

Stewardship and Accountability

Stewardship always includes evaluation. Jesus repeatedly taught that servants would eventually have to account for what had been placed in their care.

“Who then is the faithful and wise manager, whom the master puts in charge of his servants...? It will be good for that servant whom the master finds doing so when he returns.”
— Luke 12:42–43 (NIV)

“After a long time the master of those servants returned and settled accounts with them.”
— Matthew 25:19 (NIV)

The phrase “**settled accounts**” captures the essence of stewardship. The steward is not evaluated on whether they owned the resource, but on what they did with what belonged to the master. **Biblical accountability is the God-ordained responsibility of a steward to answer to the Owner for how faithfully they have managed what has been entrusted to them.**

This definition captures the biblical pattern: **Entrustment → Responsibility → Evaluation → Consequences (reward, correction, or loss).**

“Now it is required that those who have been given a trust must prove faithful.”
— 1 Corinthians 4:2 (NIV)

Accountability is therefore not an optional extra added to stewardship. **It is built into stewardship. Biblical accountability is relational; living continually before the face of God knowing that one day I will lovingly explain how I managed His resources.**

A question that seems to intrigue a number of people is this: What happens when a steward fails? On another occasion we will discuss rewards; when a steward does well, but for now let's focus on failure. Does God address the failure or pass the entrustment on? Today we will unpack this. God may do any one of the following eight things:

1. God may discipline His children

God's first response to failure is not always immediate removal. He frequently confronts, corrects, disciplines and gives the steward an opportunity to repent. **Paideia (Gk) = The intentional training of a person that shapes character through instruction, correction, practice and loving guidance toward maturity.**

“The Lord disciplines the one he loves, and he chastens everyone he accepts as his son.”
— Hebrews 12:6 (NIV)

God disciplines us for our good, in order that we may share in his holiness.” - Hebrews 12:10

Notice the goal is not punishment. It's not revenge. It's not condemnation. The goal is: holiness, maturity, righteousness, and fruitfulness. It is often evidence of relationship. God addresses what is wrong because He wants to produce maturity and faithfulness.

“No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.” - Hebrews 12:11

Ephesians 6:4 “Bring them up in the training (paideia) and instruction of the Lord.”

2 Timothy 3:16 “All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training (paideia) in righteousness.”

"The purpose of divine discipline is not to make us pay for our failure, but to prepare us for greater entrustment."

Jesus warned churches before judging them

In Revelation 2–3, Jesus evaluated churches, identified their failures, called them to repentance and warned them about consequences.

"Consider how far you have fallen! Repent and do the things you did at first."
— Revelation 2:5 (NIV)

He then warned: *"If you do not repent, I will come to you and remove your lampstand from its place."*

The order is significant: **Evaluation → warning → opportunity to repent → possible removal.**

God does not delight in removing entrustment. He calls the steward back to faithfulness. However, persistent refusal to repent can lead to the loss of position, influence or opportunity.

2. God may correct the steward and retain them in the assignment.

It is often God's desire to do this. Sadly, we don't often respond in the manner He would like. The key question is: What does the steward do when God exposes the failure?

Failure does not automatically mean that a person's usefulness to God is permanently over.

Peter denied Jesus three times, yet Jesus restored him and recommissioned him.

"Simon son of John, do you love me?"... "Feed my sheep."— John 21:17 (NIV)

Peter failed seriously, but he did not remain hardened. His grief, repentance and love for Christ created room for restoration. This teaches us that: **God may address the failure without abandoning the steward.**

However, restoration does not mean pretending the failure never happened. Peter had to face what he had done, affirm his love for Christ and receive the responsibility afresh. Paul also shows that a person who turns from dishonour can become useful again:

"Those who cleanse themselves from the latter will be instruments for special purposes, made holy, useful to the Master and prepared to do any good work." — 2 Timothy 2:21 (NIV)

God restores repentant people. He can cleanse, retrain and recommission them.

