

## **ABSTRACT**

# **DEVELOPING PASTORS' UNDERSTANDING AND PRACTICE ON BIBLICAL FINANCIAL STEWARDSHIP: THE KEY TO IMPACTING THE GROWTH OF THE BIBLE CHRISTIAN FELLOWSHIP CHURCH OF INDONESIA**

by

Tandi Frederik Randa

The purpose of the research was to train pastors in biblical financial stewardship by offering a two-day workshop for increasing their respective understanding and practice of biblical financial stewardship. Pastors have the key role to bring the significant impact on the spiritual growth of their congregations. Without a proper understanding of biblical principles of stewardship, pastors cannot teach their congregations God's will for his Church. People who believe in Christ do not automatically understand their responsibility about giving for God's work. Pastors are responsible to teach and equip their people to understand and practice God's will for his people.

The literature review examines the biblical foundations of giving, especially the teachings of the Apostle Paul to the church in Corinth where he showed the example of Macedonian churches and how they practiced giving as their grateful expression and love for God and others. The literature review also addresses how Christians have to manage and handle the money in the church in order to glorify God.

The findings suggest that prior to the workshop on biblical financial stewardship, most participants had limited understanding and practice of biblical stewardship. Most

pastors did not give proportionally, regularly, or systematically so that they felt uncomfortable to preach about giving. The majority of participants acknowledged that they had a misconception of the offering in which they thought that 1,000 or 2,000 *rupiah* (11 cents or 22 cents) were the normative values for Sunday offering since those gifts had been common practice in their respective places. As a result of attending the seminar, all participants stated that the reason for giving is because God is the owner and they are his stewards who are expected to be faithful and accountable in managing his property entrusted to them. Pastors realized that lack of funding in the church is not just a matter of negligence or carelessness. They understood the core reason of bad stewardship is generally a fundamental misunderstanding or false claim regarding *ownership*. Therefore, they wanted to teach their congregations that Christians live in this world as stewards of God, who so generously entrusts all his possessions to human beings and allows them to make use of them. Thus, they now understand that a primary problem is that they tend to forget that God is only allowing them to use what still belongs to him.

The success of this project can increase the understanding of pastors about financial stewardship that can be directly linked to church development and mission accomplishment.

DISSERTATION APPROVAL

This is to certify that the dissertation entitled  
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In Partial Fulfillment  
Of the Requirements for the Degree  
Doctor of Ministry

by

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## CHAPTER 1

### PROBLEM

On 5 January 1997, I conducted Enaimo's first service, a local church with seven adult persons in attendance, meeting in a small house. I founded this church with a vision to reach out to the students of the State University of Papua (UNIPA) in Manokwari, located about five hundred meters from the church. The leading educational institution in the province teaches economics, forestry, agriculture, and earth sciences.

We planned to begin meeting in a church building by 2001, since the house in which we met for our regular Sunday service could not accommodate the growing congregation, which had increased to about forty people. I encouraged the church members to begin praying and giving for this project. God answered these prayers by providing the land upon which to build the church. A recent follower of Christ and newer member of the church, a former Muslim man married to a Christian woman, donated this land.

Every Wednesday the church met together for fellowship in the homes of various church members. One night when the church met in my home, a church leader named Agus Sumule, a leading UNIPA professor, shared God's word. On this night, Sumule discussed the biblical concept of giving as found in Matthew 6:19-21:

Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. (NASB)

After the service, Sumule's sermon continued speaking to my heart. I felt God reminding me that as the pastor of the church, I should provide a model of generous giving for the

congregation. As a result, I was reminded of the money I had saved in the bank. I prayed and told God of my willingness to give the money in my account if my wife agreed. After several days, I told my wife, Yuli, of my conviction that God wanted me to give our money for the church's construction, and she encouraged me to obey God's will. The following day, I went to the bank and withdrew our savings, and I brought it to the church on Sunday. I shared with the congregation that God had spoken to me to give this money to the church's project. In addition, I told them that my wife and I were convinced of God's leading, so we felt joyful and willing to obey him.

About two months later, I received a call from a person whom I did not know in Jakarta. This person told me that his church desired to support our church's building project, and he asked me to give him our account number. Three days later, I went to the bank to check the money, and I was surprised when the teller told me that our account had received a deposit of three thousand dollars. Again, I withdrew all the money and brought it to the church on Sunday. When I shared this experience with our congregation, they were amazed and praised God because he answered our prayers.

From these experiences, and through teaching from God's word about generous giving, the congregation gave joyfully for this project. We began construction in 2002, and completed the church building in 2003.

In this research, I want to give specific attention to the financial challenges faced by most churches of the Bible Christian Fellowship Church of Indonesia (BCFCI). Most BCFCI churches struggle with the problem of insufficient funds for ministry, and this financial situation makes many churches unable to implement designated programs such as sending missionaries and planting new churches. For many of these churches, financial

problems stem from church members' failure to give or failure to give generously. Many BCFCI pastors have asked me to help raise funds to support their respective ministries. Furthermore, many BCFCI churches have invited me to come and preach on giving. Many pastors struggle with financial problems.

However, many churches of other denominations are able to manage properly the resources that God has placed in their hands to meet ministry needs. Some Pentecostal churches established after BCFCI are experiencing rapid growth. One reason for such rapid growth rests upon such churches' ability to finance their programs, such as sending out missionaries to reach lost people and planting new churches, conducting evangelistic campaigns, and providing necessary facility and equipment for worship activities. These churches are self-supporting rather than dependent upon outside support such as funding from foreign countries. Some of my pastor friends, especially in Pentecostal churches, have shared with me how their churches can grow and increase without the help of foreign money. They have shared that their respective congregations have been taught about giving and thus understand this concept. As a result, these churches need not ask for money from outside their congregations.

Most BCFCI churches, especially in Papua, depend on governmental support. For instance, when a congregation wants to construct a church building, they usually write a proposal to the local government for the project. In one instance, Dominggus Mandacan, the mayor of Manokwari, while dedicating a church's building, said, "[L]ocal government had decided to continually give the support for the construction of church buildings according to the resources that have been provided by the government" (DES). Sometimes, the government provides certain funds for construction.

In previous times, missionaries usually sponsored local pastors and their respective ministries. However, many of these local congregations were not yet self-supporting when the missionaries left the field. Most likely, these pastors did not consider the church's obligation for self-support when missionaries still accompanied them in ministry. This environment has trained pastors first to depend on missionary support and now to depend on governmental funding. Either way, such thinking does not encourage pastors to honor their obligation to teach people about giving.

Although our church has organized and conducted several meetings focused on giving, BCFCI churches have experienced very little significant change. Many BCFCI worshipers cite a lack of money as the reason for their inability to support church finances. Nonetheless, when these same churches face serious problems, church members do their best to give in order to alleviate the problem, sometimes as much as millions of rupiah (approximately one thousand U.S. dollars). In addition, most people contribute large sums of money in preparation for their children's marriages. Freerk C. Kamma writes that the Arfak people hang bundled sticks in the front of their houses to signify daughters of marriageable age. These sticks indicate the required bride price (57-58). To protect their daughters from abuse and exploitation, the Arfak people generally demand an expensive bride price. According to wedding customs, the bridegroom's parents pay the bride price as a payment, including pigs, guns, *east cloth (kain timor)*, money, or other items. The groom's parents must fulfill the demands of the bride's parents and relatives in order for the marriage to be considered legitimate (Pogau). This interaction demonstrates that people either have money or know how to obtain money in order to fulfill their needs. If people can obtain the funds necessary for paying penalties and



dowries, even upwards of thousands of dollars, then pastors wonder why these people cannot give money for God's work.

Indeed, some of my pastor friends have shared with me that their respective church members seem not to know how to give to God, but some church members accuse their pastors of failing to provide clear teaching and effective preaching about giving. Pastors expect their respective congregations to offer willing and generous financial support for the churches' planned programming, and people expect pastors to provide more effective preaching and teaching ministries.

In some churches, people fear giving out of mistrust for their pastor or elders; they fear leaders will misuse their gifts. Many pastors avoid teaching on giving because they fear people will misunderstand them or accuse them of materialism. Sociologist Robert Wuthnow affirms the conventional wisdom on giving:

[T]hose who sit in the pew do not like stewardship sermons because they are about money.... [I]t also says that there are a significant number of pastors who don't like to—or won't—preach a stewardship sermon, because they do not want to appear to be advocating for their salaries. (qtd. in Crittenden 9)

Wuthnow also found a significant number of pastors who did not preach about financial discipleship even once a year, although these pastors cited various reasons for this omission (Crittenden 9).

Most BCFCI pastors, especially in rural areas, serve on a volunteer basis, so they work other jobs such as farming, teaching in schools, or doing business in order to generate income. No doubt, these pastors have very limited time for pastoral responsibilities. As a result, many of these churches lack adequate pastoral teaching. These congregations cannot gain spiritual maturity because they lack adequate biblical

teaching in the church. Consequently, many immature Christians cannot use their God-given gifts, potentials, and material possessions effectively; as a result, their churches fail to fulfill Christ's desire for his body. Mary Halvorson states that the focus on stewardship concerns not merely finding the right amount of dollars to fulfill a certain budget line but instead tries to focus on essentials (31). Furthermore, she writes, "The early Christians in the book of Acts make these essentials so clear—to teach, break bread, pray, share in fellowship, and give alms" (31). Thus, stewardship refers not only to money or possessions but also to spirituality that demonstrates the character of God. Stacy R. Minger writes, "Financial resources will continue to be supplied for the ministry of the church as Christian disciples mature in faith and their understanding of stewardship" (17). As a result, financial stewardship must focus on spiritual growth and maturation rather than simply on getting funds or fund-raising efforts (17). Michael L. Cooper-White reflects on stewardship in a similar manner:

To be a steward does not mean primarily to be a good donor to one's congregation, though it does mean that as well. Instead, fundamentally, to be a steward means to be a person who worships, follows, and obeys the one who gave himself fully in obedience and love on Calvary's cross. (203)

In other words, discipleship demands stewardship. Good stewards know that all their possessions come from God. Following Christ requires the nurture and sharing a believer's gifts of time, talent, and treasures with other people. Indeed, stewardship is not an option (Morneau 36).

One of the roles of preaching requires communicating the truth, but many pastors feel uncomfortable talking about money and giving. For instance, George Barna writes, "One reason many pastors may underestimate people's openness to information about

stewardship is that pastors typically are uncomfortable teaching and preaching about money matters” (77). Elsewhere in his research, Barna describes this circumstance in further detail:

In spite of the occasional sermon or teaching about stewardship, most church people remain ill informed about the matter: they possess a general understanding of the idea that they should give, but they lack any depth of comprehension about why or how. What do they need to know? (77-78)

In like manner, Paul Schultheis writes, “In our churches, teachers and pastors and ministry leaders can be intimidated by money, and they either avoid preaching on it, or teach an antimoney message” (38). Maybe these pastors do not preach stewardship sermons for fear that parishioners will view them as giving a proposal for their respective salaries. Thus, one of the difficulties pastors face when challenging people to give is that their salaries are part of the problem. Margaret J. Marcuson acknowledges, “Preaching about money is not easy, and as pastors we can feel frustrated that more people don’t ‘get it’” (20). Randall K. Barton disagrees with Marcuson:

Jesus taught more about money than the Great Commission, more about money than family relationships, more about money than the Second Coming—more about money than any other subject matter. Why? Because Jesus knew that where your money is, there your heart will be also (Luke 12:32-34).

Jesus’ obvious emphasis on teachings about money and stewardship highlights this subject’s importance.

Pastors should not expect immature Christians to carry out Scripture’s teachings on giving. For example, in Galatians 6:6, Paul describes that those persons who received preaching and instruction in God’s word had an obligation to share their goods with their preachers and teachers. Nonetheless, such giving and sharing represents a divine activity rather than a natural human activity. Grace Ji-Sun Kim affirms, “It [giving] originates in

the creative depths of the heart of God and reveals to us God's inmost nature. Christian giving is not only called into being by what God does, but is itself a continuation of God's own activity" (31). Only believers filled with the knowledge of God and empowered by the Holy Spirit can demonstrate Christlike giving. Following Christ is difficult, so every believer needs adequate training and equipping in the Scripture in order to follow Christ as a true disciple and a good steward.

Therefore, in order to implement effective financial stewardship in the church, pastors must understand the principles of biblical financial stewardship. Herb Miller states, "Leaders in every denomination agree that stewardship is a biblical imperative for all Christians" (7). Likewise, Ronald E. Vallet writes, "[L]eaders who forget that stewardship is rooted in the biblical story start out on the wrong pathway" (17). Scripture says that every good thing comes from God. God is the creator; therefore, he owns all things. God created human beings and commands them to manage the resources he has entrusted to them, namely, lives, time, gifts, or wealth. Therefore, people must be accountable to God unconditionally. Eugene Grimm asserts, "The foundation of all ministry is the financial stewardship that undergirds it" (18). Thus, churches today critically need clear biblical teaching on financial stewardship.

Some people, especially in rural places, believe pastors, as God's servants, should volunteer their time and live sacrificially. Regardless of these beliefs and based on the discussion of Barna, Cooper-White, Grimm, and others, BCFCI pastors and church members fall short in their understanding of financial stewardship.

In order for BCFCI to survive and experience growth both in numerical and spiritual terms, understanding of financial stewardship needs significant transformation

that can change the beliefs and behaviors of people in the church. Dan R. Dick describes the uncertainty and confusion that many congregations experience regarding stewardship. This confusion stems from an unfortunate misunderstanding regarding the essence of stewardship:

Stewardship does not merely talk about supporting the institutional church—keeping the doors open, the pastor paid.... Stewardship is about becoming the body of Christ for the world—taking what we have been given as Christian disciples and using it to serve God’s kingdom-building purposes here on earth. One of the most important functions of the gathered community of faith is to create an environment where faithful Christian stewards can be formed, empowered, and deployed. (7)

When pastors teach stewardship, they need not worry about their welfare because the people they serve will take care of them appropriately, and the church will expand.

Accordingly, Schultheis suggests, “The solution here is for churches to teach well on money, wealth, and giving with a God-centered, kingdom-centered theology focused on the grace of God” (38). Pastors fulfill their respective roles in transforming lives in their churches by helping people understand financial stewardship as an essential and integral aspect of their spirituality. As the congregation’s chief steward, the pastor offers leadership to the church, and this leadership represents one of the most important causes of strong giving (Grimm 40). The pastor is the key to effective giving and ministry, since his or her personal example and experience constitutes powerful influences over the church. People believe their pastor’s words when they see the pastor’s life as an example. Some pastors hesitate to share their own stories of financial giving because they have not experienced personally its significance in their own Christian lives. As church members develop an understanding of Christian stewardship and God’s grace, they sense God’s

amazing love that inspires and motivates them toward willingness to give according to God's will.

### **Purpose**

The purpose of the research was to train pastors in biblical financial stewardship by offering a two-day workshop for increasing their respective understanding and practice of biblical financial stewardship.

### **Research Questions**

I used the two research questions to aid assessment throughout this research project.

#### **Research Question #1**

What do pastors understand and practice in relation to financial stewardship before and after the workshops?

#### **Research Question #2**

How did the pastors behave in regard to financial stewardship in their personal lives and congregations?

### **Definition of Terms**

I used one key definition throughout this project. *Financial stewardship* refers to the manner in which Christians wisely and faithfully manage their finances according to God's will as revealed in the Bible. As a result of good financial stewardship, Christians' lives will be blessed and will bless other people. In other words, financial stewardship refers to a faithful and wise use of finances as governed by biblical principles.

### **Ministry Intervention**

I designed a two-day workshop to train pastors to increase their understanding and practice of biblical financial stewardship so they can teach and equip their congregations with biblical knowledge on financial stewardship and giving. The more fully these pastors obtained and developed true knowledge and put it into practice, the more effective and powerful their preaching and teaching to their respective congregations.

Most Christians understand their responsibility to give to God. However, not all Christians know *why* they should give. Some people do not like giving, but they fear not giving. With such an attitude, giving is a constant struggle. Barton states, “[O]ne of the primary reasons pastors and church leaders either fail to emphasize stewardship, or emphasize it inappropriately is: They do not understand the different motivational reasons for giving.” Therefore, a clear understanding on biblical financial stewardship and determined heart to be faithful to God’s words is a must for every Christian.

Through these two sessions of biblical financial stewardship and giving, the participants learned why Christians give, how Christians give, how much Christians give, the results of giving, and the appropriate person to handle church finances. As a result, I presented these five themes in the workshop:

- Why should we give?
- How should we give?
- How much should we give?
- What are the blessings of financial giving?
- Who should we handle finances in the church?

I taught these five topics to pastors in order to increase their knowledge and motivate their practice of financial stewardship. In addition, I hoped that the stewardship workshop would prove an effective means to develop pastors' commitment in such a way that inspire them to preach with a deep conviction on giving to their respective local churches.

### **Context**

Western New Guinea, the western half of the island of New Guinea, is the easternmost part of Indonesia and consists of two provinces: Papua and West Papua. This region was previously known by various names, including Netherlands New Guinea (1895-1 October 1962), West New Guinea (1 October 1962-1 May 1963), West Irian (1 May 1963-1973), and Irian Jaya (1973-2000; "West Papua—Indonesia").

President Megawati Soekarnoputri triggered the expansion of West Irian Jaya through the installation of the Instruction of President (Inpres) No. I of 2003, dated 27 January 2003. Since that time, West Irian Jaya gradually formed itself as a definitive province. The name of West Papua, formerly the province of West Irian Jaya, is stipulated in law No. 45 of 1999. Based on Government Regulation No. 24 of 2007, dated 18 April 2007, the province's name was changed to West Papua with its capital in Manokwari.

Christianity came to West Papua on 5 February 1855 when two German Protestants, Carl Ottow and Johann Geissler, arrived on the northwestern coast near Manokwari and established a mission in what was then called Dutch New Guinea. Today Manokwari is known informally as *Gospel City* because of its historical background as the location of missionaries' first gospel witness to Papua in 1855 through the island Mansinam. Manokwari as the capital of West Papua has twenty-nine districts and 414



villages. The area is 14,448.50 square kilometers with a population of 187,591 (Badan Pusat Statistik). According to the statistic 2011 of West Papua province, 79.68 percent of the native Papuan population identified as Christian Protestant, 7,25 percent being Roman Catholic, 13,06 percent Muslim and 0,01 percent Buddhist or Hindu (Badan Pusat Statistik Provinsi Papua Barat).

I have worked with the BCFCI church in Manokwari, West Papua (Papua Barat), Indonesia, since 1989. Missionaries with the Evangelical Alliance Mission (TEAM) from the United States established the BCFCI in 1959. In 1952, the first two missionaries—Walter Erikson, 39, and Edward Tritt, 32—completed a survey trip into the interior region known as the Birds’ Head with sixteen local carriers and a guide. Unexpectedly, early on the morning of 28 September 1952, the carriers brutally attacked and killed both missionaries while they slept (Kennedy 73-75). However, Tertullian asserts justly, “[T]he blood of Christians is seed [*semen est sanguis Christianorum*]” (qtd. in Leyerle 26). Tertullian implies that martyrdom cannot succeed in hindering church growth. In fact, by God’s grace, the BCFCI currently has approximately 360 local churches and ninety thousand members (Mandibondibo).

### **Methodology**

The research model for this study was an explanatory, mixed design that utilized a semi-structured interview protocol to collect data. I conducted this project to improve pastors’ understanding and practice of financial stewardship, so I developed a five-session training course based on biblical perspectives for financial stewardship. I presented these five workshops on financial stewardship to BCFCI pastors. Furthermore, I encouraged the pastors to implement the information they learned in their respective

churches following the workshops. Through the lessons I offered to pastors, I hoped to encourage them to change in their understandings and practices of doing financial stewardship.

### **Participants**

I invited sixty Indonesian-speaking pastors from thirty to forty BCFCI churches in Manokwari to attend the two-day workshops. The workshops were held in the Bible School in Minyambou. The participants were divided into three groups. Each group had twenty participants.

The pastors who attended the workshops currently serve local churches and speak Indonesian. I found these selection criteria necessary in order for pastors to understand the lessons I presented in Indonesian. After the workshops, the pastors could teach and preach in their own languages to their congregations.

### **Instrumentation**

I used a semi-structure interview protocol in this research to measure the pastors' increase in knowledge and practice. First, I used a pretest to measure pastors' levels of knowledge of biblical financial stewardship and their practices in regards to giving in their personal lives and in regards to preaching about biblical financial stewardship before the workshop. Second, three months later, I used a posttest to measure pastors' enhanced knowledge of biblical financial stewardship and their practices in regards to giving in personal lives and in regards to preaching about biblical financial stewardship after the workshop.

If adequately equipped, pastors can influence their local churches and the denomination as a whole toward better giving in a biblical manner. In this way, training

pastors becomes a way to affect the larger organization. Thus, through this study, I hoped to focus on an important aspect of financial stewardship in the church—the church’s pastors.

### **Variables**

For this project, the two-day workshop on biblical financial stewardship is the independent variable. The pastors’ change in knowledge and practice of financial stewardship in their personal lives and ministry settings are the dependent variables.

### **Data Collection**

In order to determine if this workshop resulted in an increase in pastors’ understanding on the subject and their improvement in practice, I administered a pretest interview and posttest interview to pastors participating in the workshop. The pretest interview took place before the first day of the workshop, and three months after the second day of the workshop I administered the posttest interview. I entered all data into Microsoft Word documents.

### **Data Analysis**

I compared the results of the posttest interviews with those from previous interviews to assess whether these biblical financial stewardship principles would enlarge pastors’ understanding of financial stewardship and enable them to respond faithfully. The explanation and responses given by the participants at the second workshop indicated the changes in their understanding of financial stewardship.

### **Generalizability**

I developed this study of financial stewardship from biblical principles and recent scholarly interpretations on Paul’s message on *giving*, and these principles should be

applicable to any church. The specific context of BCFCI churches can be useful for any denomination similar to BCFCI.

### **Biblical and Theological Foundations**

Implementation of effective financial giving in the church requires that pastors understand the principles of biblical financial stewardship. Scripture describes all personal belongings as coming from God. God is the creator; therefore, he owns all things. Human beings are created by God and are commanded to manage what God has entrusted to them. In fact, human beings do not possess their own lives, time, gifts, or wealth.

