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**STEWARDSHIP OF FINANCE:
A CASE STUDY OF NIGERIAN BAPTIST CONVENTION CHURCHES**

STEWARDSHIP OF FINANCE
NIGERIAN BAPTIST CONVENTION CHURCHES

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A. CONCLUSION

The concept of Christian stewardship is very wide and covers many areas of life including Christian giving and church finances. In stewardship, God want man to acknowledge his ownership and live in God's original intention for His creation. It is however unfortunate that many of our Baptist church members have not properly understood this biblical meaning of Christian stewardship. Moreso, the church as a community of faith and for that matter stewarding community; suppose to lead its members to discover the joy of Christian giving but many of our local Baptist churches have failed in this respect.

The urgency of teaching on Christian stewardship could be seen in the fact that many Christians have misunderstood this concept and it has often been restricted only to certain areas of life such as money, tithe, and church budget. Literature review on the broad overview of Christian stewardship however revealed that Christian stewardship embraces many areas of life such as stewardship of money, gospel, talents, influences, and other areas of life. It is not only concerned with how such resources are acquired but also with how such wealth are managed and used. Our church members need to grow from their parochial level of understanding in Christian stewardship to enable them to live in the real sense of God's purpose for their lives in relation to all that have been entrusted to them.

"Stewardship is theological. It is based on our Christian understanding of the nature of God and the relationship of man in God's world."¹ Therefore, an attempt to separate theology from stewardship will render its usage meaningless for the Christian faith. In theology, we know that God and not man is the owner, and that man is accountable to God of the way he handles and uses what God has entrusted to him. Theologically, Christian giving is also understood in terms of our response to what God has done for us in Jesus Christ and it is this conviction that motivates us to go into the world with the gospel.² Hence, church is a stewarding community through which members utilizes their resources to achieve God's purpose on earth. An awareness of the theological implication of stewardship enables us to live in the right perspective of God's intention for us in relation to His creation. It can also be said that lack of this awareness accounts for the way and manner our local Baptist church members lives in their relation to God's material world. Therefore, the need to expose our church members to the proper understanding of the theological basis for Christian stewardship cannot be over-emphasized in the Nigerian Baptist Convention.

Quite a few number of our local Baptist church members are faithful tithers. For instance, only 23.33% of our respondents could boast that majority of their church members are faithful tithers. The remaining 76.66% of our respondents either described the majority of their church members as regular givers or occasional givers. Consequently, many churches have adopted other income

¹John McBain, It is Required of Stewards (Nashville: Broadman Press, 1972), p.39.

²Cecil A. Ray, Living the Responsible Life (Elpaso, Texas: Carib Baptist Publications, 1974), p.92.

generating strategies such as launching, levying members, celebration of societies' anniversaries and other worldly means of extorting money from the members to meet the church needs. The implication of this, simply put, is that giving in most of our local Baptist churches are said to have been approached too often at the points of the church needs rather than improving the stewardship life-style of members.³ "However, if achieving God's purpose in the live of givers is an equal concern, then only Christian motives are valid."⁴

For a church to achieve its purpose on earth, its goal should be clearly defined, in relation to the Great Commission and quantified in monetary terms. Members of the church should also be aware of such goals and budget in order to pledge their commitment to it. This has not been the case in most of our local Baptist churches. One will be surprised to see in our finding that some of our churches do not have clearly defined goals, while others only set their goals and quantified them only in terms of the capital project (e.g. building project) before them. In such cases, the overall ministry budget of the church is not prepared. In some other churches where budget is prepared, only the budget committee, finance committee and probably the Church-Council were fully informed about the church budget. When our church members are not fully aware about what is going on in the church in this way, low commitment to the church programme has often been the case. This is another weak point that our local churches need to pay special attention to if we are to grow from our present level of Christian stewardship.

³Ray, p.101.

⁴Ray, p.105.

Evidences revealed in this research paper that some of our local churches are not faithful steward. Many of them are not faithful in the payment of their co-operative funds to the Convention. If our local churches are not faithful in their commitment to the general body (Convention), why then should they expect their members to be faithful? Therefore, our local Baptist churches need to be good steward in their obligation to the Convention co-operative programmes.

One will not be justified to disregard the effect of poor stewardship lifestyle of our members on our local churches and Convention as a whole. This has led to budget shortfall, and poor funding of our local church projects and Convention co-operative programmes.

In summary, inadequate knowledge of Christian stewardship, ignorance of God's word, lack of faith in Jesus Christ and : unfaithfulness on the part of finance officers are factors that contributes to the poor stewardship lifestyle in some or most of our local Baptist churches. Out of all these factors, evidences exist in this paper that inadequate knowledge of Christian stewardship has been rated as the highest even though there are other reasons adduced to the low-level of giving in our local churches.

B. RECOMMENDATIONS

Based on the information gathered through the questionnaires and other available data in the discussion within this thesis, it is evident that poor stewardship life-style of the members of our local Baptist churches is a serious issue that our churches and Convention need to face squarely if we are to make progress in our finances.

The following recommendations are made which the writer believes will not only increase the money being given but enhance the overall stewardship standard of our local churches and Nigerian Baptist Convention.

Recommendations to Pastors and Local Churches

For our churches to grow from their present level of stewardship lifestyle, the pastors as spiritual leaders have a number of roles to play. The following recommendations are therefore made to pastors and our local Baptist churches:

Since it has been shown that the motive of giving in our local Baptist churches are not always pure, attempt should be made by pastors to emphasize Christian motives of giving in their churches. This may include giving in response to God's grace and expression of thanksgiving to God who is the source of life and the Creator of everything we have.

In order to free our members from the ignorance of the biblical concept of Christian stewardship, it is also suggested that pastors should embark on a serious stewardship education programmes in their local churches. This, according to Rev. Obieje may include regular teaching and preaching on stewardship, organising stewardship revivals and observance of stewardship emphasis week.⁵

"Exposure to ministry and missions needs greatly enhances stewardship growth."⁶ On this basis, it is recommended that the church pastor should plan and expose his church members to the overall ministry and mission needs of the church for each year.

⁵ Interview with I.C. Obieje, Ibadan: Evangelism, Stewardship and Discipleship Division, Nigerian Baptist Convention, 10 March 1999.

⁶ Harrell Cushing, "What Can a Pastor Do to Encourage Growth in Stewardship," Church Administration, 33, no.2, November 1990, p.47.