Live today in the light of that future evaluation. Become the kind of steward who has nothing to be ashamed of when the Master inspects His household.

Every vessel belongs to the Master, but not every vessel is equally useful.

The goal of stewardship is not merely to be available—it is to be prepared.

3. God may Prune and retrain the steward for greater fruitfulness.

Pruning

Jesus said: *"Every branch that does bear fruit he prunes so that it will be even more fruitful."* — John 15:2 (NIV)

Not every painful intervention means that God is removing us. Sometimes He is pruning us so that we can carry greater responsibility.

Temporal discipline

Some Corinthian believers were experiencing divine discipline because of their irreverent conduct around the Lord's Supper. *"When we are judged in this way by the Lord, we are being disciplined so that we will not be finally condemned with the world."*— 1 Corinthians 11:32 (NIV)

This verse clearly distinguishes present discipline from final condemnation.

4. God may temporarily limit the steward while character and trust are rebuilt.

Faithfulness affects further entrustment. Jesus taught: *"Whoever can be trusted with very little can also be trusted with much."*— Luke 16:10 (NIV) *He continued: "If you have not been trustworthy with someone else's property, who will give you property of your own?"*— Luke 16:12 (NIV)

In this life, evaluation often determines future capacity and further entrustment. **Faithfulness may lead to enlargement. Unfaithfulness may lead to limitation.**

5. God may forgive the steward but allow lasting consequences.

There may be forgiveness without the full restoration of the former role. This distinction is important. **A person may be forgiven by God and restored relationally, yet certain consequences may remain. Forgiveness does not always mean that the same position, platform or responsibility is immediately—or ever—restored. David was forgiven after his sin with Bathsheba:**

"The Lord has taken away your sin. You are not going to die."— 2 Samuel 12:13 (NIV)

Yet consequences still followed within his household. This means we should distinguish between:

forgiveness of sin, restoration of fellowship, restoration of character, restoration of trust, and

restoration of responsibility. These are related, but they are not always simultaneous. **God may forgive immediately, while trust and capacity for stewardship are rebuilt over time.**

6. God may remove the steward from a particular role.

There are times when God can transfer the stewardship to another and other times where He just removes the steward with no replacement. Let's look at the latter. God entrusted Moses with leading Israel from Egypt to Canaan. In Numbers 20:10–12 instead of speaking to the rock, Moses struck it twice and dishonoured God before the people. God said: *"Because you did not trust in me enough to honour me as holy... you will not bring this community into the land I give them."*

The consequence: Moses remained leader. He remained God's servant. He continued speaking with God. He wrote Scripture. He finished his ministry. But one particular stewardship was removed. He would not lead Israel into Canaan. Notice that Joshua eventually leads Israel, but Joshua had already been appointed and prepared. The emphasis is not that Moses was replaced because of failure, but that he lost the privilege attached to one aspect of his calling. This is a powerful example of loss of assignment rather than loss of relationship.

Eli in 1 Samuel 2–4. Eli is given stewardship as High Priest over Israel, responsible for God's house.

Sadly, he repeatedly failed to restrain his sons. God says: *"You honour your sons more than me."*

(1 Samuel 2:29). **Consequence:** God declares: "I will cut short your strength..." and "The priestly line of your family will not continue." The emphasis is judgment on Eli's household. Samuel eventually becomes God's prophet, but he is not Eli's replacement as High Priest. Eli loses his stewardship because of persistent failure.

2 Timothy 4:10 *"Demas, because he loved this world, has deserted me..."* Paul says nothing about replacing Demas. Simply, his stewardship alongside Paul ended. His ministry opportunity was forfeited. In Revelation 2 Jesus says to the Church in Ephesus, *"Repent... If you do not repent, I will remove your lampstand."* The lampstand represents their place as Christ's witnessing church. Notice, He doesn't say "I'll give your lampstand to another church." He simply states that the lampstand will be removed. In all this its important to remember that there are times when the assignment is completed, for example with John the Baptist (He must become greater) and Paul (I have finished the race). There are great men and women of God who don't seem to be as active or anointed in their latter years. It doesn't mean they have failed; some have just finished their assignments.

