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Faithful Stewardship When Resources Are Tight

TEXT: Luke 16:10–12; Proverbs 21:5

Teaching Overview & Context

Life has a way of squeezing us. Beyond macro-economic pressures like rising inflation, job cuts, or sudden currency devaluation, life's tight corners often arrive through deeply personal, everyday battles:

- **Chronic Medical Drain:** A recurring prescription, dialysis, or caregiving costs that silently drain family savings every month.
- **Extended Family Tax:** The heavy weight of being the sole employed relative, fielding non-stop urgent calls for school fees, hospital bills, and funeral costs.
- **Client Payment Default:** Delivering goods or completing a contract, only for the client to delay payment for months while your rent, supplier debts, and overheads mount.
- **Social Status Pressure:** The crushing expectation to fund lavish weddings, naming ceremonies, or burials just to "save face" before peers and society.
- **Career Stagnation:** The quiet frustration of a graduate or skilled professional working an underpaid, menial job year after year without promotion.
- **Sole Parenting Strain:** A single parent carrying the entire load of feeding, schooling, and rent alone after abandonment or partner default.
- **Sudden Housing Displacement:** Abrupt rent hikes, quit notices, or sudden demolitions that upend family stability.

When these pressures converge, our natural human reflex is **panic, retreat, or compromise**.

- **Panic:** Freezes decision-making and sparks impulsive choices.
- **Retreat:** Drives isolation, bitterness, and abandonment of spiritual duties.
- **Compromise:** Tempts people toward unethical shortcuts, debt traps, and cutting corners.

Yet biblical resilience is not mere passive endurance, mere survival (merely enduring hardship); it is **bouncing back without breaking—**allowing pressure to refine our faith rather than fracture our character and spirit.

Luke 16:10-12 *10 He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. 11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? 12 And if you have not been faithful in what is another man's, who will give you what is your own?*

Jesus addresses the foundational law of resource management: *faithfulness in the small things governs elevation into the true riches of God's Kingdom.*

Proverbs 21:5 *The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty.*

Proverbs 21:5, contrast steady, diligent planning with hasty, desperate decision-making.

These scriptures reveal a transformative truth: *tight seasons are not evidence of God's absence; they are God's proving ground* **-** where faithful stewardship unlocks spiritual authority and lasting breakthrough.

How you manage the *"least"* determines whether you qualify for kingdom elevation and true riches.

THE INTEGRITY TEST OF THE LITTLE (LUKE 16:10)

"He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much."

The Core Truth: God does not evaluate our stewardship by the volume of what we hold, but by the integrity and heart with which we handle whatever is in our hands - when resources are small.

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"What is least" represents our modest daily wage, basic stipend, small business margin, limited time, brief spare time or small opportunities.

The "Someday Trap": Many live with the illusion: *"When I hit a hundred thousand, five hundred thousand, a million, ten million, fifty million, I will start managing well; I will become disciplined, generous, and honest"*.

If your mindset is, *“I will only learn to manage money when I have plenty,”* you are already disqualifying yourself from faithful stewardship.

Faithful stewardship does not begin when abundance arrives; it begins with your heart valuing what is already in your hands. If you cannot manage ₦100,000 wisely, having ₦1 million will not automatically make you a better steward.

More money does not correct a careless character; it often magnifies it.

When we despise the little because it is “not enough,” we gradually become ungrateful, discontented, wasteful and entitled.

We begin to think, *“It is too small to matter. Why should I budget it? Why should I save any of it? Why should I use it carefully? When the real money comes, then I will manage properly.”*

But that is the deception. The “real money” we are waiting for may never change our habits.

If we develop the habit of wasting the little, we will likely waste the much. If we cannot discipline ₦20,000, ₦70,000, ₦100,000 we may not discipline ₦200,000 or ₦1,000,000.

The issue is not merely what is in our hands; the issue is what is in our hearts.

Therefore, we need to stop despising our little. The little income, the small business, the modest opportunity, the allowance, the first salary, the small church responsibility, the little time we have—we should manage it faithfully.

Our little is not meaningless; it is our training ground. What we do with the little today is preparing us for whatever God may place in our hands tomorrow.

We don’t have to wait for abundance before becoming a faithful steward. Become faithful now—and let our faithfulness prepare us for more.

