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**The Nexus Between Tithing and Prosperity in
United Missionary Church of Africa, Nigeria**

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Abstract

Tithing, which refers to the practice of giving one-tenth of one's income or produce for religious purposes, is a prominent Judaeo-Christian practice. Extant studies have focused more on the controversy surrounding the applicability of the Old Testament tithing law to Christians than its connection to the lived experience of tithers. Therefore, this study juxtaposes the practice of tithing with lived experiences of tithers in United Missionary Church of Africa (UMCA), Northcentral Nigeria with a view to ascertaining the extent to which compliance to the tithing injunction elicits God's blessing. This enquiry becomes germane due to the emphasis of pro-tithing churches on the inevitable nexus between prosperity and tithing. In-depth interviews were conducted on 32 purposively selected pastors and deacons: eight from each of the four language-groups districts – English-speaking district (ESD), Nupe-speaking district (NSD), Yoruba-speaking district (YSD) and Hausa-speaking district (HSD) – of UMCA. Copies of a questionnaire were administered on 757 randomly selected church members across the four language-group districts. Qualitative data were subjected to

content analysis, while quantitative data were subjected to percentages. UMCA members think of blessing attached to tithing largely as economic emancipation, health and security. However, the survey shows that occasional tithers experienced sickness: ESD (44.4%), NSD (54.3%), YSD (32.2%) and HSD (42.0%); financial difficulty: ESD (45.1%), NSD (78.3%), YSD (49.3%) and HSD (58.6%); and robbery: ESD (23.8%), NSD (16.0%), YSD (16.4%) and HSD (14.0%). Also, regular tithers avowed experiencing sickness: ESD (42.4%), NSD (77.9%), YSD (41.7%) and HSD (53.2%); financial difficulty: ESD (53.8%), NSD (95.4%), YSD (66.3%) and HSD (61.6%); and robbery: ESD (32.0%), NSD (27.7%), YSD (30.2%) and HSD (18.9%). Conversely, a good percentage of non-tithers claimed that they do not have such experiences in connection to defaulting in tithing; ESD (55.6%), NSD (66.7%), YSD (70.0%) and HSD (78.6%). The paper argues that a balanced teaching on material prosperity that does not give false hope and expectations to people should be re-emphasised among Christians generally and in UMCA specifically.

Keywords: Tithing, prosperity, financial stewardship, Malachi 3, divine blessing.

Introduction

Tithing is a prominent Judaeo-Christian religious practice which involves giving of a tenth of one's farm produce or income for the purpose of supporting the religious institutions, particularly, the levitical priesthood¹ and fending for the poor.² It is a biblical injunction which has elicited immense debate among which includes issues of the origin of the practice, the continued applicability of the ancient injunction to contemporary Christians and the connection of tithing to the prosperity of the tithers etc.³ It is in respect of the latter that I have particularized the definition of tithing in the contemporary pro-tithing Churches as obligatory remittance of a tenth of "one's income or profit on business to a Church or clergy for ecclesiastical use without which divine blessing reflected in material prosperity and protection of the

¹ L. Moretsi, "Tithing: an Evaluation of the Biblical Background," *In die Skriflig* 43 no.2 (2009):404.

² Miracle Ajah, "Deuteronomic tithe laws and their humanitarian implications for Africa," *Stellenbosch Theological Journal*, 14 no. 2 (2018):338-339.

³ Bamidele Olusegun Fawenu, "An Interrogation of Perspectives on Pre-Mosaic Tithe-related Narratives," *KWASU Journal of Religious Studies*, 2 no.1 (2018):66.

Christian is not guaranteed.”⁴ Extant studies as well as most recent discourses have focused more on the controversy surrounding the applicability of the Old Testament tithing law to Christians than its connection to the lived experience of tithers particularly in terms of financial prosperity as well as security of life and properties. Therefore, this study juxtaposes the practice of tithing with lived experiences of tithers in United Missionary Church of Africa (UMCA), Northcentral Nigeria with a view to ascertaining the extent to which compliance to the tithing injunction elicits God’s blessing. This enquiry becomes germane due to the emphasis of pro-tithing churches on the inevitable nexus between prosperity and tithing. Prosperity teachings posit that it is Christians have the right to enjoy blessings of physical health; financial as well as material wealth by following certain rules.⁵ James N. Amanze underscores tithes and offerings as fundamental condition that prosperity preachers do emphasize.⁶ Therefore, the survey verified whether or not payment of tithe by members of UMCA has significant or statistically detectable effects on their economy, health and security. Based on the knowledge of multiple ethnic and language composition of the church in numerous local assemblies, the study was conducted using randomly selected assemblies of the church across eight of the districts of the denomination in northern Nigeria. The districts were classified into English-speaking Districts (ESD), Nupe-speaking Districts, Yoruba-speaking Districts (YSD) and Hausa-speaking Districts (HSD). The districts of the Church selected for this study are located in the North-central region of Nigeria where the Church has strongest presence.

