrument in qualitative research by exploring and analyzing issues and concerns as others observe them (Kaczynski et al., 2014). In a qualitative multiple case study, researchers use interviews as the primary source for collecting data (Yin, 2017). As the primary instrument for data collection, I collected data from semistructured interviews, and church budgets and financial records.

Grossoehme (2014) recommended that researchers serve as the primary source of data collection in qualitative multiple case studies. In this capacity, I used open-ended interview questions for each participant. The intent of the open-ended interview questions was to gather the participants' perceptions and knowledge regarding the successful strategies the respective church financial leaders used to ensure financial sustainability during economic crises. The interview protocol that I used during the interview process appears in Appendix. An exploration of church budgets and financial records obtained from church trustees enhanced the interview process and reveal additional insight on the perceptions and knowledge of the participants.

When conducting semistructured interviews, following a comprehensive procedure is significant. Butler, Hall, and Copnell (2016) noted the importance of using the interview protocol (see Appendix) as an avenue to alleviate bias and ensure reliability and transferability for future research. Dikko (2016) noted a six-step process interview process that includes designing questions based on researched literature establishing ethical procedures, finding eligible participants, formulating the interview protocol, conducting the interview, and recording the interview. I followed the interview protocols by conducting a face-to-face interview with follow up questions to expand on the participants' answers. I used my iPhone 8 Plus cell phone to record the interviews with the participants. I used member checking to enhance reliability and validity of the data collected. I used a reflective journal to record the methods and processes used in the interview to differentiate my viewpoint from those of the persons interviewed. Using the reflective journal allowed me the opportunity to learn records any non-verbal reactions from the participants. I applied the interview protocol as follows: (a) to obtain a signed consent form; (b) outline the procedures to follow before, during, and after the interview; and (c) asked the interview questions. A consistent interview process enhanced the creation of an environment that was conducive to interactions and expectations of the process.

Member checking is the process of allowing participants the opportunity to check interpretations of the collected data for accuracy (Marshall & Rossman, 2016; Patton, 2015). Integrating member checking into the data collection process provides the participants the opportunity to furnish additional relevant information as it relates to their perceptions and viewpoints regarding the research topic study (Marshall & Rossman, 2016; Strauss & Corbin, 2015). I used member checking in the data collection process to ensure validity. The interview transcribed data were sent back to the participants to ensure provisions of accurate data and member check for accuracy. Using member checking to validate the credibility of the information enhanced the credibility of the researcher while ensuring that the interpretation was valid.

Data Collection Techniques

Data, investigator, theory, and methodological triangulations are four types of triangulation used in case study evaluations (Yin, 2017). Methodological triangulation involves using more than one method to collect data on the same research topic to reach data saturation, which is more effective than using one type of data (Marshall & Rossman, 2016). The technique for collecting data was conducted through semistructured face-to-face interview and reviewing relevant financial documents and budgetary information. In a qualitative study, participants' face-to-face interview is a practical means of gathering data. Face-to-face and telephone interviews are appropriate ways to obtain in-depth data for a qualitative case study (McGonagle, Brown, & Schoeni, 2015). The interviews were conducted at each participant church location. I obtained the contact information for each of the participants from the Pastor of the church. Before the interview, I called each participant to schedule a convenient meeting date and assigned each participant a distinctive identification. The day before the scheduled meeting, I called the participants to confirm our scheduled meeting. Once I arrived to the meeting, I reintroduced myself to the participants and reminded them of their privacy, confidentiality, and their rights. Before the interview process began, I obtained signatures on the consent form, outlined the procedures to follow before, during, and after the interview, and reviewed the interview questions before proceeding with the interviews. The consent form explains the participants' rights and other general information of the study. I asked a series of open-ended interview questions designed to answer the research question for this study. During the interview process, I adhered to the interview protocol (Appendix). The interview protocol, which constitutes an arrangement of questions to follow, assures that the researcher remains on track when conducting interviews (Chan & Walker, 2015). I audio recorded the interview with my iPhone 8 Plus, upon completion of the interview, I stopped the recording device. I reminded the participants that I would contact them for member checking later and thanked them for their time. I used a journal to take notes of vital details throughout the interview. The interview did not exceed 45 to 60 minutes.

Time constraints are disadvantages of conducting face-to-face interviews in which participants might feel they do not have adequate time to answer all interview questions (Cole & Harbour, 2015). However, for this study, there were no time constraints for the participants. The participants were given enough time to answer the research questions and were prepared to answer the research questions. The participants were comfortable and relaxed and did not fill rushed. Another disadvantage is using a recording device, which may cause anxiety for the participants (Newington & Metcalfe, 2014). Brandon, Long, Loraas, Mueller-Phillips, and Vansant (2014) noted that some participants' may be unwilling to participate in face-to-face audio-recorded interviews. However, the participants for this study were comfortable with my recording the interview. I assured the participants that no rush to answer questions existed and they could take the necessary time for ponder the questions and organize their thoughts before giving a comprehensive answer. In addition to receiving permission from the participants to use my iPhone 8 Plus as the recording device, I assured them that I would return to do member checking. I also advised them that they could discontinue the face-to-face interview at any time, if they were uncomfortable. No participants wanted to discontinue the interviews.

While some disadvantages in the data collection technique exist, many advantages remain present. An advantage of conducting a face-to-face interview was the opportunity to build rapport with participants and capture verbal and non-verbal responses (McGonagle et al., 2015). To help build rapport and encourage the participants to complete the study, a working relationship was developed by consistently communicating with them through e-mails and telephone communication. McGonagle et al. noted that observation of the non-verbal responses helps the interviewer interpret the meaning and get the extent and depth of additional information to enhance data saturation (Onwuegbuzie & Byers, 2014). Another advantage was the semistructured format gave me the capability to reorder the flow of the questions as needed to gather relevant information sequentially (see Newington & Metcalfe, 2014). An advantage to using multiple data collection methods was that methodological triangulation enhanced the opportunity for reaching data saturation (Hlady-Rispal & Jouison-Laffitte, 2014). Reordering the questions provided me the opportunity to gather a variety and a beneficial set of responses from the participants (McGonagle et al., 2015). Adequately structuring interview questions ensured an in-depth account of participants' perceptions and knowledge (Simons, 2015) during economic crises. A disadvantage can be gaining access to the data because of privacy. One participant was reluctant to divulge tithes and offering information because of confidentiality.

Member checking allows participants the opportunity to check the interpretation of the collected data for accuracy and provides the opportunity to not participate in the study (Marshall & Rossman, 2016; Patton, 2015). I applied member checking of the data interpretations to support the validation of the interview content by the participant. The interview transcribed data were sent back to the participants to ensure provisions of accurate data and member check for accuracy. Using member checking to validate the credibility of the information enhanced the credibility of the researcher while ensuring that the interpretation was valid. I reviewed the responses to the interview questions with each participant to confirm the accuracy of my interpretation.

