

THE EXEGETICAL AND THEOLOGICAL SIGNIFICANCE OF TITHE AND OFFERING IN MALACHI 3:6-12 FOR THE SURVIVAL OF THE CHURCH IN A DECLINING ECONOMY

Okunoye, Job Oluremi (Ph.D.)

*Department of Religion and Development Studies, Ajayi Crowther University, Oyo, Oyo State,
Nigeria*

jo.okunoye@acu.edu.ng, Orcid: <https://orcid.org/0000-0000-2458-6531>

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ABSTRACT

This paper examines the practice of tithing—defined as the donation of one-tenth of one’s income or produce for religious purposes—as a significant tradition within Judeo-Christian heritage. The study using historical-grammatical method of exegesis with principlism as a method for interpreting Old Testament law addresses a lacuna in existing scholarship, which has tended to concentrate on the debate regarding the relevance of Old Testament tithing regulations for contemporary Christians, rather than on the practice’s potential role in poverty alleviation and in improving the circumstances of the poor and needy amid economic decline. The research focuses on Malachi 3:6-12 to examine the socio-welfare relevance of tithe and offering among contemporary Christians for the survival of the church in Nigeria's poverty-stricken society. The study is made particularly relevant by negative comments from anti-tithing scholars and preachers who have blatantly condemned tithing among Christians. The research finding shows that for the original audience of Malachi's message, the ancient Israelites, tithing was not a separate practice but one directly tied to the agricultural produce of the Promised Land. Failing to give the required tithes resulted in God withholding rain, which in turn led to failed harvests. Thus, both the command to tithe and the punishment for neglecting it were firmly rooted in the covenant between Yahweh and His people.

Keywords: Malachi 3:6-12; tithe; offering; giving; financial stewardship; covenant.

Introduction

In the Nigerian Christian context, Malachi 3: 6-10 serves as a fundamental biblical text from which pro-tithing churches draw authority to demand tithe remittance from church members (Kitause and Achunike, 2013). Three anchor words define the emphasis of these churches: *ma'aser* (tithe), *berakhah* (blessing), and *me'erah* (curse). A Christian is said to attract either blessing or curse depending on their remittance or otherwise of tithe from personal income to the church (Fawenu, 2018). By implication, tithe payment is considered fundamental to enjoying divine blessing, which is defined in terms of material prosperity, healthy living, and security of life and property.

The anti-tithing churches and scholars oppose this position, explaining that Christians and churches should have nothing to do with this ancient Jewish stipulation, which has long become obsolete (Fawenu, 2018). Thus, this paper examines the relevance of Old Testament tithing regulations for contemporary Christians, and its potential role in poverty alleviation and in improving the circumstances of the poor and needy amid economic decline. The study is made particularly relevant by negative comments from anti-tithing scholars and preachers who have blatantly condemned tithing among Christians. Accordingly, this paper addresses the following critical questions:

1. What is the relevance of tithe and offering for the survival of Nigerian church in a declining economy?
2. What is the welfare relevance of tithe and offering for Nigerian church ministers and members alike, especially in a time of declining economy?
3. Would it be out of context for Nigerian Church ministers to preach tithe in Malachi 3 from a legalistic point of view?
4. Who were the beneficiaries of tithe then, and who are they now?

The paper employs the historical-grammatical method of exegesis in consonance with Principlism as a method for interpreting Old Testament law today, as proposed by Daniel Hays (Hays, 2001). The application of the historical-grammatical method in analysing the text thus far has helped in stressing the central thought of the prophet as what contemporary audience of the passage should engage. Secondly, the issue of contention, (i.e. tithe) belongs to the law corpus of the Old Testament. This makes the text of study unique and informs the need to exercise some caution in deciding what hermeneutical approach to employ. Principlism as an interpretive approach does not threaten the unity of the Old Testament and the New Testament, rather, it helps to appreciate the specificity of the law to its original audience while its relevance to contemporary Christian is located in the principle inherent in and communicated by the laws.