Stratified random sampling technique was used in administering closed ended structured questionnaire to selected assemblies in those clusters of four districts. The questionnaire constructs covered three different sections carefully inquiring about socio-demographic information (6 questions), personal understanding of biblical tithing (9 questions), and personal

⁴ Bamidele Olusegun Fawenu, “Re-Awakening Deuteronomical Response to Poverty in Nigeria: A Case of Tithe in United Missionary Church of Africa,” in *Perspectives on Nigeria’s Challenges in Nation Building*, eds. Abdullahi M. Ashafa, Gaius Jatau and Ayemga Tor (Kaduna: Department of History, Kaduna State University, 2020), 175.

⁵ Samuel O. Okanlawon, “Theological Perspectives of Prosperity Preachers,” *Ife Journal of Religions* 13 (2017):2

⁶ James N. Amanze, “How Prosperous is the Prosperity Gospel? An Examination of Impacts of the Theology of Prosperity in Africa from a Sociological Perspective,” in *African Christianity in Local and Global Contexts: A Festschrift in honour of Rev. Prof. Isaac Deji Ayegeboyin*, eds. Samson Adetunji Fatokun, Jacob Kehinde Ayantayo et al. (Ibadan: Department of Religious Studies, University of Ibadan, 2019), 130.

experiences of the target population of respondents on tithing (16 questions). However, due to brevity of space only portions of the data that has immediate bearing on the objective of this paper are presented here. One thousand copies of the questionnaire were distributed and seven hundred and fifty-seven were retrieved. This implies that 75% of the distributed copies of the questionnaire were used for this analysis. The questionnaire was administered with consent of the respective respondents carefully sought; their anonymity assured and promises to handle supplied information with utmost confidentiality.

Additionally, in-depth interviews were conducted on 32 purposively selected pastors and deacons: eight from each of the four language-groups districts of UMCA described above. Qualitative data were subjected to content analysis, while quantitative data were subjected to percentages. The thesis of this paper is that tithing alone does not necessarily guarantee prosperity reflected in economic emancipation, health and security of life and properties as usually construed and emphasised in the teachings of pro tithing churches.

Tithing in UMCA

UMCA is a pro-tithing Church that has subsisted for over a century in Nigeria. The Church was established in 1905 by expatriate Missionaries (led by Alexander Woods Banfield) belonging to the United Missionary Society from the North America but yielded to the complete leadership and administration of the Church to Nigerian Indigenous Christians in 1978.⁷ The United Missionary Society has its historical root traced back to Simon Menno, the progenitor of the Mennonites Brethren.⁸

There is hardly any official document that treats what UMCA believes and practices on this subject. It appears every pastor is left to teach the subject as felt led by the Holy Spirit. This may be because emphasis of the expatriate Missionaries who pioneered the Church were primarily on evangelism for the subject

⁷Bamidele Olusegun Fawenu, "Tithing in African Christianity: An Enquiry into its Origin in United Missionary Church of Africa (UMCA), Nigeria," in *African Christianity in Local and Global Contexts: A Festschrift in honour of Rev. Prof. Isaac Deji Ayejoboyin*, eds. Samson Adetunji Fatokun, Jacob Kehinde Ayantayo et al. (Ibadan: Department of Religious Studies, University of Ibadan, 2019), 214.

⁸D. D. Engbrecht, "Merging and diverging streams: the colorful and complex history of the Missionary Church," *Missionary Church*, retrieved Dec., 10, 2014 from <http://www.mcusa.org/AboutMC/History.aspx>

to have gotten a mention in the constitution of the church or Pastor's Manual as the case is of the church's articles of Faith. Odebiri confirms this observation when he said that apart from lessons in annual Sunday school manual on giving where tithing do come along; UMCA does not have any document that exclusively discusses its position on tithing. Therefore, each pastor is left to teach on it by himself trusting that everyone will be biblical.⁹ Akangbe corroborates this by saying that tithing in UMCA is "more or less a tradition, a thing we are practicing, without specific document that makes it binding on people." This most probably informs the prevalence of non-uniformity in emphasis and method of collection across the denomination.¹⁰ In the same vein, Ogunkunle explains that UMCA does not have any specific document that captures her stand on this subject matter apart from what the Bible says. It was simply on the basis of the fact that tithing is in the Bible and the church is Bible-believing that the leadership of the denomination institutionalized congregational tithe; remittance of 10% of income of each local assembly to the National Headquarters.¹¹

The freedom and latitude given to individuals on the teaching may not be too far from the denomination's stand on the Bible as found in the second item of the Church's articles of faith. It reads as follows: "We believe that the Bible, consisting of the sixty-six books both the Old and New Testaments, given by divine inspiration, is inerrant in its original manuscripts and is the final authority in matters pertaining to faith and conduct. We accept the right and duty of personal judgement, under the illumination of the Holy Spirit, in the interpretation of the Holy Scriptures (II Timothy 3:16; I Peter 1:25; II Peter 1:21)."¹²

However, archives from the National Headquarters reveal a strong desire to formulate the denomination's position on tithing. Although no specific official document was intended, the need to teach it and encourage church members to faithfully practice it reflects in discussions at a number of General Board Meetings with evidence of steps taken to teach it to pastors during Pastors' retreat meetings and specialized seminars. The closest that is available in terms of official document (apart from the mention of tithe as

⁹G. Odebiri, UMCA National Vice President, *Interview respondent*, December 31, 2014.

