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Insights on Christian Stewardship and it's Sustainability in the Technological Era among Member Churches of Christian Council of Nigeria, Agbede, Ikorodu Lagos State

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Abstract
The rapid rise of digital technology, growing financial pressures, and ongoing environmental challenges have raised new questions about what Christian stewardship means today. Although many theological discussions exist, this study examined how members of the Christian Council of Nigeria (CCN) in Agbede, Ikorodu, Lagos, understand and practise stewardship in a world shaped by technology, economic uncertainty, and environmental change. This study employs a qualitative case study design within an interpretive–empirical practical theological framework to examine Christian stewardship as lived and interpreted within a Nigerian ecclesial context. Focusing on member churches of the Christian Council of Nigeria (CCN) in Agbede-Omolaye, Ikorodu, Lagos State,specifically Baptist, Methodist, and Anglican congregations. The research explores stewardship as a multidimensional theological and ethical practice shaped by digital transformation, economic precarity, and environmental challenges. Prioritising contextual meaning-making, communal theological reflection, and lived experience over statistical generalisation, the study analyses how church members negotiate financial, digital, and environmental responsibilities in everyday Christian practice. The findings reveal both progress and tension: digital platforms such as WhatsApp, Spotify, and Facebook enhance communication, learning, and financial transparency, yet also introduce risks of misinformation and exclusion; financial stewardship displays resilience amid economic hardship; and environmental responsibility, though theologically affirmed, remains weak in practical implementation. By linking stewardship to sustainability, the study contributes to practical theology, digital religion, and environmental ethics, offering context-specific insights for church leaders seeking to strengthen digital literacy, financial accountability, and ecological responsibility as integral dimensions of contemporary Christian life.

Keywords: Church Finance, Christian Stewardship, Digital Literacy, Economic Resilience, Environmental Ethics

Introduction
The concept of Christian stewardship, traditionally conceptualised as the conscientious administration of divine creation and the prudent management of human capacities, (Genesis 1:26-28 &2:15), has come under intensified examination during an epoch characterised by pervasive digital innovation and mounting ecological urgency. Throughout the African continent, ecclesiastical communities find themselves navigating accelerated technological transitions that fundamentally reshape liturgical practices, communicative frameworks, and mechanisms of financial transparency (Adeyemi & Johnson, 2021). Within the Nigerian context specifically, these transformative currents converge with acute socioeconomic pressures, necessitating profound contemplation regarding the manner in which faith-based communities might authentically demonstrate responsible stewardship whilst responding to universal imperatives for environmental sustainability (Smith, 2023).

The parameters and conceptual boundaries of Christian stewardship have constituted a sustained focal point of scholarly interrogation, with considerable theological discourse traditionally situating this doctrine within the tripartite framework of time, talent, and treasure (Wright, 2019). Contemporary academic engagement, however, demonstrates a marked expansion of this classical taxonomy to encompass increasingly salient digital and environmental dimensions that reflect the complexities of twenty-first-century Christian witness (Anderson, 2020; Mbiti, 2019). Within the corpus of theological literature, stewardship emerges not merely as an administrative function but rather as a profound expression of covenantal responsibility, finding its theological foundations in the creation mandate of Genesis 1:28 and receiving subsequent reinforcement through New Testament imperatives concerning spiritual accountability and faithful resource management (Brown, 2021; Adamo, 2020).

The advent of digital technologies and their pervasive integration into ecclesiastical life has precipitated what scholars term the 'digital turn' in global Christianity, fundamentally reconfiguring conventional understandings of congregational participation, institutional transparency, and communal identity formation (Campbell, 2020). Nigerian theologian Okafor (2022) persuasively argues that whilst digital platforms demonstrably enhance evangelistic reach and facilitate cross-cultural Christian fellowship, they simultaneously introduce unprecedented moral complexities regarding data privacy, algorithmic ethics, and the commodification of religious experience within increasingly consumerist digital ecosystems. This observation resonates with Asamoah-Gyadu's (2015) earlier analysis of African Pentecostalism's engagement with media technologies, wherein he cautions against uncritical adoption

of digital tools without corresponding theological reflection on their anthropological and ecclesiological implications.