Definition of Terms

Tithe: The concept of “tithe” might initially appear straightforward, as the Hebrew *ma'aser* and the Greek *dekate* both denote a tenth part of something (Milavec, 2003). Nevertheless, closer examination reveals variations across different historical settings. In the ancient Near East, a tithe could refer to a tenth of war booty or to a levy imposed by a suzerain king on subject nations (McKim, 2001). From a biblical standpoint, Okunoye (2018) notes that it signifies the tenth of agricultural produce and livestock, which Mosaic legislation required every Israelite to set apart for the use of sanctuary personnel and for communal meals during festivals that included the poor and needy (Leviticus 27:30-33; Numbers 18:21-32; Deuteronomy 14:5-18, 22-29; 26:12-14). According to Ajah (1995), a tithe is defined as one-tenth of a person’s earnings, whether in money or in kind, dedicated to the service of God. Within contemporary churches that practice tithing, the term denotes the obligatory tenth of one’s income or business returns, contributed to the church or

its ministers for ecclesiastical purposes (Fawenu, 2017). This practice is regarded as the primary approved means of supporting the church, its ministers, and those in need—including orphans, widows, foreigners, and the impoverished (Okunoye, 2018).

Offering: With respect to offerings, these represent gifts presented to God that exceed the tithe. Whereas the tithe was fixed at ten percent of a person's increase, the Israelites were granted discretion concerning the amount or frequency of offerings they brought. Their financial circumstances and the degree of their devotion to God were reflected in the choices they made regarding such offerings (Gichina, 2013). These include: first fruit offering (Exodus 34:19), census offering (Exodus 30:14-15), special project offering (Exodus 25:1-8; 36:5-7), thanksgiving offering (Leviticus 22:29; Psalm 50:14; 107:22), welfare offering to the poor (Deuteronomy 15:11), and sacrificial offering (2 Samuel 24:24; Genesis 22:15-18).

Giving: Giving refers to the voluntary bestowal of tangible or intangible benefits, typically without expectation of direct reciprocation. While often motivated by altruism, gratitude, or a sense of obligation, giving can also be influenced by social expectations or the hope of future return.

Financial Stewardship: Financial Stewardship is the practice of managing financial resources in a responsible, ethical, and accountable manner, recognizing that these resources are not ultimately one's own but are entrusted to an individual or organization for a higher purpose. In a Christian context, it involves applying biblical principles to money management, including earning, spending, saving, and giving in ways that honor God (Stanley, 1996).

The Origin of Tithe in the Ancient Near East

Tithing constituted an ancient and widely diffused practice, attested not only among Israel and Semitic peoples but also within other religions and cultures. According to Ajah (1995), the practice of offering a tenth of one's goods or property to a deity had its origins in the ancient Near East. Evidence of tithing appears in Mesopotamia, Syria-Palestine, Greece, and as far west as the Phoenician city of Carthage. For example, the inhabitants of Tyre paid tithes to Melcarth, their city's king, while the Carthaginians likewise sent tithes to Tyre—an arrangement that illustrates the intertwining of political and religious dimensions in the practice (MacCulloch, 1953).

During the reign of Nebuchadnezzar II in Babylon, the tithe was a payment owed to a deity's temple from the land, incumbent upon all, including the king, who allocated an annual sum to temples from cultivated lands and the royal treasury (MacCulloch, 1953). In Greece and Rome, tithing took the form of a land tax, and on special occasions tithes were presented to temples; Delphi, Delos, and Athens are noted as recipients of such offerings made to the gods (Salstrand, 1989). With regard to Assyria, the Assyrian king Tiglath-Pileser consecrated a tenth of the spoils he received to the deities Asshur and Ramman (Pink, 1981).

