

## Poverty and Philanthropy: Understanding the Church's Initiatives towards Poverty Reduction

Oluwabusayo Olayinka OLUSOLA-ILORI<sup>1</sup>, Adebayo Ola AFOLARANMI, PhD<sup>2</sup>

<sup>1,2</sup>Department of Politics and International Relations, Lead City University, Ibadan, Nigeria

### ABSTRACT

Global poverty is one of the world's most pressing contemporary problems. Different scholars define poverty in different ways. According to the United Nations (1995) and the World Bank (1990), poverty can take different forms like homelessness, an inadequate, unsafe, and degraded environment; hunger and malnutrition; poor health; limited or no access to education and other essential services; increased morbidity and mortality from illness; and social exclusion and discrimination. In all these, the African continent is not exempted. Faith-based organisations, including the church, have always played a central role in supporting those experiencing poverty. The objectives of this study are to examine the causes and effects of poverty and its prevalence in contemporary Nigerian society. The study will also ascertain the roles some churches are playing in poverty reduction. Interviews with some selected Christians were conducted. The researcher also interacted with some secondary sources like related literature, newspapers and internet sources. Findings revealed that some churches in Ilorin West L.G.A employ different methods like setting up welfare committees; organizing workshops and vocational training and empowerment; free education and scholarship to the indigents; securing jobs for the people; and providing free transportation to relieve members of the financial burden of transporting themselves to church. These findings and implications were discussed within the purview of divine command theory towards the reduction of poverty. The following recommendations were made at the end of the paper: The Church must have an interest in or concern for the poor and demonstrate philanthropic gestures to them; involvement in advocacy for poverty reduction in public spaces; organization of training in proper income management and growth.

**KEYWORDS:** Church, Divine Command Theory, Philanthropy, Poverty, Poverty Reduction

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### 1. INTRODUCTION

Poverty is a global issue impacting individuals, families, communities and nations in diverse ways (UNCTAD 2023). The problem of poverty and its corresponding approach remains one of the most challenging issues threatening the development efforts (of governments, non-governmental organisations and individuals) as well as the survival of humanity. In Africa, 490 million people are expected to live below the poverty line of 1.90 \$/day in 2021, up from 478 million in extreme poverty in 2019. Nations in Sub-Saharan Africa, South Asia, and Latin America currently have the highest poverty level (UNCTAD 2023). In Nigeria, the number of impoverished people is growing geometrically every year thereby making Nigeria to be listed as one of the world's twenty poorest nations due to widespread poverty (Suleiman 2016, P.2).

The Nigerian Multidimensional Poverty Index of 2022 states that sixty-three per cent out of 133 million people are multidimensionally poor (Onukwuba 2022). Seventy-two per cent of individuals live in rural areas where multidimensional poverty is more prevalent compared to the people living in urban areas. Thirty-five per cent of the impoverished, or around 47 million, reside in the South, while 65%, or 86 million, dwell in the North. However, each State differs significantly in their levels of poverty; in Ondo, the incidence of multidimensional poverty is as low as 27%, while in Sokoto, it is as high as 91% (Nigeria Multidimensional Poverty Index 2022). Despite having an abundance of agricultural resources and oil income, poverty has

persisted to plague the general community in Nigeria, and this has broadened to every corner with catastrophic effects on both men and women (Aminu, et al, 2022, pp.3-5).

Poverty and human deprivation have been recognised as the most central challenges to the development of human society ever since the dawn of history (Ucha, 2010, p. 47). In recent times, a wide range of academic fields, including economics, politics, history, sociology, religion, theology, ethics, and even law, have dedicated significant study and research time to the methods and means of its eradication (Ucha, 2010, p. 47). Many Nigerians had to adjust their living standard in order to survive the harsh economic climate of which the adverse effects are seen daily in major cities around the country (Onah, 2018).

