



Financial Independence and Spiritual Authority in Divine Ministry: The Example of Paul

A Comprehensive Study on Biblical Stewardship and Ministerial Integrity

AUTHOR

JINU NINAN © 2026

COPYRIGHTED

YOU MAY FREELY USE, SHARE, AND REPRODUCE ENTIRE UNALTERED ORIGINAL CONTENT FOR PERSONAL OR NONCOMMERCIAL USES AS LONG AS YOU PROVIDE AUTHOR'S NAME.

FOR FURTHER DETAILS PLEASE CONTACT:

JINU NINAN

EMAIL: ginuninan@gmail.com

Website: www.cakchurch.com

Introduction

In a previous article, we saw that only the Apostles had the authority to receive permanent financial support from the church and to abstain from working with their own hands.

Everyone else—including pastors, evangelists, and ministers—is required to find a livelihood by working on their own alongside their divine ministry.

(The article discussing this topic in detail is available at these links:

Malayalam: https://cakchurch.com/pdf-downloads/_____ed_2.pdf

English: <https://cakchurch.com/article-details.php?id=260>)

Due to the specific nature of the subject matter, that was an article that faced a great deal of criticism. This current article is a continuation of it. Therefore, I repeat the same warning I gave in the previous article:

"I advise those who are not ready to truly accept the Word of God and to change their wrong notions and traditional thoughts, to refrain from reading this article!!!

However, those who are prepared to examine your 'holy' ideas and traditional thoughts on the basis of the Word of God, and are willing to correct them if found wrong, should read this article completely and carefully. If you do so, even if the truths in this article hurt you, they will lead you to true freedom!!!!"

Even though he was an Apostle with the authority to receive permanent financial support, this article explains why Paul decided to work with his own hands without accepting help in most places, and why he accepted financial fellowship from only certain churches.

Paul's example in this matter is a lesson for ministers of all times: it helps us understand how a servant of God can maintain the freedom, spiritual authority, and honesty required to declare the whole counsel of God in divine ministry.

When we study the Scriptures, we can understand that no Apostle ever accepted money from unbelievers for divine ministry. However, Paul often rejected financial support even from the believers and churches he ministered to—he clearly explains the reasons for this in several places. Those who truly desire to serve God should carefully study this model.

God and Money - Two Masters

Jesus Christ gave clear guidance on this subject to everyone who desires to serve the Lord:

'No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.' Matthew 6:24

This is something pastors often tell the believers in their congregation. However, this applies more to ministers, including pastors, than to ordinary believers.

This is exactly where the devil tempts everyone who begins to serve the Lord with sincerity. If a minister of God does not clearly understand this Word and follow the Lord's path, they may start as one serving God, but gradually become someone

serving both money and God simultaneously, eventually becoming pleasers of men, and finally ending up tragically as complete servants of Mammon.

Through this, the name of God will be blasphemed among the Gentiles. Rather than becoming such a person, it is better that he does not set out to serve the Lord at all.

=====

This is where Paul's life and ministry become distinct and relevant. Even though he had full authority as an Apostle to receive financial assistance from the churches and believers he ministered to, he rejected it in most places and worked with his own hands—thereby setting an example for pastors, preachers, and ministers of all generations.

Next, let us consider the example Paul showed in the various churches he ministered to, and the reasons why he either rejected or accepted financial fellowship from churches and believers...

=====

Paul's Example in Ephesus

=====

It was in the Ephesian church that Paul spent the most time—approximately 3 years (Acts 20:31). Despite staying in one place for such a long period, he did not depend on the believers of that church but worked with his own hands to meet his needs and the needs of those with him.

In his farewell message to the elders of the church in Ephesus, he reminds them of how he lived among them during that entire time:

"I have coveted no one's silver or gold or apparel. Yes, you yourselves know that these hands have provided for my necessities, and for those who were with me." (Acts 20:33-34)

Paul's decision not to depend financially on the believers in the church was deliberate and fueled by a clear sense of purpose. His example teaches us several important lessons:

Financial Independence

Because Paul worked with his own hands, he did not have to depend on the Ephesian believers for his needs during this long period. This decision freed him from financial dependence and ensured that no one could accuse him of preaching for personal gain.