A question naturally emerges: how did such diverse and geographically separated peoples independently settle upon the same proportion of a tenth? A number of scholars contend that in a primeval revelation God made known His will concerning the tithe to humanity, and the prevalence of this custom among ancient nations stems from that original revelation (Burroughs, 1919). Contrariwise, some scholars are of the opinion that the widespread adoption of the decimal, or base-10, counting system—and by extension the common use of 'a tenth' (1/10)—is rooted in the independent emergence of decimal numeration across several ancient civilizations. This convergence is most often explained by the anatomical fact that humans have ten fingers, which provided a natural, shared basis for counting and led to the repeated, independent development of base-10 systems around the world (Ifrah, 2000; Menninger, 1969; Flegg, 1983; Karpinski, 1909; Snyder, 2001). These sources collectively establish that the decimal system is not merely a single invention that spread, but a concept that emerged repeatedly, driven by a universal human

experience. This deep-seated, recurring logic provides the historical and cognitive basis for the natural, widespread use of 'a tenth' as a fundamental fractional unit in mathematics, measurement, and daily life.

Tithing in the Old Testament

The subject of tithing is well discussed in the Old Testament especially in the Pentateuch. However, for clearer understanding, this section examines the tithing of Abraham and Jacob which was before the Mosaic Law and, the tithing in the Mosaic Law which covers Deuteronomic, and Priestly tithing. Before examining the tithing payments of Abraham and Jacob, which constitute the earliest references to tithing in the Old Testament prior to the Mosaic legislation, it is worth noting that some scholars discern an allusion to the practice already in the account of Cain and Abel (Salstrand, 1989). These biblical scholars, drawing largely upon the Septuagint version of the narrative in the Greek text, suggest that Cain's offering was rejected because he did not present the full tithing of his increase to the Lord. Moreover, early Christian writers also linked this episode with tithing. Tertullian, for instance, in the third century, wrote that God rejected Cain's sacrifice because Cain failed to rightly divide what he offered (Salstrand, 1989).

Pre-Mosaic Tithing: Abraham and Jacob

The earliest recorded instance of tithing in the Old Testament occurs in Genesis 14:17-21, where Abraham is described as giving tithes. Salstrand, citing Lansdell, observes that this practice would not have been novel to Abraham, as he was likely acquainted with it from his Babylonian background (Salstrand, 1989). Abraham's act of tithing stemmed from his recognition that it was God Most High who had granted him victory. Since Melchizedek served as priest of the Most High God and king of Salem, offering the tithing to him was tantamount to offering it to God. In this way, Abraham's tithing functioned as an expression of love and gratitude toward God, as well as an acknowledgment of a higher authority than himself (Salstrand, 1989).

Genesis 28:20-22 records Jacob's vow to give a tenth of all that God would bestow upon him, conditional upon God's protection and provision for his journey. Jacob lived approximately five hundred years prior to the formal enactment of tithing legislation, suggesting that he inherited knowledge of the practice from his grandfather Abraham through Isaac. For Jacob, vowing the tenth represented the most solemn means of binding himself to God. His practice indicates that tithing could serve as an act of worship and thanksgiving in response to divine blessing.

Tithing During the Period of the Law

This section examines tithing as commanded and practised during the period of the Mosaic law. Following the exodus of the Israelites from Egypt, the revelation of the law at Mount Sinai, and the nation's entry into the Promised Land, Israel required specific statutes for its governance, among which were the provisions concerning the tithing.

Attention now turns to tithing as both commanded and observed during the period of the Mosaic law, following the exodus of the Israelites from Egypt, the revelation of the law at Mount Sinai, and the nation's entry into the Promised Land. Having been constituted as a nation, Israel required specific statutes for its governance, among which were the provisions concerning the tithing.

Tithing in the Deuteronomic (D) Code: The Book of the Covenant does not mention the tithing; Deuteronomy represents the earliest legal corpus in which it appears. Within Deuteronomy, the tithing is presented in two forms. First, the tenth of agricultural produce is to be set aside annually for an offering that culminates in a sacrificial meal at the sanctuary, shared by the farmer's household together with the Levite. Second, Deuteronomy prescribes a tithing for charitable purposes every third year (Deuteronomy 14:28-29), distributed to the Levite, the sojourner, the

fatherless, and the widow—those who lacked land and thus had no means of agricultural production. In this context, the tithe served to acknowledge God’s sovereignty over the land and its yield, to provide for the Levites, and to fulfill charitable objectives (Ajah, 1995; Salstrand, 1989).

