

ECONOMIC INEQUALITY AND EMPOWERMENT INITIATIVES IN THE NIGERIAN CHURCH: EXPLORING CO-OPERATIVE SOCIETIES APPROACH TO POVERTY ERADICATION IN THE NIGERIAN BAPTIST CHURCHES

By

Ayodele Samuel ADEYEYE
% Intercultural Leadership and Administration Program,
Faculty of Management and Education
Lead City University, Ibadan
ayodele4eva@yahoo.com
07067281117

Abstract

Nigeria's human and natural endowments should have made her a heaven of socio-economic empowerment and prosperity but for the bedeviling chronic corruption and crippling leadership. Consequently, endemic poverty prevails among the populace. Meanwhile, as a socio-religious institution and a stakeholder, the church has responded through different initiatives, including "Cooperative Societies". This paper argues that these societies have ameliorated the negative impacts of socio-economic deprivations in Nigeria among her members and the larger society despite its internal struggles with inter-cultural issues typical of every multicultural institution. This paper employed a survey research design to evaluate and analyse the impacts of the Nigerian Baptist Cooperative Societies on her members' economic stability and the Nigerian polity. Primary data from structured interviews and secondary data from extant published literature were critically analysed. This paper would be a helpful guide toward poverty eradication and economic empowerment schemes in Christian communities and organisations. While appraising "cooperative societies" in Nigerian Baptist churches, it concludes that they hold enormous potential for economic prosperity in the Nigerian polity. It recommends its adoption in the socio-religious organisation as a poverty eradication measure including refocusing its prosperity.

Keywords: Baptist Co-operative Societies, Poverty Reduction.

Introduction

Poverty as a pernicious social issue is predominant throughout human history. A 2014 scholarly review of poverty suggested that it was multi-dimensional, phenomenal, a short or long-term deprivation and bothers on individuals' life security, including health, education, social empowerment and freedom (Ezekiel, 2014). He further asserts that poverty is more than lack of or inadequate access to physical capital but others like human and natural capital. It is evident through insufficient income that could secure a basic standard of living. Scholars have proposed community-based approaches to tackling hydra-headed menace like poverty, such as mercantile, classical economists and industrial approaches (Ezekiel, 2014). However, these were ineffective because they failed to incorporate ideals that transcend social, economic, cultural and psychological barriers (Ezekiel, 2014).

Thus, God advocates for the socially deprived and the economically vulnerable while tending for and defending the widows, the orphans, the poor and the marginalised. Moreover, authorised within the moral and legal codes of the Mosaic laws and administered through the Bible's bifocal monarchical and theocratic system of governance in the Old Testament, the care of the economically disadvantaged is saddled upon the state and the prosperous individuals (Simukonda, 2018). Having this background knowledge that God takes special interest in the poor, who exist in a corporeal community, the New Testament Church should pragmatically administer the commonwealth of the saints towards recognition, inclusion and distribution of resources among its fold to attain economic equity and not necessarily equality.

Jesus' ministry drew people experiencing poverty who were taught and fed simultaneously. Likewise, the early church drew seekers and converts, primarily peasants and commoners. Similarly, the early apostles made the care of the poor a forefront burner in church administration. Notably, the first crisis among them was the cultural bias in managing the distribution of widows' necessities in favour of the Jews against the Grecians. However, Christianity, as a variant of world religions and the church, as its administrative organ, cannot be excused from the problems of poverty and social inequality (Sakanko & David, 2018).

Today, the Nigerian church faces the same dilemma as observed across the history of the universal church, daunted with responding to the stark realities of extreme poverty among her members and in the larger society. In contrast, this burden is foisted on the church by ineptly corrupt nation's leadership due to wasteful largesse, a sizeable unskilled labour force, and a consumer-oriented population (Awofeso and Ademuson, 2019). The church grapples with the attendant weight of its impact. Moreover, the problems are complicated by poor enabling business environments, weak regulatory policies of market forces, and emerging socio-economic, ethno-religious and politico-cultural issues. These factors imposed on the Nigerian church the responsibility of caring for the needy as a functionary organ of the society.