Today's church critically needs clear biblical teaching on financial stewardship. The grace of giving demonstrated by the Macedonian churches in 2 Corinthians 8-9 describes a godly model and principles for financial stewardship in the church. Although Paul describes these Macedonian churches as having severe difficulties, they still gave generously. They had not experienced mere *affliction*; instead, they had experienced a "great trial of affliction" (2 Cor. 8:2). Nevertheless, their situation did not hinder their giving. In fact, they gave joyfully, liberally, and generously because they had experienced God's grace. By showing the example of sacrificial giving demonstrated by the Macedonians (Christians in Philippi, Thessalonica, and Berea), Paul hoped to motivate the Corinthians to complete their initial commitment for contributing to the poverty-stricken church in Jerusalem. Paul appeared to emphasize that if a poor church could share its money in spite of poverty and affliction, the rich Christians in Corinth could do much more.

Thus, when God's children have experienced God's grace in their lives, they will not use difficult circumstances as an excuse for not giving. In other words, generous giving is possible even in the midst of economic problems. God's grace enables believers to give joyfully and liberally. In other words, generous giving is the test of people's love for God and for others.

### **Overview of Study**

Chapter 2 establishes the biblical-theological foundation of Christian stewardship with emphasis on the financial aspects of stewardship. This chapter also provides the concept of giving in the Old and New Testaments. Chapter 3 presents this project's methodology using an explanatory, mixed design. Chapter 4 reports the findings of the research based upon pretest-posttest interviews and focus group responses. Chapter 5 presents practical applications related to the research, summarizes the interpretation of data, and offers suggestions for further research and study.

## **CHAPTER 2**

### **LITERATURE**

While sermons represent one of the best ways to develop believers' understanding of financial stewardship, many pastors preach very few sermons on the subject. Most pastors do not preach financial stewardship sermons because they do not practice nor understand biblical principles of financial stewardship in their own lives. In fact, pastors have a significant role in transforming lives in their respective congregations by helping people see their financial stewardship as an essential and integral part of spiritual maturity. Jesus Christ portrayed money as a serious competitor with him for people's hearts and minds. He also reminded his listeners that they would serve either God or money and told them to choose, since achieving a balance likely is impossible (Ronsvalle and Ronsvalle 199).

In this chapter, I review a selected portion of Paul's message on giving in 2 Corinthians 8 and 9, and I also consider other passages in the Old Testament as well as in the New Testament that provide significant support to Paul's principles. Nonetheless, this discussion of biblical material warrants a prior exploration of the meaning of stewardship.

#### **Biblical Foundations for Financial Stewardship**

Before studying the New Testament's teaching on giving, both Jesus' and Paul's message on giving, I will look at several passages in the Old Testament that discuss offering or giving: freewill offerings and tithing.

## Freewill Offerings

Several passages in the Old Testament that discuss freewill or voluntary giving are Exodus 25:2; 35:5, 21-22; 36:6; and, 1 Chronicles 29:6, 9, 17. In Exodus 25, God told Moses to raise a contribution for him, from every person whose heart is moved. When Moses gave this message of God to the people and asked all who had a willing heart to give, the response was remarkable. Both men and women came and brought their offerings to the Lord:

And everyone whose heart stirred him and everyone whose spirit moved him came *and* brought the LORD's contribution for the work of the tent of meeting and for all its service and for the holy garments.<sup>22</sup> Then all whose hearts moved them, both men and women, came *and* brought brooches and earrings and signet rings and bracelets, all articles of gold; so *did* every man who presented an offering of gold to the LORD. (original emphasis; Exod. 35:21-22)

Specific contributions (e.g., brooches, earrings, signet rings and bracelets, all articles of gold) were presented to the Lord, but no specific amount was indicated. The qualified attitude that was required in giving to God was a "willing heart." In Exodus 36:6-7, the people were commanded to stop giving because the contributions they offered were sufficient and even more than enough for all the project: "'Let neither man nor woman any longer perform work for the contributions of the sanctuary.' Thus, the people were restrained from bringing *any more*. For the material they had was sufficient and more than enough for all the work, to perform it." This text shows that people were eager to give and they gave generously. Minger concludes, "Giving to God is a freely chosen act that flows from a willing heart. The gifts that honor God are not the result of coercion, command, compulsion, or manipulation" (34). The main point should be clear: In the Old

Testament, free offering was practiced by God's people in which they were allowed to decide for themselves, based upon their willingness and what they had, to give to God.

Other text that shows freewill offerings found in 1 Chronicles 29, where King David, the rulers, and people of Israel were generously giving for the building of the Temple (vv. 6, 9, 17). The text says, "[T]he people rejoiced because they had offered so willingly, for they made their offering to the LORD with a whole heart, and King David also rejoiced greatly" (v. 9). The motivation of their giving was inspired by the awareness of God's ownership as acknowledged by King David:

Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, indeed everything that is in the heavens and the earth; Yours is the dominion, O LORD, and You exalt Yourself as head over all. Both riches and honor *come* from You, and You rule over all, and in Your hand is power and might; and it lies in Your hand to make great and to strengthen everyone.... But who am I and who are my people that we should be able to offer as generously as this? For all things come from You, and from Your hand we have given You. (original emphasis; vv. 11-12, 14)

David acknowledged that everything he and his people had given to God were actually provided by God. He also admitted that the riches and honor that he had as a king came from God. The rational expression towards the goodness and generosity of God was thankfulness and praise:

O LORD our God, all this abundance that we have provided to build You a house for Your holy name, it is from Your hand, and all is Yours. Since I know, O my God, that You try the heart and delight in uprightness, I, in the integrity of my heart, have willingly offered all these *things*; so now with joy I have seen Your people, who are present here, make *their* offerings willingly to You. (original emphasis; vv. 16-17)

The believers giving should not depend on their personal feelings but should be motivated by their love and devotion to God with a grateful heart for his goodness and blessings to them. Minger accurately comments on this passage:



Offerings provoked by the expectation of another person, including the king, are marked by much less than a joyful response. David presented the opportunity to give as a concrete means for expressing personal dedication to the Lord, a dedication that he modeled. He, in effect, invited the people to join him in further dedicating themselves to the Lord through this outward act of giving. (36)

The expression of love and gratitude belongs to the people who humbly acknowledge the generous provision of God. Material gifts reveal a flowing expression of love and thankfulness to God who loves his people unconditionally.

The condition of heart and the attitude towards God really matters in dealing with personal offerings. David admitted the importance of one's heart praying, "O LORD, the God of Abraham, Isaac and Israel, our fathers, preserve this forever in the intentions of the heart of Your people, and direct their heart to You" (v. 18). The example of David and his people in giving willingly modeled freewill offerings for believers. People's giving to God that flow from grateful and joyful hearts will not be burdensome but will be freewill offerings. Generous and willing giving occurs when motivated by love.

In Mark 14:3-9, the writer describes the story of a woman with an alabaster vial of very costly perfume of pure nard. She broke the vial and poured it over Jesus' head. Likewise, in John 12:1-8, the apostle tells the story of Mary who "took a pound of very costly perfume of pure nard, and anointed the feet of Jesus, and wiped His feet with her hair; and the house was filled with the fragrance of the perfume." Some people in the story think that her actions were wasteful, that those women should have done something more practical with the valuable perfume. They suggested that this perfume might have been sold for over three hundred denarii, and *the money* be given to the poor, but, Jesus viewed the situation differently. Those gifts were offered as an expression of love and

gratitude. In Mark's account, Jesus said that what the woman did will always be remembered and told as part of the gospel story.

On a different occasion, Jesus met Zaccheus, the rich tax collector, who was so delighted and inspired by the love of Jesus that he said to the Lord, "Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much" (Luke 19:8). Zaccheus is an excellent example of someone who learned the ideas of stewardship and giving.

The common theme in these stories is that the focus is not on giving as an obligation but on giving as an act of gratitude. Jesus respected all of these sacrificial actions, which are "presented in the Scripture as examples of faithful stewardship" (Powell 18). Undoubtedly, these people have given away their valuable possessions in a spirit of love and thankfulness, as the gifts of generous hearts that have been shaped and touched by God's love. If people give with hearts full of adoration and gratefulness for the God who loves them, then the questions of *how much* will be insignificant.

Jesus respects these persons' sacrificial spirits that move them to give their valued assets they have as the manifestation of gratitude and thankfulness to God. On the contrary, the rich, who "put in out of their surplus" (Mark 12:44), "was giving at a level that remained token and therefore gave no expression to any deep commitment to God. Jesus is accusing the rich of not being serious with God" (Nolland). Thus, gratitude for all the blessings God has given should be the primary reason people give. Christians must develop the attitude to express gratefulness to God through their giving. One's giving must be viewed as a grateful response to God. True believers are delighted to give because they have already received. Giving is an act of worship, as well as an act of

thanksgiving. Mark Allan Powell suggests, “People give money for all sorts of reasons, but the good news biblical stewardship is that we are encouraged to give out of glad and generous hearts, motivated by sincere love for God” (21). The motive for giving must be based on a clear understanding that people give to God as a response to God’s giving.

### **Tithing**

The Old Testament contains several passages that discuss tithing. The first practice of tithing was demonstrated by Abraham as described in Genesis 14:17-20. The text reveals that on his way back from battle, two kings went out to meet him: first, the king of Sodom, Bera, who had been defeated in the battle (14:2, 10, 21); second, the king of Salem, Melchizedek, a priest of the Most High God (14:18).

Melchizedek came out to meet Abram in the Valley of Shaveh, bringing him bread and wine. He also brought a blessing to Abram, a blessing of the Most High God: “And he blessed him and said, ‘Blessed be Abram of God Most High, Possessor of heaven and earth; And blessed be God Most High, Who has delivered your enemies into your hand’” (vv. 19-20a). Abram recognized Melchizedek as his spiritual superior, one who believed in a sovereign God who is the owner of heaven and earth, who had blessed him. Allen Ross states, “Normally pagans would not make that clear a division, for there was a confusion of spirit with matter in their beliefs. They would worship the sun-god, or the moon-god, or the sea, which for them were physical objects as well as gods” (108-09). Melchizedek’s declaration of God as the Most High who owns the heaven and earth and who had given Abram the victory indicates that he was a true worshiper of God whom Abram believes. Abram’s response to Melchizedek, that is giving him a tenth of

all (v. 20b), indicates Abram's "appropriate recognition of the validity of Melchizedek's offer as well as his priesthood" (Sailhammer 123):

For this Melchizedek, king of Salem, priest of the Most High God, who met Abraham as he was returning from the slaughter of the kings and blessed him, to whom also Abraham apportioned a tenth part of all *the spoils*, was first of all, by the translation of *his name*, king of righteousness, and then also king of Salem, which is king of peace. Without father, without mother, without genealogy, having neither beginning of days nor end of life, but made like the Son of God, he abides a priest perpetually. (original emphasis, Heb. 7:1-3)

Under divine inspiration, the writer of Hebrews describes Melchizedek as a perfect type of Christ, the Son of God.

In Psalm 110, David declares that his royal descendant would be both his Lord and a priest after the order of Melchizedek: "The LORD says to my Lord: 'Sit at My right hand, Until I make Thine enemies a footstool for Thy feet....' The LORD has sworn and will not change His mind, 'Thou art a priest forever According to the order of Melchizedek'" (vv. 1, 4). When the writer of Hebrews portrays the superiority of Melchizedek in the fact that Abram, from whom Aaron and Moses descended, paid tithes to Melchizedek, indicating that Christ who is priest after the order of Melchizedek is greater than the Aaronic priests. The writer of Hebrews confirms that "without any dispute the lesser is blessed by the greater" (7:7). He means to say that Melchizedek who blessed Abraham is greater than Abraham who was blessed. The main point of this passage is to affirm the superiority of Melchizedek and Jesus Christ over the Levitical priesthood.

Although this text does not explicitly require the Christians to give a tithe, it does show that Abraham was generous. Not only did he give a tenth of everything to Melchizedek (Gen, 14:20), but he also gave the rest of his booty to the king of Sodom

(vv. 23-24). No evidence exists that Abraham had ever tithed before or ever tithed afterwards. He may have tithed regularly, but no one can prove that he did. The text also does not reveal that Abraham was commanded to tithe; instead, he gave voluntarily.

The next passage that describes tithing is Genesis 28:20-22. In this text Jacob vowed to give God a tithe if God would keep him safe in his journey bring him back to his father's house:

Then Jacob made a vow, saying, "If God will be with me and will keep me on this journey that I take, and will give me food to eat and garments to wear, and I return to my father's house in safety, then the LORD will be my God. And this stone, which I have set up as a pillar, will be God's house; and of all that Thou dost give me I will surely give a tenth to Thee."

This story does not mention that Jacob was commanded to give a tithe to God. He was making a conditional vow to God. The text clearly points out that Jacob was not going to give this tenth until God fulfilled the conditions. Within this context, apparently Jacob did not tithe for the twenty years he stayed with Laban (cf. Gen. 31:38, 41).

Furthermore, in the Law of Moses, people of Israel were required to give 10 percent of their resources to support the Levites (Num. 18:20-24). God said that the Levites would receive the tithe for their services at the tent of the meeting and for not getting an inheritance of land. The sons of Israel also were required to set aside another 10 percent to be able to worship God as a family during the festivals (Deut. 12:17-19; 14:22-27; 26:10-16). This tithe was different from the tithe in Numbers 18:21. In Numbers 18, the tithe was given to the Levites so they could live because they were ministering to Israel. In Deuteronomy 14:22-27, those who brought the tithe are described as partakers of it. Deuteronomy 14:22 and 26 say, "You shall eat in the presence of the

LORD.” The passage teaches that the tithe was to be eaten by the one giving the tithe in the presence of God:

You must not eat in your own towns the tithe of your grain and new wine and oil, or the firstborn of your herds and flocks, or whatever you have vowed to give, or your freewill offerings or special gifts. Instead, you are to eat them in the presence of the LORD your God at the place the LORD your God will choose—you, your sons and daughters, your menservants and maidservants, and the Levites from your towns—and you are to rejoice before the LORD your God in everything you put your hand to. (Deut. 12:17-18)

This passage points out that what the Lord God wanted was communion with his children. He wanted his children to recognize that he was the Sovereign source of all substance in their lives. The essence of tithing was about thanksgiving, relationship, fellowship, and communion with God the Father.

Then, and every third year, they were to set aside 10 percent to meet the needs of others, namely, Levites, strangers, the fatherless, and those who were widowed (Deut. 14:28-29). This third tithe can be distinguished from the previous two by the facts that (1) it was offered every third year rather than every year or during feasts as the other two tithes were, and (2) it was intended not only for the Levites but also for the foreigner, orphan, and widow. Based on these passages, the annual tithe of the Israelites surpassed 10 percent of their income, actually totaling more than 20 percent.

After the Pentateuch, tithing is mentioned in seven passages: 2 Chronicles 31:5-6, 12; Nehemiah 10:38-39; 12:44-47; 13:5,12; Amos 4:4; and, Malachi 3:8, 10. In Deuteronomy 14:22-29, the tithe was to be brought to Jerusalem, and the people were to celebrate with the priests. The people were partakers in the feast, and the tithe still belonged to the people. In Nehemiah 10 and Malachi 3, the tithe is to be brought into the storehouse. Through the Prophet Malachi, God said to the people of Israel, “Bring the

whole tithe into the storehouse” (Mal. 3:10). The principle of material giving to God is consistent and absolute throughout Holy Scripture. When believers give, God blesses, and conversely, when they withhold, God curses. God says, “You are cursed with a curse, for you are robbing Me, the whole nation...” (Mal. 3:9). From the time of Hezekiah (2 Chron. 31:11) the sanctuary contained a storehouse built for depositing the tithes and offerings of the people. The second temple in the days of Nehemiah also had one (Neh. 10:38-39). According to Stephen F. Olford, “[s]torehouse tithing,’ then, means bringing our tithes to the place where our membership is established, our spiritual life is nourished, and our church privileges are enjoyed” (28-29). All these passages that talk about tithing under Mosaic law were integrated into Israel’s worship of God, and tithing was compulsory. In Malachi, the withholding of tithes was considered an act of disobedience.

Gene A. Getz believes that most of the people who became Christians in Jerusalem were “God-fearing” Jews. Consequently, they should understand the “three tithe” system and be faithful in practicing its requirement (101). In other words, before they became Christians, these *God-fearing Jews* were committed to doing everything they could to keep the Old Testament regulations, including tithing.

People tithed in the days Jesus. The New Testament contains three passages that make a direct reference to tithing: Matthew 23:23; Luke 18:9-14; and, Hebrews 7:1-10. None of the passages commands the new covenant believer to tithe. Jesus did not prohibit tithing; he criticized the wrong attitude and motive of the people who were tithing:

Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cummin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done without neglecting the others. (Matt. 23:23)

Jesus did not condemn the Pharisees for tithing, but for assessing tithing as more important than mercy, love, justice and faithfulness.

The New Testament does not command tithing by the church. Tom Rees describes the common practice of tithing in the early Church:

The early church according to Origen, Jerome and Chrysostom, following the example and teaching of our Lord and the Apostles, both taught and practiced tithing. Students of Church History tell us that tithing has been practiced widely in the Christian Church since New Testament days.... The principle of tithing is timeless. It is for every man in every age and dispensation. It was neither instituted by the dispensation of law nor terminated by the dispensation of grace. It was neither given by Moses nor abrogated by Jesus Christ.... Tithing was both incorporated into the Law of Moses and into the New Testament church. (33)

In spite of these statements, no one can prove from Scripture that tithing was part of early Church custom.

### **Unspecified Percentage**

If tithing is not required for Christians, one important question people frequently ask is what percentage they should set aside on a consistent basis from their regular income. In the New Testament, the practice of 10 percent is not emphasized as in the Old Testament. Getz clearly observes, “[T]he Holy Spirit did not lead New Testament writers to specify amounts and percentages.... [However,] Christians should set aside a certain percentage of their income on just as regular a basis as they are paid in order to be able to systematically give to God’s work” (209). Though Paul did not specify the percentage of the income one should give, he was undoubtedly exhorting Christians to be committed to set aside money on a regular and systematic basis and not simply giving from what they had left over or what they just wanted to give from week to week.



Giving should be systematic and regular as income is normally regular. If Christians are consistently giving offering in the light of how God had blessed them, then they certainly can give to God's work regularly:

Just as physical needs are regular among all Christians, causing us to have to work and earn a living from day to day, the needs for carrying on God's work are consistent and regular. Christian leaders who earn their living serving Christ and the body of Christ have regular physical needs just as those who earn a living in other vocations. (Getz 209)

Getz has a logical thought that "what the Israelites practiced at God's command provides believers with a strong pragmatic model for evaluating their own giving patterns" (210). Getz further gives three significant principles regarding how much believers should give. **First**, if they want to give systematically and regularly, they must decide in advance the percentage or amount. **Second**, if they want to give according to their ability (as the Christians in Antioch did) and if they want to give proportionally (as Paul explained to the Corinthians), they must carefully and honestly determine how much they should give. **Third**, if they want to see that God's work gets done in God's way, they must also look at the pragmatic factors (210).

These three principles are helpful guidance as a basis for evaluating how much God's people should give in view of God's saving grace. Although the New Testament Christians were not obligated to follow the three-tithe system because God did not reiterate this system as an absolute form or method for Christians, the three-tithe system has become an influential factor in helping Jewish Christians determine their giving patterns in the church of Jesus Christ. Obviously, the practice became common in the early Church and would no doubt have affected the New Testament believers' giving

patterns. In fact, these New Testament Christians gave beyond the amounts designated in the three-tithe system as the Macedonians demonstrated.

Getz states, “If all Christians gave the same regular amounts to the church as the Jews gave to maintain their religious system, there would never be unmet economic needs in the ministry today. Furthermore, if all Christians gave proportionately as God has blessed them—which God says we should—some would be giving much more than three tithes to God’s work” (210-11).

Interestingly, Paul never used the word *tithe* when he discussed giving, even though he talks more about giving in compares with any other New Testament writer. He encouraged the Christians to manage their money according to God’s will so their offering to him should be a systematic, weekly practice on Sunday when the church meets together. It should also be proportionate in keeping with one’s income (cf. Acts 11:29). Some people would be able to give a greater proportion according to their income, while others, due to their few resources and other constraints, would be limited to lesser contributions. Most importantly, all disciples of Jesus Christ must systematically, proportionately, and regularly practice giving, regardless of income. Then when they come to worship, they come gladly prepared with their offering to God, not grudgingly (2 Cor. 9:5) as would be true if it were wrung out by emotional appeals or personal pressure.

### **Stewardship**

The New Testament word for *stewardship* translates from *oikonomia*. This word first refers to the office of household administration and discharge of this office, as indicated by the definition “to manage a household, be steward, Luke 16:2” (Mounce

336; Michel 151). The *Septuagint* uses this word to mean a kind of chief slave who superintended the household and even the master's entire property (Michel 149; Myers 970). Thus, the word refers to household management. Vallet suggests that for Christian stewards, the word household refers primarily to God's household (18). He continues, "I would argue that the chief understanding of what the church is called to be is the household of God—the household of Jesus Christ" (19). Similarly, Ram Gidoomal describes the word *stewardship* as a translation of the Greek word *oikonomia*, primarily relating to the financial management of a household. As such, the term combines *oikos*, house, and *nomos* law (9). In relation to its usage both in the Gospels (Matt. 20:8; 25:14-30; Luke 12:42; 16:1-13) and Paul's letters (1 Cor. 9:17; Eph. 1:9-10; 3:2, 9; 1 Tim. 1:4), Gidoomal helpfully explains as follows:

God is the Master of a great household (*cosmos*), and he is wisely administering his rule over it. He is doing this through the person of his son, Jesus Christ, who has in turn commissioned his human stewards (Gen. 1:28-30) to manage the Father's household through the animating power of the Holy Spirit. (10)

In summary, the earth with all its resources is the household; God is the householder; and, humans are the stewards or household servants (Bergant 31).

The significant understanding in regards to stewardship where God is the owner should be the motivation of how to manage the goods that God has entrusted to his people. God demands his people to be trustworthy. They must not use these goods for the purpose of benefitting their household only, but they must take care for others (Bergant 31). In Psalm 24:1-2, David states, "The earth is the LORD's, and all it contains, the world, and those who dwell in it. For He has founded it upon the seas, and established it

upon the rivers.” The Bible talks about the sovereignty of God over his creation in Psalm 50:10-12:

For every beast of the forest is Mine, The cattle on a thousand hills. I know every bird of the mountains, And everything that moves in the field is Mine. If I were hungry, I would not tell you; For the world is Mine, and all it contains. I know every bird of the mountains, and everything that moves in the field is Mine. If I were hungry, I would not tell you; for the world is Mine, and all it contains.