Tithing in the Priestly (P) Code: The provisions of the Priestly Code reflect a further development from those in Deuteronomy. The later legislation stipulates that the tithe is to be given exclusively to the Levites, who in turn are to present a tenth of it to the priests (Numbers 18:20-32). Here the tithe takes the character of a fixed obligation. A tenth of the produce of the land, of fruit, and of herds and flocks is declared holy to the Lord; if it is redeemed with money, an additional fifth of its value is added (Leviticus 27:30ff). These passages convey that the tithe belongs to the Lord and is sacred to him, thereby affirming that God is the source, owner, and distributor of the land’s wealth. Salstrand (1989) classifies these various provisions under a single tithe, termed the “Lord’s or Levite’s tithe,” intended for the support of priests and Levites.

The relationship between P and D is not a settled matter but a vibrant field of research. The initial disagreement over chronology has evolved into a nuanced investigation of literary dependence. The key points of contention are no longer just when P and D were written, but how they are related Literarily (is one source a direct revision of the other as per the supplementary model, or were they originally separate documents: the neo-documentarian view?) and Theologically (Do they reflect competing, irreconcilable worldviews - priestly vs. prophetic, or can they be seen as complementary parts of a single, multifaceted legal tradition?). The role of the Holiness Code (H) as a later redactional layer that intentionally synthesizes D and P is one of the most significant developments in recent scholarship, offering a compelling model for understanding how these distinct legal voices were eventually brought together (Wellhausen, 1878; Baden, 2012).

In the historical books, Kostenberger and Croteau (2006) argue that references to tithing reflect conditions during the monarchy and the post-exilic period, when a functioning temple existed alongside the priesthood. This situation necessitated the collection of tithes by the king for temple personnel, in addition to other forms of taxation (1 Kings 12:4). In 2 Chronicles 31:4-11, Hezekiah commanded the people to bring their tithes and had storehouses constructed for their storage. Following the return from Babylonian exile, Nehemiah secured a covenant from the people that included the annual provision of a tithe for the Levites (Nehemiah 10:35-38). By Nehemiah 13, however, this arrangement had fallen into neglect, prompting Nehemiah to reinstate it. Similarly, Malachi found it necessary to urge the people to bring the full tithe into the storehouse (Malachi 3:10). Throughout Israel’s history, the practice of tithing appears to have been inconsistently observed, resulting in considerable hardship for the Levites. From the passages surveyed, a threefold purpose of the tithe emerges:

1. To sustain those engaged in full-time ministry and the sacrificial service of the temple.
2. To address the needs of the poor within the community.
3. To create an occasion for celebration among God’s people gathered in His presence.

Assis (2010) contends that these obligations embodied the covenant relationship between the Lord and His people. God possessed the prerogative to demand the tithe as a means of providing for His servants, the priests and Levites. The care of the poor reflected the requirement, under the suzerain-vassal framework, that vassals look after one another, while the covenantal meal served to reinforce the bond between God and His people.

Tithing in Prophetic Literature

During the he prophetic period, tithes were necessary for the support of the temple. So, the prophets stressed the motive for tithing above the method of tithing. But they did not fail to emphasize the importance of both motive and method to be able to have the approval of God. Amos 4:4 emphasizes the lack of blessing because of presenting tithe with wrong motives, while Malachi 3:8-10 records that lack of blessing was due to failure in bringing the tithe. In fact, prophet Malachi does not mince words in telling the nation, Israel, that their calamities were due to the fact that they failed to bring in the tithe to Jehovah. Thus, the command “Bring ye all the tithes...” This passage suggests how tithe was taken for granted by the Israelites during the post-exilic times.

