

When Faith Meets Finance: You Cannot Pour From an Empty House



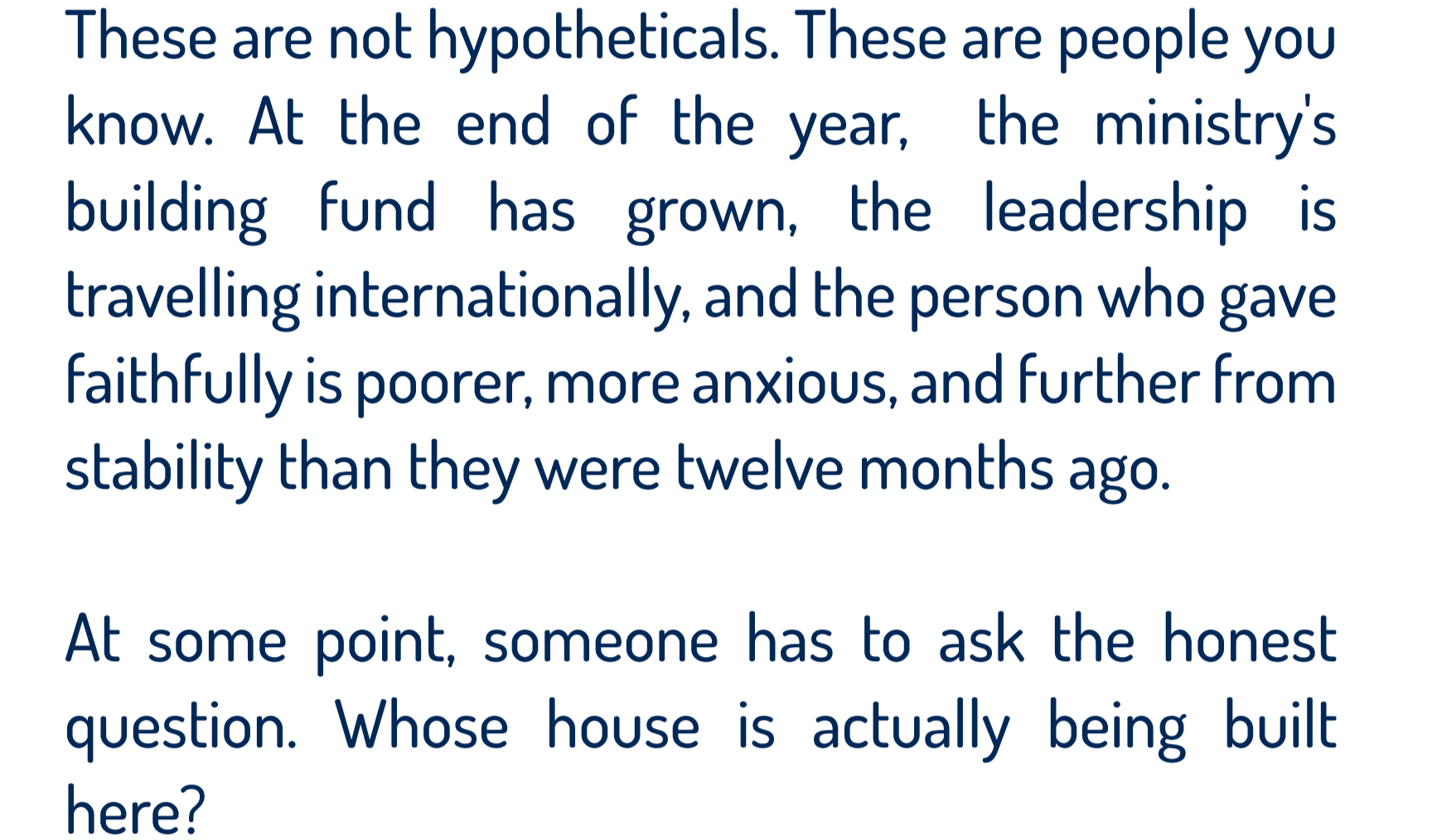
There is a conversation happening in Ghanaian homes that rarely makes it into sermons. It happens between spouses trying not to fight, between parents and grown children asking for "just a small help" again, between young professionals who gave their last GHS 500 on Sunday and cannot afford trotro fare on Wednesday.

