**Bible Study: Biblical Stewardship — What Are Her Hands Carrying?**

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**Main Scripture: Proverbs 31:20 (KJV)**

*"She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy."*

1. **Introduction: The Virtuous Woman and the Church**

* **Proverbs 31** is often celebrated as the ultimate description of a virtuous woman. But beyond that, it presents a model of *spiritual stewardship and character.*
* The term *"***virtuous***"* means morally excellent, righteous, and full of virtue.
* In the same way, the **Church is the Bride of Christ** (Ephesians 5:25-27). Just as a woman bears children, the Church gives birth to **new converts (1 Corinthians 3:1-3, 1 Peter 2:2, Hebrews 5:13)** and is called to produce **fruit (Galatians 5:22-23)** that testifies of Christ.

The Proverbs 31 woman is a dual representation — **a godly wife** and **a picture of the Church**. Her **hands** reflect what the Church should be carrying.

**II. What Are Her Hands Carrying?**

* Proverbs 31:20 gives us a glimpse of her **heart posture** — one of generosity, compassion, and responsibility.
* This verse challenges us to reflect: “What are our hands carrying?”  
  “Are we using what God has entrusted us with for His glory?”
* **Ecclesiastes 9:10a (KJV):** "Whatsoever thy hand findeth to do, do it with thy might..."
* **Godly stewardship** is about managing everything God has entrusted to us — money, time, talents — for His purposes.

**III. Stewardship and Finances**

**A. Money is a Kingdom Tool**

* **Money is not evil.** It’s a tool. It is the **love of money** that is the root of evil (1 Timothy 6:10).
* Yet **Ecclesiastes 10:19** says: "...money answereth all things."
* Stewardship of finances is not optional for the believer — it directly impacts **Kingdom growth**.

**B. Why Stewardship Matters**

* The Church **needs resources** to care for the poor, reach the lost, and maintain ministry.
* **Luke 16:1–13 (Parable of the Unjust Steward)** teaches us to be wise with worldly wealth.
* Stewardship reflects trustworthiness and determines what more God can entrust to us.

**IV. Parable of the Talents (Matthew 25:14-30)**

This parable teaches:

* God entrusts each of us with **resources based on our ability**.
* God expects **growth**, **multiplication**, and **faithfulness** — not fear or hiding.
* The reward for faithful stewardship is **more responsibility** and celebration in the Kingdom.
* The servant who did nothing with his resource was called **"wicked and lazy"** and was cast into outer darkness.

***Faithfulness in stewardship*** *is not just a practical issue — it’s a* ***spiritual and eternal one****.*

**V. Stewardship Is a Salvation Issue (Matthew 25:31–46)**

* Jesus separates the sheep and goats based on their treatment of the least of these.
* Their eternal outcome was based on whether or not they acted in compassion, generosity, and service.

**"When you did it unto the least of these, you did it unto Me." (Matthew 25:40)**

***Stewardship is not just about money —*** *it's about how we treat people, how we serve, and how we live.*

**VI. How to Be a Good Steward**

**A. Giving**

* **Luke 6:38:**"Give, and it shall be given unto you..."
  + Giving is a cycle of grace. What we release, God multiplies.
* **Malachi 3:10 (KJV):**"Bring ye all the tithes into the storehouse... and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven..."
  + Giving through tithing invites God’s provision and supernatural blessing
* **2 Corinthians 9:6-8 (KJV):** "He which soweth sparingly shall reap also sparingly... God loveth a cheerful giver."
  + Generosity produces a harvest. God blesses not just the gift, but the heart behind it.
* **Proverbs 3:9-10 (KJV):**"Honour the Lord with thy substance, and with the first fruits of all thine increase: So, shall thy barns be filled with plenty, And thy presses shall burst out with new wine"
  + Giving the first and the best to God is an act of honor and trust, which leads to overflow.

Other Scriptures: Acts 20:35, Luke 12:33

**B. Budgeting is a Form of Planning**

* **Proverbs 21:5 (KJV):** "The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want."
  + A diligent budgeter plans ahead and avoids financial chaos.

1. **God Is a God of Order**

* **1 Corinthians 14:40 (KJV):** "Let all things be done decently and in order."
  + Budgeting brings order to your finances and aligns your stewardship with God’s character.

**2. Track Every Dollar – What You Don’t Manage, You Lose**

* **Luke 14:28 (KJV):** "For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?"
  + Jesus affirms the wisdom of counting costs before committing to spending — a foundational budgeting principle.

**3. Budgeting Helps You Prioritize the Kingdom**

* **Matthew 6:33 (KJV):** "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."
  + A Kingdom-first budget reflects God’s values — giving, saving, and honoring commitments.

