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RESEARCH ARTICLE

BIBLICAL STEWARDSHIP: HOW CHRISTIANS IN THE UNITED STATES ARE MISSING THE MARK.

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Abstract

The purpose of this paper is to evaluate if Christians in the United States have defined stewardship too narrowly and missed the mark in their approach to biblical stewardship, specifically in their international dealings. In making this evaluation, stewardship is defined according to passages from the Bible, recognizing the infallibility of God's word and its authority. The current practices of individuals professing Christianity in the U.S. are explored. Upon measuring these identified practices against the biblical definition of stewardship, the conclusion is reached that Christians in the U.S. have, on the whole, misrepresented Christ in their stewardship responsibilities. Through an analytic autoethnography, one of the authors' experiences are detailed within the context of biblical stewardship.

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Introduction:-

Most Christians agree that we should strive to be responsible with our resources; yet, at the mention of possible shortcomings among Christians in the practice of biblical stewardship and giving, the immediate reaction is to cease listening and respond defensively. Let us not be too hasty in our defense, however, without first considering the gravity of stewardship and the consequences of blindly continuing in potentially harmful, or even sinful, practices.

The purpose of this paper is to evaluate if Christians in the United States have defined stewardship too narrowly and missed the mark in their approach to biblical stewardship. Specifically, the practices referenced here are the international interactions of American individuals professing Christian beliefs. Have Christians misrepresented the life of Christ in their approach to stewardship on an international scale? Reflect on the importance of answering this question before making an assessment. Before leaving this earth, Jesus stated, "all authority in heaven and on earth has been given to me." With that authority, Jesus then proceeded to command Christians to "go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you" (English Standard Version, Matt. 28:18-20). Note the emphasis that Christ has been given "all authority" to command Christians to reach "all nations." Therefore, if believers are to fulfill this commandment and reach all nations, the practical application of biblical concepts in a Christ-follower's approach to international giving and Christian stewardship is of eternal significance.

Literature Review:-**What is Biblical Stewardship:-**

“In the beginning, God created the heavens and the earth.” (Gen. 1:1) Before beginning any reflection on Christianity and our own lives, we must begin here – with God. He has always been and always will be. Preeminent over all, His word does not contribute to our prescribed meaning of Christianity and biblical concepts but rather defines them. God, as the creator of all things, is the only one with a perfect understanding of His creation. Thus, as we endeavor to understand God’s intention for Christian stewardship, His word is indisputable.

Delving into the word, we see a multitude of scriptures that instruct believers to imitate Christ and pursue holiness. For example, Paul instructs believers in Ephesians 5:1 to be imitators of God as His beloved children. Thus, lest we engage in overly-complicated lingual gymnastics to twist the Bible to match our predetermined notions of stewardship, let us take a simpler approach by studying the actions which we are to imitate. By doing so, we may reap a true definition of biblical stewardship.

Throughout the Bible, God acts with generosity. While the earth and everything in it belongs to Him, He continually gives to His people. He first gave us life when He breathed into Adam (Gen. 2:7). In Genesis 1, He proceeded to give man dominion over His creation. In order for man to be reconciled to God and properly care for His creation, God then gave instructions through the law. Due to our inability to keep the law, He gave us salvation from our sins through the gift of His son. John 3:16, possibly the most frequently quoted Bible verse, states, “For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.” This sequence of giving is the essence of the gospel; and, time after time, we are confronted with the truth that God gives. Therefore, Christians must also give in order to conform to His perfect example. He does not hoard blessings from His children; thus, neither should we hoard the resources which He has entrusted to us.

Vital to our understanding of giving is the proper recognition of what constitutes “resources.” Commonly, stewardship is described purely in the financial sense. However, consider that the greatest demonstration of God’s love was through the gift of His son on the cross (Rom. 5:8). In other words, God gave Himself. Logically then, we should be giving ourselves too. Not only our monetary resources but also our time, passions, and knowledge should be managed and allocated responsibly.