The conversation is about what happens when giving stops being worship and starts being self-destruction.

Let us be clear. Giving is not the problem. Generosity is not the problem. Contributing to your church, your pastor, your ministry, is not the problem. Those things are part of how many Ghanaians understand and express faith, and we are not here to dismantle that.

The problem is when your giving leaves your household empty.

The Scene That Plays Out Too Often

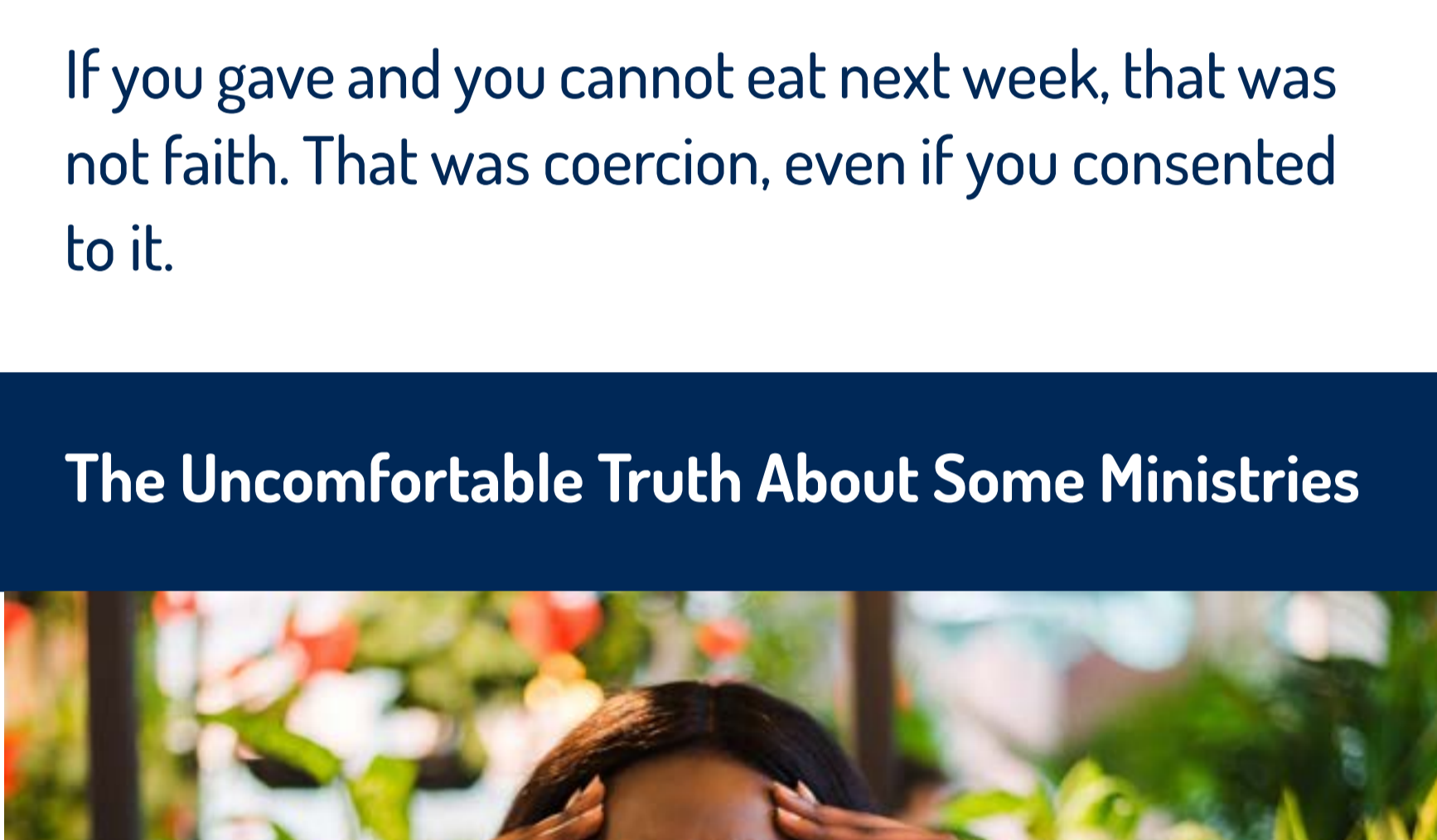


Someone sells their laptop to sow a seed. Someone uses their rent money to contribute to a pastor's birthday gift. Someone borrows from their susu to fund a church project while their own children's school fees sit unpaid. Someone takes a loan to attend a convention.

These are not hypotheticals. These are people you know. At the end of the year, the ministry's building fund has grown, the leadership is travelling internationally, and the person who gave faithfully is poorer, more anxious, and further from stability than they were twelve months ago.

At some point, someone has to ask the honest question. Whose house is actually being built here?