Also, I asked and received for church budgets and financial records from each participant during the interview process, including the church's financial reports, minutes from finance committee meetings, annual report of the tithes and offering, and the financial history during financial crises. Asking for church budgets and financial records was a disadvantage, because the church financial leaders thought that too much of their personal information would be exposed. An advantage of collecting church budgets and financial records was the ability to gather accurate financial information and assist the church financial leaders in realizing the effect the economic crisis had on their operating budget. Triangulation of the semistructured interviews and reviewing church budgets and financial records was beneficial to this research because it increased the reliability and validity of the information gathered. All raw data will be maintained in a locked storage for 5 years. After the 5 years has elapsed, I will delete data from the external hard disk, and shred any paper files.

Data Organization Technique

The responsibility of the researcher in qualitative research is to ensure the confidentiality of all participants' data and to protect the privacy of the participants (Gagnon et al., 2015). I incorporated a numerical filing system to protect the identity of the participants. I labeled the participants as C1 P1, C2 P1, C2 P2, C3 P1, C3 P2, and C4 P1. Wagstaff and Williams (2014) noted coding enables the researcher to track information as the study progress. Data organization leads to a concise process for retrieving data and the potential for comprehensive interpretation.

Researchers have found benefit in using NVivo 11 software for inputting and storing data for coding, organizing data, analyzing themes, and summarizing data (Patton, 2015; Sotiriadou, Brouwers, & Le, 2014). Using software such as NVivo to code themes is another way to protect participants' confidentiality (Margarian, 2014). I used NVivo software in my study to input and store data for coding, organize data, analyze themes, and summarize data collected during the interview. NVivo 11 software was beneficial to code, organize, analyze, and summarize the data, therefore, I would recommend this software to other researchers.

Researchers should preserve recordings and organizational documents collected during the interview (Mutula, 2014). After I recorded the interviews, I transcribed the information, filed, and stored the recorded responses. Flash drives with interview information have a password for security reasons and will remain in storage for 5 years. I will keep hard copies of the data and the journal that contained notes that were taken during the meetings and interviews in folders and secure them in a locked file cabinet. Mutula (2014) suggested storing participants' data on a flash drive after transcribing. After 5 years I will destroy data related to this study. I will shred hard copies and journal notes of data and delete data from flash drives.

Data Analysis

Methodological triangulation involves using more than one method to collect data and to reach data saturation on the research topic, which is more comprehensive than using a single form of data (Marshall & Rossman, 2016). In this study, I used methodological triangulation which involved using multiple data sources. The primary data collected and analyzed for this study were from face-to-face interviews, internal church budgets and financial records, and external financial reports. I used triangulation to cross-check and validate the various sources of information to ensure the validity and reliability.

Data analysis is a critical facet of a qualitative research study (Kaczynski et al., 2014). For this study, I used Yin's (2017) five-phased cycle as the procedural process for data analysis, which includes: compiling the data, disassembling the data, reassembling (and arraying) the data, interpreting the meaning of the data, and concluding the data. I coded and categorized the data using NVivo 11 and then I compiled the data using strong words or phrases for precise identification of the themes. Organizing and categorizing data into themes is a way to identify common viewpoints from each participant (Yin, 2017). NVivo 11 helps to manage and categorize data by and using a coding system assists in ways to identify patterns and relationships to the research questions from each participant's responses (Saldaña, 2016). I used NVivo 11 software, which was the appropriate tool to compile and group data collected from semistructured open-ended interviews, internal records, and external records. I used the software to aid with the data collected and analyzed from church financial leaders about the successful strategies they used to ensure financial sustainability during economic crises.

I used NVivo 11 to disassemble data into smaller fragments and labels through a coding process after I compiled the data. In the data coding process, I named, described, and grouped all the data to describe relationships, patterns, excerpts identified, and organized thoughts. The coding process proved useful and ensured consistent nonbiased data, which allowed me to retrieve data in an organized manner.

The third phase is the reassemble procedure, which is after the data has been disassembled and coded (Yin, 2017). Yin noted that in a multiple case study, the reassembled data may reveal whether the cases predict similar results or contrasted results. I reassembled the data using NVivo 11 software to cluster and categorize the data into sequential groups that were functional and useful. I also used the search, query, and visualization tools in NVivo 11 to identify patterns and connections within and between the categories. Also, using NVivo 11 allowed me to sort and reassemble the data into themes. In addition to the transcribed interviews, I imported the member-checked data, and the information collected from financial records and budgets into the NVivo 11 software to identify common themes that were relevant to my study.

The next phase was to interpret the reassembled data. To interpret the data requires the researcher to check for biases or determine if there are preconceived conclusions about the data collected (Rowlands, Waddell, & Mckenna, 2015; Thomas, 2015; Yin, 2017). During this phase, I analyzed the data which included analyzing company documents and responses to determine if I could answer the research question. After completion of the interview, I shared my interpretation of the interview with each participant during the member-check interview. Birt, Scott, Cavers, Campbell, and Walter (2016) agreed with Kaczynski et al. (2014) and Harvey (2015) that one purpose of the member checking process is a review of a summary of data interpretations for ensure accuracy and clarity. Once the verification and confirmation of the interview interpretation was approved by the participants, I uploaded the interview summaries into NVivo 11 software with relevant information received to include company documents and any notes collected during the interview.

The final phase in the analysis was to arrive at conclusions. This phase involved having a strong grasp of the meanings and interpretations drawn for the data collected (Yin, 2017). Yin noted the use of software such as NVivo 11 accelerates the process to extract themes from the data collected. I associated core themes from interview results with other sources of data, such as financial records and budgetary information that substantiate or support the conceptual framework theory of the study, RDT, to triangulate their interpretations (Rowlands et al., 2015; Thomas, 2015; Yin, 2017). To conclude my data analysis, I checked for common patterns and themes that aligned with the RDT and the mutual themes that assisted to indicate the strategies that church financial leaders used to ensure financial sustainability during economic crises.

Reliability and Validity

In qualitative research, reliability and validity are critical for establishing the credibility of the study (Grossoehme, 2014). Ardhendu (2014) noted that reliability refers to the consistency of the assessments measured. Using various techniques such as interviews and internal and external document reviews to corroborate findings in the study serves to establish reliability (Kaczynski et al., 2014). Researchers who conduct a qualitative study should demonstrate reliability and provide different viewpoints on the research topic to align with the purpose of the study (Smith & Chudleigh, 2015). To ensure the accuracy and reliability of the information, I adhered to the interview protocol (see Appendix). To adhere to the interview guide complements the process to document the research procedure in a research journal (Grossoehme, 2014). To follow the interview protocol ensures reliability of the information gathered, the data analyzed, and interpretation of the data (Smith & Chudleigh, 2015). I followed the guidelines outlined in the interview protocol, which increased reliability during the interview process.

A researcher's transparency regarding the stages of the data collection, data analysis, and data interpretation processes contributes to reliability (Ardhendu, 2014). Implementing strategies to address consistency and duplication of results among studies ensures reliability. Also, validity involves the ability to ensure accuracy of findings using specific procedures (Heale & Twycross, 2015). To ensure reliability and validity, I adhered to the interview protocol with each participant, I conducted member checking with participants, and I continued with interviews and reviewed financial documents until I achieved data saturation.