God is the master and owner of all creation, including human beings. As a result, God entrusts men and women to manage his resources as stewards rather than owners:

And God blessed them; and God said to them, “Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky, and over every living thing that moves on the earth.” Then God said, “Behold, I have given you every plant yielding seed that is on the surface of all the earth, and every tree which has fruit yielding seed; it shall be food for you; and to every beast of the earth and to every bird of the sky and to everything that moves on the earth which has life, *I have given* every green plant for food”; and it was so. (Gen. 1:28-30)

The Bible clearly declares that God has generously given the authority for men and women to make use of all things he has created for their benefit. The authority is not derived from themselves, but is given by God. Therefore, they have to be responsible to God as the owner.

Describing stewardship, Barna says, “[It] seeks to mobilize people to optimize the effect of the resources they manage for God, to achieve God’s ultimate purpose, as a means of serving God and His people” (23). Therefore, the steward engages in stewardship behavior as an act of worship to God. Because the term *stewardship* is a translation of the Greek word *oikonomia* as a combination of *oikos*, house, and *nomos*, law, Gidoomal suggests that the term is primarily related to the financial management of a household (9).

Similarly, Grimm explains the root meaning of the biblical word for *stewardship* as “the management of a household” (14), usually on behalf of someone else. Further, he writes, “Christian stewards are not owners; they are the trustees of an enormous God-given estate. What God gets done through congregations happens through the money that stewards manage” (14). Thus, stewards can be defined as “people who live in a place that they do not own, making full use of (but also taking care of) things that do not belong to them” (Powell 26). The Bible provides examples of good and faithful stewards. Abraham had a steward, a servant “who had charge of all that he owned” (Gen. 24:2). Joseph served as Potiphar’s steward in Egypt. The Bible says, “Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned” (Gen. 39:4). Later, Genesis reports that Joseph also had a steward of his own (Gen. 43:16, 19; 44:1-5). The New Testament mentions stewards (Greek *epitropos*), sometimes called “managers, foremen” in Matthew 20:8, Luke 8:3, and Luke 16:1 (Bauer 303; Myers 970). Jesus also tells “stewardship parables” about a master who went away on a journey and entrusted his property to his servants (Matt. 21:33-43; 24:45-51; 25:14-30; Luke 16:1-10). In general, these parables describe the character of good stewards and bad stewards. Good stewards are described as “faithful and sensible” (Matt. 24:45) or as “good and faithful” (Matt. 25:21, 23). On the contrary, bad stewards are called “wicked and lazy” (Matt. 24:48; 25:26).

Powell asserts bad stewardship as more than negligence or carelessness. Instead, the core reason for bad stewardship often involves a fundamental misunderstanding or false claim regarding *ownership* (26-27). As stewards generously entrusted with God’s possessions, humans only make use of property rightfully belonging to God. Indeed,

Powell writes, “We own nothing, but manage everything” (29). Furthermore, Kennon L. Callahan affirms, “Stewardship is growing, developing, advancing, and building the gifts with which God has blessed us. Stewardship is not conserving, holding, protecting, and preserving” (115). In love God has blessed men and women in accordance with his pleasure and will in order that they might be a blessing to others for the praise of his glory.

In his stewardship parables, Jesus clearly communicates his view that humans tend to forget that God allows them only to use what still belongs to him. Therefore, stewardship involves God’s fundamental call for every Christian to manage God’s resources properly in obedience as a means of serving God and his people. A. Q. van Benschoten, Jr. concludes, “The church is God’s people, each one of whom is a steward (*oikonomos*), together we must fulfill God’s plan for the whole universe” (10). Thus, one significant implication of believing in God as creator requires acknowledgement of the human status as the *created* rather than the *creator*. As a result, human personality, intellect, and other qualities ultimately derive from God. In sum, Christian stewardship requires the dedication all humans have as they recognize God’s ownership and Lordship and their grateful response to his redeeming love (9).

To the Christians in Corinth, the Apostle Paul asked, “What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?” (1 Cor. 4:7). Paul emphasizes that everything the people have, they have because they have been given. He also reminds the Christians, “For we have brought nothing into the world, so we cannot take anything out of it either” (1 Tim. 6:7, cf. Job 1:21). Unfortunately, many Christians still focus their minds on earthly things. They try to work as hard as

possible to get more money so they can have plenty of material laid up for many years. Jesus clearly states that anyone who stores up things for himself is not rich toward God.

### **Giving in the New Covenant**

The generous giving of the Macedonian churches in 2 Corinthians 8-9 offers a godly model and principles for financial stewardship in the church. Paul gives an example of the Macedonian churches to motivate the Corinthians and all believers to understand that severe difficulties should not be an excuse or justification for not giving to God. The Macedonians, though they had suffered enormous hardship, did not hold back their hand in giving (2 Cor. 8:2). In fact, they gave freely and with great joy. They generously gave because they had experienced the grace of God. In other words, the generous giving emerged from God's work in people's hearts (Scott 175).

The cultural background for Paul's letter to the Corinthians informs discussion about the passage. Scholars have widely acknowledged that Paul wrote another letter to the Corinthians that either no longer exists or to which modern scholarship never has gained access. Scholars commonly identify that letter as "Previous Letter" (e.g., Baker 5; Fee 6-7; Johnson 22; Mare 178; Sampley, *First Letter* 776). Paul discusses this letter in 1 Corinthians 5:9: "I wrote you in my *letter* [emphasis mine] not to associate with immoral people." Apparently, Paul's readers misunderstood his intended meaning in the previous letter, and Paul wished to clarify his meaning, which he describes in 1 Corinthians 5:10 and following (Getz 205). In 1 Corinthians 7:1, Paul refers to the Corinthians' response to his previous letter when he writes, "Now in regard to the matters about which you wrote...." Furthermore, in 1 Corinthians, Paul discusses several problems in the Corinthian church, including immorality, lawsuits, marital problems, food sacrificed to

idols, abuse of the Lord's Supper, misuse of spiritual gifts, lack of order in church services, and false teaching about the resurrection of Christ.

Paul likely wrote this previous letter as well as 1 Corinthians (1 Cor 16:8) while in Ephesus, during his third missionary journey early in AD 55 (Baker 5; Carson, Moo, and Morris 283; Guthrie 440; Sampley, *Second Letter* 439. 777). Paul likely wrote 2 Corinthians within the next year or in the autumn of AD 57 (Hughes xxxv; Guthrie 458), either in Macedonia or, more probably, in Philippi (2 Cor. 2:12-13; 7:5; 8:1-5; 9:2; Carson, Moo, and Morris 283).

Paul's second letter to the Corinthians shares an important teaching regarding how Christians should use their material possessions. Especially in chapters 8 and 9 of 2 Corinthians, the Apostle Paul writes about the collection of alms for the poverty-stricken saints in Jerusalem. From its very earliest days, the Christian community in Jerusalem experienced problems of poverty. Peter's preaching on the day of Pentecost resulted in the conversion of thousands of persons. Accordingly, Luke explains the tremendous growth as people joined the Christian community in Jerusalem. He writes, "Those who accepted his message were baptized, and about three thousand were added to their number that day" (Acts 2:41). He also points out, "But many of those who had heard the message believed; and the number of the men came to be about five thousand" (Acts 4:4). Philip E. Hughes suggests that because of their conversions new believers with backgrounds characterized by Jewish fervor and fanaticism must have become victims of social and economic ostracism, religious excommunication, and national disinheritance. This persecution certainly exerted a great effect upon their business enterprises, and some converts may have lost their jobs (284). Similarly, George Eldon Ladd suggests that the



Jerusalem community consisted of many poor people, especially widows, with no family and, therefore, no source of support (351).

In Acts 6, Luke writes about the appointment of the seven deacons<sup>1</sup> responsible to supervise charitable ministry:

Now at this time while the disciples were increasing *in number*, a complaint arose on the part of the Hellenistic *Jews* against the *native* Hebrews, because their widows were being overlooked in the daily serving *of food*. And the twelve summoned the congregation of the disciples and said, “It is not desirable for us to neglect the word of God in order to serve tables.” (emphasis mine; Acts 6:1-2)

As leaders of the church, the apostles could not minister to everyone effectively in light of the church’s rapid increase in number. W. W. Wiersbe writes, “The ‘Grecians’ were the Greek-speaking Jews who had come to Palestine from other nations, and therefore may not have spoken Aramaic, while the ‘Hebrews’ were Jewish residents of the land who spoke both Aramaic and Greek.” The *Grecians* or Hellenistic Jews felt ignored, and this situation created a problem that could have divided the church. However, the Apostles addressed the problem with wisdom.

If Paul’s Damascus road conversion (Acts 9:1-9) occurred in AD 33 , as most scholars agree, then his first Jerusalem visit “after three years” (Gal. 1:18) would have occurred in AD 36 (Carson, Moo, and Morris 226). After his conversion, Paul spent several days with the disciples in Damascus (Acts 9:19b) before leaving for “Arabia” (Gal. 1:17). *Arabia* refers to the Nabataean kingdom, northeast of the Dead Sea (Carson, Moo, and Morris 226). After an indeterminate period in Arabia, Paul returned to

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<sup>1</sup> W. W. Wiersbe clarifies that scholars commonly call these seven men of Acts 6 *deacons* because the Greek noun *diakonos* is used in Acts 6:1 (“ministration”), and the verb *diakoneo* (“serve”) is used in Acts 6:2. While Acts 6 does not refer to these men with the aforementioned title, Philippians 1:1 uses the term *deacons*, and 1 Timothy 3:8-13 lists their qualifications. The word simply means *a servant*. These seven humble servants of the church allowed the Apostles to carry on their important ministries among the people.

Damascus (Gal. 1:17). In Acts 9:23-27 Luke describes Paul's escape from the Jews' plot at Damascus and his first arrival in Jerusalem:

And when many days had elapsed, the Jews plotted together to do away with him, but their plot became known to Saul. And they were also watching the gates day and night so that they might put him to death; but his disciples took him by night, and let him down through *an opening in* the wall, lowering him in a large basket. And when he had come to Jerusalem, he was trying to associate with the disciples; and they were all afraid of him, not believing that he was a disciple. But Barnabas took hold of him and brought him to the apostles and described to them how he had seen the Lord on the road, and that He had talked to him, and how at Damascus he had spoken out boldly in the name of Jesus.

Scholars generally agreed that the "three years" in Galatians 1:18 is the interval between Paul's conversion (1:15-16) and his first Jerusalem visit as mentioned in Acts 9:26 (Carson, Moo, and Morris 225). Paul spent fifteen days becoming acquainted with Peter without meeting any of the other apostles except James, Jesus' brother (Gal. 1:18-19). When Paul talked and debated with the Grecian Jews, they tried to kill him (Acts 9:29), but by the help of Christians in Jerusalem he was asked to flee to Tarsus (Acts 9:30; see Gal. 1:21).

In Acts 11:25-26b, Luke discusses Barnabas, sent from Jerusalem to Tarsus to look for Saul. Paul spent almost ten years in Tarsus before Barnabas found him (Carson, Moo, and Morris 226). When he found Saul, he brought him to Antioch. Barnabas and Paul spent a year with the church in Antioch. Then Paul and Barnabas went on a *famine visit* to help stricken brothers in Judea (Acts 11:27-30). Luke writes, "Now at this time some prophets came down from Jerusalem to Antioch. And one of them named Agabus stood up and *began* to indicate by the Spirit that there would certainly be a great famine all over the world" (emphasis mine; 11:28). The representatives of Jewish believers in Jerusalem, Paul and Barnabas, had brought the gospel to Antioch. The Gentiles in

Antioch could give, in return, to help their Jewish brothers and sisters in Judea. Some years later, Paul himself brought the gifts from the Gentile churches and took them to the poor in Jerusalem (Acts 24:17; see Rom. 15:23-28).

Acts mentions five Jerusalem visits by Paul after his conversion: (1) the visit after he left Damascus (Acts 9:26-30; Gal. 1:18-20); (2) the famine visit (Acts 11:27-30; Gal. 2:1-10); (3) the visit to attend the Jerusalem Council (Acts 15:1-30); (4) the visit at the end of the second missionary journey (Acts 18:22); and, (5) the final visit, which resulted in Paul's Caesarean imprisonment (Acts 21:15-23:35; Campbell 593). Galatians 2:1 seems to refer to the second visit as reported by Luke in Acts 11:27-30, in which Paul and Barnabas brought financial relief to Jerusalem. Thus, this visit occurred prior to the Jerusalem conference (Acts 15). In Galatians 2:9-10, Paul says that James, Cephas, and John, reputed pillars of the church, gave the right hand of fellowship to Barnabas and him that "we *might go* [original emphasis] to the Gentiles, and they to the circumcised" (v. 9b). Then the leaders asked Paul and Barnabas to "remember the poor," (v. 10) and Paul "was eager" (v. 10) to abide by this request. The word *remember*, present subjunctive in Greek, may suggest continued action; *was eager*, aorist indicative, can be rendered by the pluperfect in English.

Upon their return from Jerusalem, Paul and Barnabas received a commission from the church in Antioch to begin an evangelistic tour, their first missionary journey with John Mark. They visited several cities in southern Galatia, namely, Pisidian Antioch, Iconium, Lystra, and Derbe (Acts 13:4-14:26). Following this first journey, Paul and Barnabas spent "a long time" in Antioch (Acts 14:28; cf. Gal. 2:11-14) before going to

Jerusalem for the apostolic council as reported in Acts 15:29 (Carson, Moo, and Morris 227).

After the apostolic council in Jerusalem, Paul and Barnabas returned to Antioch (Acts 15:30) and preached and taught the word of the Lord (15:35). After some days, Paul and Barnabas engaged in a dispute over John Mark and subsequently separated (15:36-41). Paul's second missionary journey included several cities in Macedonia—in particular the cities of Philippi (1 Thess. 2:2), Thessalonica (1 Thess. 2:2; Phil. 4:15-16), and Berea (Acts 17:10-15), and then Achaia, including Athens (1 Thess. 1) and Corinth (see 2 Cor. 11:7-9). Luke said that Paul left Corinth after the encounter with Galileo in Acts 18:12-18. This encounter marked the end of Paul's second missionary journey in the late summer or autumn of AD 51 and the beginning the third journey, perhaps in the spring of 52 (Carson, Moo, and Morris 230). From Corinth, Paul sailed for Syria, accompanied by Priscilla and Aquila (Acts 18:18). Then they arrived at Ephesus, where Paul left Priscilla and Aquila. After leaving Ephesus, Paul may have spent some time in Macedonia, and he did not return to Jerusalem until the spring of AD 57 (Carson, Moo, and Morris 230). After this time, Paul completed his second missionary journey in Antioch by way of Jerusalem.

The third missionary journey (Acts 18:23-21:17) started in Antioch. From Antioch, Paul went over all Galatia and Phrygia, strengthening all the disciples (Acts 18:23). Upon reaching Ephesus, Paul wrote 1 Corinthians to remind the Corinthians about the collection for the saints in Jerusalem:

Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. On the first day of every week let each one of you put aside and save, as he may prosper, that no collections be made when I come. And when I arrive, whomever you may approve, I shall send them

with letters to carry your gift to Jerusalem; and if it is fitting for me to go also, they will go with me. (1 Cor. 16:1-4).

The Corinthians had been the first church to respond to Paul's request for money for needy Christians in Jerusalem (2 Cor. 8:9). In fact, their enthusiastic response motivated the churches in Macedonia also to take part in this financial contribution (Getz 213). However, since the Corinthians had not fulfilled their financial commitments, Paul encouraged each of them immediately to "set aside a sum of money" each week, based upon their personal incomes (1 Cor. 16:1-2; 2 Cor. 8:6).

The previous exhortation likely caused some negative reactions. When Titus reported these reactions to Paul, he then wrote his second letter to the Corinthians. After commending them for a good response in other areas of their Christian lives (2 Cor. 7:5-16), Paul encouraged them to fulfill their previous commitment of financial giving to the needy brothers in Jerusalem (Carson, Moo, and Morris 213). Paul then travelled through Troas to Macedonia, where he wrote 2 Corinthians, and after a time, he travelled to Corinth ("Paul" 4).

Paul's efforts to raise money to help the saints in Jerusalem obviously were reasonable. One of Paul's most important ministries during his third journey concerned gathering a special "relief offering" for poor believers in Jerusalem. He wanted to achieve several purposes in this offering. First, the Gentiles owed material help to the Jews in return for the spiritual blessings the Jews had given them (Rom. 15:25-27). This effort constituted part of Paul's attention to keeping his pledge of remembering the poor (Gal. 2:10). Paul not only preached the gospel, but he also tried to assist those persons with physical and material needs.

By showing the example of sacrificial giving demonstrated by the Macedonians (the Christians in Philippi, Thessalonica, and Berea), Paul hoped to motivate the Corinthians to complete their initial commitment to contributing to the poverty-stricken church in Jerusalem. After he arrived in Corinth, Paul also explained a similar agenda to the church in Rome:

[B]ut now, I am going to Jerusalem serving the saints. For Macedonia and Achaia have been pleased to make a contribution for the poor among the saints in Jerusalem. Yes, they were pleased *to do so*, and they are indebted to them. For if the Gentiles have shared in their spiritual things, they are indebted to minister to them also in material things. (original emphasis; Rom. 15:25-27)

These exhortations both in 1 Corinthians 16 and Romans 15 relate to Paul's instruction in 2 Corinthians 8-9 concerning a special offering for the church in Jerusalem because of the difficult economic situation there. For the purposes of this project, 2 Corinthians 8 and 9 offer information regarding the principles of financial stewardship, especially giving possessions for God's work. Inspired by the Holy Spirit, Paul wrote these passages not only for the church in Corinth but also as an example for the churches of Jesus Christ.

### **Examples of Christian Giving (2 Cor. 8:1-11)**

Paul continually served the poor. As such, Paul pointed to the effort of the Macedonian churches as a worthy example of Christian giving in order to motivate the Corinthians to complete their good intentions regarding the collection for the poverty-stricken church in Jerusalem. Since some Corinthians apparently reacted negatively to Paul's previous instruction regarding the manner in which they should give (1 Cor. 16:1-2), Paul reminded them that the believers in Macedonian churches had given generously in the midst of a very difficult situation. In fact, Paul used the phrase *extreme poverty* to explain their economic circumstances.

### **The Macedonians (1-8)**

Paul believed that the Macedonian churches gave because of their initial experience of God's grace through the proclamation of the gospel during Paul's second missionary journey. In Philippi (Acts 16:12-40), Thessalonica (Acts 17:1-9), and Berea (Acts 17:10-15), Paul preached the gospel and founded churches.

Having received the word of God with the joy of the Holy Spirit, in the face of much tribulation, the believers in Thessalonica became an example to all the believers in Macedonia and Achaia. In 2 Corinthians 8:1-15, Paul emphasizes that these Christians' example results in giving produced by divine grace. Gathered to worship an almighty and holy God, these believers viewed and used their possessions according to God's will. Their perspective on God and their relationship with him affected the quality of their giving.

**Their giving as the work of God's grace in their lives (2 Cor. 8:1).** Paul emphasizes that God's grace (ἡ χάρις τοῦ θεοῦ), rather than the Macedonians' generosity, makes joyful generosity possible in the midst of their affliction: "Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia" (8:1). Paul uses the participle perfect tense (τὴν δεδομένην) "has been given" to signify that although given at some point in the past, God's grace continues to work effectively into the present. Paul's main point concerns the generous action of Macedonians as a demonstration of *God's grace*.

The term grace is translated from the Greek word *charis*. This word appears ten times in 2 Corinthians 8 and 9. Paul uses this word with vast semantic range, with varied meanings from *grace* to *goodwill* to *favor* to *gracious deed or gift* to *thanks or gratitude*

(8:1, 4, 6, 7, 9, 16, 19; 9:8, 14-15; Bauer 1079; Harris, *Second Epistle* 498; Martin and Toney 331; Sampley, *Second Letter* 119). The word *charis* also was used in relation to the collection in 1 Corinthians 16:3 (Barnett 389).

In verse one, Paul testifies that God gave *charis* to the Macedonians in the midst of their affliction and poverty. Further, Paul describes God's *charis* as powerful, moving the Macedonians to respond profusely by doing good works toward others (Sampley, *Second Letter* 119; Scott 175). J. Paul Sampley concludes that for Paul, *charis* refers to an actual gift from God, the good works *charis* inspires, and the thanks to God for the *charis* and the abundance it inevitably brings with it (Luter 374; Sampley, *Second Letter* 119). Likewise, James D. G. Dunn affirms, "[W]ith Paul, 'grace' was a dynamic concept, the powerful action of God, overlapping with the concepts of 'power' and 'spirit' in Paul's usage" (132). In 2 Corinthians 12:9, God says to Paul, "My *grace* is sufficient for you; my *power* is made perfect in weakness" (original emphasis; Dunn 322), indicating that Paul uses *grace* to refer to God's dynamic power working in his life.

Furthermore, Paul clearly indicates that *charis* in 2 Corinthians 8:2 is associated with joyful and generous giving (Harris, *Second Epistle* 560). Indeed, when God's children experience God's grace in their lives, they will not use difficult circumstances as an excuse for not giving. In other words, giving generously in the midst of economic problems is possible. The grace of God enables Christians to give joyfully and liberally.

The Macedonian believers offer an ideal model of this important principle for the Corinthians and for Christians today. They "gave themselves first to the Lord" (2 Cor. 8:5). Thus, the believers in Macedonian churches gave generously in the midst of a very difficult situation because they had given themselves first to the Lord. Therefore, the



Macedonians were not commended for their own virtue but for the grace of God that worked in them (Schreiner 444). To be precise, the Macedonians can take no credit for this joyful, willing attitude. Instead, this willingness to give comes from grace God gave them (Garland 366; Kistemaker 272).

With this understanding and perspective, Christians give material gifts as “a fragrant offering, and acceptable sacrifice, pleasing to God” (Phil. 4:18). If they give themselves to God, they have little problem giving their material possessions to God and giving themselves for others. If people truly love God, they cannot avoid loving their neighbors and ignore their neighbors’ needs. Jesus Christ gave himself for people (Gal. 1:4; 2:20). He died for them so that they might not live for themselves but for him and for others (2 Cor. 5:15). Without giving one’s life first to God, giving material possessions to him becomes a burden. Indeed, by God’s grace, Christians can present to the Lord their “bodies as living sacrifices” (Rom. 12:1). Thus, their generosity flows from God’s generosity. Barton suggests, “People who have yielded control of their finances to Christ habitually honor Him in their financial decisions and steward resources that He has provided.” In other words, once believers take this step, naturally they view everything they have as belonging to God.

Paul states that the generous act of Macedonian churches was inspired by the generosity of God who gave them grace. Paul writes, “And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity” (2 Cor. 8:1-2, NIV). In other words, Paul believes that God’s generosity lay behind the

Macedonian churches' generosity. With generosity and graciousness, God actively shapes his people to be generous too (Stott 3).