The Question No One Wants to Ask at the Altar

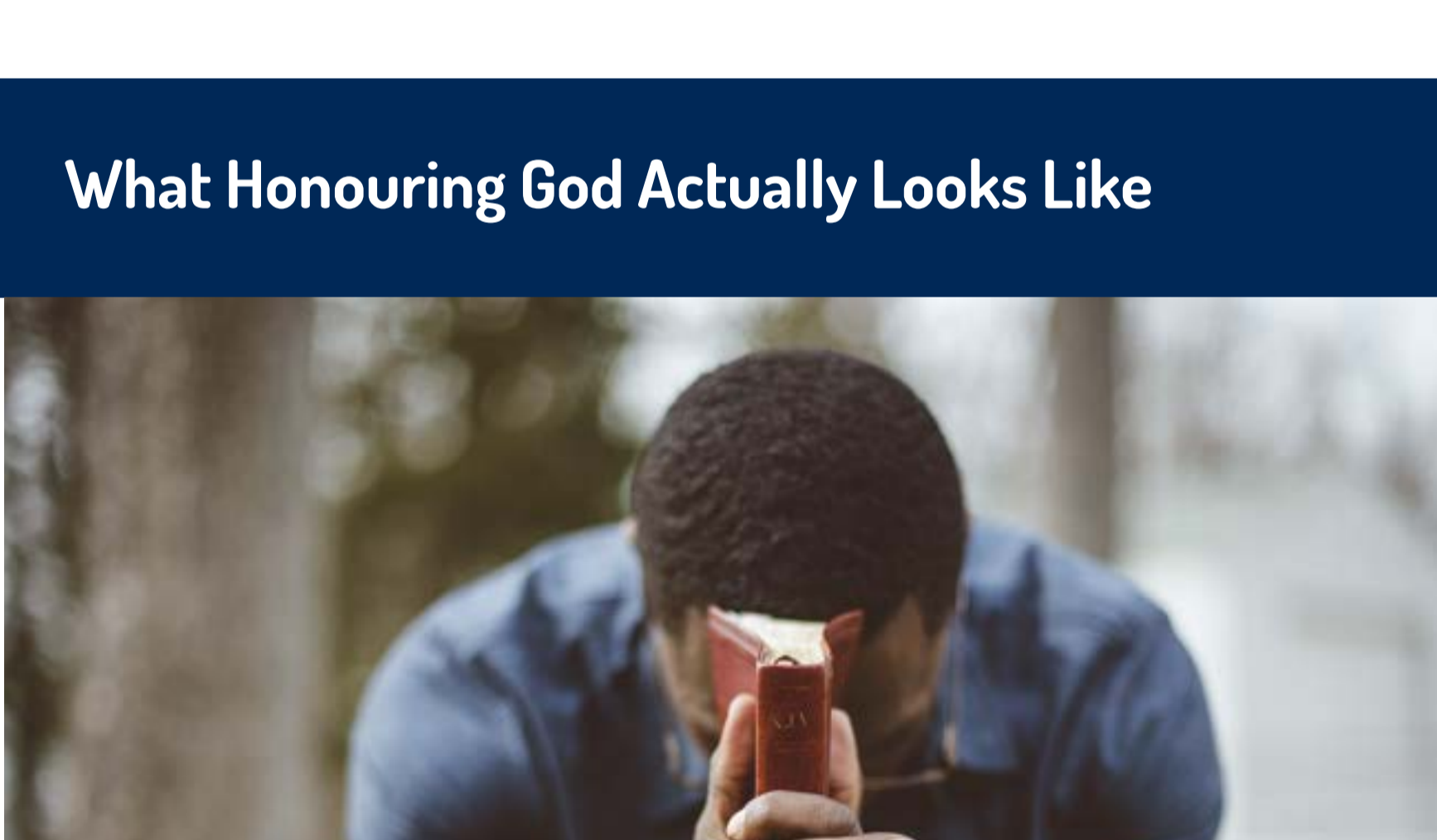


Can I actually afford this, or am I giving because I am afraid of what happens if I do not?

Fear is not faith. Faith gives from conviction and peace. Fear gives from anxiety that God will punish you, that your breakthrough will be blocked, that people will notice you did