¹⁰ M. F. Akangbe, Former Provost UMCATC *Interview respondent*, January 8, 2015

¹¹C. O. Ogunkunle, Chairman, UMCA Theological Education Board, *Interview respondent*, January 5, 2015.

¹²*United Missionary Church of Africa Ministers' Manual*, 5.

source for generating income for the denomination which occurs only twice in the reviewed constitution of UMCA of 2009) is what is reflected in "Plan '86 (A 5-year plan for the United Missionary Church of Africa)." The content under Finance and Stewardship of the document states as follows:

The Scriptures emphasize that we are responsible to God for all that we have; we are stewards. As such we are to understand stewardship: God is the owner of everything, and he graciously gives to man, who is then expected to carefully use what God owns. Give according to what we have. Wisely administer all that is left after giving our tithes and offerings. Realize that stewardship concerns not only our money and possessions, but our time and talents also. When God's people give their tithes and offerings faithfully, the financial needs of the church will be fully met. "Bring ye all the tithes into the storehouse...and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it." (Malachi 3:10). Finance and stewardship belong together. UMCA believes the Bible's teaching in this area to be practical, and encourages its people to give through tithes and offerings.¹³

It was on the premise of the above that the committee for the plan made specific recommendations among which the Stewardship and Finance Committee should within two years educate members of the church on tithing and support of headquarters and denominational ministries. The reliability and validity of the quotation above from the document in question is established by the wider and thorough consultations done by the committee in putting the contents of the plan together. This is succinctly captured by Kolawole in his autobiography:

In planning, we kept several important principles in mind. Firstly we have tried to ask widely within UMCA for advice and ideas concerning the church's

¹³Plan '86: A 5-year plan for the United Missionary Church of Africa, (Presented to the UMCA General Board 26-27 February, 1987.), 13.

ministry. Secondly, we have used a small group of UMCA people to try to evaluate and integrate all the inputs obtained from interested contributors. Thirdly, it seemed important, and biblically-correct, to work together so as to achieve consensus in every recommendation. We praise God that he gave a splendid spirit of unity to the committee. Fourthly, we hope our people will agree that we are recommending actions which are both realistic and in keeping with UMCA's tradition, as a member of the Missionary Church Fellowship.¹⁴

Nevertheless, from the scanty records available, interview data as well as personal observations it can be inferred that tithing in UMCA is classified into two; personal and congregational tithes.¹⁵

Personal Tithe

In UMCA, every member that earns legitimate income is required to remit ten per cent of his or her income to the local assembly where he or she worships. This demand is made as a matter of necessary Christian stewardship on the basis of the contents of Malachi 3:7-12. However, sermons on tithing in UMCA reflect reference to other Old Testament passages on the subject, especially from the Pentateuch starting with the Abraham exemplar in Genesis 14. At this point, it is considered appropriate to present what was discovered as the model teaching of the UMCA on tithing. A number of things make this uniquely important. Firstly, it is the most comprehensive material available in UMCA archives at the time of this research. Secondly, it is a teaching presented by an expatriate Missionary to the congregation of UMCA indigenous and expatriate Pastors and leaders of the denomination. Thirdly, the teaching was done at a date that tallies with Harvey Fretz's submission about the handing over of UMS properties to Nigerians thereby warranting the need for the indigenes to assume the responsibility of financing the denomination. Fourthly, the teaching

¹⁴D. Kolawole, *Adventure with Christ: the story of my life* (Ilorin: Ad-Savour Concepts, 2014), 141-142.

¹⁵The terms "Personal and Congregational Tithe" are descriptive coinage of the researcher from his discovery of what is obtainable in UMCA. No document in UMCA, paper or electronic contains the terms.

was purposefully determined; it was one of the eight seminar topics scheduled for two days seminar that preceded the UMCA Joint Council of 24-26 March 1969. The seminar was tagged “Church Growth” with the purpose of having a united discussion and together find answers to the questions that were confronting the denomination. The section on tithing was titled “The meaning of tithe and how it can be improved in UMCA.”¹⁶ It was delivered by Art E. Reifel. Meanwhile, another set of study outline on Stewardship which formed part of the seminar for UMCA Pastors held on 15-19 June 1987 contained some emphasis on tithing, but the content is clearly a microcosm of Reifel’s teaching.¹⁷

Therefore, in view of the scanty extant materials available at the time of this research, the teaching of tithing at the 1969 meeting may be considered as UMCA’s primer on the subject of tithe. The following are the observations and deductions made from the document:

1. Holistic use of Bible references to tithing in UMCA: this traversed the Old and New Testaments starting from Abraham’s remittance to Melchizedek as found in Genesis through Mosaic stipulations and Malachi charge to Jesus and Paul’s teachings. Dabo, a Centenarian confirms this, by saying that teachings on tithing in UMCA is not limited to Malachi; “every mention of tithing in the Bible is believed by UMCA; Genesis 14:18-20, Genesis 28:20-28 all through to the New Testament references.”¹⁸
2. Tithing is a compulsory practice that must be taught and encouraged: pastors must be faithful in teaching and declaring unto the people the whole counsel of God. Alongside, teaching the congregants about holiness, baptism, communion and fellowship around the Lord’s Table, they must be taught to tithe.
3. Strong affinity to Malachi 3 and application of its content for the contemporary Christians and church.
4. The purpose of tithing in UMCA is to raise finance for evangelistic activities: This is made clear from Reifel’s

¹⁶Other subjects discussed at the Seminar were (1) The Challenge of the Unreached; (2) The Meaning of Church Membership; (3) The Meaning of Baptism; (4) The Meaning of Communion; (5) What Could be done to improve the Youth Programme in UMCA; (6) The Responsibilities of the Local Pastor; and (7) What Constitutes a Good Teaching Programme for a Local Church.

¹⁷Archives at UMCA Theological College Chapel.

¹⁸D. Dabo, retired UMCA Reverend, *Interview respondent*, December 9, 2014.

introduction where tithes and offerings are underscored as the second elements of the trio that make a strong church. The other two being prayer and witnessing.

5. Tithing and blessing are symbiotically related: "...tithing brings blessing according to God's word in Malachi 3:10. God promises to open the windows of heaven and pour out blessings, but those windows must be unlocked by payment of tithes. Failure to pay tithe leads to financial difficulty.
6. The promise of blessing as the enticing factor for tithing: the pastor may teach his people that the way of blessing is giving. The pastor should explore the desire inherent in every person including members of his congregation to be blessed of the Lord; this fact gives a real opportunity to teach that tithing brings blessing according to God's word in Malachi 3:10.
7. To exempt tithing from the church's teaching and practices amount to not teaching the whole counsel of God.
8. Harvest thanksgiving rather than weekly or monthly remittance of tithe were the practice at the earliest history of the church.
9. Giving and tithing are integral part of worship and devotion to God.
10. Strong emphasis on tithing evolved gradually in UMCA.
11. Direct pronouncement of curse on the defaulters of tithe is carefully avoided in the document: This is a true reflection of the Missionary heart that wants to promote the propagation of the gospel without involving any element that may constitute impediment to securing a favourable response. Nevertheless, a more theologically challenging and polemical position is advanced by equating non tithers with the covetous who incidentally will not have a part in the kingdom of God.

The enormity of the influence of this teaching to subsequent generation of pastors in UMCA is confirmed first from the 1987 Seminar and secondly from the opinions of various interviewees. In UMCA today, emphasis is given to teaching tithing from the passage in Malachi. Abraham is always advanced as the model of an ideal tither; worship of God, sourcing fund for financing church budgets are stressed as the reasons for tithing. Also, strong and passionate emphasis on blessing as reward for faithful tither is not left out. The placement of banner posters containing text

purposefully scripted to motivate congregants to pay tithe in conspicuous places in church buildings speak volume about UMCA's position on tithing in relation to blessings on the basis of the Malachi reference. In similar fashion, tithe recording cards and tithe collection envelopes are designed to achieve same purpose. Observable on these items is the emphasis on blessing, curses and robbery of God.

Congregational tithe

The principle of tithing principle has been adopted by the denomination to raise capital for running the activities of the National Headquarters. In this case, each local congregation is expected to retire 10% of its total income each month to the National Headquarters. Note that what to retire is not income from tithe collections alone but of all income the local assembly makes which include tithe, offerings, and proceeds from thanksgiving service etc. The term tithe occurs only twice in the reviewed constitution of UMCA (of 2009) where finance of the denomination and revenue sharing formula are described in chapter twenty-five. It is stated under Finance of the denomination as follows:

Funds for running the denomination shall be derived from the following sources; (1) Offering from church members and non-members who are Christians. (2) Tithes from members and non-members. (3) Grants, donations, gifts and other forms of monetary and or material assistance from all other churches, Christian organizations, governments, the Private sectors, NGOs, individuals, members of the denomination and others. (4) Income from sales of books, souvenirs, calendar, diaries and others. (5) Income from launching, thanksgiving and other forms of ceremonies organized by the church. (6) Supports from clinics, dispensaries, schools and colleges, shops, shares, companies and other business owned by the denomination. The General Conference or the General Board in conjunction with the Finance Committee shall have power to create any other forms of revenue generation for the denomination.¹⁹

¹⁹Constitution of the United Missionary Church of Africa, 2009. 100.

In the same vein, the constitution describes the revenue sharing formula as follows: “The revenue sharing formula shall be in accordance with the following formula:

(1) 10% of all revenue generated by the local churches from offering and tithes shall go to the National Headquarters.