Imagine a young brother earning ₦150,000 per month. He keeps saying: *"If my salary can just reach ₦300,000, I will start saving. When I earn more, I will budget properly."*

His salary eventually rises to ₦300,000. But now he changes his phone, increases his data plan, eats more frequently outside, starts using ride-hailing more often, joins more social activities and increases his lifestyle.

At ₦150,000, he complained that he had no money. At ₦300,000, he still complains that he has no money.

What changed? The income increased. The stewardship did not.

That is the danger Jesus is addressing in ***Luke 16:10***. The problem was never only the amount of money. The problem was what the heart values, and what was the habit.

If we cannot manage increase in small increments, a larger income may only give our poor habits more money to work with.

Suppose a brother receives ₦100,000 unexpectedly.

Instead of asking:

- What must I pay?
- What can I save?
- What can I give?
- What can I invest in something productive?
- What emergency do I need to prepare for?

He immediately thinks: *"This money is small. Let me enjoy it."* ₦15,000 goes here. ₦10,000 there. ₦20,000 on unnecessary outings. Another ₦15,000 on something he saw online. Before long, the ₦100,000 disappears.

Two weeks later, an emergency comes and he starts calling people: *"Please, can you lend me ₦20,000?"*

Was the problem that ₦100,000 was too small—or that it was not stewarded?

The point is not that ₦100,000 can solve every Nigerian family's financial problems.

The point is: *when resources are limited, are extremely tight, stewardship becomes even more important because there is less room for waste.*

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Stewardship is about preventing waste and valuing and maximizing what is available, rather than pretending that small resources are sufficient for everything.

Imagine a sister whose family is genuinely struggling.

Rent is approaching. School fees are waiting. Food prices have increased. There is barely enough money available. Then she receives an invitation: *"You must buy the Aso Ebi. Everyone in church will be there."*

The cloth costs **₦50,000**. Then tailoring. Then shoes. Then gele. Then transportation. Then contribution.

She knows she cannot afford it, but she says: *"What will people say if I don't attend?"*

This is where social comparison becomes financial bondage. The question is: *are you spending money to meet a genuine responsibility—or to maintain an image?*

"Much of modern financial stress comes from trying to maintain an image for people who aren't paying your bills."

A family is struggling financially. But every evening: "Put on the generator." Three hours. Four hours. Five hours. The fuel finishes. Then the husband complains: *"Things are too expensive. We don't have money."*

The issue is not that electricity problems are imaginary. They are real. The stewardship question is: *given the resources available to us, do we value them and are we using them deliberately?*

Maybe the family can reduce generator hours. Maybe they can charge essential devices earlier. Maybe they can agree on specific periods for generator use. Maybe they can distinguish essential electricity needs from convenience.

Faithful stewardship does not mean refusing every comfort.

It means asking: *"Does this expenditure serve a genuine need, or are we consuming because we have developed the habit?"*

A young man earns ₦80,000. He hears: *"Bring ₦50,000 and collect ₦200,000 in two weeks."*

He knows it sounds suspicious. But someone tells him: *"Bro, everybody is doing it. Don't miss out."* He puts his ₦50,000 into it. The money disappears. Now he is angry with God: *"Why didn't God bless my business?"*

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But the question should be: *was that faith—or was that haste?*

God is not asking us to become rich quickly. He is asking us to become faithful consistently.

Imagine a sister sells food. She makes ₦30,000 profit in a week. Instead of separating: business capital, profit, household money, savings, she takes money from the business account whenever she needs something. *"I will replace it next week."*

She repeats it. Eventually, she cannot restock. Then she says: "My business is not profitable." But the business may not have failed. *The stewardship system failed.*

If you cannot separate ₦10,000 business capital from ₦10,000 personal spending, increasing the business to ₦1 million will not automatically solve the problem.

A man may be supporting: his wife and children, parents, younger siblings, relatives in school, medical bills, rent for another family member.

Eventually, he reaches a point where his income cannot carry everybody.

But he is ashamed to say: "I cannot afford this." So he borrows from one person to pay another. Then another loan comes. Then another.

Eventually, everybody thinks he is financially strong because he keeps solving problems—but privately he is drowning.

The stewardship lesson is not: *"stop helping your family."* Rather: help within wisdom and capacity. Do not allow compassion to become financially destructive because you are afraid to establish boundaries.