not come forward. A lot of what gets called faith giving in this country is fear giving dressed in spiritual language. And fearful giving is what empties houses.

If you gave and you cannot eat next week, that was not faith. That was coercion, even if you consented to it.

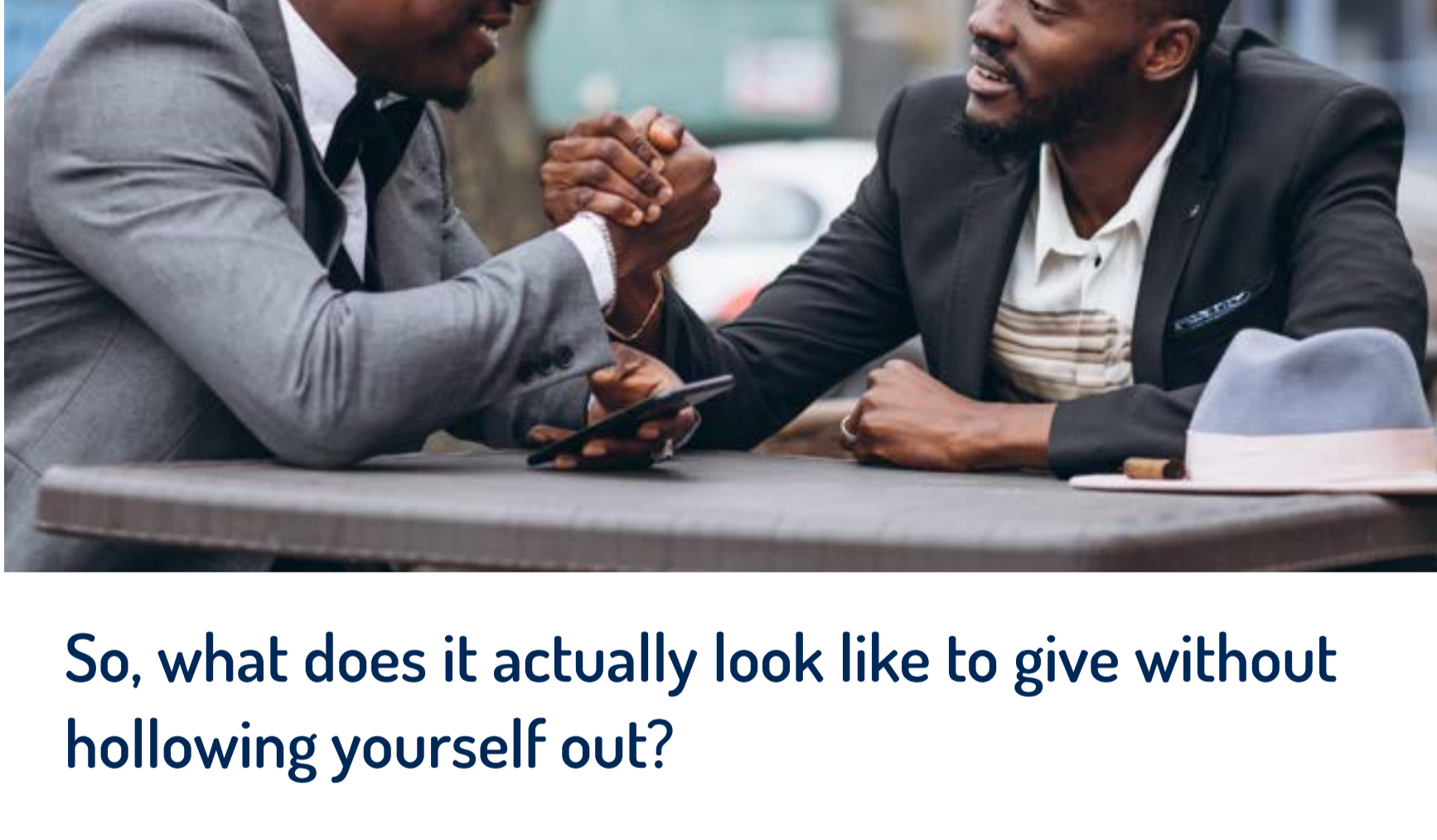
The Uncomfortable Truth About Some Ministries