The Church as a faith-based organization is not exempted from this economic problem ravaging the country. The church has grown to be a major source of support through their philanthropic initiatives to help the poor in their midst. Notwithstanding, poor people are still found in the church. Economically, Nigeria is at a crossroad in the sense that many Nigerians find it difficult to afford the necessities of life – food, clothing and shelter (South-East Residents, 2022). The prices of food and other goods and services are on the increase due to the instability in the dollar-to-naira exchange rate since the Nigerian economy is import-driven (Iheanachor, and Ozegbe, 2021, pp. 68-87). Insecurity is also a serious concern; many farmers in the northern part of Nigeria cannot access their farms because of the activities of terrorists and bandits. Farmers-herders' clashes had made many farmers abandon their farms in the southern part of the country (Ogunbode, et al., 2024, pp. 1-2).

In the midst of all these, the church cannot afford to fold their hands or stand aloof because they are also members of the society. This is because poverty does not accord respect to any religious creed or ideology; since religious people are humans, they are also subjected to the scourge of poverty and its discomfort (Ngwoke, 2018, p. 43). However, in order to provide an objective solution to poverty reduction in the church, this research tends to examine the following questions: i) What is the overview of the Church's understanding of poverty? ii) What are the biblical perspectives on poverty and the poor? iii) How can the Church identify the manifestations of poverty among its members? iv) What are some of the methods the Church is adopting to reduce poverty among their members? It is important to note that very few studies explain some of the philanthropic initiatives some of the churches in Ilorin West Local Government Area of Kwara State are adopting to help reduce poverty. Therefore, this study examined poverty and philanthropy so as to understand some of the initiatives the church is adopting to help the poor in their midst.

## 2. REVIEW OF LITERATURE

### 2.1 Definitions of Poverty

Aidelunuoghene, (2014, pp117-118) state that a person is considered to be impoverished if they do not own a specific quantity of money or material goods or denying one's basic human requirements, which he defines as absolute poverty. On the other hand, (Addae-Korankye, 2014, p. 147) considers poverty as relative because it is characterized as economic disparity within a community or area. Similarly, (Oseni et al., 2012, p. 835) asserts that poverty is characterized by shame, a sense of dependence, and having to put up with rudeness, insults, and indifference when someone asks for aid.

However, in order to support the idea that poverty has multiple dimensions, Narayan et al., (2000, PP. 29-30) and corroborated by Okolo, (2014) state that gender, age, culture, and other social and economic contexts all influence how poverty is defined and what causes it. Narayan et al., (2000, PP. 29-30) defined poverty as lacking in autonomy, voice, power, well-being, gender, and religion, among other things. Some aspects of poverty, such as voicelessness and lack of power, are described differently among nations. Furthermore, Oyemomi, (2003, p. 38) adopted a definition of poverty that encompassed multiple facets of deprivation which included low achievements in education and health in addition to material deprivation (measured by an appropriate concept of income or consumption).

Englama and Bamidele (1997, pp. 141-156.), attempt to define poverty by measuring issues in poverty. They state that poverty, both relative and absolute, is a situation in which an individual is unable to cater for his or her essential needs, like food, clothing and adequate housing; they also state that poverty is defined as not being able to fulfil social and economic obligations; unable to access productive employment; lack of necessary resources, skills, or confidence; and they have limited access to social and economic infrastructure. These include having access to roads, drinking water, health care, education, and sanitation. All these prevent the individual from improving in welfare, which is constrained by the restricted availability of social and economic infrastructure.

Englama and Bamidele (1997, pp. 155-156) concluded by terming this situation as being subject to a "lack of capabilities." All these scholars have defined poverty in a way that is simple and clear but no attempt was made on how poverty and the church or faith-based organization relate. Poverty and the church is encompassing and it goes beyond just the basic needs of life, although the physical needs are very essential, it also includes the spiritual which is beyond the physical.