Dependability

Dependability refers to the stability of findings over time (Lub, 2015). To ensure dependability, participants may be involved in the evaluation and interpretation of results of the findings, and may make recommendations (Yin, 2017). In a qualitative study, dependability refers to ways to produce similar understandings from all participants (Lub, 2015). Dependability is not visible; dependability is an intangible result of the reliability of the information presented (Baškarada, 2014). I applied member checking as an avenue to establish dependability and to enhance dependability, which allowed the participants to review the data collected and to interpret the data to confirm or to make any changes the participants deemed necessary (Cope, 2014). Based on participants' review, no changes were necessary. I also applied member checking to increase the dependability and credibility of the study. Member checking also enhanced the reliability of the results, by ensuring the conclusions I drew from the data aligned with the participants' intended meanings.

Credibility

Credibility refers to the confidence placed in the truth of the researcher's findings (Rapport, Clement, Doel, & Hutchings, 2015). To establish credibility and trustworthiness with the participants is a critical attribute of the interview process (Cope, 2014). To maintain ethical and moral principles during the research process provides credibility to the study (Eisenbeiß & Brodbeck, 2014). In qualitative research, triangulation provides credibility and believability to the results of the study from the participant's perspective (Cronin, 2014; Lub, 2015). To conduct semistructured interviews and examine church budgets and financial records is a way to triangulate data gathered from participants (Baškarada, 2014). Continued engagement and constant observation, triangulation, and transcription review of data collected provide credibility (Baškarada, 2014; Kaczynski et al., 2014; Rapport et al., 2015). To establish credibility and add depth for this study, I used triangulation of in-depth semistructured interviews and internal and external church budgets and financial records.

Transferability

Transferability refers to the degree to which the results of qualitative research can be generalized or transferred to other contexts or settings (Morse & McEvoy, 2014). In qualitative research, transferability refers to the ability of a researcher to present thick and rich descriptions of the literature so that readers can make informed decisions to see if the results of the study apply elsewhere (Lub, 2015). Transferability allows the reader to decide whether similarities are present within the content of the research study (Duggleby & Williams, 2016). Transferability of this study involved the transfer of the results and obtained strategies from church financial leaders to other church financial leaders relating to financial sustainability. Marshall and Rossman (2016) suggested to increase transferability require the researcher who reads the study to determine whether the research findings are transferable to another context.

Confirmability

Confirmability refers to the degree to which other researchers could confirm or corroborate the results of the inquiry (Kaczynski et al., 2014). Confirmability and dependability mirror each other, as they both depend on an audit trail of the data collected (Cope, 2014). I kept an audit trail in my study, which included a collection of materials and comprehensive notes of the semistructured interviews along with the analysis and interpretation of data collected. Using NVivo allows the researcher to maintain an audit trail during the data collection and analysis process (Kaczynski et al., 2014). Confirmability ensures objectivity and shows the researcher's critical detachment and lack of influence in the participants' responses to the interview questions (Kaczynski et al., 2014). I addressed confirmability of this study through methodological triangulation, member checking, and a detailed audit trail.

Data Saturation

In qualitative research, data saturation occurs at the point when the researcher determines sufficient information from all sources has occurred and continued interviews would divulge no new data (Fusch & Ness, 2015). Morse, Lowery, and Steury (2014) reported that in qualitative research, the point at which data saturation occurs defines the sample size and indicates the exhaustion of new data or themes. Researchers attain data saturation when they collect no new data, when no new themes emerge, and when sufficient information to duplicate the study take place (Fusch & Ness, 2015). To ensure data saturation, I interviewed the trustees within the finance department of the churches and reviewed church budgets and financial records until the information became redundant, and no new information and themes emerged.

Summary and Transition

The objective of this qualitative multiple case study was to explore the strategies that some church financial leaders used to ensure financial sustainability during economic crises. In section 2, I provided a detailed outline of my role as the researcher and described how I avoided bias and unethical treatment of participants. I interviewed leaders of the churches' who meet the eligibility criteria of their willingness to share information honestly and openly. I interviewed church financial leaders who have used successful strategies in financial sustainability during economic crises. I gained the perceptions and viewpoints of the leaders through semistructured, open-ended, audio-recorded interviews.

In Section 2, I restated the study's purpose and discussed the participants. I discussed the qualitative methodology and case study design in alignment to the research question. Also, in section 2, I discussed participants, research method, research design, population and sampling, ethical research, data collection instruments, data collection techniques, data organization techniques, data analysis, and reliability and validity that I used for this study.

In Section 3, I present the research findings, application to professional practice, and implications for social change. I also offer recommendations for action and recommendations for further research. Section 3 ends with reflections and summary and conclusion.

Section 3: Application to Professional Practice and Implications for Change

Church financial leaders may benefit from learning about successful strategies they can use to ensure financial sustainability in economic crises. In Section 3, I present the findings of the study with supporting evidence from existing literature on financial sustainability among faith-based organizations and the role of church financial leaders in the decision-making processes. Pfeffer and Salancik’s (1978) RDT was used as the conceptual framework. I also present the application of study findings for professional practice, the implications for social change, the recommendations for action and further research, my reflections, and a conclusion.

Introduction

The purpose of this qualitative multiple case study was to explore the strategies that some church financial leaders used to ensure financial sustainability during economic crises. I collected data from interviews with six financial leaders from four churches in the northeastern region of the United States who used successful strategies to ensure financial sustainability during economic crises. I also reviewed church budgets and financial records that I obtained from these financial leaders. The four themes that emerged from data analysis were as follows: Church leaders used strategies to (a) acquire external resources, (b) respond to external strategic factors, (c) establish internal strategic factors, and (d) improve financial and strategic management.

Presentation of the Findings

The research question for this study was as follows: What strategies do church financial leaders use to ensure financial sustainability during economic crises? The data for this multiple case study came from multiple sources. I conducted interviews with six leaders from four churches, which included one leader from Church 1, two leaders from Church 2, two leaders from Church 3, and one leader from Church 4. I also reviewed church budgets and financial records, which each participant provided during the interviews, including the church's financial reports, minutes from finance committee meetings, annual reports of tithes and offerings, and the church's financial history during financial crises.

In my analysis, during open coding of interview responses and budgetary documents, I identified 92 elements using NVivo that reflected how church leaders apply different strategies to ensure the financial stability of the organization. *Data elements* refer to the smallest units of text that could be evaluated in a meaningful way in relation to the purpose of the study.

The four themes that emerged from data analysis were that church leaders used: (a) strategies to acquire external resources, (b) strategies to respond to external strategic factors, (c) strategies to establish internal strategic factors, and (d) strategies to improve financial and strategic management. I display these themes in Table 1 along with frequency counts for the coded data elements included in each theme.

Theme 1: Strategies to Acquire External Resources

The first theme that emerged from the data was that church leaders used *strategies to acquire external resources.* These include different approaches and methods through which church leaders are able to use external resources. External resources include, but are not limited to, external sources of funding (such as donations of funds, gifts, or receipt of revenues).

Table 1.