Not all churches are doing this. Many pastors live modestly and actively tell their congregations to prioritise their families before ministry contributions. The caricature of the exploitative Ghanaian pastor is lazy and unfair to the many who are genuinely shepherding their people.

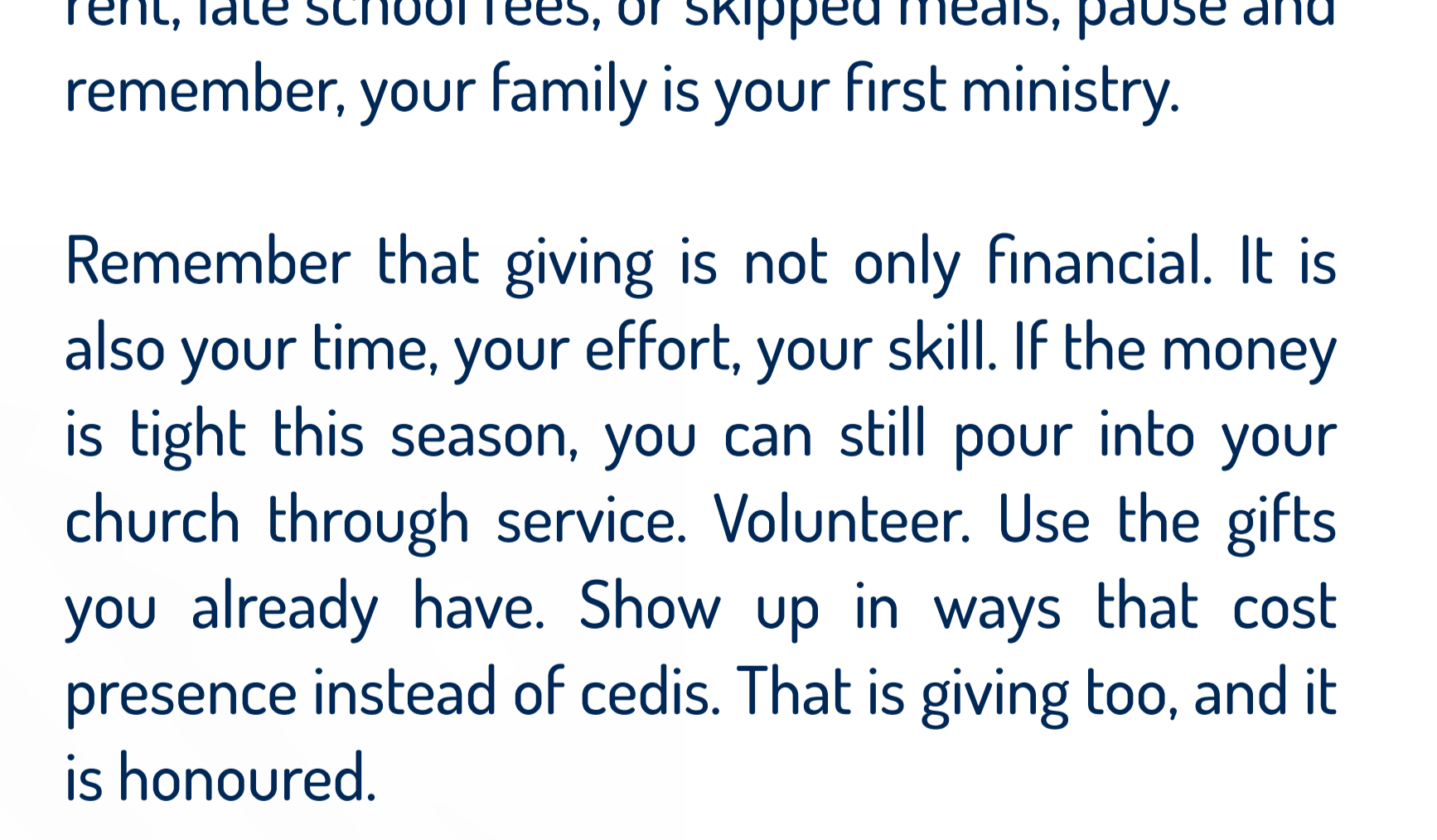
But we would be dishonest if we pretended the exploitative version does not exist. There are ministries where the pastor's lifestyle is funded entirely by the congregation's sacrifice, and that sacrifice is theologised into a spiritual virtue, so no one questions it. If you are in that kind of ministry and something in you has been whispering that something is off, pay attention to it.