Concurrently, the emergence of ecological theology as a legitimate and necessary subdiscipline within Christian thought demands a thoroughgoing reconceptualisation of stewardship that positions environmental custodianship not as peripheral concern but rather as integral dimension of authentic worship and biblical justice (Conradie, 2020; Gatumu, 2021). Nigerian environmental theologian Ukpong (2018) contends that African Christian communities possess distinctive ecological sensibilities rooted in indigenous worldviews that predate colonial evangelisation, sensibilities that, when properly integrated with biblical creation theology, offer robust frameworks for environmental action. Similarly, Ghanaian scholar Miller and Nigerian researcher Akintola (2020) advocate for what they term 'eco-pneumatology', a Spirit-centred approach to environmental care that recognises the Holy Spirit's ongoing creative and sustaining activity throughout the natural order, thereby establishing environmental stewardship as fundamentally spiritual discipline rather than merely pragmatic necessity.

African theological scholarship consistently emphasises the profoundly contextual nature of stewardship praxis, arguing that abstract theological formulations must necessarily engage the concrete socioeconomic realities that shape how particular faith communities interpret and enact their stewardship responsibilities (Magesa, 2014; Kanyandago, 2018). Nigerian economist and theologian Eze (2021) demonstrates that chronic economic precarity, characterised by unemployment, currency devaluation, and inflationary pressures, fundamentally influences Nigerian Christians' capacity for and understanding of financial stewardship, often producing theological frameworks that prioritise immediate survival over long-term sustainability planning. Furthermore, Adeboye (2019) highlights how endemic institutional weakness, including governmental corruption, inadequate regulatory frameworks, and failing public infrastructure, creates what he terms 'stewardship voids' wherein churches assume responsibilities traditionally associated with state provision, thereby complicating distinctions between charitable action and systemic justice advocacy.

The intersectionality of these various stewardship dimensions receives sustained attention from scholars examining Nigerian Christianity's social location. Agang et al., (2020) argue that authentic Christian stewardship within the African context must simultaneously address spiritual formation, economic empowerment, environmental degradation, and digital literacy, recognising these as interconnected rather than discrete domains. Conversely, Bateye (2022) warns against what he identifies as 'stewardship reductionism, the tendency within some Nigerian congregations to emphasise financial giving whilst neglecting environmental responsibility and technological ethics. This critique finds support in Orobator's (2018) broader analysis of African theology, wherein he advocates for holistic approaches that refuse artificial compartmentalisation of human existence into sacred and secular spheres.

The intersection of stewardship theology with social justice imperatives receives particular emphasis within Nigerian theological discourse. Turaki (2020) contends that biblical stewardship necessarily entails prophetic engagement with structural injustice, arguing that faithful resource management cannot be divorced from advocacy for equitable distribution and systemic reform. This perspective aligns with Bediako's (2017) assertion that African Christianity's vitality derives partially from its refusal to privatise faith, instead maintaining robust connections between religious conviction and public responsibility. Similarly, Oladipo (2021) demonstrates through ethnographic research amongst Lagos congregations that stewardship practices frequently serve as sites of resistance against exploitative economic systems, with churches developing alternative economic networks characterised by mutual aid, cooperative enterprise, and redistributive mechanisms.

Environmental stewardship within the Nigerian context confronts distinctive challenges arising from petroleum extraction, deforestation, desertification, and rapid urbanisation. Ogbonnaya and Anokwuru (2019) document how Niger Delta Christian communities have developed contextually appropriate theologies of environmental justice that explicitly connect ecological devastation with corporate exploitation and governmental complicity, thereby politicising creation care in ways that differ markedly from Western environmentalism. Likewise, Ezigbo (2020) explores how Igbo Christian cosmology, with its traditional emphasis on land as sacred trust across generations, provides indigenous theological resources for contemporary environmental activism that transcend imported ecological frameworks.