"Somebody may be sitting here thinking, 'what are you talking about? I don't even have enough.'"

In ***1 Kings 17***, The widow did not have abundance. She had: *a handful of flour and a little oil* ***(verse 12).***

She did not say: *"When God gives me plenty, then I will become a steward."*She had something **small**, she values it and she had to steward what was already in her hands.

What is in our hands may be small, but we should not despise it because it is small.

Ask yourself: What can I do faithfully with what God has already placed in my hands?"

Give two people ₦5,000. Person A says: "₦5,000 is nothing." He spends it carelessly.

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Person B says: “It may not solve all my problems, but it is still something entrusted to me.”

He asks: “What is the wisest use of this ₦5,000?”

The difference is not the amount. The difference is the mindset.

“If you give a man ₦20,000 and he cannot account for it, giving him ₦200,000 does not automatically make him responsible.

For those who work in church ministries, whether as a committee or a person assigned to collect and coordinate small financial contributions or to manage small budget amount issued to you - you are required to do strict accountability as multi-million capital projects, even if it is tracking and recording donations and balancing micro-budgets builds congregation-wide trust and invites God's blessing.

If you give a man ₦200,000 and he cannot manage it, giving him ₦2 million may simply increase the size of his mistakes. But if a man learns to faithfully manage ₦20,000, ₦50,000 and ₦100,000, he is developing something more valuable than money—he is developing character.”

“Faithfulness is not waiting until you have much. Faithfulness is learning to honour God with what you have now.”

“At what amount does stewardship begin?”

“There is no amount at which stewardship suddenly begins. Stewardship begins with whatever is currently in your hands.”

“If you waste the little, the problem is not that you have little. If you are faithful with the little, the little becomes your training ground.”

“Don't say, ‘When I have more, I will manage better.’ Start managing better so that when more comes, you will be ready for it.”

“God is not only watching how much comes into your hand. He is watching what you do with what comes into your hand.”

“Your little is not a waste. Your little is a classroom. Your little is a test. Your little is a training ground.”

“Be faithful in the little—not because the little is enough for everything, but because faithfulness in the little prepares you for the much.”

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DILIGENT PLANNING OVER DESPERATE HASTE (PROVERBS 21:5)

"The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty."

The Core Truth: Scarcity produces panic, and panic breeds hasty decisions: borrowing from predatory digital loan apps, joining speculative "get-rich-quick" schemes, or making emotional status purchases.

To build faithful stewardship, we must learn to counter panic with calculated, prayerful diligence.

The Household Reality: In inflationary times, running a home without a written budget is financial self-sabotage.

Diligence demands distinguishing between an absolute **need** (staple food, shelter, essential healthcare) and a **want** (designer trends, luxury celebrations, peer-driven upgrades) and cutting unnecessary subscriptions or status spending.

A small Nigerian contractor completes a job and receives ₦8 million. The **hasty man** sees ₦8 million and immediately thinks: "I have made it!"

He buys a better car, changes his phone, renovates his house, gives out money freely, hosts a celebration and increases his personal lifestyle.

He has not yet secured another contract, but he spends as though another ₦8 million is already waiting.

The **diligent man** sees the same ₦8 million and asks: *"What portion is appreciation to God? What obligations must this money meet? What will keep my business operating? What happens if the next contract takes six months? What portion is business capital? What portion is reserve? What is actually my profit?"*

He pays his workers and outstanding obligations, maintains his equipment, keeps working capital, puts something aside for the lean period and lives within what he can actually sustain.

Then the next contract is delayed. The hasty man panics: "Please, I need a loan. I need money to pay workers. I need money to continue."

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The diligent man is uncomfortable, but prepared.

The diligent man planned beyond today. The hasty man spent today as though tomorrow did not exist.

The diligence was not simply in working hard. It was in thinking ahead, allocating resources properly and preparing for uncertainty.

The poverty of the hasty man did not necessarily begin when the contract stopped. It began when he made a hasty decision while the money was still in his hand, thinking it will always come readily.

Consider a worker earning ₦450,000 every month. At the beginning of the year, he knows that several major expenses are coming: house rent; children's school fees; transport; electricity; food; medical needs; family obligations.

But every month he says: *"I will deal with that when it comes."* So when his ₦450,000 enters**: Spend → enjoy → respond to** requests → buy things → finish salary → wait for next month.