Tithing is one of the ways through which the Israelites were restored to God when they disobeyed, and having been chastised by God, revival always followed. In such a revival, tithing was one of the things that the Bible records as being revived and restored among them. A good example of such occasions can be found in 2 Chronicles 31:4-6 and Nehemiah 10:37-38. As a result of compliance to tithing, God blessed Israel most abundantly. Similarly, whenever the Israelites obeyed God as regards paying their tithes, they made great exploits, and battles were won which were usually followed with blessings and prosperity. A good example of such occasion was when the Lord delivered the Israelites from the hands of Sennacherib, the King of Assyria and their other enemies (2 Chronicles 32:22).

All through the era of tithing in the Old Testament, tithes were collected by the Levites in the store house of the Lord. It was from there that distributions were made to the Levites, priests, orphans, widows, strangers and the needy. This is implied in the message of Prophet Malachi (Malachi 3:10).

Tithing in Malachi 3:1-10

Attention shall be given here to consider the issues of tithing and offering in Malachi 3.

Authorship of Malachi

The identity of Malachi's author is enigmatic because the Hebrew grammar of *mal'aki* (Malachi 1:1) suggests a title rather than a personal name (Lasor, 1996). *Mal'aki* means "my messenger." The absence of the name "Malachi" in other Old Testament books and the specific mention of Haggai and Zechariah (Ezra 5:1; 6:14) as his contemporaries supports the view that the author is anonymous (Lickley, 1999). Scholars such as Ellison (1958), Meyers (1986), Mariottini (1998), and Johnston (2000) support this view. However, other scholars including Lasor (1996), Taylor and Clendenen (2004), Bullock (1986) and Kaiser (2001) argue that the anonymity is not as important as the message, which is authentic. The author's message is profound, expressing loyalty to the covenant through inseparable zeal for proper cultic observance and moral integrity.

The Post-Exilic Background of Malachi

Malachi relates cultic events of the postexilic period (539 B.C. to Alexander the Great's conquest in 330 B.C.) (Hess, 2007). Malachi was one of three post-exilic prophets, along with Haggai and Zechariah. Ezra and Nehemiah provide historical background for Malachi's prophecy (Kaiser, 2001). Nehemiah led a third group of returnees from exile in 444 B.C., with events recorded in his book describing 445-420 B.C., including Jerusalem's wall rebuilding (Johnston, 2000).

The following internal evidences affirmed the post-exilic dating of Malachi (typically c. 500–450 BCE:

1. Reference to a "Governor" (*Pēhāh*): Malachi 1:8 mentions paying tribute to a "governor" (Hebrew: *pehah*), a Persian administrative title. This terminology only appears in the post-exilic period (e.g., Haggai 1:1, Nehemiah 5:14), not in pre-exilic Judah (Verhoef, 1987).

2. A Functioning but Corrupt Temple Cult: The book assumes the Second Temple is rebuilt and operational (Malachi 1:6-14; 3:1, 10), but the priesthood is corrupt and offerings are blemished (1:8, 13). This matches the early post-exilic situation (c. 515–450 BCE) before Nehemiah's reforms, not the pre-exilic period or the exile (Hill, 1998).

3. Complaints About Intermarriage with Foreign Women: Malachi 2:10-16 fiercely opposes marriages to "the daughter of a foreign god." This is a signature post-exilic concern, appearing identically in Ezra 9-10 and Nehemiah 13:23-27. Pre-exilic prophets condemned idolatry but not intermarriage per se (O'Brien, 2008).

4. Mention of Edom's Permanent Ruin: Malachi 1:3-4 states Edom will remain "the wicked country" and "people with whom the LORD is angry forever." Edom was destroyed by Nabatean Arabs during the Babylonian exile (c. 550 BCE) and lay in permanent ruins by Malachi's time—a settled fact, not a future prophecy (Glazier-McDonald, 1987).

5. Neglect of Tithes and Offerings: Malachi 3:8-10 rebukes the people for withholding tithes from the "storehouse" (temple treasury). This economic complaint presupposes a functioning temple needing support—a realistic post-exilic problem (cf. Nehemiah 13:10-12), unlike the pre-exilic monarchy period (Clendenen, 2021).