### 2.2 Classes of Poverty

Poverty may be classed as permanent or temporary, relative or absolute. In light of this classification, absolute poverty is viewed as the state in which a person or group of people cannot meet their basic needs for human survival, including those related to employment, housing, food, health, education, and transportation. Relative poverty, on the other hand, is when a person or

group of people can be considered to have access to the necessities of life (Oyemomi, 2003, p. 38). However, they are still relatively poor compared to other people or the community at large (Englana and Bamidele, 1997, pp. 141-156).

Furthermore, (Ondari, 2001, p. 346) is of the opinion that poverty can be viewed narrowly (as “moneylessness” or material deprivation) or broadly (to include other less materialistic dimensions like powerlessness). The broader the view, the more encompassing it is, but the more complex it is to measure. The narrow view is based on income and consumption definitions. The broader view is more inclusive of much less materialistic aspects described above. Furthermore, (Ondari, 2001, p. 346) posits that it is essential that for any meaningful and effective interventions on behalf of the poor, the issue of poverty must be approached from the perspectives and experiences of the poor people themselves.

Poor men and women have detailed knowledge of their situation and have context-specific criteria about poor or not poor. This knowledge should be used to understand poverty and the poor's desires, pain, and aspirations. The poor people's ideas of well-being or the good life and ill-being or the lousy life attest to the multidimensionality of poverty which has much in common throughout the world. Ondari consciously brought to the fore the need for the wealthy to reach out to those experiencing poverty, thereby underscoring the thrust of this research on the need for the church to be involved in poverty reduction.

### 2.3 *The Theories of Poverty*

In analyzing poverty, Ogbeide and Agu, (2015, p. 442) state that researchers have come up with two fundamental theories of poverty, which classify poverty based on the causes. They are individual/cultural and structural/economic theories of poverty. Jordan state that the foremost proponent of this theory is Oscar Lewis in 1966. The theory believes that individuals are the cause of their poor state. They are poor because poverty is in them (inherited), and their actions, such as being lazy, not educated, teen parents, single female-headed families and many more, make them unable to compete for economic opportunities. A “vicious cycle of poverty” results from the person who made them poor adopting these ideas as their way of life and culture, which they then pass on to the following generation. However, this theory is still controversial among scholars of poverty and policymakers (Ogbeide and Agu, 2015, p. 442).

Furthermore, the Structural/Economic Theory of Poverty believes that poverty results from the economy's structure. Among these factors are different employment levels and the nature of income distribution. Thus, an individual is poor not because he is not hardworking but because he does not have the opportunity to work. He is made poor due to the economic system that denied him his share of the income and inequitable distribution of income (Ogbeide and Agu, 2015, p. 442).

It is clear from the works by scholars above that poverty is a severe issue globally, but much more so in developing countries worldwide, and Nigeria is no exception. From an economic perspective, the issue is biting hard, and at such a time in Nigeria, people are experiencing untold hardship, and many homes are without food to eat. From the historical dimension, many programmes have been instituted by different governments but have failed. However, be that as it may, the government alone cannot address this endemic; all hands must be on deck, and the church must be involved, which is the central thrust of this research.

### 2.4 *Causes of Poverty*

Among the numerous causes of poverty are some very fundamental ones. Scholars believe that there are too many people, but not enough employment, and not enough food on the globe. These causes make poverty to be intractable and crucial though difficult to eliminate. Usually, poverty has essential origins, and poverty's effects compound one another to produce circumstances that keep individuals impoverished. Aidelunuoghene (2014, 117-118), summarizes the causes as including income inequality, political instability, long term ethnic conflict and civil unrest, poor management of economic policies, lack of good governance, youth unemployment, low productive capacity, and corruption which is another thing in Nigeria today that is almost a state policy. Ironically, corruption has been institutionalized such that the socio-economic and political systems can almost not function without it.

Addae-Korankye (2014, p. 147) is of the opinion that the World Bank and IMF's policies, civil wars and ongoing political disputes, poor governance and land usage, diseases and inadequate health facilities, and lousy infrastructure are all contributing factors to poverty in Africa. Other factors include homelessness, an inadequate, unsafe, and degraded environment; hunger and malnutrition; poor health; limited or no access to education and other essential services; increased morbidity and mortality from illness; and social exclusion and discrimination (Ucha, 2010, p. 53; Ishola-Esan, 2017).