What Honouring God Actually Looks Like



God is not glorified when your children cannot eat. God is not glorified when your rent is in arrears. God is not glorified when you are drowning in debt because you gave what you did not have. God is not glorified when your marriage is collapsing because your spouse cannot understand why there is never any money left.

The Money Conversation We Need to Have



So, what does it actually look like to give without hollowing yourself out?

Audit where you are actually giving. Add up every place your money has gone in the name of ministry over the last six months. Many people have never actually seen the number, and the number is usually the first shock.

Ask whether each line is giving or pressure. Some of what you gave, you gave with a full heart. Some of it you gave because the atmosphere made saying no feel impossible.

Check whether your giving is endangering anyone in your house. If this month's giving means unpaid rent, late school fees, or skipped meals, pause and remember, your family is your first ministry.

Remember that giving is not only financial. It is also your time, your effort, your skill. If the money is tight this season, you can still pour into your church through service. Volunteer. Use the gifts you already have. Show up in ways that cost presence instead of cedis. That is giving too, and it is honoured.

And if you truly want to give financially, and give generously, then grow your capacity to do so. Big giving sustainably comes from a life that is growing, not one that is shrinking. The more your money works in the background, through savings and investments, the more you have available to give without draining your household.

Make sure you are also building something. Giving is one part of faithful stewardship. Building is the other part. If all your financial energy is going into other people's visions and none of it is going into your own stability, your own savings, your own investments, your own future, you are not being spiritual. You are being drained. A Christian who gives faithfully for twenty years and has nothing saved, no emergency fund, no investments, and no foundation is not a model of faith. That is a warning sign that something in the framework was off.

The Bottom Line

God does not need your rent money. Your landlord does. God does not need your laptop. Your work does. God does not need your child's school fees in the offering bowl. Your child does.

A God who created you with responsibilities did not design a faith where fulfilling those responsibilities makes you unspiritual. You are allowed to give generously and still keep a home. In fact, that is the only kind of giving that lasts long enough to do anyone any real good.

Build your own house. Honour your own responsibilities. Give from fullness, not from fear. That is not a lack of faith. That is faith with a foundation