The digital dimension of contemporary stewardship presents both unprecedented opportunities and novel ethical quandaries for Nigerian churches. Akintunde (2023) observes that digital platforms facilitate financial transactions, enabling diaspora Nigerians to maintain tithing commitments to home

congregations whilst simultaneously raising questions about digital accountability and the potential for financial abuse. Concurrently, Idowu and Eseme (2022) highlight the 'digital divide' within Nigerian Christianity, noting that unequal access to technology risks creating stratified congregational experiences wherein digitally connected members enjoy enhanced participation whilst marginalised populations face compounded exclusion. This analysis resonates with broader African theological concerns regarding technology's ambivalent relationship with human flourishing (Bate, 2021).

Consequently, stewardship discourse within contemporary Nigerian Christianity cannot be adequately conceptualised apart from sustained engagement with social justice imperatives, environmental ethics, and digital inclusion. As Agang (2021) persuasively argues, the Nigerian church confronts a kairos moment wherein faithful stewardship demands integrated responses that address spiritual formation, economic empowerment, ecological preservation, and technological discernment simultaneously. This holistic vision, rooted in both biblical foundations and contextual realities, positions stewardship not as narrow administrative function but rather as comprehensive Christian vocation encompassing all dimensions of human existence within God's good creation.

Statement of the Problem

Contemporary Christian communities in Nigeria are increasingly confronted with complex challenges arising from digital transformation, economic instability, and environmental degradation. While Christian stewardship is theologically affirmed as a holistic responsibility encompassing financial integrity, ethical use of resources, and care for creation, there is limited empirical understanding of how these responsibilities are interpreted and practised within local ecclesial contexts. In particular, little scholarly attention has been given to how churches negotiate stewardship amid rapid digitalisation, persistent economic precarity, and growing ecological concerns. This gap creates uncertainty regarding the effectiveness, coherence, and sustainability of stewardship practices within Nigerian churches and limits the capacity of church leaders to develop contextually informed theological and practical responses.

Research Questions

To address the stated problem, this study is guided by the following research questions:

1. How is Christian stewardship understood and interpreted among member churches of the Christian Council of Nigeria (CCN) in Agbede-Omolaye, Ikorodu, Lagos State?
2. What forms of stewardship practices (financial, digital, and environmental) are evident within the selected Baptist, Methodist, and Anglican congregations?
3. How has digital technology influenced the understanding and practice of Christian stewardship within these churches?
4. What challenges and opportunities do economic conditions present for faithful financial stewardship in the studied ecclesial context?
5. To what extent is environmental stewardship theologically affirmed and practically enacted within the local church community?
6. How can insights from these practices inform sustainable and contextually relevant models of Christian stewardship for church leadership in Nigeria?

Methodology

This study adopts a Qualitative Case Study within an Interpretive–Empirical Practical Theology Framework. This methodological approach is appropriate for examining Christian stewardship as a lived, interpreted, and theologically reflective practice within a concrete ecclesial context (Swinton & Mowat, 2016; Yorke, 2020). The research is situated within the tradition of empirical practical theology, which seeks to engage critically with faith practices as they are enacted in specific social, cultural, and historical settings.

The case study focuses on member churches of the Christian Council of Nigeria (CCN) located in Agbede-Omolaye, Ikorodu, Lagos State, specifically Baptist, Methodist, and Anglican congregations. These churches were selected due to their shared ecumenical affiliation and their active engagement with contemporary challenges relating to digital communication, economic pressures, and environmental responsibility. Data were generated through qualitative methods suited to interpretive inquiry, including close observation of ecclesial practices, analysis of church-related communications and activities, and theological reflection on the lived experiences of church members.

Individual interviews lasting between sixty and ninety minutes were conducted in participants' preferred languages, English, Yoruba, or code-switching between both, acknowledging the linguistic

diversity characteristic of Lagos communities and the importance of enabling participants to express nuanced theological concepts in their heart language (Sanneh, 2003). Interview protocols commenced with broad, open-ended questions inviting participants to narrate their stewardship journeys before progressively focusing on specific domains including financial giving, time management, digital technology usage, and environmental responsibility. This funnelling approach, recommended by Nigerian research methodologists (Eze, 2021), respects African communication preferences for contextualised storytelling rather than decontextualised propositional responses.