Themes and Frequency Counts

Theme	Number of participants contributing (n = 6)	Number of data elements included
Strategies to acquire external resources	6	16
Strategies to respond to external strategic factors	6	15
Strategies to establish internal strategic factors	6	18
Strategies to improve financial and strategic management	6	43

All six participants reported implementing relationships with external stakeholders to acquire external sources of funding (such as donations of funds or receipt of revenues) to maintain the financial stability of their churches during economic crises. The leader of Church 1 stated early in the interview that gifts and tithes from members were not sufficient to meet the church's financial needs: "Most of our resources comes in from someone we know or somebody in your church may know [i.e., acquaintances of church members], that pours in to this church to help sustain the church." Church 1 Leader also stated, "there are other nonprofit organizations that support [us], including the food bank, which helped to sustain the church's food ministry." Consistent with the financial records and budgets submitted by the participants, gifts and tithes from members were not adequate to meet the needs of the church financially. The financial records from Church 1, with a membership of 150, showed total income of $78,000 from members’ tithes and offerings. The total expenses were $84,000, leaving a shortfall of $6,000. The financial records and budget analysis from Church 3 with a membership of 600 had similar conclusions. The total income was $1,080,000 from members’ tithes and offerings. However, the total expenses were $1,200,000, leaving a shortfall of $120,000. All the other church participants and financial records revealed similar outcomes. The participants from all churches indicated that the additional funding from external resources, such as borrowing money, donations from philanthropies and acquaintances of church members, fundraising activities, and from other nonprofit organizations covered shortfalls.

In addition, food was collected from food banks, which assisted in sustaining the church’s food ministry. Leaders 1 and 2 of Church 2 discussed how the church made use of its space as a means of increasing financial resources. Both leaders commented on how they rented Church 2 to other organizations during non-use times as a means of earning money for church expenses. Leader 2 of Church 3 employed the same strategy. Church 3 rented church space to an afterschool daycare program to generate additional income. The leaders of Church 3 noted that outsourcing of space for a fee provided further financial sustainability. Leaders 1 and 2 of Church 2 also commented that they needed to manage community relations and create positive perceptions of the church in the community, which assisted the church leadership in reaching their fundraising goals. The leader of Church 4 indicated to ensure economic sustainability, Church 4 had partnered with real estate developers to invest in real estate. These actions all indicate how church financial leaders discovered ways to solve challenging problems, such as the lack of financial resources for sustainability of their church, through the use of external resources.

These results show how important it is for strategic leaders to acquire the skills and abilities to determine several ways that external sources can be put to use for income generation. Leaders who are flexible and creative during changing times can ensure the sustainability of their organizations. The leader's ability to obtain external resources is an important aspect of both the strategic and intentional management of any organization (Pfeffer & Salancik, 1978). By including external involvement as a resource, leaders may contribute either directly or indirectly to the financial sustainability of the organization. Strategic leaders should be aware of changes needed and should be aware of how to formulate and implement the necessary modifications for sustainability (Banzato & Sierra, 2016). Resource dependence theorists have confirmed the importance of understanding leaders' behaviors during challenging times in an organization (Aguilera et al., 2015). External resources could possibly provide improved financial health within the church organization, which in turn, could lead to growth and overall prosperity.

Theme 2: Strategies to Respond to External Strategic Factors

The second major theme that emerged was that church leaders used *strategies to respond to external strategic factors.* For this discussion, external strategic factors relate to factors external to an organization that affect strategic management. Also, external strategic factors relate to the participants' ability to strategically plan and anticipate external changes in the economy. Cornett et al. (2016) found that external strategic factors may include unemployment, the economy, revenue downturns, political and legal factors, societal issues, technological, and other economic challenges.

Participants indicated that negative economic trends strained church finances in two ways. First, church members tended to give less to the churches during economic crises because members tended to have less disposable income because of unemployment and other economic challenges. Members having less disposable income was reflected in the analysis of the financial records and budgets. Church 4 Leader referred to Church 4 being challenged by a, "decrease in giving due to members' change of income because of happenings in the economy." The analysis indicated approximately a 20% reduction in contributions during economic crises as compared to when the economic environment was stronger and the economy was stable. Second, based on the analysis of the church budget and financial records, expenses increased as the demand from members of the community increased. More members of the community needed money, food, and other donations from churches, so churches increased their contributions to the community during financial crises. To meet the challenge of a bad economy and remain financially sustainable, leaders of Churches 1 and 3 focused on giving back to the community as a means of proving the church's value to the community.

Church leaders reported that church members were increasingly likely to withhold tithes during economic crises because members suspected that pastors and other church leaders absorbed the funds rather than use them to benefit the church and the community.

Leader 1 of Church 1 commented that people had a misconception about use of funds that affected their giving and tithing levels, particularly during economic downturns. The leader stated, “I find that people think that the money is not going for church work or for the church but rather . . . people think that the preacher, the pastor gets the money.” In part to combat this misconception, Church 3 gave some of its resources to needy members during economic crises. Leader 1 of Church 3 said, “We had members that weren’t fine [during the economic crisis] . . . and we just helped out where we could.” Church 3 also assisted non-members in the community who were in need. According to Leader 2 of Church 3, “Non-church members are able to come and receive monies from the church on a temporary situation if they can show the necessary documentations and if they can show a plan to see their way through it.”

All six leaders from the four churches indicated that they had experienced challenges in bringing new members into their churches. New members were essential to supporting the churches, especially if they became tithing members. As leaders at all four churches indicated, tithes from church members were the largest revenue source for the churches, however not all members were tithing members. By increasing the membership, leaders could possibly increase the number of tithing members and thereby improve the churches’ financial sustainability during economic crises.

Leaders of Church 3 connected the challenge of attracting new members and the associated downturn in revenue with ongoing gentrification in their church’s community. Church leaders were meeting the challenges of shifting demographics by attempting to diversify their congregations. As Leader 2 of Church 3 explained, “We are trying to put in our planning to be more diverse in our congregation and be more open to our community and do more things that are community centered." Leader 1 of Church 3 described some of the groups Church 3 was trying to attract, saying,

> When you think about gentrification and you think about us being a primarily African American church drawing from the community means you are going to have to look at other cultures and that's Caucasians, but that could be everything from Caucasians to Latinos population to looking at the LGBT community as well . . . It's a changing demographic, so it requires us to look at things differently in terms of our outreach strategy and the like.

As some researchers have noted, organizations need to integrate social and environmental aspects into their management plans (Baumgartner, 2014; Cornett et al., 2016; Pfeffer & Salancik, 1978). Incorporating these characteristics may serve as a catalyst for greater economic growth for an organization. These results reflect how effects of the economic recession, reduced salaries, and decreased administrative work hours can affect church sustainability (Eagle et al., 2018).

Consistent with the findings of Baumgartner (2014), church leaders found that they needed to take advantage of external opportunities and integrate social and environmental aspects into their strategic management plans. Church leaders from Churches 2 and 4 were successful by identifying opportunities to raise funds from external sources, such as providing recreational or other services to the community for a fee and using volunteer workers whenever possible. The findings also confirmed a conclusion related to resource dependence theory (RDT), that organizations do not operate in isolation, but depend on various resources for viability and sustainability (Aguilera et al., 2015).

Table 2.