Oyemomi (2003, p. 38) opines that these causative factors are usually crisscrossed or intertwined. For instance, most of the causes could be linked to or stemmed from corruption, which has not only been institutionalized but also assumed a national dimension. This has deeply ingrained itself into the fabric of society and explains why attempts to alleviate or reduce poverty have not produced significant results thus far. Instead, the majority of Nigerians continue to live in extreme poverty as a result of the nation's wealth being distributed in favour of a small privileged group.

Oyemomi (2003, p. 38) further claims that, “Countries that receive loans do so with the understanding that to repay the loans, they must reduce social expenditure, which is essential for economic growth and development. Many are tied to opening up their economies and being primarily commodity exporters, which for poorer nations leads to a spiralling race to the bottom as each

nation must compete against others to provide lower standards, reduced wages, and cheaper resources to corporations and richer nations thereby causing further increase in poverty and dependency for most people.

However, (Oseni et al., 2012, p. 835) think African political instability has been linked to corruption, which has nurtured poverty. These scholars believed that the general public was being impoverished by the capture of government through military coups, embezzlement, nepotism, looting, bribery, vote buying, and abuse of office. Nevertheless, poverty was also not a monopoly of the unstable countries. Quoting from the report of the Nigerian Bureau of Statistics, in 2004, there were 68.7 million Nigerians regarded as poor, which later became 112.47 million in 2010 (Narayan, et al. 2000, pp. 29-30).

Furthermore, (Oseni et al., 2012, p. 835) state that poverty is linked with unemployment. The Nigerian economy is not creating new jobs, and the few existing jobs are being lost by factory closures arising from the high cost of production. Many factories are relocating to neighbouring countries, where local labour is gainfully engaged to the detriment of Nigerian workers. The finished goods of these companies are then exported back to Nigeria for final consumption. The epileptic power supply is one reason companies make such relocations. Lack of power has made many factories relocate. Many individuals now depend on electric generators for simple vocations from barbing to grinding pepper (Narayan, et al., 2000, pp. 29-30). Similarly, (Ucha, 2010, p. 53; Ishola-Esan, 2017) added that unemployment can have effects both on the unemployed individual and on society/the economy as a whole. The unemployed person is perpetually unhappy in a world of material consideration and social status.

According to (Ucha, 2010, p. 53) laziness can be identified as one of the causes which is a common disease that many Nigerians suffer today, especially those from wealthy households. Everyone wants to be comfortable but still decides whether to work towards it. This often leads to greed, where people will do whatever they can to keep their family wealth. In most families, everyone depends on the breadwinner, who works so much to keep the family going, and when he dies, the family is likely to become poor because of mismanagement of funds. In many Nigerian families, the death of the breadwinner means the death of the whole family's fortunes because everyone depends on him/her to provide everything. In as much as all these causes are real, there is still the need to also consider the fact that some individuals may not be lazy but maybe hindered from working as a result of health challenge, spouse or family problem, the kind of environment they found themselves as well as spiritual attacks.

Different materials have been reviewed to cover poverty and its prevalence. It also covered the causes and effects of poverty. These materials immensely contributed to the researcher's worldview. However, nothing was said about what the Church is doing to help the needs of their poor members.

### 2.6 Biblical Perspective on Poverty

John Stott (1984, p. 217) believes that the words of Jesus in Matthew 26:11, (NIV) "The poor you will always have with you..." are historically and globally relevant. The Bible affirms the reality of the problem of poverty in the world - Deuteronomy 15:11. The Old Testament views "poverty as an involuntary social evil to be abolished, not tolerated, and represented the poor (who included widows, orphans and aliens) as people to be succoured; not blamed." In the words of Gornik (1991, p. 91), the Bible has specific provisions for the poor - The poor are allowed to glean from the field (Leviticus 19:9, 10). They are to harvest crops on the fields in the seventh (sabbatical) year (Exodus 23:11; Galatians 2:2, 10).