7. God may transfer the assignment to someone else.

In the parable of the talents, the servant who buried what had been entrusted to him lost it.

"Take the bag of gold from him and give it to the one who has ten bags." — Matthew 25:28 (NIV)

The master did not lose ownership of the talent. He simply reassigned its management.

This is crucial: **The Master's purpose will continue, even when a particular steward proves unwilling to participate faithfully.**

A good example of this is how Judas's apostolic responsibility was reassigned. After Judas's betrayal and death, the early believers asked:

"May another take his place of leadership." — Acts 1:20 (NIV)

Where there is persistent unfaithfulness, rebellion or refusal to repent, God may remove what He entrusted. For example, Saul lost the kingdom. Saul was entrusted with kingship, but repeated disobedience eventually resulted in the loss of that entrustment.

"Because you have rejected the word of the Lord, he has rejected you as king." — 1 Samuel 15:23 (NIV)

Samuel later told him: *"The Lord has torn the kingdom of Israel from you today and has given it to one of your neighbours—to one better than you."* — 1 Samuel 15:28 (NIV)

In Saul's case, the stewardship was not merely corrected; it was transferred. This is one of the clearest examples of the principle: **What we consistently refuse to steward faithfully may eventually be entrusted to someone else.**

8. God may evaluate the completed stewardship at the judgment seat of Christ, resulting in reward or loss.

The judgment seat of Christ is therefore best understood as an evaluation of the believer's works, motives, faithfulness and stewardship, resulting in reward or loss of reward.

Present evaluation gives us an opportunity to repent; the judgment seat of Christ reveals what we ultimately did with that opportunity.

“For we must all appear before the judgment seat of Christ, so that each of us may receive what is due us for the things done while in the body, whether good or bad.”
— 2 Corinthians 5:10 (NIV)

“Each of us will give an account of ourselves to God.”
— Romans 14:12 (NIV)

Evaluation in this life	Judgment seat of Christ
Occurs during earthly life	Occurs after earthly service
Often corrective and formative	Final evaluation of believers’ works
May lead to repentance and restoration	Leads to reward or loss of reward
Responsibility may be reduced or reassigned	Earthly stewardship is already complete
Discipline aims at holiness and fruitfulness	Evaluation reveals the quality and motives of our service
Further faithfulness can still change the trajectory	No further earthly opportunity remains to redo the stewardship

“Their work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each person’s work.”
— 1 Corinthians 3:13 (NIV)

Paul then describes two possible outcomes:

“If what has been built survives, the builder will receive a reward.”
— 1 Corinthians 3:14 (NIV)

But:

“If it is burned up, the builder will suffer loss but yet will be saved—even though only as one escaping through the flames.”
— 1 Corinthians 3:15 (NIV)

This is an essential distinction: The person may be saved. Yet the person may suffer loss. The loss concerns what was built and the reward connected to it. At the judgment seat of Christ, a believer’s unfaithful stewardship cannot be reversed because earthly service has ended. The evaluation reveals the eternal quality of what was done with the life, gifts, opportunities and responsibilities God entrusted to that person.

Conclusion

When God evaluates a steward and finds them wanting, His first purpose is often correction rather than cancellation. He confronts, disciplines and calls the steward to repentance. Where there is humility and genuine repentance, there can be restoration, although consequences and the rebuilding of trust may remain. But where there is persistent unfaithfulness or rebellion, God may reduce, remove or transfer the entrustment. In this life, His evaluation can still be corrective and redemptive. At the judgment seat of Christ, however, our completed stewardship will be finally assessed, resulting in reward or loss of reward—not condemnation for those who are in Christ.