Courage to Proclaim the Whole Counsel of God Without Compromise

Paul tells the Ephesian elders: "For I have not shunned to declare to you the whole counsel of God" (Acts 20:27).

Because he lived without ever depending on them for his needs, he was able to teach them the full counsel of God without compromise, whether it pleased or pained his listeners.

There is a truth this clearly teaches us: if we depend on the money of the believers in the church for our needs—if we live at their expense—we will not be able to teach them the full counsel of God.

Naturally, we will be forced to compromise in delivering the full divine message. Or, even if we do speak it, the listeners will not take it with real seriousness. Our sermons will become mere words that have lost their divine authority.

Sadly, for this very reason, many preachers today lack the proficiency to proclaim the full counsel of God. Because they depend financially on their churches, they are forced to please people rather than God.

Since Paul labored with his own hands, he was able to experience financial freedom. This financial independence helped him preach the Word of God freely and without compromise.

That is why, in his farewell message, Paul boldly says: "You know, from the first day that I came to Asia, in what manner I always lived among you, serving the Lord... how I kept back nothing that was helpful, but proclaimed it to you, and taught you publicly and from house to house..." (Acts 20:18-20)

A Powerful Example for Elders

Paul's lifestyle was a model for the pastors in Ephesus. By engaging in physical labor to provide for his needs and the needs of his companions, he proved that true spiritual leaders should not be receivers, but givers.

Through his life, he taught that divine ministers should be ready to toil, to help the weak, and to serve others sacrificially. He reminded them of this through the words of the Lord:

"I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, 'It is more blessed to give than to receive.'" (Acts 20:35)

Paul's approach highlights a timeless truth: ministry is not about taking from others, but about giving.

We often understand that ministers should receive and believers should give. However, it was to the pastors of the Ephesian church that Paul demonstrated the example of the Lord's words—that it is more blessed to give than to receive.

Think about it: in a farewell sermon, how many pastors can claim with proficiency, like Paul, that they have not depended on the church for their personal matters and that they have declared the full counsel of God to them?

Paul's example challenges spiritual leaders of all generations to labor with their own hands and to declare the full counsel of God to the believers without depending on their money.

=====

Paul's Example in Corinth

=====

After the city of Ephesus in Asia Minor, the place where Paul stayed and ministered for the longest duration was Corinth in Greece—approximately 18 months (Acts 18:11).

There too, without depending on the Corinthian church for his financial needs, he worked with his own hands (tentmaking) (Acts 18:2–3).

Corinth was a wealthy city that placed great importance on status. It was filled with false prophets, false preachers, and false apostles who financially exploited people for personal gain. Spiritual ministry there was easily entangled with greed, and many leaders exploited believers financially, using their spiritual authority to enrich themselves. (We see there a direct reflection of many of today's Christian leaders and preachers).

In such a situation, despite having the authority as an Apostle to receive financial rights from the church, Paul consciously refused to exercise it. His decision was both wise and spiritual, based on the following reasons:

Avoiding Even the Appearance of Greed:

The Corinthian church consisted of many carnal believers. By not accepting financial support from them, Paul ensured that his Gospel remained untainted and incorruptible. He did not allow anyone the opportunity to spread a scandal linking his ministry to financial exploitation.

1 Cor. 9:15: "...for it would be better for me to die than that anyone should make my boasting void."

Distinguishing Himself from False Apostles:

Unlike those who preached for financial gain, Paul proved through his lifestyle that he served Christ, not money.

He wrote: "Did I commit sin in humbling myself that you might be exalted, because I preached the gospel of God to you free of charge?" (2 Corinthians 11:7).