According to the Bible, providing for the hungry and impoverished is a test of one's sincerity, love, and righteousness (Isaiah 58:10; James 2:15-17; I John 3:17, 18). Doing justice to the underprivileged and needy is a sign of knowing God (Jeremiah 22:13-16; Hosea 4:12). All these shows God's concern for the poor (Isaiah 41:17), and how He judges the cause of the poor and needy (Jeremiah 22:16) (Kakwata, 2020, pp. 103-104). A solid theological foundation of poverty reduction by way of ministering to the poor, helpless, abandoned, marginalised, widowed, orphaned, and the aliens are seen throughout the Scripture (Kakwata, 2020, pp. 103-104). Hence poverty reduction by reaching out to the poor is part of the mandate of the church.

Furthermore, Nwabuisi (2021, p. 27) asserts that poverty is a multifaceted phenomenon encompassing factors beyond financial means or social standing. This is backed up with two Greek words from the New Testament for "poor": *Ptochos* and *Penas*. As demonstrated by the narrative of Lazarus and the rich man in Luke 16:19-25, *Ptochos* denotes more than simply being "poor". Lazarus was so poor and diseased that he looked for crumbs that fell from the rich man's table to the floor. The second word, *Penas*, refers to someone who at least has something but still lacks some necessary things of life. By implication, there are different levels of poverty, but the Bible enjoins that the poor should be taken care of.

Similarly, Olusanya (2021, pp. 78-80) asserts that the word of God is fundamental in the church's life. It is generally considered relevant in matters related to life and practice, including poverty reduction. Kunhiyop, (2008, p. 12) holds that the New Testament gives much attention to the needs of people experiencing poverty. He further specifies that the parables of Jesus identify the centrality of care for the poor and needy, for instance: the parable of the rich man and Lazarus, the Great Supper, the Widow's Mite, the discussion between Jesus and the rich young ruler and the conversion of Zacchaeus.

Igabri, (2016, pp. 4-6) notes that the New Testament has three dimensions of relationships with the poor: concern for the poor as in Matthew 26:11, ministering to the poor as in Mark 10:21, and the relationship between the rich and the poor as in Luke 16:20. This was collaborated by (Wilson, and Letsosa, 2014, pp1-7) that the church were united and they cared for the needs of everyone including the poor as seen in Acts 2:42-47 and in James 2:20-22, the writer talks about justification by works as the outward evidence of inward faith. This means that one's faith must be seen through their action. To back this up, James state that "if a

Christian becomes aware of the needs of others but does nothing to help, he lacks genuine faith (James 2:14-26) and Paul in his letter encouraged the Galatians church to "remember the poor" (Galatians 2:10) (Ray, 1994, p. 62)."

Summarily, the Apostle James puts it clearly when he says, "This is the religion that God our Father accepts as pure and without fault: to look after orphans and widows in their distress ..." (James 1:27). This verse suggests that there is no religion without caring for the poor. That is why Christianity is not limited to saving souls but to healing all kinds of wounds and anguish that overwhelm people, including poverty.

### 2.7 Theoretical Framework

This research adopts The Divine Command Theory to serve as the theoretical framework for this study. This theory is rooted in the philosophy of Thomas Aquinas which state that man does not have a sense of moral right or wrong independent of God; for a man to identify or distinguish moral right from moral wrong, it is expected of him to know God's will (Jacques, 1995, p. 58). The theory further states that the ethically correct course of action is the one that God requires or commands, and morality is ultimately founded on God's character or instructions, hence, conduct is based on what is understood to be God's will; that is, what makes actions right or wrong is what is scripturally right or wrong (Ayantayo, 2017, p. 46).