The above internal clues converge on a date between the completion of the Second Temple (515 BCE) and Nehemiah's reforms (c. 445 BCE), most likely around 480–460 BCE. Feinberg (1976) also explains that the sins provoking Nehemiah also stirred Malachi: (1) defilement of the priesthood, (2) foreign marriages, and (3) neglect of tithe and offerings. Nehemiah's return to Susa allowed Tobiah access to the Temple, inhabiting the storeroom designated for tithe storage. The high priest Eliashib's complicity was negatively significant. This development forced renegeing on the oath taken during covenant renewal. Laxity toward God's law increased; the Sabbath was desecrated; marital unfaithfulness was practiced; the Temple was neglected by denying Levites their tithe (Wood, 1970). Malachi's oracles were delivered before Nehemiah's second return.

Theological Context of Malachi 3:1-10

Covenant relationship is the fundamental theological context for each oracular unit in Malachi (Lehman, 1971). Stuart (1998) and Kaiser (1978) support this view. Stuart (1998) locates strong links between Malachi and the Pentateuch regarding the Mosaic covenant and curse/blessing patterns. Smith (1984) thinks Deuteronomic ideas thoroughly influence Malachi. Matthews and Moyer (2012) highlight that the last five of six oracles deal with failures of Judah and priests to obey the covenant. Dumbrell (1984) asserts that Malachi's reference to covenant renewal anticipated the ultimate end, showing the theme's centrality. The cases Yahweh raised against priests and the nation were precipitated on divine election and covenant themes (Kitchen, 2003). However, scholars such as Kessler (2011), Davis (2015), and Körting (2016) are three scholars whose work significantly prioritizes post-exilic socio-economic conditions to interpret Malachi's oracles, often challenging or contextualizing traditional covenant theology.

Meaning and Implication of Tithe and Offering in Malachi 3

Tithe (*ma'aser*) in Old Testament context refers to the divinely commanded tenth of agricultural product from the Promised Land for feeding for the less privileged, the Levitical priesthood, and festival meals (Okunoye, 2018). Regarding Malachi 3:8b, Van Gemeren (1990) and Petersen (1995) identify the tithe as the regular provision designated for priests and Levites by the Law. Sweeney (2001, 743) states that "the tithes for the support of temple staff are probably meant." Fawenu (2020) quoting M. M. Pazdan, reasons that the poor or charity tithe is included in the tithe meant in Malachi 3:8. Feinberg (1976) and Wretling (2006) hold the same position, adding that the people's defaulting was not outright failure to remit tithes but partial remittance.

In view of Nehemiah 13 as background, it is reasonable to consider the Levites as the main beneficiaries. The "Levitical tithe" would be the subject of 3:8 and 10. Parallel with Malachi 1:6-14 (condemning priests for offering defiled animals) suggests tithers were defrauding God by holding back part of the Levitical tithe. The use of *kol* (meaning "all of," "each of," or "every") in relation to tithe appears in Leviticus 27:30 and 32 regarding items to be tithed (Keil and Delitzsch, 1954). The people were remitting tithes of some items but not all. God's claim of being robbed in Malachi is understood through Leviticus 27:30, where the LORD claims tithe ownership. The demand's purpose is clear in 3:10: "that there may be food in my house"—emphasizing the Temple and its personnel (Fawenu, 2020).

Concerning *terumah* (offering), Feinberg (1976) defines it as the first fruits, set at no less than one-sixtieth of corn, wine, and oil (Deuteronomy 18:4). According to Fawenu (2020, 15-16), *terumah* carries a range of possible meanings, encompassing both voluntary gifts and obligatory offerings presented to YHWH and His designated priest; the term can be rendered as "contribution," "offering," or "heave offering." Van Gemeren (1990) identifies three distinct categories: first, required offerings that are wholly or partially consumed by fire on the altar; second, voluntary offerings that are partially burned on the altar and subsequently shared as a communal meal by the priests and the Israelites; and third, the tithe of land produce and flocks. Numbers 18:8-24 provides the background for understanding that the offerings referenced in Malachi 3:8 refer specifically to those portions reserved for the priests, such as the guilt offering and the wave offering.