To this effect, we contemplate what it means to act responsibly; and, thankfully, the Bible is not silent on this topic. First, recall the parable of the talents recorded in Matthew 25:14-30. Jesus tells of a man who, before going on a journey, entrusts talents to his servants. To one he gave five talents, to another he gave two, and to the last he gave a single talent. During his absence, the servants who had been given five and two talents doubled what they had received from the master. The master then commended the servants, saying to each of them, “Well done, good and faithful servant.” However, the servant who received only one talent chose to hide it by burying it in the ground. When the servant reported this to the master, the master’s displeasure was evident, calling him “wicked and slothful.” This parable simply contrasts responsible and irresponsible behavior. Clearly, a responsible Christian is to be actively seeking ways to multiply his or her resources as did the first two servants. In a practical sense this means that investing funds, prioritizing time, developing passions, and growing in knowledge. Furthermore, this parable outlines the purpose of multiplication. Just as the servants returned the additional talents to the master, Christians are to return resources to God.

With regard as to how to return these resources to God, we may study the story of the widow’s offering in Mark 12. Jesus observes the rich men giving out of their abundance for all to see. Picture now the poor widow approaching the offering box. In the eyes of the world her offering is miniscule in comparison to the rich men. Her two copper coins were hardly worth mentioning in light of the great sums given by the rich. Yet, Jesus tells his disciples that her gift was worth more than those of the rich because, despite her poverty, the widow offered to the Lord all she had. This story illustrates that acting responsibly with our resources is a matter of the heart. We should take heed of the pressure God puts on our hearts when we see unfulfilled needs. Moreover, when we return our resources to the Lord, our attitude should reflect a love that is sacrificial, giving our finances, time, passions, and knowledge to their full extent. Isaiah 58:10 beautifully portrays this attitude: “If you pour yourself out for the hungry and satisfy the desire of the afflicted, then shall your light rise in the darkness and your gloom be as the noonday.” The concept of pouring ourselves out is key in comprehending the extremity to which we have been called to give – there are no bounds.

Once we recognize that the purpose of stewardship is to give as God gave, we must then ponder whom the recipients should be. Returning to Isaiah 58, we find that these recipients are described as those who are oppressed, hungry, homeless, poor, naked, or afflicted. Undeniably, we do not have to search long to find persons who fit one or all of these characteristics. According to the Census Bureau, 14.5 percent of all Americans, more than 45 million people, lived below the poverty line in 2013 (Gongloff 2014). However, the focus of our discussion is Christian stewardship on an international scale. So, while we recognize that our next-door neighbor may need immediate attention, we continue with the stipulation that the recipient in the context of this dialogue lives in another nation.

Stewardship is not the hoarding of resources; rather, stewardship is the multiplication of resources for the purpose of imitating God through sacrificial giving. According to Martin (2005), biblical stewardship is a whole life responsibility. It is a lifestyle involving the effective use of body, mind, time, speech, and action. Biblical stewardship reminds Christians that God owns everything we have.

Current Practices of Biblical Stewardship:-

The current practices of individuals professing Christianity in the U.S. are explored and measured against the biblical definition of stewardship. The Bible's command found in Matthew 7:5 to "take the log out of your own eye" before removing the splinter in another's is a wise sentiment to consider at this point.

Although we have stated that our resources involve more than solely money, this resource is the easiest to quantify. Thus, we evaluate this aspect of giving first. Giving money is typically a soft spot for Christians in the U.S. We are quick to point out that the Bible says the love of money is the root of all evil, not money itself (1 Tim. 6:10). In this statement, we feel satisfied, telling ourselves that we are not in love with our money. However, feelings are unreliable. The findings from research contradict these feelings.