Statement of Problem

Current literature has not fully justified how the cooperative societies in the Nigerian church have contributed to poverty eradication and economic empowerment in the nation or the Nigerian Baptist church. Hence, this research sought to fill the gap. Therefore, this paper used content-analysis, historical and contemporary discourses related to initiatives by the church, especially the Nigerian church in response to poverty eradication and economic empowerment of the Nigerian Baptist Cooperative Societies (NBCS) as a case study. This paper argues that the church's socio-economic initiatives will empower Christians and other citizens with financial freedom and prosperity in an impoverished society like Nigeria.

Overview of Economic Inequality in Church History

Economic inequality is ubiquitous in both human and church histories. An inductive study of historical accounts of the Apostolic era offers a panoramic view that suggests there were more peasants and commoners than the rich in the first-century church. Banks (1980) and Mambwe (2002) identified two conceptual approaches to economic inequality in the early church. One was the Peterine model, a communal concept in the Judaistic Jerusalem Church wherein everyone's possession was sold and the proceeds were submitted to the Apostles' oversight for further distribution according to individual needs. This must have been made possible as a prototype of Jesus' method among his disciples and reinforced by the Jewish understanding of Yahweh as

Adonai. Although inter-cultural conflicts erupted following the entry of Hellenistic Jews and Grecians into the Jerusalem Church, the Diaconate ministry was set up to administer the resources and restore confidence.

The other was the Pauline model in the Hellenistic churches planted by Paul among the Gentiles. It embodied an individualistic ownership of resources under-girded by a sense of divine stewardship as a shared feature with the Peterine model. In this sense, Paul did not clamour for converting personal resources into communal ownership. Instead, he argued for a wilful, cheerful, generous and purposeful giving in which the giver recognised the Lord Jesus Christ's grace and identified with the needs of the less privileged. Paul demonstrated shrewdness, contentment and self-dependence among the Gentile Churches lest he be found offensive as one who took advantage of preaching the Gospel for personal gain. However, he mobilised resources from well-to-do regions of his network of Churches in Asia Minor to assist others who were indigent and needy. Paul also mobilised aid for the Jerusalem Church during the great famine. Paul's method may not be unconnected with the identity of the Greeks as a civilised people with an individualistic philosophical worldview.

In the Patristic era, Clement of Alexandria was reported to have said that “the rich and the poor coexisted and poverty was accepted as normal”. Thus, he argued that “the scriptural exhortation to respect, remember and be responsible towards the poor is the Church's response to the persistence of economic inequality in the Church and society” (Mambwe, 2002:64). In the medieval era, the Catholic Church had the upper hand as regards church-state relationship in which sacramental ordinances were commercialised into products and services.

Over time, it evolved into a multi-divisional economic firm with substantial political power as it expanded first within the boundaries of the late Roman Empire and later throughout Europe, North Africa and the Middle East through its missions to the barbarians (Becker and Pfaff, 2022). At its height, almost anything and everything was for sale. The clerical officers were becoming richer and richer and showing dereliction from sacred priesthood duties, further excluding peasants and commoners from the faith because all aspects of the liturgy were for sale. The growing discontent among the parishioners led to the wildfires of the Protestant Reformation following the Renaissance. While the efforts of Catholic missions agencies like the Jesuits, notably St. Francis of Assisi, included economic empowerment among the host cultures, the notoriety of the Roman Papacy in almost two millennia of its empire dwarfed such attainments (Becker and Pfaff, 2022).

The Westminster Larger Catechism captures the Reformation's thoughts regarding economic inequality. It declares that “positive economic activities such as giving and lending freely according to our abilities and the necessity of others; moderation towards worldliness, frugality, just and lawful means by all to procure, preserve and further the wealth and outward estate of others, as well as our own” (PCUSA, 2010).