Paul testifies that the Macedonians “gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints” (2 Cor. 8:3-4). Their giving is prepared, eager, and sacrificial. The Macedonians' sacrificial giving surprised Paul, and he said, “[T]hey did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will” (2 Cor. 8:5). Paul clearly states that Macedonian Christian giving is a *grace*, the outflow of God's grace in a life rather than the result of promotion or pressure. Once the Macedonians gave themselves to the Lord, they believed everything they had belonged to God. In fact, the Bible clearly affirms God as author and owner of the universe.

Paul explained that the same grace experienced by the Macedonians was also available for the Christians in Corinth (2 Cor. 9:14). As a result, the Corinthian Christians possessed the same potential to demonstrate gracious care. Therefore, Paul encouraged these believers to continue the effort they had begun. Verses 10 and 11 indicate that the Corinthians had started the project of the collection:

And I give *my* opinion in this matter, for this is to your advantage, who were the first to begin a year ago not only to do *this*, but also to desire *to do it*. But now finish doing it also; that just as *there was* the readiness to desire it, so *there may be* also the completion of it by your ability.  
(original emphasis; 2 Cor. 8:10-11, NASB)

The Corinthians were not fulfilling their promises. Like many people, they had made promises but failed to keep them. Therefore, Paul sent Titus and the credible brothers to visit the Christians in Corinth in advance and help them finish the arrangements for the

generous gift they had promised. The collections for the relief of the saints in Jerusalem were ready when Paul arrived there (1 Cor. 16:2-3; 2 Cor. 8:18; 9:5).

**Joyful and generous giving (2 Cor. 8:2).** The Macedonians were in *deep poverty* (ἡ κατὰ βάθους πτωχεία), which means “rock-bottom destitution” (Barrett 219; Hughes 288). Their Christian faith likely caused their difficult situations, for they may have lost their jobs or been excluded from trade associations because they refused to participate in idolatrous practices (Wiersbe). However, their affliction and hardship did not hinder them from giving. In fact, they gave joyfully and generously. Actually, Paul demonstrates a similar paradox elsewhere when he writes, “as poor, yet making many rich” (2 Cor. 6:10).

Barna reminds Christians that God expects his people to reflect his generous blessings in the ways they seek to bless others (81). God always takes care of his children’s needs sufficiently, and he withholds nothing good from them. In like manner, he wants them to be generous in how they share his blessings to meet the needs of others.

Callahan notes that Christians have the spirit of generosity because of whose they are rather than who they are (17):

God’s nature reflects amazing grace and generosity with us. When we live forward to our best true selves, we are living forward to the image and likeness in which God created us. When we do not live forward to our best true selves, we may behave in stingy and selfish ways. We may be greedy and grabby. (7)

By showing the Macedonians’ generous giving, Paul emphasizes that when Christians truly have experienced God’s grace in their lives, they will not use difficult circumstances such as economic crisis or poverty as an excuse for not giving. For the Macedonians, the overflowing, abundant joy liberated them from human tendencies to concern for

themselves. They did not consider their affliction and hardship as an excuse not to give. Because of God's grace, they experienced joy, and because they experienced such joy in grace they gave so generously. Indeed, God wants his people to give joyfully, not reluctantly or under compulsion, for God loves a cheerful giver.

According to Barna, in order to experience joy through giving, the giver must achieve a certain condition. Specifically, givers need "a change of heart regarding the act of giving" (83). Barna writes, "If we think giving to be process of losing a share of what is rightfully ours, and which therefore prevents us from getting more of what the world has to offer, we will never find joy through giving" (83). God's people have been called to mirror the heart of their loving Father by sharing with others who have need, and by doing that they may experience the pleasure of giving. In other words, the efforts through giving that help others achieving their welfare will be enjoyed as a privilege, not a hardship or an unpleasant task. If the people really appreciate the grace of God extended to them, they will naturally want to express that grace by sharing with others.

Paul not only discusses caring for poor people; he also teaches Christians to take care of their spiritual leaders. In his first letter to the Corinthians, Paul emphasizes one important principle about financial support: Those persons who minister in the word of God should be supported by the people to whom they minister. Paul writes, "In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel" (1 Cor. 9:14, NIV). However, Paul also encourages Christians to embrace willingness to give up certain rights in order to serve others. Paul taught about this truth and applied this principle to his own life and ministry.

Getz indicates that Paul is not suggesting that church leaders are out of God's will if they do not give up money that belongs to them (207). In addition, Paul likely provides an example of how to maintain pure motives, unselfish attitudes, and non-materialistic goals and to avoid actions that might cause unbelievers and immature Christians to stumble (207). Paul does not ignore Christians' responsibilities to offer financial support for their respective spiritual leader. Instead, Paul strongly encourages Christians to care for their spiritual leaders' physical needs. According to Paul, God desires those persons who preach the gospel to receive their living from the gospel.

When people share the gifts with others, they acknowledge God's goodness in their lives. Because sharing with others is not simply a contribution but the expression of gratitude to the Lord who loves them. Thus, they should not give because they are sorry for the pastor or because the church roof is leaking. Their giving must be inspired by the love of God manifested in the cross of Christ.

In 2 Corinthians 8:8-9, Paul reminds the Corinthians about the grace of Jesus Christ who was willing to become poor for their sake, so that through His poverty they might become rich:

I am not speaking *this* as a command, but as proving through the earnestness of others the sincerity of your love also. For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.  
(NASB)

Rather than merely commanding the Corinthians to give generously, Paul puts the sincerity of their love to the test by showing them Christ's sacrificial love because they knew the grace of the Lord Jesus Christ. The statement that Paul declared to the Corinthians is one of the most significant principles about generous giving. Due to the

poverty of human beings, Christ renounced his riches, so that through his poverty they might become rich. Obviously, Paul did not have material poverty and wealth in mind. John Stott writes, “[T]he ‘poverty’ of Christ is seen in his incarnation and especially his cross, while the ‘wealth’ he gives us is salvation with all its rich blessings” (6). Similarly, Olford confirms that the tense of the verb *became* (Yun. *ptochewo*) indicates that Christ’s Incarnation, rather than the conditions under which he lived, was almost certainly in Paul’s mind (50). Apostle Paul, in his letter to the Philippians, describes this divine sacrificial action of Christ who emptied himself and gave up heaven’s glories in order to identify with humanity:

Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death—even death on a cross! (Phil. 2:6-8, NIV)

In 1 Timothy 3:16, Paul writes, “Beyond all question, the mystery of godliness is great: He appeared in a body, was vindicated by the Spirit, was seen by angels, was preached among the nations, was believed on in the world, was taken up in glory.” Scripture clearly shows Christ as rich in power yet humbly submitting to human weakness; rich in glory, yet willingly laying aside that magnificent divine glory for the likeness of man; rich in resources, yet having no room at his birth (Luke 2:7), no home in his life (Matt. 8:20), and no grave at his death (Matt. 27:59-60).

To Paul, Jesus’ acted for the people, for their salvation and spiritual enrichment. Having described the Macedonians’ example of sacrificial giving and their highest example of divine sacrifice, Paul encourages Corinthians and all believers enriched by God’s grace in Christ, who gave them everything, to respond to the same love and grace

as a motivating factor in offering their material possessions to him. In other words, Paul reminded the Corinthians that he did not want them to respond to a command to give their material possessions; instead, he wanted them joyfully and gratefully to share their material possessions as Jesus Christ had done for them. In essence, Getz explains the manner in which Paul told the Corinthians (and subsequent Christians) that by understanding Christ's sacrifice, commands become unnecessary because his love motivates his followers. When the Christians have this total perspective of God's mercies in providing their redemption, moral duties and responsibilities become wonderful and joyous privileges (218).

By implication, Powell suggests, "People give money for all sorts of reasons, but the good news biblical stewardship is that we are encouraged to give out of glad and generous hearts, motivated by sincere love for God" (21). Mark tells the story of a woman with an alabaster vial of very costly perfume of pure nard, *and* she broke the vial and poured it over Jesus' head (Mark 14:3-9). Similarly, John describes another story about Mary using a bottle of costly perfume to anoint Jesus' feet while wiping them with her hair (John 12:1-8). Some observers in these stories scoff at the women's wastefulness, suggesting the women should have carried out a more responsible action with the valuable perfume. These wary observers suggest that the perfume might have been sold and the money given to the poor. However, Jesus did not blame the act of the women because for Jesus, those gifts were offered as an expression of love and gratitude. In Mark 14:9, he said, "And truly I say to you, wherever the gospel is preached in the whole world, that also which this woman has done shall be spoken of in memory of her...." People would always remember the woman's act and tell it as a part of the gospel

story. These women, as well as Zacchaeus (Luke 19:8), gave away their possessions out of gratefulness for God's love and generosity in their lives.

Paul also uses the agricultural experience to describe Christian giving:

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Cor. 9:6). Paul emphasizes the connection between generous giving as the act of sowing and its fruit. The fruit of generous giving is as productive and sure as the fruit of the earth in the season of good harvest. For Paul, giving refers not to losing but instead to sowing seed. It is not a contribution but an investment. According to this principle, people reap in measure to what they sow. The farmer who sows much seed normally produces a larger harvest than the farmer who sows only a small amount of seed. Paul applies agricultural laws of harvest in the spiritual realm, especially in Christian giving. The proportion the farmer sows determines the proportion reaped. By implication, the more people give generously in the work of the Lord, the more fruit will abound to their account. However, Paul's analogy refers not to quantity but to quality. As Christ taught to his disciples, the widow gave more than those persons who gave much because she gave sacrificially rather than out of plenty (Mark 12:41-44).

Getz explains that some people have understood Paul's teaching on “sowing generously” and “reaping generously” as a “prosperity theology” (232). Nonetheless, as Getz asserts, “Nowhere in Scripture are Christians taught to *give* in order to gain earthly abundance. Rather, giving is to be motivated by an unselfish heart that is willing to share unconditionally with those in need, regardless of the monetary return” (original emphasis; 232). Indeed, Paul writes, “God is able to make all grace abound to you, so that in all



things at all times, having all that you need, you will abound in every good work” (2 Cor. 9:8). In verse 11, he adds, “You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.” Paul simply says that the more one gives to others, the more he or she is enriched, encouraging someone to give generously on every occasion. God’s gifts are bestowed on his children, not for their own use, but that they will “abound in good works” for others. Christians harvest two things from generous giving. First, God supplies everything people need (not necessarily in material things). Second, God gives Christians the opportunity to bless others. Certainly, God desires generous living for all believers. He loves generosity, and he intends to make his grace abound in Christians so they can abound in every good work.

The Bible teaches that God spared nothing in his giving. Paul declares that God “spared not His own Son, but delivered Him up for us all, how shall He not with Him also freely give us all things?” (Rom. 8:32). Because God gives generously, Christians desiring godliness must follow God’s divine example. As the psalmist writes, “The wicked borrow and do not repay, but the righteous give generously” (Ps. 37:21). Paul explains that the Macedonians’ giving drew from true generosity. He writes, “Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity” (2 Cor. 8:2). God made all grace abound to the Macedonians so that they could abound in every good work. They expressed these good works through their generous giving to the needy Christians in Jerusalem.

**Giving beyond their ability of their own accord (2 Cor. 8:3-5).** Paul testifies, “[A]ccording to their ability, and beyond their ability *they gave* of their own accord,

begging us with much entreaty for the favor of participation in the support of the saints, and *this*, not as we had expected, but they first gave themselves to the Lord and to us by the will of God” (original emphasis; 8:3-5, NASB). People give the best things to those persons whom they love. Certainly, God’s love had touched the Macedonians, and they loved God. As a result, they gave themselves to him.

From his human perspective, Paul did not expect the poverty-stricken Macedonians to participate in the project of the collection to support the Jerusalem community. Beyond Paul’s natural estimation and expectation, the Macedonians asked Paul for the favor (τὴν χάριμό *grace*) of participation in support of the saints in Jerusalem. Certainly, the sacrificial action of the Macedonians is not a common practice. Most people beg to receive money; the Macedonians begged to give money. They adopted this extraordinary practice because of God’s grace, which produced abundant joy and love to meet others’ needs.

The Macedonians considered giving a favor rather than a burden (lit., a *grace*, v. 4b). The Macedonians proved that true giving is not the exclusive privilege of the wealthy. Hughes writes, “[T]he most genuine liberality is frequently displayed by those who have least to give” (288). In other words, a gift’s worth is not determined quantitatively. Although the Macedonians’ contribution is probably comparatively small because of their deep poverty, they were regarded as “overflowed in the wealth of their generosity.” Thus, the importance of Christian giving is not measured of its quantity, but of its quality. *Quality* refers to the type of sacrificial giving to which Jesus refers in Mark 12:41-44:

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts.

But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

The widow who put her two very small copper coins into the temple treasury gave more than all the others.

Paul emphasized the authenticity of the sacrificial act of the Macedonians by saying that they gave not simply according to their ability, but beyond their ability to give and that their giving was not out of compulsion but of their own accord. In other words, they gave not because of Paul’s request of them, but because of their request of Paul (2 Cor. 8:4a). They gave of their own initiative. Furthermore, Paul described the Philippians’ gift, sent through Epaphroditus, as “a fragrant aroma, an acceptable sacrifice, well-pleasing to God” (Phil. 4:18). Moreover, Paul teaches that God will provide all their needs according to his riches in glory in Christ Jesus (Phil. 4:19).

The word *participation* in verse 4 translates from κοινωνία, “association, communion, fellowship, close relationship” (Bauer 552). Thus, the Macedonians desired involvement in the collection because they envisioned themselves in close relationship or in fellowship with the saints in Jerusalem. *Saints* refers to “the poor among the saints in Jerusalem,” as Paul mentions in Romans 15:26. This verse suggests that not all the saints in Jerusalem were poor.

In verse 5, Paul says that the Macedonians not only contributed their money but also had given their own selves to the Lord and to him, by the will of God. Hughes says,

“without self-giving there is no profound self sacrifice” (292). In other words, self-giving manifests sacrificial giving.

They gave themselves first to the Lord (εαυτοὺς ἔδωκαν πρῶτον τῷ κυρίῳ). The word *gave* translates from the Greek word *didomi*. The action of giving oneself to the Lord involves sacrificial love to him. In Mark 10:45, the Son of Man gives (*didomi*) his life as ransom for many (cf. Luke 22:19). Similarly in Galatians 2:20, Paul writes that Jesus “gave Himself [παραδόντος ἑαυτὸν] for me”; furthermore, Paul encourages husbands to love their wives as Christ loves his church, and gave himself [ἑαυτὸν παρέδωκεν] up for her. These expressions convey the main point as willingness to die or self-sacrificial love in the sense of self-sacrifice (Kittel, Bromiley, and Friedrich).

Paul told the Philippians that Christians should offer their material gifts as “a fragrant offering, an acceptable sacrifice, pleasing to God” (Phil. 4:18). In Romans 12:1, Paul emphasizes Christians’ responsibility to present to the Lord their “bodies as living sacrifices.” Getz explains that when Christians take this step, then they view everything they have as belonging to God (214). The Macedonian believers provide a good example of this important principle. A Christian’s body is the temple of the Holy Spirit (1 Cor. 6:19-20). It represents the totality of a person’s life and activities including everything that he or she has. In contrast with Old Testament sacrifices, the Christian’s sacrifice is a living sacrifice. Such an offering is holy (set apart) and pleasing (cf. “pleasing” in 12:2) to God. Furthermore, it is spiritual worship (*logiken latreian*). John A. Witmer explains that *worship (latreian)* refers to “any ministry performed for God, such as that of the priests and the Levites. Christians are believer-priests, identified with the great High Priest, the Lord Jesus Christ (cf. Heb. 7:23-28; 1 Pet. 2:5, 9; Rev. 1:6)” (487). Thus, Paul

believes that Christians' offering of their total lives as a sacrifice to God represents holy service. In view of that, the offering of one's life and material possessions as living sacrifices is an act of spiritual worship.

Many church members likely think worship services include offering times in order to raise money to pay the pastor and the church's bills. Still others may think it is inappropriate and disgraceful if they do not put the money in the offering plate. However, these are not the reasons why Christians have an offering during their worship service.

Powell asserts that the main reason people go to church is not to have their needs met. He writes, "[T]he main reason, the most important reason, for going to church is worship God" (20). In fact, one of Christians' greatest needs involves worshipping God. The Bible clearly states that God has created people in his own image (Gen. 1:27). Stephen Seamands writes, "As we are created in the image of God, we are designed to have our personhood, modeled after the Trinity which is essentially relational" (121). Essentially, worship involves an expression of the Christian's inner relationship with God, with a sense of praise and adoration.

Thus, the offering constitutes an act of worship. It is an opportunity for a Christian to give up something that he or she value, such as money, as a sacrifice to God. The believers worship God because they honor Him. He is worthy to be praised and honored. People cannot worship and honor God without giving up something that they value as an expression of their devotion and thanksgiving to him who is so good to them.

In Malachi 1:6, the Lord says, "A son honors his father and a servant his master. If I am a father, where is the honor due me? If I am a master, where is the respect due me?" The fifth of the Ten Commandments states that children must honor their parents

(Exod. 20:12; Deut. 5:16). Consequently, children who disobeyed and rebelled against discipline were to be stoned (Deut. 21:18-21). In the question God presented to the Israelites, the Hebrew word for *honor* (כְּבוֹד, *ka□bo□d*) has the concept of a *weighty* person in society, someone honorable, impressive, worthy of respect (Harris, 2 *Corinthians* 4:26). This word also means *glory* (Walvoord 1977). The Scriptures frequently refer to the glory of God, and God is even called “the King of glory” (Ps. 24:7-10). God told the people of Israel that bringing blind animals and sacrificing crippled or diseased animals expresses a disrespectful attitude towards him: “When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?” (Mal. 1:8). The quality of the offering indicates the inner attitude towards God.

Paul exhorted the Corinthians, “Whatever you do, do all to the glory of God” (1 Cor. 10:31). Scripture defines any human action that fails to fulfill God’s will for his glory as sin. The Bible clearly declares that God’s people are to glorify God by their worshipful praise. The psalm writer says, “Whoever offers praise glorifies Me” (Ps. 50:23, NKJV). Christians are also to glorify him by their consistent bearing of fruit. John writes, “By this My Father is glorified, that you bear much fruit; so you will be My disciples” (John 15:8). The saints are to glorify God by their entire dedication: “For you were bought at a price; therefore glorify God in your body and in your spirit, which are God’s” (1 Cor. 6:20). The Church of Christ glorifies him by its good works: “Let your light so shine before men, that they may see your good works and glorify your Father in heaven” (Matt. 5:16). Finally, his followers glorify him by their possessions (Prov. 3:9).

To be specific, when Christians give their money to ministry efforts, they thank God for the love and generosity he has shown them. Because Christians are called to worship him by using every breath and every ounce of energy they possess, accordingly, the Christian's life is a worship performance. In other words, the act of giving represents one more way to express humility and love for God.

By implication, honoring God with possessions requires all people to give to God the valued things that express their gratitude and reverence:

It is the end of our creation and redemption to honour God;... [W]e are no other way capable of serving him than in his honour. His honour we must show forth and the honour we have for him. We must honour him, not only *with our bodies and spirits which are his*, but with our estates too, for they also are his: we and all our appurtenances must be devoted to his glory. Worldly wealth is but poor substance, yet, such as it is, we must honour God with it, and then, if ever, it becomes substantial. (Henry 582)

The money and possessions people give for God's works represent an essential and integral part of their worship to God. Their giving material possessions is the expression of their gratitude and reverence of God who is worthy of their praise and worship. As Paul taught the Corinthians (and all believers), when Christians realize what Christ has done for them, this knowledge motivates them to respond to God's love with grateful and joyful hearts. Vallet states, "[P]erhaps the greatest tragedy is that the church is forgetting that the offering of the people is to God, and that God then gives the offering to the church to carry out God's mission" (169). In other words, when a person has individuals have a clear perspective on God's mercies in providing their redemption through Jesus Christ, they will consider their giving of material possessions as a joyous privilege and not as a moral duty that burden them.

Thus, pastors need to encourage their church members to give not as a duty but as “spiritual sacrifices” presented to the Lord (Phil. 4:18). As such, giving represents an act of worship to the resurrected and ascended Savior. What a privilege that the people of God bring their offerings to God as a joyful act of worship because he is the Almighty God deserving of honor and respect. In summary, Christians should understand that the offering they give to God is a right response to his love and goodness.

In a basic sense, financial stewardship involves Christians’ putting their faith in God into action. It is a practical expression of faith that moves from simply claiming to believe in God as creator, redeemer, and provider to living out that belief in real and visible ways.

As stated earlier, the Bible declares that everything belongs to God because he created everything, including humankind. The psalmist also invites all the people to give thanks and worship him as their creator:

Shout for joy to the LORD, all the earth. Worship the LORD with gladness; come before him with joyful songs. Know that the LORD is God. It is he who made us, and we are his; we are his people, the sheep of his pasture. Enter his gates with thanksgiving and his courts with praise; give thanks to him and praise his name. For the LORD is good and his love endures forever; his faithfulness continues through all generations. (Ps. 100:1-5)

Undoubtedly, the Macedonians recognized Paul as an apostle called by God. Thus, submitting to the Lord’s authority in Paul did not prove difficult for them (Martin). Their recognition of the authority of the Lord in Paul’s ministry convinced them to support his effort for the collection.

One reason for the Corinthians’ failure to complete their initial commitment regarding the collection concerned the influence of false apostles who persuaded them to suspect Paul’s motivation and integrity. Perhaps Paul’s opponents in Corinth had



suggested that Paul was somehow deceiving the Corinthians to obtain money for himself.

Therefore, Paul tried to clarify the issue that confused the Corinthians:

I robbed other churches, taking wages *from them* to serve you; and when I was present with you and was in need, I was not a burden to anyone; for when the brethren came from Macedonia, they fully supplied my need, and in everything I kept myself from being a burden to you, and will continue to do so. As the truth of Christ is in me, this boasting of mine will not be stopped in the regions of Achaia. Why? Because I do not love you? God knows *I do!* But what I am doing, I will continue to do, that I may cut off opportunity from those who desire an opportunity to be regarded just as we are in the matter about which they are boasting. For such men are false apostles, deceitful workers, disguising themselves as apostles of Christ. (2 Cor. 11:8-13; cf. 11:20; 12:14)

When a church harbors suspicions regarding the leader's motivation, participation is difficult. Paul knew persuading the Corinthians to participate would prove difficult if they did not trust him, so he tried to convince them of his love and God's love. He must have realized that doubts about his integrity in financial affairs easily could destroy his ministry and his reputation. Paul believes that this collection must be motivated by trust and love. Certainly, it is the result of the grace of God in human hearts.