Sociologists Christian Smith, Michael Emerson, and Patricia Snell published a book in 2008 titled *Passing the Plate* which reported the results of their study on Christian giving. The authors found that more than 25% of American Protestants give no money away. Yes, over one out of four Americans fail to give even \$5 away a year! Of the protestant groups, evangelicals appear to be the most generous with only 10% giving nothing away. However their efforts aren't worth applause yet. Among this group, 36% admit to giving less than 2% of their income, and only 27% tithe (Moll 2008). If Americans are not giving their money back to God, then where is the money going? According to data produced by the Bureau of Labor Statistics in 2012, among middle class families, housing, transportation and gasoline, and saving for retirement receive the largest percentages. The more disturbing statistic, however, is the fact that Americans spend 5.1% on entertainment and 5.4% on food at restaurants and the like, meaning that over 10% of income for middle-class families is spent on self-serving diversions (Goldstein 2012). In our proclamations that the love of money spurs evil, we appear to testify against ourselves. When we compare the minute amount of money that we return to the Lord to the amount of money we spend on ourselves, our loving allegiance to money and to self is evident.

Considering the apparent stinginess of Christians of the U.S. with regard to money, we may hope at this point to see a more generous outlook toward the giving of non-financial resources. After all, our time, passions, and knowledge are invaluable resources as well. Although measuring these resources is not as straightforward, we may use data to make some general observations. From 1965 to 2011, the number of Christians in the U.S. taking short-term mission trips increased from 540 to 1.5 million annually ("Short-Term Mission Trips" 2011). These figures suggest that the hearts of Americans are inclined to missions and giving their time, passions, and knowledge to the nations. Ideally, these trips serve to spread the gospel of Christ to those who have been untouched by His love; and we cannot neglect recognizing the importance of short-term missions in this aspect. Undoubtedly, we are allocating our time to service; we expand our knowledge of other cultures; and we feel our passions for the lost and overseas mission work ignite. Yet, as our resources are multiplied, we should also critically evaluate if we are truly giving more than we receive.

As the number of Christians embarking on short-term missions has increased so has the criticism. The most often and obvious criticism is the cost. True, we have already established that Americans should be generous with their finances and have, in general, fallen short in this area. However, improperly diverting resources is harmful without question. For example, after Hurricane Mitch hit Honduras, well-meaning missions teams traveled in droves to rebuild homes for those affected. The cost of the teams to rebuild was on average \$30,000 per home; meanwhile, the locals could have built each home for \$3,000 (Carlson 2012). Moreover, when Christians from the U.S. travel to

these nations carrying bulk amounts of products to give away, locals are negatively impacted. The distinction should be made here that this is not in reference to emergency relief. After disaster strikes a nation, the locals often have no means of alleviation. However, to the nations that are not in crises situations, this manner of giving is detrimental as it forces locals out of work and fosters dependency. For example, from the years 1981-2000, a forty percent decline in African apparel production and a fifty percent decline in apparel employment are attributed to the influx of used clothing into the country (Frazer 2008). This decline is not surprising as it demonstrates the simple economic concept of supply and demand. The excess product received from other countries reduced the demand for domestic production. In the same way, we choke the economy of these nations when we arrive with material possessions that locals are both willing and capable of providing. Our resources may be better applied if we donated more of our time and knowledge than material possessions.

Methods:-

We continued our exploration and evaluation of biblical stewardship through an analytic autoethnography. One of the author's experiences are detailed within the context of biblical stewardship. This research technique seeks to describe and analyze personal experiences in order to understand cultural experiences. Autoethnographic methodology is a form of qualitative research that incorporates the author into the research through self-reflection (Awasthy, 2015; Borders & Giordano, 2016; Chang, 2008; Liu & Pechenkina, 2016; Muncey, 2010; Snoeren et. al, 2016). In this study, researcher Kelly adopted a dual role of participant and analyst. The findings and discussion rely on her personal experiences to explore and evaluate how individual Christians in the U.S. are missing the mark on biblical stewardship. Since this research approach relies heavily on personal experiences as a form of qualitative research, Kelley immersed herself into the mission field in Mexico. As part of a mission group from a local private Christian-based university in the South, the group spent a week working at Cenipad, a local school started by a family of Mexican missionaries, in March 2014. Following the initial week-long trip, Kelley kept in constant contact with the missionary family as well as numerous students at the school and subsequently coordinated a sole-traveled trip in October 2014, similar in methodology to the studies found in Lee and LaDousa (2005). The primary goal of the second trip was to set up an electronic accounting system for the school and to teach accounting, finance, and English to the local missionaries as well as to the students of Cenipad. Over the two week travel stint, Kelley spent almost all of her time working directly with the missionary family who founded the school. She communicated and observed with them day and night, since she was hosted by the family in their home. Living and working with the missionaries on an intimate level facilitated the perfect opportunities to inquire more deeply about the needs and successes of the family's mission endeavors. More specifically, Kelly inquired as to the effectiveness of biblical stewardship received from short-term mission groups that the missionary family had experienced directly. Also, Kelley discussed the repercussions that biblical stewardship in the form foreign donations had made on the local economy. In addition to working with and observing the missionary family, the family introduced Kelley to numerous local families, including the parents of many of the students. These introductions led to more discussions and broadened her perspectives about the locals' experiences with biblical stewardship in terms short-term mission groups and outside donations coming into the community.