Then September arrives. School fees are due. Rent is approaching. His children need books and uniforms. Something unexpected happens at home. Suddenly he says: *"Where am I going to get this money?"* He begins borrowing.

The diligent worker earning approximately the same amount knew these expenses were coming. He did not necessarily have more money. He had more preparation.

Every month, he deliberately set aside something toward future obligations.

When September arrives, he may still feel the pressure—but he does not enter the crisis empty-handed. Diligence says: "I know tomorrow is coming, so I will plan for it today."

Haste says: "I will deal with tomorrow when tomorrow comes." And when tomorrow finally comes, haste often produces: panic; borrowing; unnecessary debt; desperate decisions; selling assets cheaply; dependence on others.

Brethren, Proverbs 21:5 is not telling us that every diligent person will become a millionaire. It is teaching us that God's way is deliberate, thoughtful and disciplined, while haste pushes us toward destructive decisions."

"Ask yourself: What do I know is coming that I am refusing to plan for?" Is it: Rent? School fees? Business downturn? Medical emergency? Vehicle repairs? Family responsibility? A period without contracts? A period of delayed salaries? A period of delayed financial support? A period of termination of financial support.

"The diligent person does not wait for the problem before beginning to think. He thinks before the problem arrives."

"Haste asks, 'What can I do with this money today?' Diligence asks, 'What will this money need to do for me tomorrow?'"

There is need for ministries to host practical workshops on household budgeting, bulk-purchasing cooperatives, home budgeting, and affordable meal planning to insulate families from market shocks. Even, conduct targeted workshops warning young people against betting, crypto-scams, and debt-fueled lifestyle comparisons.

STEWARDSHIP AS A GATEWAY TO SPIRITUAL TRUST (LUKE 16:11–12)

"Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man's, who will give you what is your own?"

The Core Truth: Earthly money and physical assets are God's introductory test. If you misuse money or mistreat what belongs to someone else (your employer, landlord, or creditor), heaven will withhold "true riches"—spiritual authority, divine favor, and personal generational enterprise.

Praying for business breakthroughs while using company working hours to scroll social media, stealing office supplies, or misusing company vehicles is a spiritual contradiction.

Refusing to pay rent, damaging leased property, or ignoring personal loan obligations can make a person unable to build his own house or maintain his own house or have sustained wealth.

A young man works as a driver for a Nigerian logistics company. He is given a company van to make deliveries across the city. When the vehicle belongs to the company, he thinks: *"It is not my own. If it develops a problem, the company will fix it."*

So he drives carelessly, ignores warning lights, delays servicing, uses company fuel for personal errands, and sometimes leaves the vehicle dirty and poorly maintained.

At the same time, he is praying: *"God, give me my own transport business. Give me my own vehicle."*

But ***Luke 16:12*** asks a searching question: *"If you have not been faithful in what is another man's, who will give you what is your own?"*

The issue is not simply the van. God is testing the man's character through the van. If he cannot faithfully manage another man's vehicle, why should he expect God to entrust him with his own fleet?

Faithfulness means he maintains the vehicle, accounts honestly for fuel, protects the company's property and does his work diligently—even when nobody is watching.

Before God gives you what is yours, He may first watch how you handle what belongs to someone else.

A brother rents a house in Lagos or Warri. His landlord has entrusted the property to him. But because: *"Na landlord house,"* he neglects it.

He damages doors, breaks fittings without repairing them, allows plumbing problems to worsen, makes unauthorized alterations and eventually leaves the apartment owing several months' rent.

Yet every Sunday he is praying: *"Lord, bless me with my own house. I want to build my own property."*

Luke 16:12 brings the issue much closer*: "If you have not been faithful in what is another man's, who will give you what is your own?"*

The question is not whether the man should eventually own a house.

The question is whether he has demonstrated the character required to responsibly own one.

Returning borrowed tools, paying back personal loans on time, and treating rented apartments with respect are core expressions of Christian stewardship.

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A faithful tenant treats a rented house with respect, pays what he owes according to his agreement, reports problems promptly and leaves the property in good condition. You cannot despise another person's property while praying for God to give you property of your own. Faithful stewardship is therefore more than money. It is a character test. What you do with another person's property reveals how you may treat what God eventually places in your own hands.