The theory claims that morality is ultimately based on God's commands or character and that morality can be measured by obedience to God's command. This means that morality is ultimately based on God's commands or character and that the morally right action is the one that God commands or requires (Austin, 2006). By implication, since poverty reduction is in line with the mind of God as enshrined in the Holy Bible, therefore it a divine command. Furthermore, this theory relates to poverty reduction particularly through its ethical framework that focuses on following God's commands, which include taking care of the poor. This is also in line with the goal of historical and contemporary philosophers which has been to uphold theistic-based ethical views (Austin, 2006).

## 3. METHODOLOGY

The research design that was employed for this study is the survey and descriptive research design. This involved the use of primary and secondary sources to obtain data. The study population involved some selected Christian leaders, including pastors and other unit leaders in different churches in Ilorin West local Government Area of Kwara State. The choice of Ilorin is due to the economic situation in the state as well as the standard of living of the people when compared to some selected states in Nigeria. Three (3) copies of the questionnaire were distributed to ten (10) selected churches each on proportional basis. Two (2) individuals in each of the selected churches were also interviewed.

The total of fifty (50) questionnaires were administered using a simple random sampling. The issues raised in the questionnaire include the background of the respondents (i.e. age, marital status, educational status, employment status, position in the church); overview of their understanding of poverty; biblical perspectives on poverty and the poor; manifestation of poverty amongst church members; strategic ways the church is adopting to reduce poverty.

Data were also collected through secondary sources which include publications like journals, textbooks, newspapers and internet sources. Findings were presented, analysed and discussed in simple percentage form.

## 4. FINDINGS

The outcome of the findings conducted amongst fifty selected Christians in Ilorin West Local Government of Kwara State are as follow: thirty (60 percent) male, twenty (40 percent) female. Forty (80%) clergy, and the remaining ten (20%) were people heading one unit or the other in their respective churches.

### 4.1 Overview of the Understanding of Poverty by the Church

Seventy-six (76) per cent of the respondents define poverty as the lack of basic things like food, clothes and shelter or the state of being poor. Twenty-four (24) per cent define it as a lack of money or financial incapability. Their definitions reflected that many of them view poverty holistically while the remaining viewed poverty in terms of money or the financial well-being of individuals. The following were viewed as causes of poverty: ignorance (61%); bad government policies and corruption (44%); unemployment and underemployment (33%); non-payment of salaries (4%); mismanagement and overspending (20%); current economic recession in Nigeria (11%); laziness (24%); ill health (4%); inequality in wealth distribution (14%); and spiritual attack (9%). The respondents identified the following effects – social vices (65%); sicknesses (31%); malnutrition and hunger (22%); illiteracy and dropping out of school (33%); early marriage or forced marriage (3%); human trafficking and abuse (6%); prostitution (10%); depression, frustration, suicidal thoughts (44%); underdevelopment (22%); divorce and family abandonment (10%); corruption (7%); money ritual (3%); and begging (6%).

### 4.2 Biblical Perspectives on Poverty and the Poor

In regards to the respondents' biblical perspective on poverty and the poor, fourteen (14) per cent of the respondents state that the Bible reveals that the poor will always be here, citing Matthew 26:11. Fifty-eight (58) per cent are convinced that the Bible states that God is concerned about the poor and He expects them to be taken care of (Proverbs 17:5; Matthew 19:21; Deuteronomy 15:7-8). Furthermore, eleven (11) per cent are of the view that the Bible teaches that the poor should not be cheated or oppressed

## Poverty and Philanthropy: Understanding the Church's Initiatives towards Poverty Reduction

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(Deuteronomy 24:14-15; Psalm 14:6). Seventy-nine (79) per cent of the respondents assert that the Bible teaches that the poor should be taken care of; people should be ready to give to them and share things with them. Similarly, fourteen (14) per cent of the respondents assert that the poor should be visited, loved and not discriminated against.