Results:-

In this exploratory research study, an analysis of current practices as outlined in the literature above in conjunction with the analytical autoethnography reveals that Christians are missing the mark in regards to biblical stewardship. In this analytical autoethnography, the goal was to explore and examine an in-depth account of biblical stewardship from which we report our reflexive analysis. From this analytical autoethnography, findings indicate Christians are defining stewardship too narrowly and missing the mark in their approach to biblical stewardship, specifically in their international dealings. Stewardship is not the hoarding of resources; rather, stewardship is the multiplication of resources for the purpose of imitating God through sacrificial giving.

In the light of the above review of the research regarding current practices of biblical stewardship, more than 25% of American Protestants give no money away. Although Evangelicals appear to be the most generous, with 90% being charitable, 36% of this group admit to giving less than 2% of their income away, and only 27% tithe (Moll 2008). Also, according to data produced by the Bureau of Labor Statistics in 2012, middle-class Americans spend over 10% of their income self-serving indulgences (Goldstein 2012).

The reflexive analysis of the autoethnography finds that while Christians in the U.S. are taking significantly more short-term mission trips, this approach to biblical stewardship can be harmful to local economies. When Christians

from the U.S. travel to these nations carrying material possessions such as building materials and clothing to give away, locals are negatively impacted. This manner of giving is detrimental as it forces locals out of work and fosters dependency. Our resources may be better applied if we donated more of our time and knowledge than material possessions.

Although short-term missions have their share of flaws, we may still exhibit Christian stewardship when these trips are executed effectively. When we go, we should be cautious not to usurp the work of the locals but to enhance. As we make plans, we should be certain that our visit is not “more trouble than it’s worth.” If the visit of a large group causes undue pressure on the host and offers limited benefits, other options such as sending one or two members with specialized knowledge may be explored. Alternatively, some may feel the call to go for the long-term in order to truly plant their feet in another country, build relationships with the people, pour themselves out day after day, and spread the gospel. If, however, we are unable to go ourselves, we have the option of sending missionaries by giving either indirectly through organizations or directly to the hands of the men and women in need.

Additionally, the analytical autoethnography finds that giving just money is insufficient if we are to pour ourselves out for others. Christians must also give their time, passion, and knowledge. During Kelley’s trip to Chiapas, Mexico, she observed and experienced biblical stewardship with her host missionary family and locals. She learned that Chiapas has been the state with the most missionaries; however, Chiapas is also the poorest and most illiterate state. The people of Chiapas were exposed to the gospel, but that they were uneducated. Since the people of Mexico look to Chiapas as an example of Christianity, they associate faith in Jesus with illiteracy and poverty. Chiapas’ poverty rate in 2009 was 76.7%, and the state has the lowest literacy level at 82.2% (Mexico 2014; “The Rapid Expansion” 2011). Therefore, during their time in Chiapas, the missionary family dedicated their time and knowledge to education by starting a local school. The students were taught to read using the Bible. This beautifully illustrates biblical stewardship through pouring out your resources for another.