(2) Profit of all schools and colleges, shops and other businesses recognized by this constitution and owned by any local church are under obligation to fund the Headquarters annually with their profits. Details of the extent and formula for sharing profits shall be agreed by the Finance Committee and the respective institution.

(3) No local church or district shall have the right to withhold any revenue belonging to any tier of the denomination for more than 14 days. Any fund withheld for more than 14 days shall attract 10% interest for each month it is withheld, other disciplinary measures shall be taken against the officers and Pastors involved.”²⁰ According to Adetoro, some districts of the denomination also use 10% arrangement to raise finances to run their district projects.²¹

These two entries in the constitution do not only show that the denomination teaches and practices tithing, it equally shows the various usage of the principle of ten per cent by the denomination. Firstly, it is used to define the mandatory percentage of fund every local assembly should remit to the centre of administration of the denomination. Secondly, it is used to describe the percentage of fund punitively required in the case of illegal withholding of fund by any local assembly.

The relationship of tithing to blessing and curse in UMCA

UMCA believes that tithing is a biblical injunction which is obligatory for Christians to dutifully practice is premised on the denomination’s high view of the Bible as indicated in the first sentence of the second article of faith of the denomination. The sentence reads as follows: “We believe that the Bible, consisting of the sixty-six books both the Old and New Testaments, given by divine inspiration, is inerrant in its original manuscripts and is the final authority in matters pertaining to faith and conduct.”²² This

²⁰Constitution of the United Missionary Church of Africa, 2009. 100-101.

²¹M. A. Adetoro, Superintendent, UMCA Share District 2005-2011, Interview *respondent*, December 20, 2014.

²²*United Missionary Church of Africa Ministers’ Manual*, 2011 edition (Ilorin: Christian Education Department UMCA Headquarters, 2011), 5.

doctrinal position reflects the position of Simon Menno who though believed that Christ enables Christians to go far beyond it, held the Old Testament in great regard. He fervently advocated in favour of Christian use of the Old Testament as scripture and reflected its relevance in his devotional and spiritual exhortations.²³ Kolawole confirms this by saying that UMCA accepts the Bible in totality and that no difference exists between the Old and the New Testaments on the matter of tithing and the blessings attached to it as well as the curses on failure to tithe. Jesus has not come to the world to destroy the law; he did not abrogate tithing while on earth, so the law still stands. He explains further that a faithful tither gets blessed just as the Bible says. Therefore, tithing in UMCA is not something farfetched it is what God established in the Old Testament through Moses, carried on to the New Testament, carried on to UMCA through the Missionaries and now the new pastors. Blessing will come according to who tithes and curse for those who do not tithe as clearly stated in Malachi.²⁴ However, Ogunkunle thinks that attributing certain predicaments of life like, sickness to curses as a result of defaulting in tithe is a modern-day approach of Pastors to get members psyched to remit tithes. After all it is obvious that such downsides of human experiences in life are not selective of persons. There are those who tithe and still fall sick.²⁵ This corroborates the view of R. Renee and C. Harper that “many Christians who go to church and pay so-called tithe on a regular basis never obtained wealth or prosperity.”²⁶ Similarly, Akangbe did not mince word to describe such statements like “when you fail to tithe things becomes tight for you,” as modern-day Pentecostal pastors’ assertions. He explains that the spiritual blessings might be established but concretely it may be difficult to describe what the blessings are. This view agrees well with R. S. Briggs’ description of blessing; “...blessing remains one of those words more easily understood than defined. To bless is to convey some kind of benefit, but the focus is perhaps less on the benefit and more on the life or relationship thus benefitted. Indeed,

²³C. J. H. Wright, *Walking in the ways of the Lord*, (Downers Grove: Intervarsity Press, 1995), 82-83.

²⁴D. Kolawole, *Interview respondent*, Ilorin.

²⁵C. O. Ogunkunle, *Interview respondent*, Ilorin.

²⁶ R. Renee and C. Harper, *The tithing Hoax: Exposing the lies, misinterpretations and false teachings about Tithing*, (Ross-Michel Publishing, 2012), 19-20.

blessing can sometimes be the enriching of a life by the very act of stating or emphasizing a relationship."²⁷

The following table is a compendium of the blessings and curses attached to tithing and tithe-defaulting in UMCA's interpretation of Malachi 3:10-12:

Table 1: Blessing and Curse in relation to tithing in UMCA

Blessing of tithing	Curse of non-tithing
<p>Economic Emancipation:</p> <ul style="list-style-type: none"> - Great and enduring prosperity. - Accomplishing much through meagre salary or income. - Favour of unsolicited financial supports that come as gift from people. - Expansion in business and high yield of farm produce. - High yield of farm produce. - Wisdom to rightly and appropriately use money and other resources. - Prosperous Posterity. 	<p>Financial Difficulty:</p> <ul style="list-style-type: none"> - Financial poverty - Material poverty - Stagnation of business - Stagnation of career - Living in persistent debt situation
<p>Good Health:</p> <ul style="list-style-type: none"> - Divine protection against sickness - Stable health condition even at old age - Peace of mind that comes from obedience to God's command. 	<p>Sickness:</p> <ul style="list-style-type: none"> - Experience of pain and sickness - Exposure to diseases and pestilences - Weak Immunity
<p>Security:</p> <ul style="list-style-type: none"> - Protection against vehicular accident - Protection against theft and armed robbery - Divine blockage of outlet of waste such as breakdown/malfunctioning of vehicle, electronics etc. - Protection against loss of money - Preservation of life - longevity of age. 	<p>Loss:</p> <ul style="list-style-type: none"> - Calamity of all kinds and magnitude - Loss of money - Destruction of property - Experience of evil and disaster - Failure of all kinds, e.g. relationship, business etc. - Disappointments and setbacks.

Source: Field work

Interview respondents from whom the data above were generated indicated that in UMCA tithe-connected blessing is largely construed as economic emancipation, health and security. It should be noted that most of the respondents mentioned spiritual blessing as an addendum. The table below gives the detail spread per district:

²⁷ R. S. Briggs, "The book of Genesis," in *A Theological Introduction to the Pentateuch*, eds. R. S. Briggs and J. N. Lohr (Grand Rapids: Baker Academic, 2012), 32.

District	Economic Emancipation			Health			Security		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
ESD	6	2	8	4	4	8	5	3	8
	75%	25.0%	100%	50.0%	50.0%	100%	62.5%	37.5%	100%
	18.8%	6.3%	25.0%	12.5%	12.5%	25.0%	15.6%	9.3%	25.0%
NSD	7	1	8	6	2	8	6	2	8
	87.5%	12.5%	100%	75%	25.0%	100%	75%	25.0%	100%
	21.9%	3.13%	25.0%	18.8%	6.3%	25.0%	18.8%	6.3%	25.0%
YSD	6	2	8	7	1	8	7	1	8
	75%	25.0%	100%	87.5%	12.5%	100%	87.5%	12.5%	100%
	18.8%	6.3%	25.0%	21.9%	3.13%	25.0%	21.9%	3.13%	25.0%
HSD	7	1	8	6	2	8	6	2	8
	87.5%	12.5%	100%	75%	25.0%	100%	75%	25.0%	100%
	21.9%	3.13%	25.0%	18.8%	6.3%	25.0%	18.8%	6.3%	25.0%
Total	26	6	32	23	9	32	24	8	32
	81.2%	18.8%	100%	71.9%	28.1%	100%	75%	25.0%	100%

Table 2: Tithe-related blessings

Also, tithe-related curses are identified as financial difficulty, sickness and loss. The spread is captured in the table below:

District	Financial Difficulty			Sickness			Loss		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
ESD	5	3	8	4	4	8	5	3	8
	62.5%	37.5%	100%	50.0%	50.0%	100%	62.5%	37.5%	100%
	15.6%	9.3%	25.0%	12.5%	12.5%	25.0%	15.6%	9.3%	25.0%
NSD	7	1	8	7	1	8	5	3	8
	87.5%	12.5%	100%	87.5%	12.5%	100%	62.5%	37.5%	100%
	21.9%	3.13%	25.0%	21.9%	3.13%	25.0%	15.6%	9.3%	25.0%
YSD	6	2	8	6	2	8	7	1	8
	75%	25.0%	100%	75%	25.0%	100%	87.5%	12.5%	100%
	18.8%	6.3%	25.0%	18.8%	6.3%	25.0%	21.9%	3.13%	25.0%
HSD	6	2	8	5	3	8	5	3	8
	75%	25.0%	100%	62.5%	37.5%	100%	62.5%	37.5%	100%
	18.8%	6.3%	25.0%	15.6%	9.3%	25.0%	15.6%	9.3%	25.0%
Total	24	8	32	22	10	32	22	10	32
	75.2%	25.0%	100%	68.8%	31.2%	100%	68.8%	31.2%	100%

Table 3: Tithe-related curses

Effects of tithing: the lived experiences of respondents

In this section, an analysis on consistency of tithing and the effects it generates is done.

Meanwhile, it is good to note that the data set revealed that 512 (approximately 68%) of the 757 respondents pay tithe regularly, 206 (27%) confirmed that they pay tithe occasionally while 39 (5%) said they do not pay tithe. The responses of the regular and occasional tithe payers to the following constructs are captured in tables 4 and 5 respectively:

1. I do experience sickness despite tithing.

2. I have experienced financial difficulty before despite tithing.
3. I have lost properties to thieves/robbers before despite tithing.
4. I have experienced delay in business or promotion or academics before despite tithing.
5. I have experienced success/protection/healing etc. because I paid tithe.

Regular tithers' experiences

The test reveals that 52% of regular tithers do experience sickness despite engaging in tithing faithfully while 48% submit that they do not experience sickness because they pay tithe. 67% of the population indicate that they do experience financial difficulty despite tithing while 33% claim otherwise. 27% had experienced robbery attack or loss of valuables to thieves despite tithing, while 73% have not. 51% have experienced one form of failure, delay in academics or denial of promotion despite tithing while 49% have not experienced such. 80% of the regular tithers attribute various successes they have recorded in life to faithful tithing while 20% of the population do not connect such success to tithing.