**4. Practical Budgeting Tips for Believers**

* **Start with prayer:** Invite God into your financial planning.
* **Give first:** Tithe and give as your first line item.
* **List income vs. expenses:** Know what’s coming in and what’s going out.
* **Distinguish needs vs. wants.**
* **Use budgeting tools:** Apps, envelopes, spreadsheets — whatever helps you stay disciplined.
* **Plan for saving and investing.**
* **Review and adjust monthly.**

**C. Saving**

A good steward prepares for the future while still trusting God to provide.

* **Proverbs 21:20 (KJV):** "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."
  + Wise people store and prepare. Fools consume without thought.
* **Proverbs 6:6-8 (KJV):** "Go to the ant, thou sluggard... she provideth her meat in the summer, and gathereth her food in the harvest."
  + The ant is a model for planning, saving, and future-minded living
* **Proverbs 13:11** – "Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase

Other Scriptures: Genesis 41:34-36, 1 Corinthians 16:2

**D. Investing**

Just like in the **Parable of the Talents**, we are called to grow what we’ve been given. That includes wise investments and planning.

* **Ecclesiastes 11:1-6:** Send your grain across the seas, and in time, profits will flow back to you. [[a](https://www.biblegateway.com/passage/?search=Ecclesiastes%2011&version=NLT#fen-NLT-17491a)], 2 But divide your investments among many places, [[b](https://www.biblegateway.com/passage/?search=Ecclesiastes%2011&version=NLT#fen-NLT-17492b)] for you do not know what risks might lie ahead. 3 When clouds are heavy, the rains come down. Whether a tree falls north or south, it stays where it falls. 4 Farmers who wait for perfect weather never plant. If they watch every cloud, they never harvest. 5 Just as you cannot understand the path of the wind or the mystery of a tiny baby growing in its mother’s womb, [[c](https://www.biblegateway.com/passage/?search=Ecclesiastes%2011&version=NLT#fen-NLT-17495c)] so you cannot understand the activity of God, who does all things. 6 Plant your seed in the morning and keep busy all afternoon, for you don’t know if profit will come from one activity or another—or maybe both.
  + Diversify and invest wisely — there is a **faith principle** in sowing and expecting a return.
* **Proverbs 13:11 (KJV):** "Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase."
  + Wealth built slowly through diligent effort (likewise investing and hard work) is sustainable.

**E. Entrepreneurship: God’s Way**

Entrepreneurship is a powerful way to steward the ideas, creativity, and resources God places in our hands. It’s not just about making money — it's about **building for the Kingdom**.

**1. God Is the Ultimate Creator**

* As image-bearers of God (Genesis 1:27), we were made to **create**, **build**, and **manage**.
* Entrepreneurs mirror God's nature when they **bring vision into reality**.

**Proverbs 16:3 (KJV):**  
"Commit thy works unto the Lord, and thy thoughts shall be established."

**2. Your Business is a Ministry**

* Every business or venture can be a **platform for God’s glory**:
  + Creating jobs
  + Supporting ministry work
  + Serving with integrity
  + Funding missions

**Colossians 3:23-24 (KJV):**"And whatsoever ye do, do it heartily, as to the Lord, and not unto men..."

**3. Kingdom Entrepreneurs Think Differently**

* They don’t chase profit alone — they seek purpose and impact.
* Their goal is not just income but influence for Christ.

**Deuteronomy 8:18 (KJV):**"But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth..."

**4. Biblical Principles for Kingdom Entrepreneurship**

* Integrity over profit (Proverbs 11:1)
* Diligence over shortcuts (Proverbs 10:4)
* Generosity over greed (2 Corinthians 9:8-11)
* Obedience over independence (Psalm 37:5)

**VII. Application & Discussion**

1. What is currently in your hand?
   * Time? Money? A gift or talent?
2. How are you using what God has given you?
3. If God audited your stewardship today, what would He say?
4. What do your finances say about your faith?
5. Are you investing in eternal things or temporary comforts?

**VIII. Conclusion**

* The Proverbs 31 woman is **intentional**, **responsible**, and **compassionate**.
* As the **Church**, we are called to the same — to **stretch out our hands** to those in need, to **use what we have** with excellence, and to **glorify God** with our stewardship.
* Good stewardship is a **form of worship** — it honors God and impacts eternity.

**ACTIVITY**

**"What’s in Your Hand?"**: Write down what you feel God has given you to steward — finances, talents, opportunities, etc.  
Pray over each card and commit to faithfulness in those areas.