Paul emphasizes that Christians need accountability for their financial commitments to God's work. In regard to giving, many Christians respond favorably. Like the Corinthians, they may respond enthusiastically when someone shares about special needs. However, also like the Corinthians, they forget their commitments easily (Getz 216).

To overcome this failure, Getz suggests that Christians who have made financial commitment need constant reminders (216). He lists Paul's steps to assure that the Corinthians followed through on their financial commitments (216). First, he sent Titus to help them complete the project (2 Cor. 8:6). Second, he wrote them a personal letter,

encouraging them to “finish the work” (8:10-11). Third, he sent a group of “brothers” ahead to assure they had collected the money before he arrived (9:3). Fourth, he alerted them to his personal plans to arrive with some Macedonian Christians so the Corinthians would be prepared and not be embarrassed (9:4).

**Sacrificial giving.** The Corinthians were challenged to give sacrificially, based on the model of giving demonstrated by the Macedonian churches (2 Cor. 8:3). Vallet writes, “[T]he primary giving by Jesus was a primary motivation” (43). The apostle John also reveals Jesus’ gift of himself as atonement for sins at an unimaginable cost to the giver (1 John 3:16). Obviously, people greatest sacrifices are not even in the same league with Jesus’ unique sacrifice. Christians are imitators of God, and for that reason they sacrificially give their best. Accordingly, David says, “I will not sacrifice to the Lord my God burnt offerings that cost me nothing” (2 Sam. 24:24).

**Stimulating others to give by showing other people’s giving (2 Cor. 8:6-8).**

Having explained how the poverty-stricken Macedonians gave joyfully and generously because of the grace in their hearts, Paul exhorted the Corinthians who “excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us” to excel in the grace of giving in verse 7. In other words, if the Macedonians gave out of their poverty, how much more ought the Corinthians to give out of their prosperity. In 1 Corinthians 1:4-7, Paul gratefully praised God for the grace in Christ Jesus that he gave to the Corinthians:

I always thank God for you because of his grace given you in Christ Jesus. For in him you have been enriched in every way—in all your speaking and in all your knowledge—because our testimony about Christ was confirmed in you. Therefore you do not lack any spiritual gift as you eagerly wait for our Lord Jesus Christ to be revealed.

Paul reminded the Corinthians of the gifts and virtues with which they had been enriched to encourage them to excel in the gracious service of giving because giving expresses love (1 John 3:11, 16-18). Thus, Paul was proving the genuineness of their love. The Corinthians claimed to love Paul; now he encouraged them to prove that love by sharing in the offering. Grace giving is an evidence of love—love for Christ, love for God’s servants who have ministered to His people, and love for those who have special needs (Wiersbe). Getz comments, “It is God’s will that all Christians excel in the grace of giving” (217). Further, Getz states, “[G]iving regularly, systematically, and proportionately is the will of God for every Christian” (217). In the language of the Bible, knowing God always means fulfilling his requirements, listening, and obeying his commands. Therefore, when Christians ask the Spirit to help them know the Father, they in fact ask the Spirit to help them know the Father’s will. Accordingly, God makes his will known through the Holy Spirit (Cantalamessa 350). Discerning the Father’s will leads Christians to the Holy Spirit’s essential role in their respective ministries because only through the Holy Spirit’s ministry can Christians know what the Father is doing. (Seamands 26-27).

Nevertheless, he carefully approached them, saying, “I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others” (2 Cor. 8:8). Paul did not intend to compel the Corinthians to give their money to Jerusalem; rather, he wanted to put them to the test. Thus, Paul shows the liberality of Macedonian churches not as a competition but as an incentive to the Corinthians to show a liberality of comparable quality (Hughes 298).

Paul's second letter to the Corinthians describes how the church in Macedonia gave much even though they had very little. In contrast, the Corinthian church had given little in spite of their potential to give much. Thus, Paul wrote to them that he believed they had potential to develop the grace of giving as they had other virtues.

### **Jesus Christ's Example (2 Cor. 8:9)**

Undoubtedly, Paul wanted the Corinthians' love for him and love for God to motivate them. He wanted them to give freely and generously, not in obedience to his command but in emulation of Jesus' example of self-impoverishment. Paul was convinced that the Corinthian believers knew about the death of Christ on the cross. Paul pointed out that the Macedonians followed the example of the Lord in that they gave out of poverty Paul reached the climax of his argument for Christian liberality: the self-giving and self-impoverishment of Jesus Christ on behalf of humanity (Hughes 299).

Jesus Christ's grace revealed through his sacrificial giving on the cross represents the perfect manifestation of grace and the source of all graces (Hughes 299). From the splendor of heaven, Christ descended to Calvary and the grave. He emptied himself, humbling himself through his incarnation, and took upon himself the role of a servant. In 2 Corinthians 8:9, Paul emphasizes the manner in which Jesus, the creator and Lord of all things, became poor for the sake of humanity. In light of such action, Paul asked why the Corinthians did not sacrifice part of their riches for Christ's sake out of love for him. In fact, they all owe to him the riches of salvation, forgiveness, and justification. Only his sacrificial self-giving and self-impoverishment reconciles humanity to God the Father and allows persons to partake of the divine nature. Indeed, Jesus assumed human debt of sin and paid for it with his life. In other words, all human being including the Corinthians

had directly benefited from his generosity. Therefore, making a material offering to his needy members should not be too much to ask.

Thus, to accomplish sacrificial ministry, people need to work together with Lord. Because it is not that people are doing their ministry, but it is Christ who is doing His ministry through them (Seamands 23). In essence, Paul was emphasizing that when Christians truly understand what Christ has done for them, what appears to be a moral duty and responsibility becomes a wonderful and joyous privilege (Getz 218). Conversely, if they do not give joyfully they actually do not have a proper perspective on Christ's Incarnation.

### **Principles of Christian Giving (2 Cor. 8:12-9:15)**

Paul encouraged the Corinthians to finish what they began to do a year earlier and eagerly desired to do. He told them that if they were willing to give according to what they had, then their gifts would be acceptable to God. They did not have to give beyond their resources:

For if the readiness is present, it is acceptable according to what *a man* has, not according to what he does not have. For *this* is not for the ease of others *and* for your affliction, but by way of equality—at this present time your abundance *being a supply* for their want, that their abundance also may become *a supply* for your want, that there may be equality; as it is written, “He who *gathered* much did not have too much, and he who *gathered* little had no lack. (original emphasis; 2 Cor. 8:12-15, NASB)

Paul did not ask the Corinthians to suffer financially so that the saints in Jerusalem might prosper. In other words, Paul did not suggest that the rich become poor so that the poor might become rich. Paul did not expect the Corinthians to do what the Macedonians did. He said that a people's giving should correspond with what they have, not according to what they do not have.

Paul's advice is that Christians should give proportionately and express mutual concern. He did not ask the wealthy Corinthians to reduce themselves to poverty. Nevertheless, this reciprocity of giving and receiving expressed their mutual concern for all members of the body of Christ. This principle refers to Israel's experience in the wilderness when God gave them food—he did so equally according to their needs (Exod. 16:16-18). While the Corinthian church possessed material wealth, the believers in Judea were poor. Paul then envisions a time in the future when the situations might reverse, when the Jerusalem church might have a surplus and the Corinthians might be in need. At such a time, the Jerusalem believers would assist the Corinthians.

### **Systematic Financial Planning (2 Cor. 8:12-9:7)**

Paul lived among the Corinthians for at least a year and a half (Acts 18:11). He believed that the Corinthians were enthusiastic to help the needy saints in Jerusalem. Therefore, he boasted to the Macedonians about the Corinthians' eagerness to help other people. Nonetheless, the Corinthians had failed to follow through on their good intentions:

For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. (2 Cor. 9:2)

When Paul shared about the Jerusalem Christians' special needs, initially the Corinthians responded positively and enthusiastically (2 Cor. 8:10-11). However, they failed to fulfill their commitment. They did not complete their pledge because they failed to set aside money on a regular and systematic basis in preparation for Paul's arrival in Corinth to collect their gift to Jerusalem.

Consequently, Paul reminded them of their commitment by giving them encouragement through his letter. First-century Christians met on the first day of the week to remember the resurrection of Jesus Christ. Therefore, Paul encouraged every Christian in Corinth to set aside a sum of money for their special offering. He urged them to prepare for giving to God's work rather than simply giving from their leftover money from week to week. In these verses, Paul seems to encourage Christians carefully to determine a certain percentage of their income as their offering to God's work.

Getz asserts that if persons have regular work and regular income, then they should observe and offer regular practices of giving (209). Furthermore, Getz suggests that Christians honestly and carefully predetermine the percentage or amount of their offering in light of God's provision in order to give systematically and regularly. While the Corinthians exhibited willingness, they still had not completed the project. In this sense, Paul needed to give some further principles of Christian giving in chapter 9.

**Planning systematic Christian giving.** The Corinthians had promised their contribution, but they did not follow through. Paul gave a proper instruction to the Corinthians that they should organize and plan their giving in a systematic way so they can give generously and not respond in a grudging manner:

But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. For if any Macedonians come with me and find you unprepared, we—not to say anything about you—would be ashamed of having been so confident. So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. (2 Cor. 9:3-5)

If a person has planned and prepared his or her giving, bringing those gifts to God will be a joyful action. Olford writes, "Casualness implies something done without care, without

putting one's heart into it and, therefore without joy" (81). Further, he states, "[T]he very discipline that determines a sense of purpose is the discipline that deepens joy in our Christian experience" (81). Conversely, when people do not plan their giving, they cannot give regularly. Naturally, people tend to spend all their money to meet their own needs and desires. If they do not arrange their giving to God first, they usually have no money to give. Then when asked to give, they respond grudgingly. Therefore, Christians should set aside a certain percentage of their income in order to be able to give regularly and systematically to God's work.

Getz states, "[T]hey [the Corinthians] had failed to set aside money on a regular and systematic basis in order to be prepared when Paul would eventually come to Corinth to take their gift to Jerusalem" (208). As a result, Paul was trying to help the Corinthians give in a more systematic way so that when he arrive, he will give letters of introduction to the men they approve and send them with their gift to Jerusalem (1 Cor. 16:1-3). Paul did not specify the amount they should set aside; however, he encouraged all the believers to participate in this project. Paul suggested that each person should give according to his or her income (1 Cor. 16:2a). Paul did not want to have to take up a number of collections when he arrived in Corinth. He wanted the whole contribution to be ready.

Systematic giving requires planning. As such, if Christians set aside a portion of their income when they receive it, they will be ready to give during worship. Their giving should not depend upon their emotions; rather, it should depend on their commitment to God. Furthermore, Christians should wisely plan their giving according to what they have received. Thus, to be systematic in giving, everyone constantly should set aside his or her



gifts as soon as possible after they have earned their income. This prevents the common temptation of spending all the money. For those persons who earn their income every day by selling in the market, they can set aside a portion of their income every day as the offering at home and then bring it to the church on Sunday. Others may receive their income once a week or once a month, so they too should set aside their offering when they receive the money so they can be ready to give when they come to worship. This kind of giving is not spontaneous, nor does it depend on emotions. When stirred and touched by an appealing sermon or presentation, people dig into their wallets, pull out the large sums, and drop it in the offering plate. Giving must not be dependent upon emotions being stirred or not being stirred. It must be planned systematically and depends on individuals' commitment to the Lord, so when they come to worship God they come prepared, knowing how much they can give as Paul seemed to expect when he wrote his letters. Certainly, anyone who earns a living wage, whether rich or poor, is privileged to give an offering to God.

**Giving proportionally.** Narciso Dionson explains Paul's statement on giving that is line with income: "[G]iving is to be in proportion with our income. A poor man does not have to give as much as a rich man. But as the poor man's income rises, his giving will also increase" (37). People cannot give what they do not have, but they can refuse to give what they have. Giving an amount in proportion to what they have received—a percentage of their income—helps deny and decline the selfish human inclination.

Paul reminded the Corinthians of their previous commitment, in light of their present failure to complete the project. Perhaps they believed that they could not reach the amount they offered, but for Paul, such a rationale could not be justified. Therefore,

he encouraged them to finish the work. Paul indicated his desire that they match their previous eagerness with their present giving by giving in proportion to their wealth. This instruction suggests that believers who have more should give more. The Jewish believers in the church would have been accustomed to the tithe, but Paul did not mention any special proportion. Certainly, the tithe (10 percent of one's income) is a good place to *begin* stewardship, but one must not remain at that level (Davis 20). As the Lord gives persons more, they should plan to give more. Tithing, as Larry Burkett indicates, "should always be a voluntary act on the part of God's people" (36). Furthermore, Burkett states that tithing was not intended to help establish the physical church and pay the wages of *full-time* ministers but instead is "a physical, earthly demonstration of man's commitment to God. God understood our greedy, selfish nature and provided an identifiable sign of our sincerity" (37). Furthermore, Scripture commands each person to give according to his or her abundance and conviction. As such, a tenth represents only a minimum gift (38). G. Ernest Thomas explains that Jesus and all the writers of the Gospels and Epistles never regarded their broader emphasis upon stewardship and their subsequent warnings about the use of money as an invitation to believers to give less than one-tenth of their incomes to God's work (27). Thomas further asserts that Jesus "never indicated that His followers were to find an easier path of loyalty by giving less of their money and of their talents to their Heavenly Father than did a faithful child of Israel" (29). Thomas writes, "[N]o Christian is justified in criticizing tithing as Old Testament legalism if he is motivated by a desire to escape his obligation to give generously to the work of God in the world" (27). He asserts that Jesus never gave permission to Christ followers to try to

find an easier way of showing God their love and loyalty by giving less of their possessions or talents for ministry (29).

Paul was convinced that the Corinthians should be able to complete the project even if unable to raise the funds they had originally hoped to offer to the needy Christians in Jerusalem. Getz discusses the Corinthians' situation:

Perhaps initially they were overly enthusiastic and unrealistic as to what they could do. Or they may have become victims of certain circumstances that made it difficult for them to follow through. However, they had also been negligent in setting aside the monies on a week-to-week basis, which in turn meant that they had not been carrying out this project regularly and systematically. Consequently, they were not able to reach their goal because they had already spent the money for their own needs and desires. (219)

When Paul wrote this letter to the Corinthians, he addressed his concern that they had not given according to their potential. They may earn more, but they also involve themselves in more and more financial obligations. Then they do not have more to share with others who are in need. Consequently, they *spent* their income rather than *invested* it for God's kingdom.

Paul talked about the church in the region of Macedonia that had given much, even though they had little. The Corinthian church had given little, though they had the potential to give much. Therefore, Paul wrote to them and encouraged them that he believed they would be able to develop the grace of giving as they had benefited so richly from God's grace.

William D. Watley expounds on Paul's message to the believers at Corinth:

I am pleased and proud of the spiritual strides that many of you have made personally, as well as the growth you have made as a congregation. I am proud of your faith. No individual Christian or congregation can grow or make any great strides without faith in the word, power, and grace of God, as well as what they can accomplish with God. (51-52)

Paul sincerely was proud of the Corinthian church regarding their utterance, knowledge, and diligence. In fact, they loved him as he loved them. When Paul looked at the Corinthian church's growth, he also desired that they grow in the grace of giving, as they had in so many other ways. Indeed, Christians today need to pay attention to what Paul told the Corinthians.

**Giving willingly (2 Cor. 9:7).** Paul encouraged the Corinthians to prepare their hearts as well as their gifts. He wanted them not only to plan and prepare their giving in a systematic manner but also to give willingly because God loves people to give joyfully. While Scripture stresses that God wants Christians to be generous, he also requires them to give cheerfully. He does not want them to give reluctantly or under compulsion. In fact, if people do not give cheerfully, their gifts do not please God. Paul hoped giving would become an act of worship, glorifying God and leading to the growth in faith of the giver (Jeavons and Basinger 52).

### **Results of Faithful Giving (2 Cor. 9:8-15)**

According to Paul, Christians should carefully and systematically arrange and plan giving in order to give cheerfully; such an attitude leads to joy and blessings in giving (Getz 223). Paul wrote his second letter to the Corinthians to express his gratitude and joy regarding the Corinthians' response (2 Cor. 7:5-16). Nonetheless, Getz asserts that Paul still was concerned about how the people handled their finances (213). In the beginning when Paul asked the Christians to raise money for helping the needy Christians in Jerusalem (2 Cor. 8:9), the Corinthians quickly responded with enthusiasm. In fact, their willingness to help the believers in Jerusalem had motivated the churches in Macedonia also to take part in this project (8:1-2; 9:1-2).

God did not promise to give his people everything they want or desire. However, he has promised to meet their needs. Paul teaches that when Christians give faithfully, God will meet their needs. In this sense, Paul seems to talk about material blessings as well as spiritual blessings or the gift of grace (Getz 234-35). Paul's personal testimony reveals that if Christians live faithfully, God responds faithfully.

Oxford encourages Christians to give according to God's terms (22). Indeed, Paul reminds Christians of Jesus' words when he says, "It is more blessed to give than to receive" (Acts 20:35). Tom Rees says, "[T]he only way to prove this truth of this Beatitude is to put it to the test, and we shall sooner discover from experience that the word of the Master is true-miserly people are miserable people, and generous people are joyous people" (22). Paul stresses the significant results of generous giving:

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. In 2 Corinthians 9:7-11,

Paul used this message not to teach a prosperity gospel. Instead, he wanted to help the Corinthians understand his expectations for them, namely, that they should not only collect the money in a systematic and regular basis but also give willingly. Therefore, when Paul and his companions arrived, the Corinthians were able to give money with joyful hearts. He did not want them to give unwillingly or under pressure.

One important principle that Paul has highlighted that can help people to be able to give cheerfully and not reluctantly was that they must constantly set aside a portion of

their income systematically and regularly. In other words, they must intently plan their giving. Usually, lack of preparation and management caused people to feel deficient.

**Effective witness.** Paul convinced the Corinthians that if they were generous based upon their own resources, God would supply them with material blessings so they could continue supporting God's work in the world. Accordingly, Getz explains that "they would be 'enlarging the harvest of their righteousness'" (234). The psalmist writes, "May God be gracious to us and bless us and make his face shine upon us, that your ways may be known on earth, your salvation among all nations" (Ps. 67:1-2). Indeed, God purposely blesses his people so they may witness to the world about God's salvation.

God also gave promises to Abraham:

I will make you into a great nation and I will bless you; I will make your name great, and you will be a blessing. I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth will be blessed through you. (Gen. 12:2-3)

Then, in Genesis 22:18, God again swore to Abraham, "[A]nd through your offspring all nations on earth will be blessed, because you have obeyed me." Paul explains how this promise refers to the gift of the messiah and the gift of the Holy Spirit:

He redeemed us in order that the blessing given to Abraham might come to the Gentiles through Christ Jesus, so that by faith we might receive the promise of the Spirit.... The promises were spoken to Abraham and to his seed. The Scripture does not say "and to seeds," meaning many people, but "and to your seed," meaning one person, who is Christ. (Gal 3:14, 16)

Jesus Christ fulfils the oath God swore to Abraham. Anyone who believes in Jesus Christ will receive the great gift—the Holy Spirit *and* salvation. Paul describes all believers in Christ as Abraham's offspring, heirs according to promise (Gal. 3:29). Through the church, the spiritual descendents of Abraham, God will bless all the nations of earth.

By this promise, God desires to bless Abraham's spiritual descendants, as well as Abraham himself, so they will be a blessing to the rest of the world. In light of God's plan, Christians can use the blessings God has entrusted, including their money and wealth, not only for the comfort and convenience of their own families but also to meet the needs of others and to spread the gospel throughout the world.

Arif Mohamed talks about Mizoram, North India, as an example of the gospel transforming an entire community and, in turn, causing the community to resource their region and other nations. Mohamed writes a statement from one prominent Christian leader in Mizoram, Lalchuangliana, who says, "Mizo people feel a responsibility to sow generously into missions, because of the blessing they have received" (17). In fact, the Christian society has sent out proportionately more missionaries than any other community in the world. Mohamed testifies, "It sends out about two thousand missionaries a year to different parts of India, as well as Samoa, China, Thailand, and even England" (19). Stott affirms that giving can express a theology of evangelization (17).

**Glorifying God.** In 2 Corinthians 9:11-15, four times Paul expresses his confidence that their offering will result in an increase of thanksgiving and praise to God: (1) generosity resulting in thanksgiving to God (v. 11); (2) the provision of the needs of God's people and thanks to God (v. 12); (3) praise to God due to believers' obedience and generosity in sharing with others (v. 13); and, "Thanks be to God for his indescribable gift!" (v. 15).

Paul exhorted the Corinthians in his previous letter when he said, "[W]hatever you do, do it all for the glory of God" (1 Cor. 10:31). Through their generous gift, not

only the needs of God's people would be met, but it also would cause the receivers to praise God and glorify him for these material blessings. Paul says, "[B]ecause of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else" (2 Cor. 9:13). In other words, through the Corinthians' generosity, they demonstrated their authentic faith and confession of the gospel. James also teaches a similar truth when he writes, "[F]aith by itself, if it is not accompanied by action, is dead" (Jas. 2:17). Paul believed that the Christians in Jerusalem would praise God for the Corinthians' obedience as demonstrated by their generosity.

### **Handling Church Finances**

Although Paul initiated planning the collection, he managed the money with care. He carefully handled all funds given to meet others' needs. Accordingly, he wanted to be above reproach in all respects so no one could accuse him of raising this money for his own benefit.

To the Corinthians, Paul said, "Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem. If it seems advisable for me to go also, they will accompany me" (1 Cor. 16:3-4). Paul did not want to handle the money by himself; instead, he intended for other people chosen by the Corinth church to accompany him. Undoubtedly, Paul did not want to give anyone an opportunity to question his motives or to accuse him of misusing funds. Getz comments, "Not only would he never take what did not belong to him, but he would never engage in



any kind of activity that could be misinterpreted either by Christians or non-Christians” (211). Certainly, all Christian leaders today must learn this model.

*Trustworthy* people should handle church finances. Paul encouraged the Corinthians to choose individuals they personally trusted to bring the gift to Jerusalem, whether or not Paul was able to go along. Those who handle and distribute monies offered for God’s work should be trustworthy. They must be above reproach in all respects and should be accountable.

Indeed, handling money is a risky business, and Paul was evidently aware of the dangers (Stott 11):

We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men. In addition, we are sending with them our brother who has often proved to us in many ways that he is zealous, and now even more so because of his great confidence in you. As for Titus, he is my partner and fellow worker among you; as for our brothers, they are representatives of the churches and an honor to Christ. Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it. (2 Cor. 8:20 -24)

Paul did not handle the financial arrangement himself; instead, he put Titus in charge.