Moore (2006) is not specific about the exact meaning of *terumah* in Malachi 3. But arising from his emphasis on the failure of pro-tithing preachers to give same attention to offering as they do for tithe, he picked on the term statutes as the anchor word for interpreting the verse adequately and pointed out that the statutes consists of all manners of offerings such as first offspring of every womb, sin offering, Burnt offering, drink offering, guilt offering etc., in fact, he listed twenty-two different mosaic offerings with specific text references as the meaning of offering in Malachi 3. Similarly, Constable (2006) says, "Standing beside tithes as it does here, offerings may refer to the tithe of the tithe that went to the priests" (cf. Exod. 29:27-28; Lev. 7:32; Num. 5:9). Another possibility is that Malachi was distinguishing the mandatory tithes from the voluntary offerings that the Israelites brought. Or perhaps any other offerings beside the tithes are in view.

While it is difficult to eliminate the possibility that *terumah* could mean any of the offerings, Moore (2006) identifies, contextual perusal suggests it must connect with Temple personnel's welfare, with fellowship offering being most fitting (Constable, 2006; Moore, 2006). The priest is permitted to feed on part of fellowship offering with his family in a clean place. This voluntary offering was always given to accompany other required offerings. Though voluntary, the priest recognizes his portion as belonging to God by lifting it to the LORD (Exodus 29:27-28; Leviticus 7:34). Another possibility is seeing the offering as "tithe of tithe" required of Levites to remit to priests, making all, including Levites, culprits (Fawenu, 2020).

Implications and Applications of Tithe and Offering for Nigerian Christians in a Declining Economy

The Nigerian church is facing a profound crisis, not from persecution, but from a severe economic collapse that has eroded its financial base and tested its spiritual mission. While national economic indicators show recent stabilization, this recovery has not yet alleviated the deep poverty and hardship affecting the majority of citizens. For the church, which relies entirely on the voluntary contributions of its members, this has translated into a sharp decline in income,

dwindling attendance, and immense pastoral pressure, forcing many to reconsider their role as community pillars in a time of national suffering.

The Current State of the Nigerian Economy

Despite some recent macroeconomic improvements, Nigeria is in the grip of a severe cost-of-living crisis characterized by a disconnect between high-level figures and the grim reality for most citizens (Alechenu, 2026). This manifests in diverse ways in form of:

Growth Without Relief: Nigeria's GDP grew by 4.0% in 2025, driven largely by the services sector (like ICT and finance). However, this growth has failed to create sufficient jobs or improve living standards for the vast majority (World Bank, 2025; Ibe, 2026).

Persistent Inflation: While headline inflation eased from over 24% in early 2025 to 15.1% in February 2026, this is little comfort. Food inflation, which directly impacts the poor, remained stubbornly high, exceeding 35% in several states. Wages have not kept pace, leaving real incomes under severe pressure (World Bank, 2026; Businessday, 2025. Edun, 2026).

Soaring Poverty: The economic hardship has dramatically increased poverty. By 2025, an estimated 139 million Nigerians—over 60% of the population—were living in poverty. This is a multidimensional crisis affecting health, nutrition, and education, particularly among children (Alechenu, 2026).

Unsustainable Public Finances: The government's fiscal position remains precarious. The public debt stock exceeds ₦90 trillion, and a staggering 80-90% of government revenue is consumed by debt servicing, leaving little for critical investments in infrastructure, security, and human capital (Businessday, 2025).

A Fragile Outlook: Experts warn that this stability is fragile. Renewed global energy shocks or political instability could easily push the economy back into crisis, a scenario some have described as "stagflation" that is, high inflation with weak growth (Ibe, 2026; Newswatch, 2026).

How the Crisis is Affecting the Nigerian Church?