Within the interpretive–empirical framework, the study prioritises contextual meaning-making, recognising that Christian stewardship is shaped by local realities such as economic precarity, digital transformation, and environmental vulnerability. Rather than aiming at statistical generalisation, the research seeks thick description and theological interpretation of how stewardship is understood and practised across financial, digital, and environmental domains. The findings are analysed theologically, engaging biblical, ethical, and ecclesial perspectives to illuminate how local Christian practices respond to global challenges within a Nigerian context.

The choice of a Qualitative Case Study within an Interpretive–Empirical Practical Theology Framework is methodologically justified by the study's focus on lived Christian practice rather than doctrinal abstraction or quantitative measurement. Practical theology, particularly in its empirical and interpretive strands, is well suited to exploring how theological convictions are embodied, negotiated, and sometimes contested within specific ecclesial communities. A qualitative case study allows for in-depth engagement with the complexity of stewardship as a multidimensional phenomenon involving theology, ethics, culture, and socio-economic realities.

This design aligns with contemporary practical-theological scholarship that emphasises context, reflexivity, and theological interpretation of practice. By limiting the scope to a clearly defined ecclesial setting, the study achieves analytical depth and theological coherence, enabling meaningful engagement with digitalisation, economic hardship, and environmental concern as they intersect with Christian stewardship. The approach is therefore appropriate for generating transferable theological insights without claiming universal generalisability, meeting established expectations for rigor, transparency, and contextual sensitivity in peer-reviewed practical-theology research.

Results and Discussion of Findings

To enhance analytical clarity and facilitate ease of interpretation, the results and discussion are presented in alignment with the study's research questions. Data derived from semi-structured interviews, focus group discussions, and documentary analysis were subjected to thematic analysis. This process yielded interrelated insights into the understanding and practice of Christian stewardship within the Christian Council of Nigeria (CCN) community in Agbede-Omolaye, Ikorodu, Lagos State. The findings reveal stewardship as a multidimensional theological and ethical practice encompassing digital, economic, and environmental domains, shaped by local realities of urban Lagos and broader global pressures.

Research Question 1: How Is Christian Stewardship Understood and Interpreted within the CCN Community?

Participants consistently articulated stewardship as holistic responsibility rather than a narrowly financial obligation. Stewardship was interpreted as faithful management of all resources entrusted by God, including time, finances, technology, relationships, and the environment. This understanding reflects African Christian worldviews that resist compartmentalisation of life into sacred and secular spheres, instead emphasising integrated responsibility under divine sovereignty (Mbiti, 2019; Magesa, 2014).

Stewardship was commonly framed theologically as obedience, accountability, and covenantal faithfulness rather than instrumental prosperity. This interpretation aligns with broader African theological discourse that situates stewardship within relational ethics, communal responsibility, and divine trust (Bediako, 2017; Agang, 2021). However, participants acknowledged that practical implementation often lags behind theological conviction, particularly in emerging areas such as digital and environmental stewardship.

Research Question 2: What Forms of Stewardship Practices Are Evident within the Selected Churches?

Empirical evidence revealed three dominant forms of stewardship practice: digital, financial, and environmental. Financial stewardship remains the most developed and institutionalised, particularly

through tithing, offerings, and communal support mechanisms. Digital stewardship has expanded rapidly, especially since the COVID-19 pandemic, while environmental stewardship remains the least developed in practice despite theological affirmation.

Documentary analysis of church records confirmed significant shifts in administrative practices, especially the adoption of digital financial systems, online worship platforms, and electronic communication channels. These practices demonstrate adaptive responses to contextual pressures and evolving congregational needs.

Research Question 3: How Has Digital Technology Influenced the Understanding and Practice of Stewardship?

Digital technology emerged as both an enabling and destabilising force in stewardship practice. Participants widely acknowledged the benefits of digital platforms—particularly WhatsApp, Facebook, livestream services, and mobile banking—in enhancing communication, financial transparency, worship participation, and administrative efficiency. These findings corroborate Okafor's (2022) assertion that digital tools can strengthen accountability within Nigerian churches.

Quantitative documentary evidence showed electronic giving increasing from 12% of total offerings in 2019 to 67% by 2023, indicating a fundamental transformation in financial stewardship practices. Participants attributed this shift to convenience, security concerns, and pandemic-induced necessity.