Furthermore, in verse 18, Paul added that he was sending along with Titus another brother, “praised by all the churches for his service to the gospel.” In verse 19 (cf. 1 Cor. 16:3), Paul makes sure that the congregations had chosen this brother to accompany him and carry the gift. He wrote, “What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help.” Evidently, the churches chose the people carrying the offering to Jerusalem because of their confidence in them.

Sadly, many Christian leaders have abused their responsibilities given by the church:

It is good for churches to be openly careful about the number of people present when the offering is counted, and for regular reports to be given to church members on the church finances. We need such transparency in church life; it gives confidence to the membership. (Stott 11)

Thus, a careful reporting and accountability system must be taken seriously in order to develop deeper trustworthiness and give confidence to church members.

People who are *honest* must handle the finance in the church. Henry and Richard Blackaby emphasize the significance of honesty as a leader's most important characteristic. They write, "Employees have counted honesty in their leaders as more important than vision, competence, accomplishments, and the ability to inspire others" (104). Blackaby and Blackaby also emphasize that followers want honest leaders even when they realize that their leaders will not be perfect (105).

Paul emphasizes the importance of the honesty. He carefully selected each person to handle the money. Indeed, God desires that his people handle money honestly:

And we are sending along with him the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. (2 Cor. 8:18-21)

Unfortunately, many Christian ministries lose their testimony because they mishandle funds entrusted to them. Every ministry ought to be honest in its financial affairs. Paul exercised care not to allow anything to happen that would give his enemies opportunity to accuse him of exploiting funds (2 Cor. 8:20-21). Therefore, Paul encouraged the churches to share in the offering and select trustworthy representatives to help manage it.

### Summary

The Macedonians' giving exhibits a good example of Christian giving. It was voluntary and spontaneous. It was a result of grace in their hearts, not pressure. They gave because they wanted to give and because they had experienced the grace of God. They had experienced God's grace because they gave themselves to him.

The grace of God is not something in which people merely believe but something they experience as well. For instance, the Thessalonians had received and experienced God's grace when they accepted the gospel that Paul had preached to them:

[F]or our gospel did not come to you in word only, but also in power and in the Holy Spirit and with full conviction; just as you know what kind of men we proved to be among you for your sake. You also became imitators of us and of the Lord, having received the word in much tribulation with the joy of the Holy Spirit, so that you became an example to all the believers in Macedonia and in Achaia. (1 Thess. 1:5-7)

When a person receives the word of God by faith and with full conviction, the Holy Spirit changes his or her mind and enables him or her to imitate Christ and therefore become an example to other people. God's Spirit will enable every Christian to experience unblemished obedience and a perfect heart. The Spirit of God gives power to God's people for living out God's character and treating people justly and rightly. Since they cannot do God's will in their own strength, so God's Spirit must work in their lives. Moreover, since the Spirit of God dwells within every believer, their delight will be obedience and not disobedience. Therefore, God intends that his people, everywhere be filled with the Holy Spirit in order that they may share his life and walk in obedience with him.

Grace not only frees the Christians from their sins; it frees them from themselves. When Christians experience God's grace because they gave themselves to him, they will

have little problem giving their lives to others. Jesus Christ provides the preeminent example for Christians to follow, whether in service, suffering, or sacrifice. If individuals give themselves to God, they also will give of themselves for others. One cannot love God and ignore the needs of their neighbors. Jesus Christ gave himself for his church. He deserves to expect his followers to live for him. He died so they might not live for themselves but for him and for other people (2 Cor. 5:15).

True giving is, like Christ's, motivated by love (2 Cor. 8:7–8) and characterized by sacrificial self-giving. The Bible clearly reveals the incalculable richness of Christ's eternal glory. Paul declares the superiority of Christ in Colossians 1:15-17:

He is the image of the invisible God, the firstborn over all creation. For by him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him. He is before all things, and in him all things hold together.

However, Paul says, Christ who was rich, who had everything, became poor, and made himself nothing. The motive behind the sacrificial giving of Christ is that his people might become rich through his poverty. Clearly, this subject is not material wealth that Paul has in mind. In 2 Corinthians 5:21 Paul says, "God made him who had no sin to be sin for us, so that in him we might become the righteousness of God." Paul's exhortation suggests that the Corinthians were poor before they met Jesus Christ, and they were very hopeless. Now that they have trusted him, they share in all of his riches. The Christians are now the children of God, "heirs of God, and joint-heirs with Jesus Christ" (Rom. 8:17). Since this privilege of God's people is real, they should not refuse to give to others. He has become poor to make his church rich, so that his church can follow his

example, as did the Macedonian churches, who out of their deep poverty abounded with liberal giving.

The Macedonian churches followed Christ's example. Accordingly, they gave even though they were poor. Grace-filled giving must come from a willing heart; it cannot be forced. Certainly, if an individual's giving is motivated by grace, he or she will give willingly rather than out of coercion. When they give willingly according to what they have, they practice grace giving.

Grace giving is an act of faith: People obey God and believe that he will meet their needs as they help to meet the needs of others. As the Jews gathered manna each day, so they must depend on God to "give us this day our daily bread" (Matt. 6:11). They must not misuse what God gives them, neither must they stockpile it as the foolish rich man who stores up things for himself but is not rich toward God. In the will of God, Christians can save their resources. The Jews saved Friday's manna to eat on the Sabbath, and the manna did not decay (Exod. 16:22-26). Nevertheless, out of God's will, the wealth that people accumulate will harm them rather than help them (see Jas. 5:1-6).

Paul arranged the collections for the relief of Christians in Jerusalem "that there might be equality" (2 Cor. 8:14). Paul reminds the Corinthians that their abundance can meet others' needs. In turn, those others might one day supply the Corinthians when they had needs.

Getz correctly suggests that the work of God should not be insufficient if the church obeys God's will as revealed through the Apostle Paul:

If all Christians gave the same regular amounts to the church as the Jews gave to maintain their religious system, there would never be unmet economic needs in the ministry today. Furthermore, if all Christians gave proportionately as God has blessed them—which God says we should—

some would be giving much more than three tithes to God's work. (210-11)

Paul never used the word *tithe* when he discussed giving, even though he talks more about giving in comparison with any other New Testament writer. He encouraged his readers to manage their money according to God's will. Various sources suggest that Christian offerings at least should consist of a systematic, weekly practice on Sunday when the church meets together. In addition, Christians should give proportionately, in keeping with their respective income levels (Acts 11:29). Some people can give a greater proportion according to their income, while other people, due to their few resources and other constraints, can give lesser contributions. Giving must be systematic, proportionate, and regular, practiced by disciples of Jesus Christ regardless of their income. When they come to worship, they come gladly prepared with their offering to God, not grudgingly (2 Cor. 9:5).

Christians' giving should be systematic and regular as their income is normally regular. If they consistently give their offerings in the light of how God had blessed them, then they certainly can give to God's work regularly:

Just as physical needs are regular among all Christians, causing us to have to work and earn a living from day to day, the needs for carrying on God's work are consistent and regular. Christian leaders who earn their living serving Christ and the body of Christ have regular physical needs just as those who earn a living in other vocations. (Getz 209)

Furthermore, Getz states, "[W]hat the Israelites practiced at God's command provides believers with a strong pragmatic model for evaluating their own giving patterns" (210). Getz gives three significant principles regarding how much Christians should give. *First*, if people want to give systematically and regularly, they must decide in advance the percentage or amount. *Second*, if they want to give "according to their ability" (as the

Christians in Antioch gave) and if they want to give “proportionally” (as Paul explained to the Corinthians), they must carefully and honestly determine how much they should give. *Third*, if they want to see God’s work gets done in God’s way, they must also look at the pragmatic factors (210).

These three principles provide a basis for evaluating how much God’s people should give in view of God’s grace. New Testament Christians did not live under obligation to the tithe system because God did not reiterate this system as an absolute form or method for Christians. Nonetheless, the tithe system has become an influential factor, helping Jewish Christians determine their giving patterns in the church of Jesus Christ. Obviously, these principles became a normal practice in the early Church and affected New Testament believers’ giving patterns. In fact, New Testament Christians gave beyond the amounts designated in the three-tithe system, as demonstrated by the Macedonians’ generosity.

Christian giving is based upon one’s relationship with God. It is an expression of love for God and joyful response (2 Cor. 8:8-9; Exod. 35:5, 21-22, 29; 1 Chron. 29:1-19). It is a grateful response to the abundant grace of God given to believers in Jesus Christ. It expresses thankfulness to God (2 Cor. 9:12; 1 Chron. 29). In giving, Christians demonstrate their obedient love to God and to others. In this sense every believer should give with a willing heart (Exod. 35; 1 Chron. 29). It is a loving obligation. All children of God are obligated to support their spiritual leaders. Paul, most probably refers to Numbers 18:21 when he says in 1 Corinthians 9:13-14, “Do you not know that those who perform sacred services eat the *food* of the temple, *and* those who attend regularly to the altar have their share with the altar? So also the Lord directed those who proclaim the

gospel to get their living from the gospel” (original emphasis). Based on this reference to the priests who served in the temple as prescribed in the Mosaic Covenant, Paul makes sure that ministers of God are supported for their spiritual service. Giving resources to support the ministry of God should not be viewed as burdensome. God praises sacrificial giving (Mark 12:42-44; 2 Cor. 8:2-3; Mal. 3). Christian giving is a gift by the grace of God, which he enables Christians to give joyfully and willingly to God. The more one gives, the more joy one can find in giving.

In terms of time of giving, Christians are encouraged to give on a regular basis, which is weekly or monthly depending on when they receive their wages or income. Furthermore, giving is based upon the amount determined in individuals’ hearts (Exod. 25:1; 35:5, 21-22; 36:6; 2 Cor. 9:7). Essentially, the principles of giving stated above all call for one fundamental element: an intimate relationship with God. In other words, the obedience in giving is a result of one’s relationship with the Father. Christians need to be willing to give whatever their Lord may ask. It can be 5 percent, 10 percent, 20 percent, 50 percent, or even 100 percent. The value of the gift given is related to the income of the giver (Deut. 16:16-17; 1 Cor. 16:2; 2 Cor. 8:3, 12). Giving causes one to grow spiritually in good works (2 Cor. 9:6, 8). Overall, the more one gives, the more he or she is eager to live for God sacrificially and joyfully.



### CHAPTER 3

#### METHODOLOGY

The pastor is the key to effective giving and ministry. In order to inspire congregations, pastors have to be willing to speak clearly about the biblical principles of financial stewardship. Pastors also must desire to see lives changed as a result of their preaching and teaching. J. Ellsworth Kalas states, “[S]ermons should be transformational rather than just informational” (81). Sadly, most BCFCI pastors lack a comprehensive understanding of financial stewardship. As a result, they cannot preach or teach with a deep conviction about this subject. Many of these pastors also hesitate to share their own personal stories of financial giving because they lack personal experience of financial giving in their own Christian lives.

If the pastors develop their own understandings of Christian stewardship and God’s grace, then they sense God’s amazing and inspiring love that motivates them to embrace willingness to teach and preach with a deep conviction on the subject of financial stewardship. Indeed, the people who seat in the pews every Sunday are nourished and sustained by carefully prepared sermons. Preaching God’s word represents a serious and urgent pastoral responsibility, so pastors always should prepare their sermons adequately with clarity of the subject in their mind. Pastors must realize that the people in the church need a truthful word of God that illuminates and compels (Long 12). Thus, pastors must immerse their souls in the text until they understand and catch the heartbeat of the passage (Kalas 99). Preaching does not constitute merely a forum for providing moral advice, sharing opinions on important topics, or giving religious principles for living. It also offers an occasion for hearing God’s voice over and above

the preacher's voice. Specifically, preaching involves teaching people how to live, reflecting the values, principles, and truths of the Bible (Stanley and Jones 100). Moreover, pastors' personal examples and experience are very powerful influences. People believe pastors' words when they see their lives as examples. Therefore, the purpose of the research was to train pastors in biblical financial stewardship by offering a two-day workshop for increasing their respective understanding and practice of biblical financial stewardship.

When pastors understand biblical financial stewardship, they can apply the truth in their personal lives first and then preach it to their respective congregations. As a result, people accept and believe their pastors' respective teachings when the people see these truths exhibited in their pastors' personal lives. Accordingly, when the people have a strong conviction of the truth, they would have difficulty putting the truth into practice.

### **Research Questions**

I used the three following research questions to aid assessment throughout this research project.

#### **Research Question #1**

What do pastors understand and practice in relation to financial stewardship before and after the workshops?

With this research question, I used the questionnaire to identify BCFCI pastors' levels of understanding regarding financial stewardship. As a result, it helped me determine pastors' actual needs regarding financial stewardship. Without such awareness, I could not have given the pastors appropriate information. I explored this question early in my study in order to determine the pastors' personal stewardship practices. I hoped to

see the participants experience change as a result of my teaching, so I structured my message to be both transformational and informational.

### **Research Question #2**

How did the pastors respond in regard to financial stewardship in their personal lives and congregations?

I built this research on my belief that pastors' levels of understanding about financial stewardship could be developed through an intensive workshop. Furthermore, I designed the workshop to help pastors increase their knowledge and understanding of biblical financial stewardship in order to teach and equip their congregations with biblical knowledge on financial stewardship and giving. The more fully pastors obtain and develop true knowledge, the more effective and powerful the pastors preach and teach their congregations.

After I conducted the workshop, I compared the results with those of a previous questionnaire in order to assess whether these biblical financial stewardship principles enlarged pastors' understanding of Christian financial stewardship and enabled them to respond faithfully. I designed these lessons to teach pastors how to increase their knowledge about biblical financial stewardship and transform their subjective feelings, understandings, and practices of financial stewardship. Then I used the pretest and posttest results to answer these questions. I documented the changes in the pastors' understanding and commitments to stewardship at the end of the workshop. I asked five people to represent the participants and share their personal comments and experiences after attending the workshop.

The stewardship workshop proved an effective means of increasing pastors' understandings of financial stewardship and commitment in such a way that can replicate the teaching in their local churches. After the workshop, I encouraged the participants to preach and teach the sermons on stewardship to help their congregations understand the biblical concept of financial stewardship. God's people must understand that stewardship means believers are assigned different amounts of material things to manage for God. Thus, the stewardship sermon that the pastors prepared gave the congregations optimal opportunities to engage the message and challenge them to use their financial and material things according to God's will.

### **Participants and Sample**

The participants for this study were a sample of pastors within Indonesia's BCFCI. These sixty pastors were selected from urban and rural churches as well. Every year BCFCI conducts four meetings for pastors of the denomination. On 14-16 September 2011 was a meeting for pastors in Minyambou where I asked the program director to invite sixty pastors who were interested in attending the workshop. The participants included primarily the pastors who were serving local churches and who understand Indonesian. I selected these pastors because I presented the lessons in Indonesian. After the workshops, they could teach and preach in their own languages to their respective congregations.

### **Instrumentation**

This study was an exploratory qualitative study that utilized the researcher-designed pastor understanding assessment of financial stewardship. This pretest/posttest questionnaire measured increases in the pastors' knowledge of biblical financial

stewardship as well as personal experiences and stewardship practices. The questions included the following: Do you know about a biblical financial stewardship? Who is the owner of our material possessions, including money? Who are the stewards of the possessions? Is the offering to God an obligatory or a privilege? Or are both true?

While the workshops provided the independent variable, the pastors' responses to the pretest/posttest questionnaires provided the measurements for the dependent variables—pastors' knowledge and practice of financial stewardship in their personal lives and ministry settings. First, I explained the purpose of this questionnaire and gave instructions regarding how to respond to it. Then, I asked the pastors to give an honest answer to each question. I also provided clarification for each question before the participants answered in order to make sure that the participants really understood everything.

If pastors really understand the importance of financial stewardship as an integral part of discipleship, they should emphasize this subject through their sermons and personal examples. The church cannot grow without a proper and adequate teaching of the word of God.

I used these questions to find out the extent of participants' knowledge of financial stewardship and if the pastors really understood the roles of stewards in relation to material possessions entrusted by God. I also wanted to know whether pastors had a proper understanding of the primary purpose of the offering collected during services at their churches and who should handle the money in the church. The study helped discover whether the pastors were aware of their important role as the key to effective stewardship in their congregations.

I wanted to know if the pastors had been teaching, preaching, and practicing generosity in their congregations. Many people view giving as a personal issue, and they do not wish to discuss this matter publicly. One of the most important elements for effective stewardship in the congregation is pastor's personal example in giving. Some pastors were hesitant to share their experience in giving because they do not practice giving in their personal lives. They may rationalize this behavior by asserting that they have given their whole lives to the Lord, so they do not need to give sacrificially of their financial resources. Nonetheless, I believe that pastors must give a good example through their personal practices in giving to God's work if they want to see effective stewardship takes place in their congregations. Thus, the questions were important for discovering the levels of pastoral leadership and their personal giving. In asking this question, I assumed that it would inspire the pastors to think and recognize the owner and steward of their possessions.

In this project, financial stewardship refers to how Christians wisely and faithfully manage their finances according to God's will as revealed in the Bible. As a result, their lives will be blessed and be a blessing to others. In other words, financial stewardship is a faithful and wise use of finances governed by biblical principles.

To implement effective financial giving in the church, pastors have to understand the principles of biblical financial stewardship. Scripture says that all resources people have comes from God. God is the creator; therefore, he owns all things. Humans are created by God and commanded to manage the things that belong to God that have been entrusted to them. In fact, people do not possess their own lives, time, gifts, or wealth.

They are commanded to manage them. Therefore, they must be accountable to God whether or not they want to be.

This study used the grace of giving demonstrated by the Macedonian churches found in 2 Corinthians 8-9 as the godly model and principles for financial stewardship in the church.

### **Location Selection**

I chose Minyambou Bible School, one of the Bible schools that teaches pastors of local churches, where I also teach, as the site of the workshop. Every year it has four sessions (February/March, May/June, August/September, November/December). Each session lasts two weeks and can accommodate up to five hundred pastors. This institutional building belongs to BCFCI, so I was able to use the facility at no charge.

### **Data Collection**

In order to determine if this workshop resulted in an increase in pastors' understanding on the subject and their improvement in practice, I administered a pretest interview and posttest interview to pastors participating in the workshop. The pretest interview took place before the first day of the workshop, and three months later I administered the posttest interview following the second day of the workshop. I entered all data into Microsoft Word documents.

The participants for this study were a sample of pastors within Indonesia's BCFCI. These sixty pastors were selected from urban and rural churches as well. Every year BCFCI conducts four meetings for pastors of the denomination. On 14-16 September 2011 was a meeting for pastors in Minyambou where I asked the program director to invite sixty pastors who were interested in attending the workshop. The

participants included primarily the pastors who were serving local churches and who understand Indonesian. I selected these pastors because I presented the lessons in Indonesian.

I divided the sixty participants into three groups, each group composed of twenty participants. Three pairs of interviewers conducted the pretest interviews. One person held the digital voice recorder and the other one asked the questions that I provided to collect the data.

In the pretest, before the workshop, participants were interviewed and asked about their names, names of churches, ages, Bible training background, number of years in ministry, and monthly salaries or honorariums, followed by questions to assess their understanding and practice about financial stewardship: Why Christians give to God? What do pastors do to encourage their members to give? How much should a Christian give to God?

Then after twelve weeks, at the second workshop, the participants were asked the questions to evaluate their understanding of the ownership of God and the roles of Christians as God's stewards: Who is the owner of our material possessions? Who are the stewards of God's possessions? Is giving to God an obligation or a privilege? The conversations were recorded and transcribed by the interviewers.

### **Data Analysis**

After the participants completed the pretest through an interview, I asked the interviewer to submit the digital voice recorder. Next, I transferred and stored the recording onto my hard drive. After the workshop, I listened to each recording and wrote



down the results in order to obtain a picture of the participants' respective levels of knowledge about financial stewardship.

Using the results of the interviews, I created an average picture of the participants' knowledge of financial stewardship. After two months we had another session, and I invited those sixty pastors for another interview. I compared the posttest results with the pretest results to find out whether the participants' levels of understanding changed. I also informed the participants of their performance on the assessments. I assumed that the pastors engaged in the stewardship workshop would exhibit increased understanding of the subject. If the level of pastors' knowledge increased, I expected to see their improved commitment as the chief stewards of their congregations, leading to effective stewardship within their congregations.

During the workshop, I allowed for interaction and discussion. I wrote down the questions raised during the sessions, and I recorded participants' input, judgment, suggestions, and opinions. From this interaction, I gathered more information regarding financial problems faced by BCFCI, especially BCFCI pastors. Thus, I understood more accurately and comprehensibly the obstacles or hindrances that caused BCFCI's lack of effectiveness in financial stewardship.

Another positive sign I expected to hear were participants' positive testimonies by the end of the workshop about the new insights they received from the lessons of biblical stewardship throughout the workshop and how they planned to apply this knowledge in their ministries. I assumed that as pastors learned the biblical passages on giving deeply, they would practice and share these truths with their congregations.

### **Ethical Procedures**

In data collection and analysis all participants were anonymous. Participants were informed about the purpose of the workshop and how results are used. They were also assured they cannot be identified. All data will be used as a barometer in setting a strategic plan for church (BCFCI) innovation.

### **Generalizability**

Although I limited this study to pastors within BCFCI, pastors in other denominations might use this research to improve their knowledge of financial stewardship and further develop their teaching and preaching quality in order to increase their respective congregations' knowledge regarding financial stewardship. The material of financial stewardship is very limited in Indonesia, therefore this study can meet the need of pastors who do not have access to the Internet or who could not use English materials.

## **CHAPTER 4**

### **FINDINGS**

The purpose of the research was to train pastors in biblical financial stewardship by offering a workshop of five sessions for increasing their respective understandings and practice of biblical financial stewardship. The two-day workshop on biblical financial stewardship was the independent variable. The pastors' changes in knowledge and their responses to financial stewardship in their ministry settings are the dependent variables.

#### **Participants**

Sixty BCFCI pastors representing eleven district councils of BCFCI in Manokwari, Papua, Indonesia, served as the participants. The councils are listed as follows:

1. District Council Catubou,
2. District Council Hing,
3. District Council Nggimou,
4. District Council Minyambou,
5. District Council Ndabri,
6. District Council Leshim,
7. District Council Mamdip,
8. District Council Warmare,
9. District Council Warbaderi,
10. District Council Yamboi, and
11. District Council Mokwam.

Each pastor who was interviewed is leading a local church. The background and conditions of each pastor who participated in this study can be seen in the basic demographics, namely, the church they serve, ages, and number of years in ministry.