By refusing payment, Paul distinguished himself from the greedy false apostles who were "transforming themselves into apostles of Christ" (2 Corinthians 11:13).

This example is more necessary in today's Christian world than it was in Paul's time. Unbelievers often think that gospel work is the greatest way to make money and that evangelists are chasing after wealth. The reason for this is such greedy "counterfeit coins."

A famous individual in Kerala once remarked that if the Google company were to shut down, fewer people would become unemployed than if gospel/religious institutions were to close, because so many make money through them. This shows the world's perspective on those who make money through the Gospel. This is where Paul's example is so relevant.

(In a first-century document called the *Didache* (Teachings of the Apostles), the greatest evidence to identify a false prophet or false apostle was to check whether he asked for money - *Didache Chapter 11*).

Therefore, it is most necessary in this generation for those who truly serve the Lord to work with their own hands like Paul and demonstrate that they are different from such deceivers.

Ensuring No Hindrance to the Gospel:

Paul declared: "Nevertheless we have not used this right, but endure all things lest we hinder the gospel of Christ." (1 Cor. 9:12).

One factor that enabled him to preach the Gospel fully was the freedom to declare the truth without compromise and without financial entanglements.

Practicing Self-Sufficiency:

When he was in need, Paul labored with his own hands and never depended on the Corinthians. He testified: "And when I was present with you, and in need, I was a burden to no one... and in everything I kept myself from being burdensome to you, and so I will keep myself." (2 Corinthians 11:9).

Paul's intention was clear: the Gospel must be free, untainted by greed, and uncompromised by financial dependence. This sacrificial stance maintained the integrity of his message and set him apart from the false apostles who sought financial gain.

Paul's Example in Thessalonica

It is not entirely clear how long Paul stayed in the city of Thessalonica in Macedonia. Acts 17:2 mentions "three Sabbaths," but his epistles suggest he stayed for a longer period—perhaps a few months.

When Paul ministered in Thessalonica, he deliberately labored with his own hands "night and day" so as not to be a burden to anyone:

"For you remember, brethren, our labor and toil; for laboring night and day, that we might not be a burden to any of you, we preached to you the gospel of God." (1 Thessalonians 2:9)

However, distinct from other places, he testifies that in Thessalonica, he not only refused financial aid but also did not even eat anyone's food for free.

"For we were not disorderly among you; nor did we eat anyone's bread free of charge, but worked with labor and toil night and day, that we might not be a burden to any of you." (2 Thessalonians 3:7–8)

Paul's approach in Thessalonica reveals three key spiritual principles that ministers should follow:

Hard Work and Integrity

By laboring with his own hands, he showed the believers what a responsible Christian life should look like. His life was a visible model of discipline, honesty, and hard work for the Thessalonian believers.

"For you yourselves know how you ought to follow us, for we were not disorderly among you." (2 Thess. 3:7)

Setting an Example for the Church

Paul explained that his labor was not because he lacked apostolic authority, but because he wanted to show the Thessalonians a living example of what it means to work faithfully:

"...not because we do not have authority, but to make ourselves an example of how you should follow us. For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat." (2 Thessalonians 3:8–10 [Reference includes 3:9])

Even though he possessed apostolic authority, the reason Paul labored with his hands in Ephesus was also to set an example. However, there, the example was specifically for the pastors of the Ephesian church.

In other words, the apostolic model for both pastors and believers in the church was to labor with one's hands and not depend on others for their needs.

The Authority to Command Against Idleness

There were some members in the Thessalonian church who were idle living as lazy people, refusing to work, and depending on others. Because Paul himself led a life of hard work among them, he was able to speak with authority and give a firm command:

"If anyone will not work, neither shall he eat." (2 Thessalonians 3:10)

This verse clarifies the reason why, unlike in other places, he did not even eat anyone's food for free in Thessalonica.

Had he eaten such food, he would not have been able to command with authority that "he who is not willing to work should not eat."