After contemplating the biblical evidence from the literature above and evaluating it in light of the experiences obtained from engrossing in the mission field, Christians’ definition of stewardship and their actions are dichotomous. Christians’ are missing the mark in carrying out biblical stewardship as it is defined. Christians must be cognizant of the needs of the oppressed, hungry, homeless, poor, naked, or afflicted they are serving. Before sending money, other material possessions, and going on short-term mission trips, stewards must identify unfulfilled needs and evaluate how they may best apply their resources to alleviate the needs.

As we give, responsible allocation of resources demands logical research. The following questions should be considered: First and foremost, does the recipient preach the gospel? If so, what is the economic impact of your gift on the locals? Remember that the recipient does not necessarily have to be an organization. There are countless missionaries who have no source of income and are desperate to return to the countries they love. Take, for example, the heartbreaking report by the International Missions Board (IMB) several years ago. The IMB announced in 2009 that it would be forced to cut its overseas missionaries by around six hundred due to budgetary constraints in the following year (Vu 2009). By seeking out those individuals, you may be an instrumental part of allowing men and women to follow God’s calling and remain in the countries where they have invested their lives. Moreover, you can have greater assurance that your resources are being used properly due to the close connection you form with the missionary. Alternatively, you can directly support locals through microfinancing their businesses. On the whole, to find a worthy cause is not difficult. Letting go of our god of money is the stumbling block. In conclusion, Christians must remember that biblical stewardship is whole-life responsibility. Biblical stewardship encourages Christians to find true value in life. After all, it reminds Christians that God own everything in life.

Discussion:-

As we seek to alter our practices, it is vital to remember that the motivation of our giving should be love rather than guilt. God gave us life; our resources; and, most importantly, His son because He loved us. Additionally, no amount of donated resources can buy us a place in heaven. Salvation is by grace through faith alone. Before we are tempted to criticize, remember that God does not hate the rich. God has a plan for each person’s life that is unique and meant to bring Him glory; so, God blesses some with an abundance of resources because His plan for them involves the use of that wealth. Lastly, we would be mistaken to attribute wealth with God’s favor and poverty with His displeasure. Think of Job. Job enjoyed riches and also experienced a time of utter destitution. Yet, God’s purposes for giving and taking resources from Job was not based on any action of Job. Rather, God’s purposes were solely to

bring glory to Himself. Bearing these in mind, we must take practical steps to honor God in our stewardship while maintaining the proper attitude.

God gave us all specific talents and resources; He made us unique. Jeremiah 1:5 attests to our uniqueness, saying "Before I formed you in the womb I knew you, and before you were born I consecrated you; I appointed you a prophet to the nations." This verse demonstrates how God designated specific purposes for us before we were created. With those purposes in mind, God formed us and endowed us with what we would need to fulfill His plans. Not only did He create us with certain abilities, but He also commanded us to use these talents. Paul urges Timothy "Do not neglect the gift you have." (1 Tim. 4:14). In the same way, we are to use our gifts. Naturally, using those talents often requires thinking outside of the box. You might not be able to go overseas at the moment, but innovation does not require a passport. If you have a teachable skill, consider establishing a contact within the area and conducting a Skype class to share your knowledge. If you are gifted in graphic design, you could create an eye-catching logo for an international group. Perhaps you have been blessed with musical talents. In this case, you could hold a benefit concert to raise funds as well as instill in others the same passion that has motivated you to act on behalf of the oppressed. Undoubtedly, many options exist for reaching others. We need only to utilize the body of Christ around us in order to develop strategies to reach out internationally.

The responsibility to adhere to the biblical definition of stewardship in our international relationships is vital as we seek to make disciples of all nations. Christian stewardship has been misunderstood in the past as the careful hoarding of resources. Yet, scripture tells us that true Christian stewardship is the multiplication and sacrificial giving of our resources. Christians in the United States appear to have fallen short of this definition. However, we may still take steps to alter our approach to stewardship. Our finances, time, passions, and knowledge are all valuable; and, as we imitate God's example of sacrificial giving, we may truly represent Christ to the world.

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