### **Participants' Age Range**

The sixty participants belonged to nine different age groups. The first group of five participants is between the ages of 25 and 30. The second group of ten participants is between 31 and 35. The third group of nine participants is between 36 and 40. The fourth group of nineteen participants is between 41 and 45. The fifth group of two participants is between 46 and 50. The sixth group with one participant is between 51 and 55. The seventh group with one participant is between 56 and 60. The eighth group of four participants is between 61 and 70, and the ninth group of nine participants has no age designation (see Table 4.1).

**Table 4.1. Age Range of Participants (N=60)**

<b>Age Range</b>	<b>n</b>
25-30	5
31-35	10
36-40	9
41-45	19
46-50	2
51-55	1
56-60	1
61-70	4
Not indicated	9

### Participants' Number of Years in Ministry

In terms of the number of years in ministry, the participants were categorized in eight different groups. The first group of eight participants has served between five to ten years in ministry. The second group of twelve participants has served between eleven and fifteen years. The third group of sixteen participants has served between sixteen and twenty years. The fourth group of six participants has served between twenty-one and twenty-five years. The fifth group of seven participants has served between twenty-six and thirty years. The sixth group of one participant is between 41 and 45. The seventh group of three participants has served between forty-six and fifty years, and the last group of seven participants did not indicate about how long they had been in ministry (see Table 4.2).

**Table 4.2. Number of Years in Ministry (N=60)**

<b>Years in Ministry</b>	<b>n</b>
5-10	8
11-15	12
16-20	16
21-25	6
26-30	7
41-45	1
46-50	3
Not sure	7

### Pastor's Monthly Salary or Honorarium

In terms of the salary that pastors receive monthly, the participants were categorized into six different groups. The first group of twenty participants do not receive

monthly salary on a regular basis or salary. The second group of seven participants receives between \$.50 cents and \$3.00. The third group of eleven participants receives between \$4.00 and \$9.00. The fourth group of seventeen participants receives between \$10.00 and \$15.00. The fifth group of four participants receives between \$20.00 and \$30.00, and the sixth group of one participant receives between \$35.00 and \$40.00 (see Table 4.3).

**Table 4.3. Pastor's Monthly Salary or Honorarium (N=60)**

<b>In U.S. Dollars</b>	<b>n</b>
No Salary	20
\$.50-3.00	7
\$4.00-9.00	11
\$10.00-15.00	17
\$20.00-30.00	4
\$35.00-40.00	1

### **Research Questions**

I used the two research questions to aid assessment throughout this research project.

#### **Research Question # 1—Pretest Interview**

What do pastors understand and practice about the financial stewardship and giving prior to participation in the workshop? To answer this question I used three questions to identify BCFCI pastors' levels of understanding and practice regarding financial stewardship: Why do Christians give to God? What should pastors do to encourage their members to give to God? And how much should a Christian give to God?

The question, “Why do Christians give to God?” had eleven categories of responses. The first group of twenty-eight participants believed that people give to God because of the work of the Holy Spirit within their hearts. The second group of eight people answered that Christians give to God because they have faith in him. For example, one participant stated, “Christians give to God based on their faith.” Another pastor believes that “people give to God because they believe in God and ... God has given everything to them.” The third group of six participants believed that believers give to God because they have heard the word of God through the preaching, seminars, etc. For example, one participant stated, “[A]fter people hear the word of God, they have to give.” Similarly, another participant said, “Christians give to God because they heard his word about giving to him.” The fourth group of four participants had no idea about why Christians should give to God. The fifth group of three participants answered that people give to God because they need a reward in heaven so they have to sow now through giving. The sixth group of three participants gave unclear answers. The seventh group of two participants stated that people give to God because they pray to him. The eighth group of two participants said that people give to God to express gratefulness to him. One stated, “Christians give to God because they are thankful to him, so they give to God.” The ninth group of two participants stated that people give to God because they have possessions to give. The tenth group of one participant stated that people give to God because they know him. The eleventh group of one participant stated that Christians have an obligation to give to him (see Table 4.4).

**Table 4.4. Why Christians Give to God (N=60)**

<b>Responses</b>	<b>n</b>
The work of the Holy Spirit	28
They have faith in God	8
They have heard the Word of God	6
No idea	4
They need a reward in heaven	3
Unclear answer	3
They pray to God	2
They are thankful to God	2
They have possessions to give	2
They know God	1
It is their obligation to give	1

The question, “What should pastors do to encourage their members to give?” had seven categories of responses. The first group of twenty-three pastors believed that they have to preach and teach about giving on Sunday. The second group of fifteen pastors suggested that they conduct seminars and revival meetings to teach about giving. The third group of nine participants suggested that they ask people to pray to God. The fourth group of four participants stated that they should train and teach their members how to cultivate their land productively and do business to develop their economy. The fifth group of four participants had no idea about this question. The sixth group of three participants said they have to encourage the people to trust God and serve him faithfully. The seventh group of two participants said that pastors must lead by example in their giving (see Table 4.5).



**Table 4.5. What Pastors Do to Encourage Their Members to Give (N=60)**

<b>Responses</b>	<b>n</b>
Preach and teach about giving	23
Conducting seminars and revival meetings	15
Pray to God	9
Teach the people to cultivate their garden and do business	4
No idea	4
Trust and serve God faithfully	3
Show the example in giving	2

During the course of the second workshop, participants commented on the ways in which they encouraged giving. A participant shared about the progress of giving that took place in his church. He said that God had changed people's minds so they were able regularly to give God a significant percentage of their income. This pastor believed that God has blessed his congregation.

The question, "How much should a Christian give to God?" had four categories of responses. The first group of forty-three participants answered that the amount people should give to God on Sunday is about 1,000 to 10,000 rupiah (\$.10 to \$1.00). The second group of seven participants had no idea what amount would be appropriate to give. The third group of six participants answered that giving depends on people's incomes. The fourth group of four participants said that people have to give one-tenth of their incomes (see Table 4.6).

**Table 4.6. How Much Should a Christian Give to God (N=60)**

Responses	n
Between \$.10 to \$1.00	43
No idea	7
Depends on one's income	6
One-tenth	4

During the course of the workshop, participants commented on their giving practices. Normally, they did not set aside a portion of their income as the offering when they received the money. Their giving was not planned regularly and systematically. They usually spent the money immediately after they received it for buying necessities, such as food, clothes, or animals. When they went to church, they gave \$.10 or \$.20, and only few would give about \$1.00 as their offering. Because they have not given proportionally and regularly, the majority of the pastors were uncomfortable teaching and preaching about giving.

Other participants expressed their thoughts during the workshop discussion that they did not fully understand or realize that God owns all the things they have, including material property such as money, plants, animals, and land. They also acknowledged that because of the lack of understanding that God is the owner of everything, people have a tendency to spend all they have without thinking that they must be accountable to God as the owner.

The majority of participants agreed that Christians, including pastors, normally give 1,000 or 2,000 *rupiah* (about \$.11 cents or \$.22) as their offering because doing so has been a common practice since their childhood. Every Sunday they went to church and

their parents gave them that amount of money for their offering. Therefore, when they grew up, they thought that this same amount was a normative offering they should give during the worship service.

### **Research Question #2—Posttest Interview**

How did the pastors behave in regard to financial stewardship in their personal lives and congregations? To answer this question I used three target questions to identify BCFCI pastors' levels of understanding regarding financial stewardship: Who is the owner of our material possessions? Who are the stewards of God's possessions? Is giving to God an obligation or a privilege?

After twelve weeks, I conducted a workshop similar to the first one on financial stewardship. Only forty-two pastors participated in this seminar. I repeated the material from the first workshop to help the participants understanding stewardship more deeply. I believe an effective learning process takes place through repetition. The responses to the following questions were noted before the workshop material was taught a second time.

When they came to this second workshop, all forty-two pastors (100 percent) believed and understood that the owner of their material possessions is God (see Table 4.7).

**Table 4.7. Who Is the Owner of Our Material Possessions (N=42)**

<b>Responses</b>	<b>n</b>
God is the owner	42

The forty-two participants gave two responses when asked, "Who are the stewards of God's possessions?" The first group of thirty-four participants answered,

“God’s people are responsible for managing God’s possessions.” The second group of eight participants answered that the “elders and pastor are the stewards” (see Table 4.8).

**Table 4.8. Who Are the Stewards of God’s Possessions (N=42)**

<b>Responses</b>	<b>n</b>
The people of God	34
Elders and pastors	8

The forty-two participants gave four responses when asked, “Is giving to God a privilege or an obligation?” The first group of nineteen participants believed that giving to God is an obligation. The second group of eleven participants answered that it is a privilege. The third group of nine participants answered that both responses are true. The fourth group of three participants did not give their answers (see Table 4.9).

**Table 4.9. Is Giving to God an Obligation or a Privilege (N=42)**

<b>Responses</b>	<b>n</b>
Obligatory	19
Privilege	11
Both—Obligatory and Privilege	9
No idea	3

### **Summary of Major Findings**

The following major findings are discussed in Chapter 5:

- The data suggests that prior to the workshop on biblical financial stewardship, most participants had a limited understanding and practice of biblical stewardship.

- Most pastors did not give proportionally, regularly, and systematically so that they felt uncomfortable preaching about giving.

- The majority of participants acknowledged that they had a misconception of the offering in which they thought that 1,000 or 2,000 *rupiah* (\$.11 or \$.22) was the normative value for Sunday offering because those amounts had been common practice in their respective places.

- As a result of attending the seminar, all participants stated that the reason for giving is because God is the owner of all things and they are as his stewards who are expected to be faithful and accountable in managing his property, which has been entrusted to them.

- Pastors realized that lack of funding in the church is not just a matter of negligence or carelessness. They understood the core reason of bad stewardship is generally a fundamental misunderstanding or false claim regarding *ownership*. Therefore, they wanted to teach their congregations that Christians live in this world as stewards of God who so generously entrusted all his possessions to human beings and allows them to make use of these possessions. Thus, the pastors came to understand that a primary problem is the tendency to forget that God is only allowing them to use what still belongs to him.

## **CHAPTER 5**

### **DISCUSSION**

This research project was based on the conviction that many pastors of BCFCI do not have an adequate understanding or practice of the biblical principles of financial stewardship, which results in a lack of teaching about the subject in the churches. The purpose of the research was to train pastors in biblical financial stewardship by offering a workshop of five sessions for increasing their respective understanding and practice of biblical financial stewardship. The literature review in Chapter 2 provided five key lessons of biblical financial stewardship: (1) why Christians should give, (2) how they should give, (3) how much they should give, (4) what blessings come from financial giving, and (5) who should handle the finances in the church. After conducting interviews with sixty pastors of rural churches of BCFCI on 14-16 September 2011 in Minyambou, Manokwari, West Papua, Indonesia, I continued with a workshop on financial stewardship. Before I taught the seminary, I divided the sixty pastors into three small groups. Each group was interviewed by two persons. One person recorded the interviews and the other asked the questions that I provided.

#### **Major Findings**

Based on the interviews recorded 14-16 September 2011 and the testimony of the participants who shared their feelings, thoughts, and stories at the second workshop, I discovered several major findings in need of discussion.

#### **Lack of Understanding and Practice of Financial Stewardship**

The data suggests that prior to the workshop on biblical financial stewardship, most participants lacked of an understanding of a practice of biblical stewardship. The

insufficient knowledge of pastors about this subject has been a cause of ineffective and unproductive ministry in the local church:

[T]he truth is that many people are absolutely clueless regarding the basic principles of Christian financial management. Leaders and teachers need to educate their congregations before they can expect them to honor God with their money and eventually get excited about resourcing the church. (Hybels 105)

Therefore, a pastor should play a significant role in transforming lives by helping church members see that their financial stewardship is essential, but lack of understanding about this topic has disabled pastors from teaching their congregations how to honor God with proper giving to him.

Based on their responses during the interviews, I assumed that only a few pastors understood the concepts of tithing and proportional giving to God. Therefore, unsurprisingly, their congregations know little about tithing or proportional giving to God. Pastors cannot assume that everyone who comes to church knows the biblical principles of giving. They must teach their congregations before they can expect the people to honor God with their giving. With this ground-level truth in mind, pastors need to understand and practice the truth of biblical stewardship so that they can educate their people about the subject.

The Scripture gives the model of a proper teacher or preacher—Ezra the priest who “had set his heart to study the law of the LORD, and to practice *it*, and to teach *His* statutes and ordinances in Israel” (original emphasis; Ezra 7:10). If pastors have the knowledge that God is not only Creator, but also the sole owner of all things, they can helpfully teach and equip the church members to be accountable and responsible stewards of God in managing what has been given to them. Pastors have to teach their

congregations that their identity and worth is established not by what is seized but by what has been given in grace. Therefore, Christians need not define themselves by what they own materially. Indeed, Christians must not identify their being or essence with their possessions. Therefore, pastors can ask themselves and their parishioners why, if God is the owner of all, they keep trying to accumulate material resources for themselves rather than declaring how thankful they are to God for entrusting his possessions to them and then asking him for help to become wise managers according to his will.

Pastors will never be able to preach and teach something that they themselves do not understand and practice. Therefore, pastors need to learn the true principles of financial stewardship properly in order to preach and teach these fundamental truths to their church members and help them practice what God wants them to do.

### **Why Most Pastors Did Not Give Proportionally, Regularly, and Systematically**

In the workshop discussions, the participants acknowledged that they did not give proportionally, regularly, and systematically, making them too uncomfortable to preach about giving. As a result, their churches did not know much about giving proportionally and systematically.

When Paul shared about the special need that the poor Christians in Jerusalem were facing, the initial response of the Corinthians was positive and even enthusiastic (2 Cor. 8:10-11). The reason the Corinthians failed to follow through on their commitment in giving was that they did not set aside money on a regular and systematic basis in order to be prepared when Paul eventually came to Corinth to take their gift to Jerusalem. Therefore, Paul was trying to help the Corinthians so that they might be able to be more systematic in their giving.



Although Paul did not specify the amount they should set aside, he encouraged each individual believer in Corinth to be involved in giving. What they gave was to be in keeping with their income (1 Cor. 16:2). They were urged to be prepared in giving the offering, in the light of how much God had prospered them, to God's work and not simply to give from their leftovers or from what they felt like giving from week to week. Paul described the Macedonian church to the Corinthians. They had given much, though they had little. The Corinthian church, however, had given little, though they had the potential to give much. Thus, Paul wrote to them and encouraged them that he believed they would be able to develop the grace of giving as they had benefited so richly from God's grace. He said, "But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving" (2 Cor. 8:7, NIV). Paul encourage the Corinthians to determine carefully a certain percentage of their income as an offering to God's work.

To give systematically means that giving is planned. Paul wanted the whole contribution to be ready when he arrived in Corinth. By implication, all Christians are to set aside a portion of their income when they receive it in order to be ready to give during worship. Giving should not depend upon emotions but should depend on commitment to God. It should be wisely planned according to what believers have received. Thus, to be systematic in giving, Christians should constantly set aside their gifts as soon as possible when earning income. This practice prevents the common temptation of spending all the money earned. For those who earn their income every day by selling in the market, they can set aside a portion of their income every day as the offering at home and then bring it to the church on Sunday. Others may receive their income once a week or once a month,

so they too should set aside their offering when they receive the money to be ready to give when they come to worship. Giving must be systematic. It is not spontaneous and dependent on emotion and situation. It must be planned systematically, depending on commitment to the Lord, so when Christians come to worship God they come prepared, knowing how much to give.

Furthermore, pastors who earn their living from serving Christ and His church do have regular physical needs just as those who earn their living in other vocations. This means, the Christians need to be taught biblical principles about the responsibilities of people who are served to regularly and consistently support their spiritual leaders if they want to see God's work is carried on effectively and consistently.

Many pastors suffer from insufficient funding for support of their ministry and family life. The church may have money or material possessions that can be given to God but are not doing so. As a matter of fact, in general, church members can give millions of *rupiah* to pay their dowry and problem penalty, so they actually have money and material resources that can be given to support God's work.

Only a few pastors who participated in this study are receiving a regular salary, but it is still under the minimum wage that has been set in Papua Province. The provincial minimum wage (UMP) of West Papua for the year 2012 is 1,450,000 rupiah per month or about US \$161 (KBC). Therefore, as a matter of fact, many pastors who faithfully serve a local church for quite a long time find to sending their children to university or college quite difficult.

Certainly, people cannot give what they do not have, but they can refuse to give what they have. Giving an amount in proportion to what is received—a percentage of the

income—will help Christians to deny and decline human selfish inclination. Paul encouraged the Corinthians:

Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have. (2 Cor. 8:11-12)

By implication, believers who have more should give more. Therefore, as the Lord gives more, believers should plan to give more. I would suggest that the tithe (10 percent of one's income) is a good place to *begin* in stewardship.

The problem that many church members, including church leaders, had was that they had not given according to their potential. Indeed, Christians today need to pay attention to what Paul told the Corinthians: “Therefore, as ye abound in every *thing*, *in* faith, and utterance, and knowledge, and *in* all diligence, and *in* your love to us, *see* that ye abound in this grace also” (emphasis mine: 2 Cor. 8:7, KJV). Believers may be earning more, but they are also involving themselves in more and more financial problems. Then, they do not have more to offer to God and others who are in need. Consequently, they just *spend* their income and are not able to *invest* for God's kingdom.

### **Wrong Perception of Sunday Offering**

By tradition, the majority of people in the interior think that the standard of Sunday offering is from about 1,000 up to 2,000 *rupiah*. Since the childhood, people were given “an impression” that Sunday offering is 1,000 *rupiah*. Parents need to teach their children to set aside a certain portion of what they have received, perhaps beginning with 10 percent of what they get, and bring it to the church on Sunday as their offering to God. Gradually, children will learn how to give proportionally and joyfully to God as the

expression of their gratefulness to God for his blessings, protection, and goodness in their lives.

### **Improvement in Light of the Accurate Responses to Ownership**

Perhaps the most powerful identified reason for the improvement described following the workshop was the new understanding of God as the owner of all things. From this foundational truth also comes the understanding that Christians are his stewards who are expected to be faithful and accountable in managing his property, which has been entrusted to them. To me the significant improvement was revealed in the fact that all the pastors who attended the second workshop acknowledged that they now comprehend biblical financial stewardship. Now they understand that God is the owner of their material possessions. Out of forty-two pastors, thirty-four answered that God's people are responsible for managing God's possessions, and eight pastors answered that the elders and pastor are the stewards.

Powell suggests that bad stewardship does not involve only negligence or carelessness but a desire for *ownership* (26-27). Thus, Christians must be taught to live in this world as God's stewards. He is generous enough to entrust his people with all his possessions and allows them to use and care for his property. Jesus reminded his listeners through his stewardship parables of humanity's forgetfulness that God is owner, not people.

When God's people understand that everything they have belongs to God, they will be motivated to give generously, even in the midst of very difficult situations. They will have little problem giving their material possessions to God as owner. If Christians give themselves to God, they will also give of themselves for others (Gal. 1:4; 2:20).

Jesus Christ died that human beings might not live for themselves, but for him and for others (2 Cor. 5:15). Christians give themselves in service and as living offerings (Rom. 12:1).

Having understood the biblical view of ownership and stewardship that God is the master and owner of all creation, including human beings, and that men and women are not the owners but the stewards whom God entrusts to manage his resources, pastors were able to see the inadequate offering the people usually give to God. How believers are to view and use their material possessions according to God's will is very important. Christians' perspective on God as the owner of everything and their relationship with him will be manifested in the quality of their giving.

Pastors have to teach their congregations clearly and humbly that the reason for having an offering in the worship service is not because pastors need to be paid and the church needs the funds to pay its bills. The church members have to understand that giving is an act of worship. It is not just making a contribution to an organization.

Furthermore, pastors have to teach their congregations that in giving material possessions to God as the master and owner of everything involves, first of all, presenting to him their own living offering (Rom. 12:1). Once they take this step, they will naturally view everything as belonging to God. The Macedonian believers are an ideal model of this important principle for the Corinthians and for Christians today (2 Cor. 8:5). Thus, the believers in Macedonian churches were able to give generously in the midst of a very difficult situation because they had given themselves first to the Lord and thus received God's grace.

With this understanding and perspective, Christians will give material gifts as “a fragrant offering, and acceptable sacrifice, pleasing to God” (Phil. 4:18). If Christians give themselves to God, they will have little problem giving their material possessions to God. If they give themselves to God, they will also give of themselves for others.

Without giving themselves first to God, giving material possessions to him becomes a burden. Christian generosity is an outflow of the grace of a generous God. The offering of one’s life and material possessions as living sacrifices is holy and pleasing to God and is spiritual worship.

### **A Good Testimony of the Improvement in Giving**

Pastors were able to share their stories of the improvement in giving to God and God’s blessing as the result of their obedience and faithfulness in giving to his works. I was glad to hear the testimony of a pastor when he shared about the progress he saw that took place in his church. He believed that God had changed people’s mind so they were able to give regularly a significant percentage of their income to God. Therefore, he said, God has blessed his people.

When people learn to give systematically, which means that they have planned to set aside a portion of their income when they received, they become ready to give at the worship service. Thus, giving should not depend upon emotions but upon commitment to God, and it should be wisely planned according to that which has been received. In other words, giving systematically and regularly is helpful because believers will carefully decide the percentage or amount in light of how much God had prospered them.

Pastors must always remind the Christians not to be involved in worldly common practice such as corruption, bribes, stealing, and manipulation as the way to get the

money. The Bible clearly states that neither thieves nor the greedy will inherit the kingdom of God (1 Cor. 6:10, NIV). Therefore, pastors have to teach and exhort the congregation as Christian employees to work hard and be faithful to serve their employers (both Christians and non-Christians) as if they are actually serving the Lord. Conversely, pastors also not to be hesitant to remind the church members who are employers that as Christian employers, they should treat their employees fairly in the same way they want God to treat them. When employees work hard and faithfully to increase profits, employers should pay their employees' fair wages. This principle could significantly change the Christian work force and possibly increase their living income. Consequently, when the income of congregations increase as God blesses them, the income of the church should increase, too.

The church members have to be reminded that pastors do have regular physical needs just as those who earn their living in other vocations. Christians need to be taught biblical principles about the responsibilities of people regularly and consistently supporting their spiritual leaders in order to ensure that God's work is carried on effectively. Further, In Luke 10:7 Jesus teaches that a laborer is worthy of his or her hire, including pastors who should be paid fairly. Those who serve the church faithfully in significant ways should be paid accordingly.

Pastors in the study realized that lack of funding in the church is not just a matter of negligence or carelessness. They understood that the core reason of bad stewardship is generally a fundamental misunderstanding or false claim regarding *ownership*. Therefore, they want to teach their congregations that they live in this world as stewards of God, who so generously entrusted all his possessions to them and allows them to make use of

these precious gifts. Thus, they now understand that a primary problem is that they tend to forget that God is only allowing them to use what still belongs to him.