Strategies to Respond to External Strategic Factors

Node	Number of participants contributing (n = 6)	Number of data elements included
Attracting new members	5	6
Revenue downturns	4	5
Political factors	3	4

Theme 3: Strategies to Establish Internal Strategic Factors

The third theme to emerge during data analysis was that church leaders used *strategies to establish internal strategic factors.* Cornett et al. (2016) identified internal factors that affect organizational strategy as forces within organizations, such as budgeting, time management, effective communication, and leadership strategies. Melao et al. (2017) noted that planning the organization's budget included allocation of funds to costs and expenses and planning the organization's cash budget and cash balances. Moreover, external contributors assess the alignment of an organization's management and planning ability. Mitchell (2017) found that a nonprofit organization's budget includes the organization's fundraising goal, and that donors like giving to an organization whose financial management and financial planning aligns with the organization's goals and objectives. The financial viability of an organization may depend on financial planning through budgeting and forecasting (Babich & Kouvelis, 2018).

Five of the six church leaders confirmed that budgeting was essential for ensuring the financial sustainability of their churches during economic crises. The leader of Church 1 emphasized the importance of carefully monitoring expenditures as well as income. Church 1 Leader said of the importance of budgeting, “It doesn’t matter how much you bring in, if you don’t know how much of it to spend, you can always go in the hole.” The leader added that budgeting required church leaders to, “first check what’s coming in and then make the adjustment on what’s going out, because what’s coming in is never going to be enough, if you don’t know how to spend it.” Leader 2 of Church 2 described a strategy in which Church 2 leaders had gradually increased budgeted expenditures over the course of a year, using money they had saved by purchasing a space instead of renting. Leader 1 of Church 3 referred to the importance of frequently revisiting the budget to ensure accuracy, saying that Church 3 leaders revisited their budget monthly to promote financial sustainability, stating “I think that each year the budget is a living document, and so it is something that we monitor literally monthly.” The analysis of Church 3’s budget was consistent with Leader 1 of Church 3’s statement, indicating the differences and explanation in budgeted expenditures and actual expenses.

Leaders in Churches 1, 2, and 3 emphasized the importance of financial reserves. Those leaders described their responsibility in budgeting as ensuring the maintenance of a substantial financial reserve that would allow the church to remain sustainable in the event of a revenue downturn or an unanticipated expense. Regarding maintaining a reserve, Leader 1 of Church 1 said, “The strategy first of all that I use is to try to create ways of making money, and then stick to that and save all that I can for the days when I don’t make any.” To explain how the church exercised its budgeting strategy to maintain financial reserves, Leader 1 of Church 2 said, “Let’s say there are times you are committing a $1,000 more [over and above expenses] per period, say 50% or whatever will go into a saving. . . to prepare for unexpected expenses.” Noting that it was particularly important for church leaders to protect their reserves carefully during an economic crisis, Leader 1 of Church 3 said, “After the economic crisis, I think it was a wakeup call that we all have to be prudent in how we expend the reserves.” Leader 2 of Church 3 indicated that Church 3 derived its financial reserves from investments. As that leader said, “Our strategy is to make sure that we have reserves that are maintained . . . we have several funds that we maintain and keep them until they mature and then when they mature we just reinvest them.”

The second internal strategic factor that leaders applied to keep their churches financially sustainable during economic crises was communication with the membership. Tucker and Parker (2015) found that in some nonprofit and faith-based organizations, leaders formulated and implemented strategies for effective communication between church financial leaders and parishioners. Referring to fundraising from the pulpit, Leader 2 of Church 2 said important strategies included “teaching the congregation about Bible scriptures for tithings and offerings. Periodic appeals to the congregation, attendees and members, to tithe or grow in tithing and offerings.” Referring to the biblical reference to tithe, Leader 1 of Church 2 spoke of encouraging members to give even more, saying

"[Scripture] also teaches that the more you give, there are many stories in the Bible that talk about the more you give the greater your blessings." Alternatively, when church leaders were trying to persuade potential tithers who were nervous about giving a tenth of their income to the church, they pointed out that giving less was acceptable, too. According to Leader 1 of Church 2, "When people hear 10% of their earnings, that might get them nervous. But you explain to them about different ways in which they can give and look at their income." Leader 1 of Church 2 added that ongoing communication with tithers and givers was necessary to maintain revenue during difficult times. As Leader 1 said, "We have to constantly communicate with our givers and our high donors what we have achieved, and also let them know what we are working towards." Leader 2 of Church 3 spoke about communicating with parishioners, about introducing church leaders to potential new members, to "bring in outside church to fellowship with them." Church leaders had to be flexible about the circumstances of these introductions to increase the likelihood of gaining new members. As Leader 2 of Church 3 said, "If our goal is to fellowship and they want to fellowship with us during breakfast, let's do that."

Theme 4: Strategies to Improve Financial and Strategic Management

The fourth theme I identified during data analysis was that church leaders used *strategies to improve financial and strategic management.* Financial management includes being transparent about an organization's expenses and needs, forecasting expenses, and otherwise managing an organization's financial resources to achieve the organization's goals and objectives (Melao et al., 2017; Mitchell, 2017; Saksonova & Savina, 2016). Financial management is critical for financial sustainability when an organization must continue to provide essential services over time regardless of external financial situations (Karadag, 2015). Melao et al. (2017) concluded that proper financial management, financial planning, and financial control in churches indicated to donors that the organizations' leaders exercised good stewardship over the financial resources.

Transparency in budgeting is also an aspect of financial management. Through proper financial management, business leaders can anticipate the future financial needs of a nonprofit organization through forecasting (Melao et al., 2017). Babich and Kouvelis (2018) found that financial planning for church leaders included the forecasting of cash flow and careful management of the inflow and outflow of resources. Following the definitions Cornett et al. (2016) provided, however, I discussed budgeting in the context of the internal strategic factors that emerged from analysis of study data.

The leaders from all four churches indicated that they practiced good stewardship to ensure financial sustainability during economic crises by cutting expenses. Leader 1 of Church 1 called this the most important strategy. As an example of good stewardship, Leader 2 of Church 2 discussed how they cut a scheduled raise for the pastor out of the budget. The leaders of Church 4 kept their church financially sustainable by cutting certain expenses (such as fringe benefit packages, contractor salaries, church benevolence giving, revival/evening events and honoraria) and paying external church association and conference dues and fees. The financial records and budget review of Church 2 and Church 4 revealed that the pastors' salaries, fringe benefit packages, contractor's salaries, and other expenses remained consistent as ways of showing good stewardship over the church's resources. This strategy connotes proper allocation of the budget in which long-term benefits are prioritized over short-term benefits. However, while this may be related to the third theme, the distinguishing point is that church leaders should be transparent regarding the church budget.

Church leadership should invest in programs designed for social services and financial sustainability to remain financially stable and accomplish the mission of the church (Santora et al., 2015). Church financial leaders use various financial strategies to ensure financial sustainability (Mason, 2015). Leaders of Churches 1 and 3 mentioned how their careful oversight of the relationship between day-to-day income and expenses contributed to financial sustainability. Likewise, leaders from Churches 1, 2, and 3 indicated that they ensured financial sustainability by investing to ensure a high return on any investments the church made. Leader 1 of Church 2 pointed out that the payoff for investments did not need to be financial; it might consist of fulfilling the church's mission by helping people in need. However, the leader of Church 1 indicated that putting limits on the church's giving to others also contributed to financial sustainability. This leader stated, "People think that the church is supposed to just give; however, the church thrives on gifts, donations, tithes, and offerings." The leader of Church 1 noted that, during times of economic crisis, "There is so many people coming to get and not pouring back into the ministry to help other people in the community." This was problematic because "the church has to first receive before it has anything to give." Therefore, the leader of Church 1 said, "I had to put limits on [outgoing gifts]."