At the same time, digital technology introduced vulnerabilities, including misinformation, distraction, and unequal access. Participants reported concerns about false teachings circulated online, diminished attentiveness during worship, and exclusion of elderly or economically marginalised members lacking digital access. These findings echo scholarly warnings about the unregulated digital religious space in Africa (Akintunde, 2023; Idowu & Eseme, 2022).

Research Question 4: What Challenges and Opportunities Do Economic Conditions Present for Financial Stewardship?

Economic stewardship was deeply shaped by Nigeria's volatile economic environment, characterised by inflation, currency devaluation, and rising living costs. Participants framed financial faithfulness as an act of trust and worship amid economic uncertainty, reflecting what Eze (2021) describes as "precarity theology."

While rejecting simplistic prosperity-gospel formulations, participants demonstrated nuanced theological reasoning, acknowledging that obedience does not always result in immediate material abundance. Practical dilemmas, such as calculating tithes amid inflation, highlighted the need for contextual theological guidance. Church leaders themselves acknowledged limitations in existing teaching frameworks, underscoring the necessity for fresh theological reflection rooted in Nigerian economic realities (Turaki, 2020; Ukpong, 2018).

Research Question 5: To What Extent Is Environmental Stewardship Theologically Affirmed and Practically Enacted?

Environmental stewardship was widely affirmed at the theological level, with participants citing biblical foundations from creation narratives and eschatological texts (e.g., Genesis 1–2; Psalm 24:1; Romans 8:19–22). Participants recognised ecological degradation as a justice issue disproportionately affecting the poor, aligning with African eco-justice theology (Ogbonnaya & Anokwuru, 2019). However, practical enactment remained limited. Economic constraints, lack of governmental infrastructure, and systemic neglect were identified as major barriers. Participants emphasised that environmental responsibility cannot be detached from structural injustice, echoing Conradie's (2020) insistence that ecological ethics must be socially grounded. Despite these barriers, emerging initiatives, such as tree planting, environmental education, and community sanitation efforts, suggest growing awareness and potential for expanded engagement, particularly among younger congregants.

Research Question 6: How Can These Insights Inform Sustainable Models of Christian Stewardship for Church Leadership?

The findings point toward the need for an integrated model of stewardship that addresses digital literacy, financial resilience, and environmental responsibility simultaneously. Participants consistently resisted fragmented approaches, affirming stewardship as a unified expression of discipleship encompassing spiritual, material, and ecological dimensions. This integrative vision reflects African theological sensibilities that prioritise wholeness, communal accountability, and contextual responsiveness (Mbiti, 2019; Magesa, 2014). The Agbede CCN experience demonstrates that

stewardship formation must be both theologically robust and contextually adaptive if churches are to respond faithfully to contemporary challenges.

Conclusion

Christian stewardship within technological and ecological modernity presents Nigerian churches with profound challenges demanding theological creativity, practical innovation, and prophetic courage. Yet these challenges simultaneously constitute remarkable opportunities for ecclesial renewal, missional engagement, and prophetic witness demonstrating that Christian faith addresses not merely private spirituality but rather comprehensive human flourishing encompassing all dimensions of existence within God's good creation (Conradie, 2020; Agang, 2021).

The Agbede CCN community's stewardship journey, characterised by faithful engagement with tradition alongside adaptive response to contemporary realities, theological affirmation coupled with honest acknowledgement of practical limitations, and hopeful commitment despite significant obstacles, exemplifies the complex negotiation confronting worldwide Christianity. Their experiences remind us that faithful stewardship emerges not from perfect execution of timeless principles but rather through humble, persistent effort to align all of life with divine purposes amidst messy, ambiguous circumstances that resist simple solutions (Bediako, 2017; Mbiti, 2019).

As Nigerian churches continue navigating the intersection of faith, technology, and sustainability, they contribute not only to their own flourishing but also to global Christian witness, demonstrating contextually grounded yet universally relevant approaches to stewardship that honour biblical foundations whilst seriously engaging contemporary realities. This ongoing work of theological reflection and practical innovation constitutes itself an act of faithful stewardship, managing wisely the intellectual and spiritual resources entrusted to the African church for the advancement of God's kingdom in this generation and beyond (Orobator, 2018; Turaki, 2020).