Although Max Weber between 1904-1905 critiqued the entrepreneurial drive of the Protestant Reformation as the Spirit of Capitalism geared towards the pursuit of wealth and possessions, having defined the “spirit of capitalism” as the “ideas and habits that favour the rational pursuit of economic gain” (Ajaegbu, 2012). It suffices to say that despite the obvious human tendencies

of greed for profit and overtly driven ambition for materialism, the Protestant's view of profitable enterprise as an antidote to poverty and panacea to economic inequality remains one of the valid models to tackling this menace across Church history.

In the Pentecostal, Charismatic and Neo-Pentecostal traditions, wealth accumulation in the name of prosperity is undeniable. They lay claim to Abrahamic blessings and the entrenched prosperity theology in which a wealthy God cannot have an impoverished child has led to the stigmatisation of the poor and the economically disadvantaged. Christians under such influence resort to get-rich-quick schemes to validate their pastors' messages. Furthermore, they are pressured to cough up all kinds of financial seeds meant to provoke multiplied returns. Critiques claim that through this, the pastors feed fat on tithes and offerings while the parishioners have become poorer. They wonder why Nigeria has remained one of the poorest nations despite half a century of "prosperity gospel".

Poverty Eradication and Economic Empowerment Initiatives in the Nigerian Church

The Nigerian church, either as the mainline orthodox Churches, African indigenous Churches or Pentecostal Charismatic Churches, have all taken a leaf from the legacies of the mission Churches, western missionaries or as a refined form or imported stock of Western Christianity. According to Osamolu and Atuluku (2016), some of the initiatives taken in the Nigerian church towards economic empowerment include:

- i) Enhancement of human dignity and focused drive towards self-actualisation of the people through Western education, basic health care, and training programmes.
- ii) Age group or gender-based societies within the church for mutual support, interdependence and socio-economic emancipation.
- iii) Vocational skills acquisition for unemployed youths, along with providing soft loans or grants to artisans and small or medium-scale entrepreneurs.
- iv) Functional departments for business training, wealth generation and capacity development for parishioners.
- v) Informal and non-formal training of members for competitive workplace skills as well as mentorship for budding or aspiring business enthusiasts or corporate executives.
- vi) Priority to contract projects out to members of the Church.
- vii) Joint real estate initiatives among members and direct economic benefits to the host communities.
- viii) Scholarships to exceptional (and maybe indigenous) students.
- ix) Co-operative societies.

Nigerian Baptist Co-operative Societies (NBCS)

Although there is no centralised forum or coordinating organ for the activities of NBCS in the Nigerian Baptist churches, each local church designs and executes its initiatives based on its members' collective experiences and ideas. Historically, Effiom (2014) asserts that Cooperative Societies originated when the old Western Regional Government of Nigeria organised by Cocoa Farmers into a group through which extension services, including better planting and processing methods were taught. This group metamorphosed into the Thrift and Loan Society in 1936 by some "Abeokuta Catholic Teachers", now known as Cooperative Societies today. Cooperative societies meet the credit needs of members who lack access to bank loans because poor members

cannot finance projects and businesses without collateral. A 2010 report indicates that about 82,460 cooperative groups exist across 605 local government areas with over 1.4 million members in Nigeria (EFInA, 2012). However, no up-to-date database exists due to little or no systematic data available on cooperative societies in the country.

Cooperative societies have significantly reduced poverty through adequate support for production and marketing services among members. They exist to provide credit facilities, employment opportunities, savings and investment portfolios, business activities, loanable productive assets, and means of livelihood for their members (Awofeso & Ademuson, 2019). Cooperative societies are recognised as economic drivers in Nigeria and other typical developing economies, catalysing development (Campbell *et al.*, 2017). A 2020 survey in Adamawa reports that 87% of these societies were agricultural, 9% were formed by women's wings of various religious organisations, and 4% were multi-purpose (Danjuma & Tanko, 2020). They also report that other scholarly reviews indicate that most of their membership comprise agriculturalists, traders, artisans and a few low-cadre civil servants especially among primary school teachers.