Some leaders initiate a strategic plan to increase a church's financial security and help the leaders stay focused on the ultimate mission of the church, which is to provide services for the congregants and the community (Chan, Fawcett, & Lee, 2014). A comprehensive strategic plan includes strategies to control internal strengths, take advantage of external opportunities, and integrate social and environmental aspects into the strategic plan (Baumgartner, 2014). Leaders from all four churches noted that, when engaging in strategic planning, leaders should look at their strengths, weaknesses, opportunities, and threats (SWOT). Leader 1 of Church 3 noted that, by using the SWOT analysis at the beginning of the strategic planning process, leaders could identify the areas of weakness in their finances, which led them to be more creative with fundraising. Leader 1 of Church 2 noted, however, that "a lot of times, your threats are so unknown." In Churches 1 and 3, leaders commented that they contributed to financial sustainability by strategically planning careful oversight of the relationship between day-to-day income and expenses. Leader 2 of Church 3 described this oversight as follows:

> We make sure . . . we maintain our income from our tithes and offerings and bring those in on a weekly basis and that the operation account with the savings account is what we use for our day to day operations.

The leader of Church 1 stated that the church's strategic plan included carefully monitoring expenses. As this leader said, "We would triple check what we spend . . . you really need to know is what's going out, because that's where your waste is."

Leaders from Churches 1 and 3 commented that, by being transparent about budgeting, they helped to keep the congregation engaged with the church's finances and with fundraising initiatives. The leader of Church 1 spoke of "sharing the approved budget and annual historical and next year's financial status with the congregation."

Similarly, Leader 1 of Church 3 described Church 3's financial transparency in relation to its members:

> We have an annual church conference where we are able to be transparent and share all of the financial of the church with the congregation at large. And so, they have an opportunity to see a budget line by line, what goes for what.

According to Leader 1 of Church 3, because of this transparency, "members are really and truly determining how the church moves forward."

The leaders of Churches 3 and 4 helped ensure financial sustainability by incorporating financial and strategic management techniques that were new to the church. The leader of Church 4 described a number of new financial and strategic management techniques the leadership had incorporated during economic crises, including "shared facility packages, stewardship rallies, tithes and offerings collections via credit card and mail, reversion of ministry funds, and mandatory bi-vocational pay." Leader 1 of Church 3 noted that, for "any big decisions, especially when it comes to contracting or vendor work, we generally get three estimates to ensure that we are doing the best for the church." Leader 1 of Church 3 also indicated the value of providing greater transparency to ensure adequate oversight of expenses, saying "It just brings the financial responsibility to the entire leadership team as opposed to just a group of people. It brings the transparency there . . . and continues to have that kind of check and balance."

Leader 1 of Church 2 indicated that scaling back fundraising goals to correlate with specific, short-term, tangible needs had contributed to financial sustainability. This leader described the basis of this strategy as follows: "People have a tendency when there is an immediate reward, they have a tendency to give," and "so breaking down your needs, instead of saying you need a $100,000 or $20,000 whatever, we say we have a family that's in need." In elaborating on this example, the leader indicated that food and monetary donations were more likely to come in if church leadership could cite the need of a specific, target family:

> Say you want to feed a family, you ask them to bring in canned food, etc., you will find people willing to give. We needed money for our rent this month, can you put an extra $10, specifying the task.

The finding that church leaders could increase donations by citing small-scale, specific needs is consistent with the findings of Tucker and Parker (2015). Tucker and Parker noted that, in some nonprofit and faith-based organizations, leaders formulated and implemented strategies for effective communication between management and staff or between church financial leaders and parishioners as part of their strategic management plan.

Leaders from Churches 1 and 3 also applied elements of strategic planning to ensure a positive outcome from expenditures as a means of maximizing the advantage gained from internal resources, consistent with the findings of Petrou (2015) and Pfeffer (2013). Leaders from Churches 1 and 3 indicated that a critical means of ensuring financial sustainability was to develop strategies for ensuring the greatest possible effect from the church's expenditures. The leader of Church 1 described a strategy of targeting the church's outgoing gifts to meet only the most urgent needs of community members. This leader said, "You are able to help them when there is a family in the community that needs food, but when it gets to rental or other financial assistance, you stay away from because you need your resources for your church." Leader 1 of Church 3 stated, "We have a strategy to ensure consistent impact." The strategy included ensuring that disbursements of money met the intended need. As this leader said, "If you need money to pay your mortgage or get it out of foreclosure, we pay the mortgage company, we don't give the money to the individual. If there is a utility bill, we pay the utility company directly." The strategy for Church 3 also included ensuring that more funds went to mission-related work than to administrative expenses, as Leader 1 emphasized:

> Our by-laws require that a certain percentage of our budget always go to mission related activities and mission related work . . . The work of the community and what we should be doing to serve the congregation will always outweigh administrative functions.

Another component of the Church 3 strategy was to run community programs with volunteers. According to Leader 2 of Church 3, "We . . . have a community outreach center that houses a community after-school program . . . we also have computer classes for the community. And what we are doing is we try our best to get volunteers." Consistent with Leader 2 of Church 3, the budget records revealed where people volunteered their time at no cost to the church to support their outreach and after-school programs.

Table 3 indicates the codes representing six aspects of strategies to *improve financial and strategic management* that were found in the data and their frequencies.

Table 3.

Strategies to Improve Financial and Strategic Management

Node	Number of participants contributing (n = 6)	Number of data elements included
Strategies to ensure impact	3	10
Taking advantage of external opportunities	4	9
Cutting expenses	5	6
Ensuring high return	4	4
Budgeting transparency	2	4
Daily operations	2	3
Limits on giving	1	3
Scale and specificity in donation request	1	2
Incorporating new techniques	2	2

In summary, the results revealed four emerging themes in relation to strategies that church leaders used in financial management. The four themes that emerged from data analysis were that church leaders used: (a) strategies to acquire external resources, (b) strategies to respond to external strategic factors, (c) strategies to establish internal strategic factors, and (d) strategies to improve financial and strategic management. The four themes revealed how financial management in faith-based organizations do not only involve the church financial leaders, but also includes the role of different church stakeholders, members, and the community. In the next sections, I discuss the practical and theoretical implications of the results in view of the broader social context.

Applications to Professional Practice

From this study of six financial leaders from four churches in the northeastern region of the United States, who exercised successful strategies to ensure financial sustainability during economic crises, I identified: (a) strategies to acquire external resources, (b) strategies to establish external strategic factors, (c) strategies to establish internal strategic factors, and (d) strategies to improve financial and strategic management. Other church financial leaders can use these findings to build financial sustainability in their respective faith-based organizations. Church financial leaders can use the findings in this study as a groundwork for a more extensive and comprehensive program for sustainability.