### **Implications of the Findings**

This study provides the biblical principles as a groundwork for developing pastors' understanding and practice on financial stewardship. This study also reveals the condition of most churches, which are lacking in giving. One main reason is that they have not learned the biblical lessons of stewardship and its emphasis of God's ownership. All Christians are accountable and responsible as good stewards of God's possessions, which have been entrusted to them. The data in Table 4.3 (p. 98) shows the sad facts of pastors' salaries. Out of sixty participants, eight receive more than 100,000 or between 100,000 and 350,000 *rupiah* (about US \$12-40); fourteen receive 100,000 *rupiah* (about US \$10-11); eighteen receive less than 100,000 *rupiah*, and the other twenty are not paid. This data reveals the real financial struggles of pastors who serve in these churches.

Further, the workshop on biblical understanding of financial stewardship and this study may provide a thrust for additional work in different areas of BCFCI and in other denominational settings. The greatest contribution of this study was the development of pastors' understanding on financial stewardship and a paradigm shift of the church members regarding the ownership of God and the role of believers as stewards leading to the significant increase of church offerings to God.

Thus, pastors' improvement on understanding and practice of stewardship was shown to have an effect on church giving. Although not all pastors who attended the workshop have correctly answered the question, "Who are the stewards of the possessions?" (see Table 4.8, p. 104), the study demonstrates that the majority of pastors



who learned the subject do have an impact on the spiritual health characteristics of the church in giving.

Change is difficult but not impossible. I was really amazed and praised God when I reviewed our mission bank account on 25 January 2012 and found that the amount was 224,270,728 *rupiah* or about \$25,000. The committee of BCFCI Mission Board required me as the head of the board to open the mission bank account and arrange for Internet banking. In 2009, the leaders of BCFCI formed its mission board and appointed me as the head of the board. In 2010, we started our Missionary Training Center in Minyambou, Manokwari. We selected fourteen students to attend this training. Our vision is to reach the unreached people in Papua and plant local churches in the place where the gospel has never been preached. Then I visited our churches and preached about financial stewardship and invited the churches to support God's mission by giving in order to send the missionaries to fulfill God's calling in reaching the lost people with the gospel. Every first Sunday, the churches that have responded to this calling give a special offering for the mission.

This year we will begin sending the missionaries. Last week, one missionary left for *Kaimana* where he will do a survey for about one month. He will journey for three days by a small boat, going down the river to contact the unreached tribe. Next month, two missionaries will be ready to go to the *Maniwo* tribe. Once again, the trip will take two days by small boat. By God's grace the church will send all fourteen missionaries and then begin the second session in the mission training center.

The fact that more and more people are enthusiastically giving for God's work after hearing the preaching on biblical stewardship has inspired and stimulated me to

teach more pastors of BCFCI about this subject. I believe that understanding and practicing the biblical principles of financial stewardship will cause a significant impact on the growth of churches and may cause thanksgiving to overflow to the glory of God.

Bill Hybels affirms, “[T]he truth is that many people are absolutely clueless regarding the basic principles of Christian financial management. Leaders and teachers need to educate their congregations before they can expect them to honor God with their money and eventually get excited about resourcing the church” (105).

### **Limitations of the Study**

As has already been stated, out of sixty pastors who were interviewed and attended the first workshop on 14-16 September 2011, only forty-two pastors (70 percent) returned to attend the second workshop on 9-10 December 2011. The reduced number of participants at the second workshop was mainly caused by the difficulties of transportation for participants who live far away from workshop location. In addition, the pastors who did return did not carry through on my request to preach on stewardship in their churches. Therefore, I was not able to collect data on how their sermons impacted the congregations.

The limited participation of some pastors in the workshop discussion was caused by the limitation of their understanding of the Indonesian language. However, other pastors who understand Indonesian better assisted the pastors who were not fluent; thus, the limitation of language became a barrier for deep discussion and sharing of testimonies.

Some recordings of pastors’ voices from the interviews at the first workshop were quite soft, making them difficult to hear. Therefore, at the second workshop I directly asked the pastors for clarification. Thus, I think the interview that was done by other

interviewers was less effective than a more personal approach. However, the limited time would not allow me to interview every pastor who attended the workshop personally.

Another insufficient treatment in this research was that of my inability to ask the same questions at the second workshop as at the previous workshop as required for a semi-structured interview protocol. The reason for this failure was that I did not fully understand that the research protocol was based on a pretest-posttest design, which requires the use of the same questions before the training and again after the training. I chose to ask a different set of questions after the training in order to review participants' understanding on God's ownership and the roles of Christians as God's stewards. In my opinion, most of the failure in giving in my denomination stems from the lack of understanding about God's ownership and the role of believers as God's stewards.

If I were to repeat this study, I would approach every pastor personally, although such an interview would certainly take more time. Thus, this study could have been strengthened by having a longer time for personal interviews and observation following the first workshop. This time could have been used to detect the impact of the paradigm shift of the pastors on the congregation as a whole.

Further, this project involved pastors of BCFCI from the interior churches in Manokwari, Papua. As such, in one sense, it has limited transferability to other BCFCI churches in the city. All the data collected and analyzed came from pastors who represent eleven district councils of BCFCI in Manokwari, Papua. However, I do believe that the struggles and challenges pastors in the interior face are typical of the kinds of dilemmas any church in the city would face in trying to increase the income of the church.

Therefore, some things learned from the pastors from Papua's interior will undoubtedly transfer to other churches in the city.

The workshop could have been offered at any number of regional gatherings sponsored by the General Council of the BCFCI office. Unfortunately, pastors of BCFCI in the city were not interested or find setting aside two days for attending the workshop of financial stewardship difficult. I assume that the reason why these pastors were not interested is that the study was done within the agenda of a dissertation project. Urban pastors tend to act as if they already have all the education and training they need. If pastors from the urban churches would have been interested in participating in the workshop, I supposed the result would have a more healthy and effective BCFCI in completing the task Jesus Christ has given to his churches.

### **Unexpected Observations**

I encountered several surprises while holding the workshop toward a development of pastors' understanding and practice on financial stewardship. One surprise is that although some pastors did not receive any salary from the churches they are serving, they are still faithful and excited in carrying out their pastoral ministry. They believe that in serving the Lord they should work sacrificially even to the extent of not receiving a salary. I think part of the reason behind this conviction is that most pastors in the interior also have their own work that can generate an income for their family. In contrast, most young people who finished their theological training in the city are not ready to experience the same *sacrificial life* as the older pastors.

Generally, the congregations that do not practice giving faithfully would not be able to grow well because their pastors have to work an additional job to support their

families and do not have sufficient time to prepare for ministry in the church. Pastors who are not paid fairly will not be able to buy good books and tools needed for developing their preaching and teaching ministry. In addition, these congregations cannot support mission works that have been a priority task of the church for reaching the lost world for Christ.

Another surprise was my difficulty in getting accurate and complete data from the BCFCI office regarding the number of churches and pastors in every district. As a result of this problem, I now encourage them to collect information from all districts concerning the number of churches, pastors, and the total number of church members.

The final surprise was the lack of attention and interest of the urban pastors to study stewardship. As I stated, the reasons behind their difficulty to attend the three-day workshop, I suppose, primarily dealt with their reluctance to change their ministry schedule and not wanting to be take part in the intervention.

### **Recommendations**

This study has generated important information that could be helpful to the Bible Christian Fellowship Church of Indonesia. In order to maximize the positive potential of the study, a number of recommendations may be appropriate.

My first recommendation is that all pastors of BCFCI should learn and practice biblical principles on financial stewardship. I believe that when members listen to their pastor preach about giving and see their pastor generously giving away a substantial portion or significant percentage of his or her resources or income, they will be convinced about the importance of sharing generously as well. The participants acknowledged that the subjects are very important for the church so that the people can

understand God's will in managing God's possessions that have been entrusted to his people. Thirty-four pastors out of forty-two who participated in the second workshop believed that God's people are responsible for managing God's possessions.

The second recommendation I would suggest is that the chairman of the general council of BCFCI and all the district superintendents form a committee to make a strategic plan for developing pastors' understanding and practice of stewardship in every district in the whole country. Accordingly, the database of the number of churches, pastors, church members, and potential churches must be made and provided to all district superintendents. When I asked for this information in the general council office, the people in charge in the office could not provide the data I needed in order to find participants for the study. Then I asked Pastor Simson Dowansiba, who is serving as the head of the Bible school where most of the participants graduated, and he gave me the necessary information. He reported to me that the eleven district councils have approximately 122 churches and 366 pastors. Each pastor who was interviewed is leading a local church.

The third recommendation is that regional meetings of each district in the BCFCI provide forums for the purpose of hearing directly from the pastors. These forums might be designed so that pastors throughout the BCFCI are able to discuss and disclose safely their personal concerns, especially with regard to financial struggles and the need of lesson materials of biblical stewardship. Again, all participants were deeply inspired and motivated by the workshops they attended on financial stewardship, and they wanted to teach these lessons to their congregations.

The fourth recommendation is that each district of the BCFCI could host some sort of gatherings of pastors from the churches for the purpose of holding a three-day seminar or workshop on financial stewardship, and then discuss on how pastors and church leaders can develop the understanding of the people toward financial stewardship and their practices. Holding a seminar in one district council in order to coordinate the participants well both for the first meeting and also for the second meeting would be helpful and more effective. I had difficulty contacting all sixty participants who attended the first workshop because they live in different areas that are far apart. As a result, only forty-two pastors were able to attend the second seminar.

The final recommendation is also an attempt to make all pastors and entire congregations aware of the importance of the subject of stewardship. The BCFCI could begin to dialogue with their churches through the denomination's bulletin or through special meetings of pastors and church leaders that could be facilitated by denominational officials with the intent of educating churches in the areas of stewardship and giving to God as the key for church growth. As stated previously, the participants really need the material of this subject, so BCFCI leaders should be allowed to multiply the material to facilitate the meeting of pastors and church leaders to discuss the importance of this subject as the key for church growth.

### **Postscript**

While many books have been written on stewardship in English, very little has been written in Indonesian. Many good materials of this subject are provided for churches in the United States, while I found only a few books in the bookstores in Indonesia that talk about a biblical perspective on financial stewardship. Therefore, I plan to modify this

dissertation into a less academic format and publish it for the benefit of churches in Indonesia.

Most BCFCI churches have limited funds, not only the churches in the interior but also the churches in the city. Many pastors are very dependent on government help. As far as I know, they do not teach and train their congregations to make the best use of their material possessions for supporting God's work. I have been invited to teach about this subject in the churches in the city, but only in one session for about one to two hours.

Because the biblical concept of stewardship is vital for churches to be effective and healthy, pastors need to learn about this subject thoroughly in order to be able to help their congregations to become giving and sending churches. Thus, my primary concern is to encourage BCFCI pastors to develop a more open, innovative mind-set, to gain an understanding on biblical stewardship, and to seek, in culturally sensitive ways, to change the common views of church members about giving to God. When pastors are fully committed to study and practice biblical stewardship and then teach their congregations, I believe the church will grow healthier and more effective in reaching the world for Christ.



**APPENDIX A**  
**PARTICIPANT DEMOGRAPHICS**

<b>No</b>	<b>Name</b>	<b>Name of Church</b>	<b>Age</b>	<b>Biblical Training</b>	<b>No. of Yrs in Ministry</b>	<b>Gender</b>
1	Delki Mandacan	Dombaran Kemur		Bible School/2006	20	Male
2	Dominggus Dowansiba	Immanuel Ario		Pastor School/1998	20	Male
3	Lewi Mandacan	Tionimbai		Bible School/1995	15	Male
4	Nikolas Indow	Betel Dimunggi	45	Pastor School/1999	20	Male
5	Itus Nuham	Hosana Pinumbut	60	Bible School	50	Male
6	Ruben Mansim	Simon Petrus Maripi	45	Pastor School/1985	30	Male
7	Sem Dowansiba	Maranatha Minmon	36	Bible School/1993	19	Male
8	Stefanus Indou	Lahairoi Damaisi	35	Bible School/2000	20	Male
9	Frans Induwek	Lahairoi Penumbise	35	Pastor School/1993	23	Male
10	Kores Mandacan	Betel Micomti	39	Bible School/1988	10	Male
11	Tonci Ullo	Betel Awibei		Bible School/2003	23	Male
12	Thomas Mandacan	Jalan Hidup Imut	45	Bible School/1991		Male
13	Anari Dowansiba	Maranatha Menwa		Pastor School/1996	20	Male
14	Mieri Mandacan	Mieklip	45	Bible School/1996	26	Male
15	Lazarus Dowansiba	Kibeonirio	30	Bible School	14	Male
16	Yusak Kwan	Ebenhaezer Sromio	30	Bible School/1999	16	Male
17	Yunus Tibiai	Petrus Simueba	40	Bible School/1990		Male
18	Maks Dowansiba	Immanuel Catubou	35	Bible School/1997	27	Male
19	Elvis Indou	Sion Sutibei		Bible School/1999	20	Male
20	Atus Inyomusi	Saromokonei	40	Bible School	10	Male
21	Yakobus Bikiou	Betel Kwatibou	36	Bible School	15	Male
22	Hermanus Saiba	Agape Kwok/Hink	29	Bible School/1997	20	Male
24	Inggris Wonggor	Shalom Sardobei	44	Bible School/1982	30	Male

No	Name	Name of Church	Age	Biblical Training	No. of Yrs in Ministry	Gender
24	Noak Ingkini	Lahai Roi Mbenti	70	Bible School/1962	49	Male
25	Herman Wonggor	Ekklesia Mupi	45	Bible School/1997	30	Male
26	Semi Mandacan	Immanuel Kwaw	35	Bible School/2000	10	Male
27	Dominggus Sayori	Shalom Imdadat	47	Bible School/1997	22	Male
28	Adrianus Mandacan	Immanuel Snaimboi		Bible School/1982	30	Male
29	Yunus Muid	Erikson-Tritt Madrad	42		10	Male
30	Yahya Dowansiba	Paulus Mboiti	45	Bible School/1997	24	Male
31	Warmus Ullo	Elion Jesi	40	Bible School/1998	15	Male
32	Dominggus	Agape Tanah Merah	50	Bible School		Male
33	Keliopas Indou	Shalom Tanah Merah	37	Bible School/1992	20	Male
34	Barnabas Warfandu	Immanuel Mrei	35	Bible School/2002	9	Male
35	Semi Bikiou	Immanuel Mpau		Bible School/1998	30	Male
36	Marinus Warfandu	Cujep	45			Male
37	Semuel Sayori	Jalan Hidup Imoyut	32	Bible School/2005	10	Male
38	Herman Mandacan	Elion Umbui	38	Bible School/2002	21	Male
39	Dolfinus Indou	Diakonia Warbaderi	42	Bible School/2002	20	Male
40	Habel Iwow	Bethel Minyambou	35	Pastor School	60?	Male
41	Tobias Ullo	Yosua Warmare 2	44	Bible School/2003		Male
42	Yudas Njerui	Bethel Piedip	35	Bible School	10	Male
43	Zakeus Ayok	Ora Etlabora Amber	45	Theological School/1994	15	Male
44	Markus Sayori	Lahairoi Ndisei	45	Bible School/2000	11	Male
45	Lewi Ullo	Immanuel Benyamin Mokwam	45	Bible School/1991	20	Male
46	Dominggus Bikiou	Peniel Indabri	30	Bible School/1993	15	Male
47	Endi Saroi	Petrus Entabeda	45	Bible School/1995	20	Male
48	Wilem Sayori	Agape Tikwau	45	Bible School	13	Male

<b>No</b>	<b>Name</b>	<b>Name of Church</b>	<b>Age</b>	<b>Biblical Training</b>	<b>No. of Yrs in Ministry</b>	<b>Gender</b>
49	Zet Wonggor	Betel Piedip Awak	43			Male
50	Beni Saroi	Petrus Masabui	42	Bible School/2000	11	Male
51	Simon Wonggor	Imanuel Kwau	65	Bible School/1996	42	Male
52	Stefanus Ullo	Elsadai Mbesoi	32	Bible School/2003	9	Male
53	Philemon Mektis	Meriba Muinbo	55	Bible School/1999	24	Male
54	Filemon Saroi	Ebenhaezer Intab	29	Bible School	11	Male
55	Yoel Inyomusi	Lahai Roi Nuhwei	38	Bible School/1997	15	Male
56	Silas Saroi	Maranatha 2 Yanboi	35	Bible School/1996	15	Male
57	Serus Mandacan	Maranatha 1 Yanboi	65	Pastor School/1996	46	Male
58	Yohanes Indou	Siloam Bugobei	65		19	Male
59	Yani Ayok	Siloam Bugobei	45		19	Male
60	Noak Indou	Pikson Subsai 4	39	Bible School/1995	20	Male

## **APPENDIX B**

### **SEMI-STRUCTURED INTERVIEW PROTOCOL**

#### **A Pretest-Posttest Interview**

##### **Pretest**

1. Why Christians give to God?
2. What pastors do to encourage their members to give?
3. How much should a Christian give to God?

##### **Posttest**

1. Who is the owner of our material possessions, including money?
2. Who are the stewards of the possessions?
3. Is the offering to God an obligation or a privilege? Or are both true?

## APPENDIX C

### A TEACHING PLAN FOR TRAINING SESSIONS—FIVE KEY LESSONS

- I. Lesson One—Why should we give? Our gifts to the church are not merely contributions. Our perspective on God and our relationship with him is manifested in the quality of our giving.
  - A. An expression of the grace of God (2 Cor. 8:1-6). Without grace, giving becomes a burden.
  - B. An act of worship (2 Cor. 8:5)
    1. *Worship* is “any ministry performed for God” (Witmer 487); therefore, offering one’s entire life to God is an offering of worship.
    2. Giving oneself to the Lord involves sacrificial love just as the Son of Man gave his life as a ransom for many (Mark 10:45).
    3. Likewise, offering one’s material possessions is spiritual worship, not just a contribution to the church (Prov. 3:9).
    4. Church offerings do not just pay the pastors or the bills. The main purpose of going to church is to worship God, and offering is an act of worship.
  - C. Act of loving obedience. Macedonians gave themselves to God first, so they were able to give all their goods for God’s service, too, in keeping with God’s will in spite of extreme hardship.
  - D. An Act of faith
    1. The Bible clearly states that God is the author and owner of everything in the world (see Ps. 24:1-2; 50:10-12).
    2. We must have faith in our Creator who has made us stewards to manage his resources (Gen. 1:28-30).
  - E. An act of gratitude
    1. Our understanding of Christ’s self-sacrifice prompts us to give of our own selves and material goods sacrificially (2 Cor. 8:8-9; Phil. 2:5-8; Stott 6).
    2. The New Testament has examples of sacrificial givers (e.g., women who poured perfume on Jesus’ feet; Zacchaeus; Powell 18).
    3. Jesus showed respect for those who gave out of gratitude rather than “out of their surplus” (Mark 12:44); thus, gratitude for God’s blessings should be the primary reason for giving to God.
  - F. An act of maturity—discipline of spiritual growth
    1. Jesus emphasized the impossibility of serving both God and money (Matt. 6:21; Luke 12:15; 18:22-23).
    2. Unfortunately, many people who claim to be Christians but have also allowed themselves to become slaves to materialism (1 Tim. 6:10).
    3. God will discipline his children who serve money and are in bondage to their material possessions. Jesus reminded his followers, “For where your treasure is, there your heart will be also” (Matt. 6:21).
    5. Those who consistently think about how they can use their material possessions to demonstrate their love and gratitude to God and help others in need have their treasure in heaven, indicating a direct connection between how they handle their material possessions and their spiritual lives.

## II. How should we give?

- A. We have to give generously. Christians will reap what they sow (2 Cor. 9:6), not that they will receive material wealth but that God's grace will abound.
- B. We have to give joyfully. God wants a cheerful giver (2 Cor. 9:7), not as if we're giving up what is rightfully ours (Barna 83).
- C. We have to give systematically. Systematic giving is planned according to a portion of a person's income, set aside consistently, and not dependent upon emotions.
- D. We have to give regularly. In setting aside money regularly, Christians should give to the church regularly, just as they are paid regularly.
- E. We have to give sacrificially. Christians let Jesus be their model of how to give sacrificially as he gave the ultimate sacrifice.
- F. We have to give secretly (Matt. 6:2-4).

## III. How much should we give?

- A. Proportionally
  1. "[I]n keeping with [your] income" (1 Cor. 16:2).
  2. "A poor man does not have to give as much as a rich man. But as the poor man's income rises, his giving will also increase" (Dionson 37).
- B. Tithing
  1. Clearly stated in the Old Testament but not mentioned in the New Testament.
  2. Three tithes/two tithes.
  3. Purpose of tithing was thanksgiving, relationship, fellowship, and communion with God, not giving money or receiving it.
- C. Certain percentage
  1. Old Testament says to give 10 percent tithe.
  2. New Testament doesn't mention a specific percentage.
  3. Getz (210) gives three principles regarding how much to give.
    - a. Giving systematically and regularly requires deciding in advance on a percentage or amount.
    - b. Giving proportionally or according to our ability requires a careful and honest determination of how much to give.
    - c. Giving to see God's work completed requires looking at pragmatic factors.

- IV. What are the blessings of generous giving? Christians don't know what they're missing (Olford 22). Paul teaches, "God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work" (2 Cor. 9:8).
- A. Spiritual growth—obedience leads to bearing fruit from having the Spirit of God dwelling within (John 15:5; Gal. 5:22; Powell 126).
  - B. Effective witness
    - 1. Paul indicates to the Corinthians that their generosity would result in others giving thanks to God.
    - 2. Getz says that the Corinthians would enlarge their harvest by their actions (234).
    - 3. Psalm 67:1-2 notes, "May God be gracious to us and bless us and make his face shine upon us, that your ways may be known on earth, your salvation among all nations."
  - C. Glorify God—Paul expresses his confidence to the Corinthians four times that the ultimate result of their offering would be to increase thanksgiving and praise to God (2 Cor. 9:11-15).
- V. Who should handle the finance in the church? Pastors are the head stewards in their churches and must follow Paul's example of being above reproach in addition to setting an example of Christian giving.
- A. Trustworthy—Paul was careful to introduce his compatriots to the Corinthians, so they could trust these men with their gifts. The Corinthians knew they could trust these strangers because they trusted Paul who introduced them.
  - B. Honest
    - 1. Leaders must be honest in their handling of money matters.
    - 2. Paul was very careful not to allow anything to happen that would give his enemies opportunity to accuse him of exploiting funds (2 Cor. 8:20-21).

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