### 4.3 Manifestations of Poverty among Church Members

Ninety-nine (99) per cent of the respondents assert that poor people are in their Church. Only one (1) per cent states that no poor people are in their Church. The respondents identified the following manifestations of poverty: Hunger and Malnutrition (50%); Inability to pay school fees (26%); Inability to pay house rent (15%); Inability to provide clothes for self and loved ones (15%); Unemployment or underemployment (20%); Frustration, hopelessness and low self-esteem (22%); Sickness and diseases (26%); and Cultism, armed robbery, stealing and kidnapping (24%).

### 4.4 Dynamic ways the Church is adopting Poverty Reduction

Some of these dynamics ways the church is adopting include: welfare programmes - food, clothes, free transportation and other materials (96%); organisation of workshops and vocational training (16%); free education and scholarships (3%); prayer and encouragement (5%); financial aids (49%); economic and investment seminars (37%); and securing jobs and employment opportunities for church members (11%). In regards to the frequency of poverty reduction programmes in the Church – Ten (10) per cent of the respondents posit that their churches do this weekly, while thirty-four (34) per cent said they do it monthly, twelve (12) per cent of the respondents posit that their Church does it yearly. The remaining forty-four (44) per cent said occasionally. The following were identified as effects of such dynamic programmes – measure of self-reliance (57%); fostering fellowship and love among the members of the Church (42%); expression of joy and happiness by participants and beneficiaries of such intervention programmes (35%); and increase in membership (10%).

These findings have underscored the fact that poverty is a reality. The mandate of the Church is clear, as enshrined in the Bible. Jesus taught and exemplified it, the apostles taught it, and the early Church carried it out. There is a need for the contemporary Church to see that poverty reduction is a divine command and must be carried out using dynamic ways, as seen in the research findings. Given the harsh economic climate, there is a need for the Church to do more to reduce poverty among their members and the society at large.

## 5. CONCLUSION

Indeed, many words, such as poverty alleviation and reduction, have been used to define programmes and policy objectives for people experiencing poverty. God's defining law and command is that man should learn to lovingly and sacrificially share their wealth with those less fortunate among them. Understanding that God declared that the poor would never cease out of the land is imperative.

From the preceding discussion, Christians have a different idea of welfare. To a Christian, it involves relationships between man, God, and fellow human beings. Therefore, the following Biblical Christian principles are fundamental to Christians' handling of and relating to the problem of poverty and wealth, as well as acknowledging God's ownership. Firstly, God owns all the whole earth, including the rich and the poor. Although God has endowed individuals with different amounts of resources, they are expected to use them lovingly and willingly for society's benefit.

Secondly, acknowledging man's stewardship. Every man on earth is God's steward, simply a manager of all the good things God has given. The Biblical-Christian teaching is that wealth is not a sin; God gives power to get wealth. Acquired honestly and used wisely, it can be a blessing to all. Lastly, acknowledging that there will be a day of accountability. The church must teach and practice the biblical injunction that God owns all things, and man is just a steward, then man must be conscious that one day, he will give an account of what he did with the resources at his disposal.

## 6. RECOMMENDATIONS

Given the reviews, surveys conducted and findings drawn from it, suggestions made by respondents and the above conclusions, the following recommendations are put forward:

1. The Church must view poverty and human suffering around them as a socioeconomic challenge, God-given opportunity, and obligation.
2. The Church must criticise prophetically the unjust socioeconomic structures that prevent people experiencing poverty from rising above their situation and teach the need to have a non-materialistic outlook in life.
3. Christian organisations can organise training in economic issues, seminars and workshops on empowerment, income management, growing and multiplying businesses to help train people because ignorance is a significant hindrance to self-improvement. A better approach to giving aid is to assist the individual and the community we serve in being self-supporting just as the saying goes, "Teach them how to fish."
4. Churches and Christian organisations can set up banks where poor people can take loans for investments with little or no interest.

5. The Church must understand that it is not just to preach and teach on tithes, offerings, and all manner of "seed sowing"; part of its responsibility is to care for the people holistically, even the poor.

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