In this study, the findings showed that church leaders must build and maintain relationships with external stakeholders to ensure financial sustainability during economic crises. Organizations depend on stakeholder partnerships and other organizations to sustain their business (Aguilera et al., 2015). Leaders must obtain external resources for both the strategic and intentional management of any organization (Pfeffer & Salancik, 1978). For church leaders, ensuring sustainability using external resources means strengthening the relationships with stakeholders and donors. Accordingly, church financial leaders should be open to new opportunities for partnerships with other non-government or non-profit organizations. As Alsaad, Mohamad, and Ismail (2018) noted, leaders who maintain joint ventures and other relationships between organizations can reduce uncertainty and overcome dependence on external resources. Thus, understanding how to use church facilities can be a beneficial skill in ensuring that churches have other sources of income.

To sustain faith-based organizations, leaders should understand the long-term effects of financial strategies to improve membership and services. By proactively seeking ways to influence their external and internal environments, organizations can alleviate some uncertainties in their sustainability (Alsaad, Mohamad, & Ismail, 2018). With respect to external strategic factors, church financial leaders must be aware of and address the challenges that the church members face amidst economic and social instability. For example, church financial leaders should have an extensive program for increasing membership (Cornett et al., 2016). By increasing the membership, leaders could possibly increase the number of tithing members and thereby improve the churches' financial sustainability during economic crises.

Church financial leaders should have budgeting knowledge and the ability to effectively communicate the organization's needs to its constituents. Leaders should know how to properly allocate funds among the different organizational operations with the utmost due diligence to ensure sustainability of the church. Church financial leaders should leverage resources to sustain value for the organization's stakeholders (Nyasha & Odhiambo, 2015). For effective communication, on the other hand, church financial leaders should be able to apply different means of communication to properly convey the financial plans of the church. Church financial leaders should be able to create strategic plans to communicate the vision and mission of the organization to ensure financial sustainability (De Baerdemaeker & Bruggeman, 2015). In this regard, leaders can apply the findings of this study by implementing strategic planning to effectively create a harmonious environment in churches and open avenues for effective communication. Harmon et al. (2018) noted that communication can enhance decision making regarding church ministries and finances. From the results of this study, church financial leaders can learn strategies to efficiently disseminate information.

Financial management is critical for the organization's financial sustainability and for the organization to continue to provide essential services over time regardless of external financial situations (Karadag, 2015). With adequate financial planning, leaders can manage the organization's finances sufficiently (Babich & Kouvelis, 2018). From this study, church financial leaders can learn strategies to practice better financial management for long-term sustainability of their organizations. Church financial leaders can also learn from this study the value of making church finances transparent to constituents and other stakeholders. As Leader 1 of Church 3 stated, "The community has the right to know where the donations and expenses are going, and if they are being used properly for church operations."

Integrating proper financial management with faith-based organizations means that church leaders are required to have the know-how to improve implications for positive social change in their respective communities. The responsibility involves financial transparency and strategic planning to communicate the vision, mission, and programs for sustainability. Choi and McNamara (2018) noted that strategic planning and strategic management are factors affecting an organization internally through leadership, resources, and membership. Church members’ financial contributions provide significant assets for financial stability (Curtis et al., 2015). Conversely, relying totally on membership contributions can create financial instability in churches’ operation and churches’ financial sustainability (Eagle et al., 2018); however, having strong relationships with external organizations can help maintain the stability of the organization.

Church leaders must be skilled in strategic planning to promote organizational sustainability (Petrou, 2015; Pfeffer, 2013). For leaders, strategic planning includes being aware of the internal and external challenges of the organization and having the appropriate skills and knowledge to address these issues. With awareness of the internal and external environment of the organization, leaders can make decisions on how to strategically manage and plan for the organization’s sustainability (Jiang et al., 2018). The results of this study indicate that church financial leaders must know how and when to use internal and external resources to address the problems the organization faces. Church financial leaders may use a comprehensive strategic management plan that includes strategies to control internal strengths, take advantage of external opportunities, and integrate social and environmental aspects into the strategic management plan (Baumgartner, 2014). Therefore, church financial leaders must be skilled in financial matters to be able to manage the finances of the organization in the long term.

Implications for Social Change

This study has several implications for positive social change. From this study, church financial leaders could gain insights on strategies to ensure financial sustainability during economic crises. By maintaining the financial sustainability of their churches, church leaders preserve their ability to meet the needs of their stakeholders, who include church leaders, staff, and church members. Strategic leadership encompasses a leader's ability to inspire and help others in the organization to achieve the vision and mission set for the organization (Schoemaker et al., 2018). Characteristics of leaders entail behaviors associated with inspirational motivation, charisma, intellectual stimulation, and individualized consideration, which could support church financial leaders in their quest to develop strategies for financial sustainability (Hoch, Bommer, Dulebohn, & Wu, 2018). Thus, the results of the present study can provide a framework which can be applied by financial leaders in determining financial strategies during crises.

Church organizations are not isolated from society. Christian groups and advocacy groups have been instrumental in driving social justice (Guerrier & Bond, 2014). The present study can contribute to better financial stability strategies that could benefit social service programs to members in the church and people in the community. Some church financial leaders organize systems to operate as private welfare systems (Eagle et al., 2018). Many church financial leaders conduct programs to assist parishioners and community with employment, food banks, and counseling centers for people suffering from drug and alcohol addictions. To maintain these and other programs that serve the community, church leaders must first attend to the financial sustainability of the church.

Recommendations for Action

My first recommendation is that church financial leaders become more knowledgeable about addressing financial issues for sustainability. They can accomplish this through learning about proper strategic planning, which may be an effective means to manage the inflow and outflow of resources, short-term and long-term expenses, and financial needs of the organization. In addition, church financial leaders can attend seminars on budgeting and financial strategies for organizations.

My next recommendation is that church financial leaders use various strategies to ensure the financial stability of their organizations, such as setting goals and objectives, developing targets, using performance indicators and allocating resources. Church financial leaders should proactively seek ways to influence their external and internal environments (Alsaad, Mohamad, & Ismail, 2018). Organizations should modify their structure and patterns of behavior to best secure needed external resources (Pfeffer & Salancik, 1978). For example, as the participants described in this study, church financial leaders could use church space as a means to increase income, implement fundraising events to increase the positive perception of the church in the community, and partner with other organizations to increase investments.

My next recommendation is that church financial leaders use effective communication with parishioners and other church leaders. The participants in this study noted that the majority of the revenue for the church came from tithes from members.

Therefore, it is important that church financial leaders find ways to retain, engage, and attract more parishioners. As part of their spiritual leadership, church leaders should inspire members to contribute towards the church's vision and mission of financial sustainability. Church leaders can also practice effective communication by being transparent about the finances.

Finance is an important aspect of sustaining organizational operations. Churches cannot depend entirely on members' donations. During economic crises, members tend to decrease their donations, which negatively affects the financial capacity of an organization to provide its services to its constituents and the community. Whenever an organization's resources decrease because of the external environment, leaders can facilitate the organization's survival if they adapt to the prevailing economic conditions (Sejeli & Mansor, 2015). Therefore, my next recommendation is that church financial leaders must focus on financial planning for the organization to ensure financial sustainability during an external economic crisis over which they have no control. Church financial stability, however, is not just the responsibility of the leaders. As an organization, the church has many stakeholders who have direct or indirect effects on the overall direction and well-being of the organization. Thus, by focusing on financial planning, church leaders will benefit these stakeholders.