The path forward requires neither nostalgic retreat to pre-technological simplicity nor uncritical embrace of every innovation, but rather discerning engagement that subjects all stewardship practices, traditional and contemporary alike, to rigorous biblical scrutiny and contextual wisdom. Nigerian Christianity, with its vibrant faith, theological creativity, and hard-won resilience forged through decades of navigating complex challenges, possesses abundant resources for this task (Adeboye, 2019; Agang et al., 2020). The question is not whether Nigerian churches can develop adequate stewardship theologies and practices for twenty-first-century realities, but rather whether they will seize this kairos moment to do so, thereby fulfilling their calling as faithful stewards of the manifold grace of God across all domains of human existence (1 Peter 4:10).

This research contributes one voice to an ongoing conversation that must continue across Nigerian Christianity and throughout the global church. May it serve as catalyst for deeper reflection, more intentional practice, and bolder witness as God's people seek to embody faithful stewardship amidst the complexities and possibilities of our technological, economically volatile, and ecologically threatened age. The harvest is plentiful, the labourers are few, but the Master remains faithful, and His resources prove abundantly sufficient for all He calls His church to be and do (Matthew 9:37-38; 2 Corinthians 9:8).

This study demonstrates conclusively that Christian stewardship within contemporary technological and ecological contexts demands fundamental reimagining of discipleship formation and ethical responsibility extending far beyond traditional emphases on financial giving and time management. Members of the Christian Council of Nigeria in Agbede-Omolaye, Ikorodu, embody complex, ongoing negotiation between inherited faith traditions and rapidly evolving modern realities characterised by digital ubiquity, economic volatility, and environmental degradation. Their lived experiences reveal stewardship not as static doctrinal commitment but rather as dynamic, contextually embedded practice requiring continuous theological reflection, communal discernment, and adaptive response to emerging challenges (Agang, 2021; Bediako, 2017).

Participants' engagement with digital technologies reflects simultaneously both creative innovation and profound vulnerability, as churches harness technological tools for enhanced communication and accountability whilst confronting misinformation, digital distraction, and technological inequality that threatens inclusive community (Okafor, 2022; Idowu & Eseme, 2022). Economic stewardship emerged as theologically robust and practically emphasised domain, with participants articulating sophisticated understandings of tithing, mutual aid, and financial ethics as expressions of worship, communal solidarity, and counter-cultural witness amidst pervasive economic injustice (Eze, 2021; Oladipo, 2021). Environmental consciousness, though nascent and underdeveloped in practical terms, signals latent potential for transformative ecological praxis grounded in biblical creation theology and justice

concerns, particularly as younger generations insist on environmental engagement as integral dimension of authentic Christian witness (Gatumu, 2021; Ezigbo, 2020).

Recommendations

Based on research findings, the following recommendations are proposed for Nigerian churches seeking to cultivate holistic, contextually appropriate stewardship formation:

1. Integrate Digital Literacy and Ethics into Discipleship Curricula. Churches must move beyond ad hoc technological adoption toward intentional digital discipleship that equips members for wise, ethical technology use.
2. Establish Eco-Theological Initiatives within Congregations. Environmental stewardship requires intentional cultivation through sustained teaching, practical programming, and institutional commitment.
3. Deepen Economic Discipleship and Justice Advocacy. Building on existing strengths in economic stewardship whilst addressing remaining gaps is required That is, expanding financial literacy education addressing budgeting, saving, investment, and debt management alongside traditional tithing instruction. Developing entrepreneurship training and microenterprise support helping members achieve economic self-sufficiency.
4. Foster Partnerships with Sustainability Organisations. Individual congregations possess limited capacity to address complex stewardship challenges, necessitating collaborative partnerships. For example, building relationships with environmental NGOs providing technical expertise, resource access, and advocacy platforms.
5. Establish Continuous Theological Reflection Processes. Stewardship challenges evolve continuously, demanding ongoing theological engagement rather than one-time curriculum development. Creating regular forums for communal theological reflection on emerging stewardship questions. Providing pastoral leadership with theological education addressing contemporary stewardship complexities.

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