It is observable from the data above that despite tithing the tithers have not been absolutely immune against predicaments of life like, sickness, financial difficulty, loss of properties, set back and robbery attack etc. However, it is worthy to note that the disparity in the experience of these tithers on sickness and failure is marginal in favour of "yes" to sickness and failure respectively. Meanwhile, the disparity in the tithers' experience of financial difficulty and robbery attack is significant in favour of "yes" to financial difficulty and "no" to robbery attack. In the same vein, a very strong disparity is noted in the attribution of success in life to tithing in favour of "yes" compared to "no" responses. This huge disparity in the later may be linked to the people's personal belief and interpretation of the Bible passage related to tithing, especially Malachi 3:6-12.

These results corroborate the perspective of some of the interviewees who claim that despite the fact that God blesses a faithful tither; challenges of life abound and could be experienced by anyone at any time. Bamidele for instance, says paying tithe does not exclude a person from facing challenges of life; it is wrong

idea to pay purposely to avert evil. It should be paid because God commanded it.²⁸

District	Sickness			Financial Problem			Robbery			Failure			Success		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
ESD	60 43.2% 11.7%	79 56.8% 15.4%	139 100% 27.1%	76 54.7% 14.8%	63 45.3% 12.3%	139 100% 27.1%	45 32.4% 8.8%	94 67.6% 18.3%	139 100% 27.1%	70 50.4% 13.6%	69 49.6% 13.5%	139 100% 27.1%	100 72.0% 19.5%	39 28% 7.6%	139 100% 27.1%
NSD	74 77.1% 14.5%	22 22.9% 4.3%	96 100% 18.8%	92 95.8% 18.0%	4 4.2% 0.8%	96 100% 18.8%	27 28.1% 5.3%	69 71.9% 13.5%	96 100% 18.8%	55 57.3% 10.7%	41 42.7% 8.0%	96 100% 18.7%	86 90.0% 16.8%	10 10.0% 2.0%	96 100% 18.8%
YSD	54 41.9% 10.5%	75 58.1% 14.6%	129 100% 25.1%	86 66.7% 16.8%	43 33.3% 8.3%	129 100% 25.1%	38 29.5% 7.4%	91 70.5% 17.7%	129 100% 25.1%	65 50.4% 12.7%	64 49.6% 12.4%	129 100% 25.1%	102 79.1% 19.9%	27 20.9% 5.2%	129 100% 25.1%
HSD	78 52.7% 15.2%	70 47.3% 13.7%	148 100% 28.9%	91 61.5% 17.8%	57 38.5% 11.1%	148 100% 28.9%	28 18.9% 5.5%	120 81.1% 23.4%	148 100% 28.9%	70 47.3% 13.7%	78 52.7% 15.2%	148 100% 28.9%	120 81.0% 23.4%	28 19.0% 5.5%	148 100% 28.9%
Total	266 52.0%	246 48.0%	512 100%	345 67.4%	167 32.6%	512 100%	138 27.0%	374 73.0%	512 100%	260 50.8%	252 49.2%	512 100%	408 80.0%	104 20.0%	512 100%

Table 4: Regular tithing and effects

Experiences of occasional tithers

42% of the respondents who tithe occasionally indicated that they do experience sickness despite tithing, while 58% of them say they do not experience sickness. 55% of the same population do experience financial problem while 45% do not. Only 18% of this population have experienced robbery attack while 82% did not have such experience. 51.5% have experienced one form of failure or the other while 48.5% have not. As in the case of regular tithers, the occasional tithers strongly connect their successes in life to tithing with 81.6% responses to “yes” and 18.4% responses to “no”. Once again, it is observable that tithing in this case does not guarantee absolute protection against challenges of life.

Also, it is revealing that majority of the occasional tithers claimed not to have experienced sicknesses and robbery attacks. Similarly, the difference between those that answered “yes” and those that answered “no” to the question on experiences of failure are a marginal three percent (3%). Therefore, the foregoing challenges the usual claim in certain quarters of preachers that inconsistent tithing is robbery of God that attracts grave consequences. Meanwhile, this set of tithers makes strong support for the connection of their successes in life to tithing as did the

²⁸D. M. Bamidele, UMCA Director of Christian Education, *Interview respondent* January 6, 2015.

regular tithers. This finding corroborates the earlier assessment that connection of tithing to blessing can always be traced to individual’s personal belief and interpretation of the Malachi 3:6-12 in particular.

Meanwhile, this set of tithers makes strong support for the connection of their successes in life to tithing as did the regular tithers. This finding corroborates the earlier assessment that connection of tithing to blessing can always be traced to individual’s personal belief and interpretation of the Malachi 3:6-12 in particular.