My plan for action is to disseminate the findings from this study to church financial leaders, financial researchers, and analysts through publication in faith-based and community publications. By doing so, I will not only help church leaders, but also increase my own knowledge about the current trends and paradigm of financial management in the faith-based sector. By publishing this study in an academic journal, I will make the results more accessible for future researchers who are interested in the same topic.

Recommendations for Further Research

Notwithstanding the significant results and insights from the study, it is still important to discuss the findings considering the limitations of the present study. While the results may have provided a broad picture on strategies used by financial leaders, the use of interview method and documents as data collection methods does not specify explicit relationships among the themes that emerged from the analysis. Thus, my first recommendation for further research is that researchers use the findings in this study to engage in further research on the different specific strategies that church financial leaders apply to sustain the organization. This requires looking into the effectiveness of each strategy by employing a quantitative research design to measure the level of effectiveness based on the perceptions of the leaders, stakeholders, and the members. In addition, gathering and analyzing the results rich financial data can be achieved by future researchers to further substantiate and address the issues on financial strategies in churches. This will aid church leaders in evaluating the effects of their program and its long-term sustainability. Church leaders should analyze the results of the programs to determine the financial importance of each program and service offered to the constituents. Another researcher may want to consider quantitative/qualitative method to test the hypothesis of the relations between variables.

The present study's results are also limited to the perception of the church leaders and budgetary and financial documents provided by the participants. A way to determine the effectiveness of the strategies applied is to conduct a study to understand the difference in perceptions on the church service programs. As an example, researchers may study the leadership behaviors that could potentially influence the financial stability of an organization. Thus, assisting researchers, practitioners, and leaders in understanding the discrepancies between different groups of people. Analyzing this can assist church leaders in their decision-making processes in terms of planning and implementation of service programs in the future, as well as improvements in the current service programs being provided to the church members.

The perceptions of the members concerning the financial capacities of their church organization is an important aspect to explore. This could be done through a qualitative design in which churchgoers are interviewed to analyze the different patterns of financial perception. Understanding the members' views will help church leaders in balancing their vision, mission, and programs to the needs of their stakeholders. Thus, future researchers may study another point of view that also has equal bearing on the organization's short-term and long-term sustainability. The opinions of both church members and leaders may be valuable in understanding the overall effectiveness of the strategies used to ensure the church's financial sustainability. This can be accomplished by applying qualitative research methods such as focus group discussions and interviews.

Reflections

I did not begin my academic journey with the thought of obtaining a doctorate. However, after encountering many family issues, I immersed myself in the learning and development field to escape from the daily problems of life. As I continued through the Master's program, I became exhilarated at the thought of becoming a doctor. I wanted to continue to further develop my knowledge, skills, and academic growth.

I have found the research process to be a humbling and exciting experience. At times, I found it an emotional and challenging journey, but well worth the challenge. This process has been gratifying and a great learning experience. Although my skills and work experience included more than 30 years of financial management, I felt overwhelmed by the size and complexity of writing a doctoral level research project. The most significant challenges I encountered during research and presentation of findings were adherence to course requirements and alignment to the rubric. As I continued to immerse myself in the literature, the experience turned into more of a journey. There were many challenges, setbacks, disappointments, and great sacrifices throughout this journey. However, with each challenge and setback, I felt more empowered to work harder to achieve my academic goals.

By conducting this study and through interactions with church financial leaders during the interview sessions and document reviews, I increased my professional experience with and knowledge of financial sustainability and church financial operations. I held no preconceived notion about the study participants or findings at the commencement of the study. I remained objective and relied on the participants' responses to guide the results of the study's findings. I ensured that findings emerged directly from data analysis.

Throughout this journey, I have built lifelong relationships with several of my classmates. I have reached out to those classmates often for encouragement during challenging times. My classmates were encouraging at times when I wanted to give up and when I doubted my abilities to complete this doctorate. One of the most exciting experiences I had was receiving my Letters of Cooperation from the participants who agreed to participate in my study. The participants' enthusiasm gave me a renewed drive and determination to succeed. Another exhilarating moment was when I received IRB approval to conduct my research and was able to collect data.

I plan to use my new knowledge and abilities to further the initiative of assisting church financial leaders to maintain financial sustainability for their churches through educating the leaders and parishioners on budgeting and financial planning. After engaging in the research study, I now see how the findings of the study can assist other church financial leaders in economic growth and financial sustainability.

Notwithstanding the challenges I faced throughout this process, church financial leaders, non-profit financial leaders, business practitioners, and future researchers can gain valuable insights from the information from this research study. I had no preconceived notions regarding the study topic, but I understood that challenges existed within the church as it relates to financial sustainability when there is an economic crisis. I retained an unbiased approach throughout the research process and trusted the data to address the research question. I was comfortable with all participants, who were eager to share their knowledge regarding the financial strategies they used as the interview process progressed. I collected data through semistructured interviews with church financial leaders. By analyzing interview data and its relation to the documentation and archival information on the financial situation of the churches, I obtained a more comprehensive understanding of the financial condition of faith-based organizations. I increased my understanding and knowledge of the strategies some church financial leaders use to remain financially stable, thus motivating me to further my research and share this information with other churches and organizations.

Conclusion

From this study of six financial leaders from four churches in the northeastern region of the United States, who used successful strategies to ensure financial sustainability during economic crises, I identified: (a) strategies to acquire external resources, (b) strategies to establish external strategic factors, (c) strategies to establish internal strategic factors, and (d) strategies to improve financial and strategic management. Faith-based organizations need strong financial management both to sustain themselves and to improve the performance of their service programs to the community. Therefore, church financial leaders should be aware of internal and external challenges. Church financial leaders should focus on financial planning for the organization to ensure financial sustainability during external economic crises. Church financial leaders should also develop partnerships with other organizations and their membership to further their financial prospects.

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Appendix: Interview Protocol

1. Introduce myself to participant(s).
2. Present consent form, go over contents, answer any questions, and address of participant(s) concerns.
3. Provide participant copy of consent form.
4. Turn on recording device.
5. Follow procedure to introduce participant(s) with pseudonym/coded identification; note the date and time.
6. Start interview beginning with question #1 through last question.
7. Follow up with probing questions for more in-depth.
8. End interview and schedule follow-up member checking with participant(s).
9. Thank the participant(s) for their time.
10. End protocol.

Interview Questions

1. What strategies do you use to ensure you maintain financial sustainability?
2. What are the main challenges to ensuring financial sustainability for your church?
3. What strategies did you incorporate during the economic crisis to ensure financial sustainability?
4. What were the adjustments made to the church financial budget after the economic crisis to ensure financial sustainability?

5. What strategies do you have prepared to ensure continued financial sustainability and continued support to the community to handle economic crises?
6. What relationships do you have with external stakeholders to ensure continued streams of resources?
7. What strategies do you use to ensure consistent streams of resources from external organizations?
8. What else would you like to share about the strategies you have established to ensure the church’s financial sustainability in the event of another economic crisis?
9. What other information would you like to contribute?