There is need for men and women ministries to establish business mentorship rings where established executives, experienced traders and entrepreneurs guide younger tradesmen and entrepreneurs in ethical bookkeeping and client relations. There is need to integrate short, mandatory financial counseling with welfare disbursements so relief builds durable independence rather than chronic reliance.

DEMOGRAPHIC APPLICATION MATRIX

Demographic Group	Core Stewardship Focus	Actionable Step for Resilient Faith
Fathers & Husbands	Household Budgeting & Protection	Audit family expenses; eliminate non-essential spending and model calm, trustful leadership.
Mothers & Wives	Resource Optimization & Contentment	Practice creative resource management; resist peer pressure and status anxiety.
Youths & Singles	Skill Building & Financial Discipline	Avoid "get-rich-quick" traps; start saving early and build high-value skills.
Employers & Managers	Ethical Business & Fair Compensation	Treat employees fairly; maintain transparency even when profit margins narrow.
Employees & Job Seekers	Steward of Employer's Time & Assets	Work with diligence as unto God (Colossians 3:23); maintain integrity in small tasks.
Seniors & Grandparents	Legacy & Spiritual Stewardship	Pass down wisdom on contentment and resilience to children and grandchildren.

WHEN RESOURCES ARE TIGHT: ANSWERING THE QUESTIONS THAT TROUBLE OUR FAITH

Q1: "How can I budget when my income doesn't even cover basic food and rent? Isn't budgeting pointless when there is a deficit?"

When money is critically low, budgeting is more essential, not less. In scarcity, budgeting is not an investment tool—it is a survival shield against financial bleeding.

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Like the widow of Zarephath she didn't have surplus, but she had an identifiable resource. When she followed God's ordered instruction, that single resource preserved her household through the famine.

Budgeting with very little means identifying non-negotiables (basic nutrition, shelter), stripping away every non-essential expense, and avoiding accidental waste.

God multiplies what is organized; He does not subsidize carelessness.

Q2: "In severe hardship, is it acceptable to suspend or reduce our giving until our situation improves?"

Giving in the kingdom is never an income tax on excess; it is an act of covenant trust.

In ***2 Corinthians 8:1–3,*** the Macedonian believers gave generously out of *"deep poverty"* during a *"great trial of affliction"*.

Giving during tight times anchors your heart to the reality that God—not your paycheck—is your source. It breaks the grip of fear and financial panic.

When you honor God first, you invite His blessing over the remaining portion, rather than holding everything to yourself in anxiety.

Q3: "I took high-interest loans to cover debts or business costs, and now I'm drowning. Is all borrowing a sin under ***Proverbs 21:5?"***

Scripture does not declare all borrowing an outright sin, but it warns that *"the borrower is servant to the lender"* ***(Proverbs 22:7).***

Proverbs 21:5 explicitly condemns hasty debt—borrowing money for daily living expenses, social events, or consumer goods without a realistic, disciplined repayment structure.

If debt has become a trap, take proactive steps:

- Immediately stop all new borrowing.
- Approach creditors transparently to renegotiate

terms rather than running or switching off your phone.

- Strip household spending down to the floor.
- Seek wise, mature financial counsel within the church community.

Q4: "How do I overcome the mental strain and shame when peers in church appear to be flourishing while my family is barely getting by?"

Galatians 6:4 instructs: *"Let each one examine his own work, and then he will have rejoicing in himself alone, and not in another"*.

Much of modern financial depression stems from trying to impress people who are not responsible for your welfare.

Life moves in God-ordained seasons ***(Ecclesiastes 3).***

A dry season is not your final destination; it is God's training ground for character.

Drop false pride, live within your current means with dignity, and remember: God never promotes a man who is too proud to be faithful in the valley.

SUMMARY & CALL TO ACTION

Faithful stewardship helps us not to break under financial strain; it bends, adapts, plans, and trusts God deeper.

All we need to do is to audit our small things today: Look at our lives, jobs, or homes. What small resource, time, or asset have we neglected because it seemed *"too little"?*

Start managing it with excellence today.

Let us reject haste and embrace diligence: let us sit down this week—individually or as a couple—and write down a clear budget. Cut away waste and commit our plans to the Lord.

Let us stand on kingdom integrity: refuse to compromise our Christian standards for quick financial relief.

God is watching how we handle "another man's property" and the "least things."

Let us stand firm—our seasons of fruitfulness is coming!