District	Sickness			Financial Problem			Robbery			Failure			Success		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
ESD	28	35	63	30	33	63	15	48	63	30	33	63	48	15	63
	44.4%	55.6%	100%	47.6%	52.4%	100%	23.8%	76.2%	100%	47.6%	52.4%	100%	76.2%	23.8%	100%
	13.6%	16.9%	30.5%	14.5%	16.0%	30.5%	7.2%	23.3%	30.5%	14.5%	16.0%	30.5%	23.3%	7.2%	30.5%
NSD	19	16	35	27	8	35	5	30	35	22	13	35	30	5	35
	54.3%	45.7%	100%	77.1%	22.9%	100%	14.3%	85.7%	100%	62.9%	37.1%	100%	85.7%	14.3%	100%
	9.2%	7.8%	17.0%	13.1%	3.9%	17.0%	2.4%	14.6%	17.0%	10.7%	6.3%	17.0%	14.6%	2.4%	17.0%
YSD	18	40	58	28	30	58	10	48	58	26	32	58	45	13	58
	31.0%	69.0%	100%	48.3%	51.7%	100%	17.2%	82.8%	100%	44.8%	55.2%	100%	77.6%	22.4%	100%
	8.7%	19.4%	28.1%	13.6%	14.5%	28.1%	4.8%	23.3%	28.1%	12.6%	15.5%	28.1%	21.8%	6.3%	28.1%
HSD	21	29	50	29	21	50	7	43	50	28	22	50	45	5	50
	42.0%	58.0%	100%	58.0%	42.0%	100%	14.0%	86.0%	100%	56.0%	44.0%	100%	90.0%	10.0%	100%
	10.2%	14.1%	24.3%	14.1%	10.2%	24.3%	3.4%	20.9%	24.3%	13.6%	10.7%	24.3%	21.8%	2.4%	24.2%
Total	86	120	206	114	92	206	37	169	206	106	100	206	168	38	206
	42.0%	58.0%	100%	55.0%	45.0%	100%	18.0%	82.0%	100%	51.5%	48.5%	100%	81.6%	18.4%	100%

Table 5: Occasional tithing and effects

Experiences of non-tithers

At this point, it is appropriate to examine the effect of defaulting in tithing on the respondents who answered “yes” to the construct, “I do not pay tithe.” As earlier noted, 39 of the respondents do not pay tithe. Table 6 shows that 12 (30.8%) of this group agree that they have suffered various shades of pains and difficulty because they do not pay tithe. The largest number of them, 27 (69.2%) claimed that they do not have such experiences in connection to defaulting in tithing.

District	Suffered Sickness, Pain, Lack etc		
	Yes	No	Total
ESD	4 44.4% 10.3%	5 55.6% 12.8%	9 100% 23.1%
NSD	2 33.3% 5.1%	4 66.7% 10.3%	6 100% 15.4%
YSD	3 30.0% 7.7%	7 70.0% 17.9%	10 100% 25.6%
HSD	3 21.4% 7.7%	11 78.6% 28.2%	14 100% 35.9%
Total	12 30.8%	27 69.2%	39 100%

Table 6: Non-tithing and effect

Conclusion

It is vivid from the data available that despite tithing, the majority of the respondents were not absolutely free from the common challenges of life like sickness, financial difficulty, robbery attack, and delay in promotion at work and setback in academics or business. This could be an indication that other factors beyond attachment to tithing are responsible for freedom from such predicaments. Therefore, an adequate blend of proper spiritual guidance and corresponding professional counselling on respective aspects of human endeavour could be very much invaluable to avert such predicaments. Nevertheless, the overwhelming majority of the tithers still relate whatever success they had experienced in life to their loyalty to the tithing injunction. This is understandable given their religious disposition as established in the church's article of faith where God is described as the author of life and the one who cares for his creatures and blesses them as they obey his injunction. In the same vein, such people might have in addition to tithing adhered to certain relevant standard principle required to achieve those level of success. A further enquiry to ascertain this is desirable.

Meanwhile, it should be noted that faithful tithers who are experiencing similar problems of life as those who do not pay tithe could become disgruntled worshippers in the Church because they

have been told that tithing will avert such problems for them. Closely connected to this is the hypocritical tendencies embedded in tithing for the purpose of using God as a means of making wealth rather than engaging in a true life-long communion of worship because of the person of God. Therefore, tithers should be encouraged to do tithing with unconditional expectations of divine reward based on the holistic biblical theology of the balance between material possession and spirituality of the righteous that runs through the entire Bible; in spite of the piety of the righteous, most often, they are confronted with daunting vicissitude of life. This approach also conjectures that apart from material blessing, there is the spiritual blessing which is beyond the detectable capability of empirical tool.

Finally, a balanced teaching of material prosperity should be re-emphasised among Christians generally and in UMCA specifically. A lacuna between what is taught and practical experiences of the people would amount to a false representation of God and his word. The fact that such could lead to internal grumblings against God and impair true worship experience is sufficient to provoke teaching the Bible correctly and stress obedience to God ahead of personal gains.