A 2018 research appraised cooperative societies' role on members' well-being using subjective measures, namely income and expenditure, education and training, housing and shelter and other metrics to assess the well-being of members before and after joining cooperative societies (Hassan & Garandi, 2018). It concludes that significant improvements in the well-being of members in all measures exist, apart from household utilities, after joining cooperative societies due to the fringe benefits attached to membership, such as access to loans, dividends, savings, and social support. The paper concludes that cooperative societies influence good well-being among members and recommends cooperative societies as a poverty alleviation initiative among the masses.

Otherwise, the NBCS emerged as a response to economic concerns among Baptists. They exist as a business organisation in which a group of individuals who have a common interest in corporate financing of their enterprises mutually pool their resources together to promote each other's well-being through a joint business venture. This joint venture may occur at different stages in producing, distributing, and marketing goods and services. NBCS is best described as a community of people who freely share insights and ideas about businesses and wealth generation, including pooling together funds for systematic distribution among members for the sole purposes of investment and wealth creation within the tenets of the Christian faith and Baptist tradition. Biblical principles of financial practices and management primarily guard them.

Research Method

This qualitative research employed a descriptive survey design using a structured interview guide as the instrument. Nine structured interview questions were administered to five randomly selected interviewees, members and ministers in the Nigerian Baptist Churches in Ogbomosho, Oyo State, to discuss the three research questions of this study. The research questions were: 1) Are Cooperative societies effective economic empowerment initiative among the Baptists? 2) What perspectives guide NBCS operations despite inhibiting factors such as inter-cultural problems? 3) What prospects does NBCS hold for tackling economic inequality in the church and the larger society?

Findings and Discussions

Research Question 1: Are Cooperative societies effective economic empowerment initiative among the Baptists?

J. Owoade (14th April 2023) and O. Oyemakinde (15th April 2023) assert that several cooperative societies exist at different levels within the Nigerian Baptist structure such as the retired pastors' fellowship, serving pastors fellowship, pastors' wives fellowship, diaconate fellowship, a local church membership and at the association or conference levels. M. Oyawale (17th April 2023) opines that it has been a more convenient substitute for loans from commercial or microfinance banks which charge exorbitant interest rates. Among the benefits itemised by the interviewees from the initiative are savings towards a capital project, financing children's university education, and raising capital for small and medium businesses.

Moreover, L. Akano (13th April 2023) considers the initiative an investment portfolio with opportunities for annual dividends or a long-term financial plan to securely gather for the unforeseen or planned future. In addition, L. Ogunfua (16th April 2023) adds that for some, it is for financial security and a fallback plan during emergencies. M. Oyawale (17th April 2023) and L. Akano (13th April 2023) hint that in some Churches, heavyweight financial members are intentionally recruited to join the societies to use their savings as capital to trade and help other needy members. By so doing, they are more of large shareholders or trustees for the societies.

Research Question 2: What perspectives guide NBCS against inhibiting factors such as inter-cultural problems among others?

K. Akano (13th April 2023) and L. Ogunfua (16th April 2023) opine that the success associated with most NBCS ventures is based on the strict and dispassionate business approach to conducting the affairs of the groups. Commonly, the interviewees identified five categories of problems associated with the businesses of NBCS. These include unstable market trends due to national and local economic instabilities, unforeseen mishaps (sickness, death or accident), administrative maladministration due to favouritism leading to bias in disbursing loans to members or outright mismanagement, inter-cultural related problems, and cashflow-related challenges. These problems affecting society's cash flow and interpersonal relationships seriously impact its survival, growth and effectiveness.