Ministers who do not work with their own hands but depend on the believers of the church for all their needs can never speak with spiritual authority against the great sin of idleness, as Paul did.

"For we hear that there are some who walk among you in a disorderly manner, not working at all... Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread." (2 Thessalonians 3:11–12)

Paul's personal example gave power to his doctrine. He didn't just tell others to work—he showed them how it was done. This integrity allowed him to correct idleness with authority and lead the church toward a lifestyle of responsibility and hard work.

Paul's Example in Philippi

We can understand that Paul visited the Philippian church in Macedonia several times (Acts 16, 20:6).

While it is not directly stated whether he engaged in a physical trade there, the Philippian church was different from the three churches we previously examined.

As far as revealed in Scripture, Philippi was the only church from which Paul accepted financial fellowship.

The reason was that their financial fellowship was welcome, Spirit-led, and sincere.

Unlike in Ephesus, Corinth, or Thessalonica, the believers in Philippi supported Paul's ministry with love, sincerity, and sacrifice. Their gift was not the result of pressure, but of genuine love and partnership in the Gospel.

Paul writes:

"Now you Philippians know also that in the beginning of the gospel, when I departed from Macedonia, no church shared with me concerning giving and receiving but you only." (Philippians 4:15)

Here, Paul highlights three principles:

True Partnership in the Gospel

The Philippians did not give to Paul out of obligation or to control him, but as partners in the work of Christ. Their support was not merely financial—it was a spiritual partnership in spreading the Gospel.

"I thank my God upon every remembrance of you... for your fellowship in the gospel from the first day until now." (Philippians 1:3, 5)

Paul Neither Requested nor Desired Help

Paul clarifies that he did not seek financial assistance from them. What he desired was the spiritual reward that would increase to their account through their generosity.

"Not that I seek the gift, but I seek the fruit that abounds to your account."
(Philippians 4:17)

Paul Did Not Depend on Their Financial Support

Even while accepting their financial fellowship, Paul reminds them that his dependence was never on their money, but on Christ. He had learned to be content in all circumstances—whether in need or in abundance.

"For I have learned in whatever state I am, to be content... I can do all things through Christ who strengthens me." (Philippians 4:11, 13)

Paul accepted financial support only from the Philippian church. While he often rejected support to protect the purity of the Gospel, he gratefully accepted the fellowship of the Philippians because it flowed from sincere love, communion, and faith in the Gospel.

=====

Church | Accepted Financial Support? | Reason

=====

Ephesus | No | To proclaim the whole counsel of God without compromise.

Corinth | No | To prove that he was distinct from greedy false ministers.

Thessalonica | No | Labored night and day; refused even free food, so as to speak against the sin of idleness with spiritual authority.

Philippi | Yes | Accepted a Spirit-led, genuine partnership in the Gospel.

=====

Lessons Paul's Example Teaches Today's Divine Ministers:

=====

1. God's work must be done in God's way.
2. A servant of God should never degrade themselves into becoming a servant of Mammon.
3. A servant of God must be financially independent; only then can they preach the full counsel of God with authority.
4. A servant of God must avoid even the appearance of greed and set an example of integrity.
5. Leaders should work with their own hands to distinguish themselves from deceivers who preach for money.
6. Servants of God should be a model for believers in earning a livelihood through hard work. For this, they must work with their own hands.
7. One should work with their own hands to be financially self-sufficient and never be a burden to others.
8. To preserve the purity of the Gospel and ensure it is not hindered, one should never depend on others financially.
9. One should never request or desire financial help from others, whether directly or indirectly.
10. Support from believers who are spiritually blessed by the ministry and led by the Spirit may be accepted with gratitude, but one must never depend on it. It should not control the ministry, and it must never become a means of livelihood.

=====

Paul's life confronts today's preachers, pastors, and ministers with a crucial question:
Are you serving God, or are you ultimately serving money?

"God's work, done in God's way, will never lack God's supply." — **Hudson Taylor**

He who has ears to hear, let him hear!!!