Perspectives espoused by the interviewees to have been put in place to mitigate against the problems stated above include:

- 1) due registration with government agencies, deposit money banks and insurance companies (in some cases).
- 2) disconnect between the local Church leadership and the administrators of the Cooperative societies to avoid imposition and manipulation
- 3) profit oriented conduct of all businesses
- 4) strict adherence to bye-laws and the constitution of the society
- 5) the use of external auditors
- 6) strictly limiting membership to Christians of the Baptist tradition who have been confirmed with standing reputation as financial members and workers within the local Church
- 7) subscription to oneness and brotherhood of believers in Christ without prejudicial stereotyping of one tribe or another ethnic group
- 8) practice of the belief that prosperity is for all without preference for anyone

- 9) allocation and disbursement of funds are carried out following strict business rules
- 10) the general assembly remains the highest decision makers where standards are set and sanctions are meted out on wrongdoing.

Research Question 3: What prospects do NBCS hold in tackling economic inequality in the church and the larger society?

O. Oyemakinde (15th April 2023) opines that in the near future, the NBCS can merge from different areas with track records of outstanding performance to form a commercial or microfinance bank different from the capitalist ventures of the non-Christian banking system currently running in Nigeria. J. Owoade (14th April 2023) and O. Adebisi (18th April 2023) opine that with reliable and convenient financially empowering societies like NBCS, more Christians shortly can attain financial freedom, thereby impacting the larger society with economic justice and emancipation. Meanwhile, L. Akano (13th April 2023) and L. Ogunfua (16th April 2023) see this as an effective means of world evangelisation wherein unbelievers are drawn to Christians' approach to economic welfare and empowerment and thus, become converted to the faith due to a manifest display of compassion, integrity, financial prudence.

In contrast, some interviewees opined that the Nigerian Baptist Church would have more resources soon when its members are financially empowered to support the vision of the Convention. Some argue that the future of the NBCS schemes depends on the extent of the influence of the endemic problems of corruption and social injustice carried over from the larger society which the church is a microcosm whose members are part and parcel. Moreover, others foresee the future of NBCS as faith-based models that the government can adopt, partner with or invest in to reach the grassroot citizens where poverty and economic inequality are prevalent.

Implications for the Church and Religious Education in Nigeria

Poverty has no religious affiliation or ethnic sentiments (Salonen, A. 2018). Poverty is to human. The Church in Nigeria as a significant body in the state is responsible for caring for the poor and vulnerable in society according to Biblical teachings and the patterns of the Christian faith. The Christian education curriculum of churches, para-church organisations and other Christian faith-based bodies must be reviewed to reflect wealth creation, management and multiplication techniques that limit the impact of poverty in our communities. Other than amassing infrastructures and wealth, the Nigerian church should invest in, strengthen, and remodel financial empowerment initiatives like the NBCS to reach the poorest of the poor at the grassroot level, thereby translating the message of the Gospel beyond words to actions. Therefore, this paper recommends:

- i) A refocus of the prosperity Gospel from receiving from the people to giving back to them through empowering initiatives.
- ii) A rethinking of the church's strategy in reaching the lowest in society through practical means alleviating their poverty and empowering them for socio-economic sustainability.
- iii) A re-branding of the Nigerian Church's image as a socially conscious member of the society concerned with re-engineering its fabrics towards justice and equality.
- iv) A replication of initiatives such as NBCS across different contextual and contemporary realities of the members of the Christian Church and other citizens of Nigeria at large.

Conclusion

This paper has justified that poverty is a social concern that the church has been saddled with across all ages with the Nigerian church inclusive. While several perspectives have under-girded approaches the church uses at different times, the Nigerian experience requires a tailor-made set of initiatives that apply to different contexts in our climes. The perspectives, inherent problems, and prospects of NBCS brought to the fore by this research is a clarion call to the Nigerian Church and Christian religious educators, stating that therein is part of all that will be required to fix this perennial menace within our polity. Therefore, following the proven success stories of NBCS, its limitations can be appraised and upgraded. At the same time, its achievements can be replicated and customised to tackle poverty issues and economic empowerment in the Nigerian Church and the larger society.

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