The economic hardship is directly and severely impacting the church's operations, its members, and its clergy in diverse ways which include:

- i. **Financial Strain and Institutional Decline:** The church in Nigeria receives no government funding, surviving entirely on the tithes, offerings, and donations of its members. With members' incomes decimated by the crisis, this financial pipeline has dried up. Church leaders have explicitly stated that the hardship is "shrinking church income" and "crippling the operations of many churches". This forces churches to cut back on welfare services, missions, and basic maintenance (Ogundipe, 2025; Oluokun, 2025; John, et al, 2026).
- ii. **Attendance and Offering Decline:** The financial pressures are so severe that many families can no longer afford to attend services, while those who do come often lack money for offerings. The crisis has also shifted pastoral priorities; church members now queue after services not for spiritual counsel, but for help with basic necessities like rent, school fees, food, and medical bills (Odufowokan, 2025).
- iii. **Impact on Pastors and Clergy:** Contrary to the popular image of wealthy "prosperity gospel" preachers, most Nigerian pastors are struggling. One bishop has stated that fewer than 2% of the country's pastors are wealthy, and many are themselves on the brink of financial ruin (Adeoye, 2025).

Theological and Adaptive Responses: The church has not been passive in the face of this crisis. Leaders are issuing varied responses such as:

- a) **Spiritual Resilience:** Some, like the Primate of the Anglican Communion, have urged Nigerians to maintain their faith, cautioning against despair or seeking "shortcuts" (Attah, 2025).
- b) **Productivity and Pragmatism:** Others have delivered a more practical message, arguing that "prayers alone don't work" and must be matched with productivity, economic self-sufficiency, and entrepreneurial activity. Look for
- c) **A Call for Advocacy:** The church is also using its moral authority to advocate for better governance. Leaders have directly called on the government to fix the economy, end corruption, and improve security, framing these as moral imperatives (Attah, 2025).
- d) **A Turn to Social Enterprise:** Reflecting a potential long-term shift, some church leaders are now advocating for the church to reclaim its historical role as a catalyst for economic development, moving beyond spiritual matters to actively engage in job creation and skills training (Radio Nigeria, 2026).

How then does this text apply to contemporary Christians? How can we avoid the pitfall of ripping Malachi from his time frame and transposed forward to thousands of years to a generation alien to its context? (Wells, 2011; Bright, 1997) Two issues are involved here; firstly, the text is found in the corpus known as prophetic literature. The application of the historical-grammatical method in analysing the text thus far has helped in stressing the central thought of the prophet as what contemporary audience of the passage should engage. Secondly, the issue of contention, (i.e. tithe) belongs to the law corpus of the Old Testament. This makes the text of study unique and informs the need to exercise some caution in deciding what hermeneutical approach to employ (Fawenu, 2020). The Old Testament Prophets depended primarily on Old Testament laws for constructing their oracles, especially with strong appeal to the moral aspect of it (Kaiser, 1990). They were not innovators of the law; rather, they denounced their audience's violation of the ancient covenant and its legal demands (Dryness, 1977). Consequently, Malachi's usage of the Law and other sources is comprehensive; he had thorough knowledge of the facility in Israel's Pentateuchal, historical, and prophetic traditions, and possessed a literary canon including the Pentateuch, Deuteronomic History and a preliminary corpus of the Prophets (O'Brien, 1990; Luker, 2001). If the prophets applied the law radically to ancient Israel, should same be done to contemporary Christians? Different approaches have been applied to interpret Old Testament law either in favour or against continued applicability of it. One of the approaches is the one that portends selection of part of Old Testament law for application today by classifying them into moral, ceremonial and civil laws and stating that ceremonial and civil laws of the OT are no longer applicable to Christians (Dorsey, 1991; Martens, 1992).

In view of the challenge such interpretive approach presents, it becomes reasonable to adopt "principlism," a method suggested by Daniel Hay because it does not threaten the unity of the Old Testament and the New Testament, rather, it helps to appreciate the specificity of the law to its original audience while its relevance to contemporary Christian is located in the principle inherent in and communicated by the laws (Kaiser, 1987).

Therefore, for Israel, the tithing law emerged in a historical and theological context that recognizes the sovereign act of YHWH in bringing the people out of slavery and establishing them in the land promised to their patriarch, Abraham. Emphasis on the item to tithe accentuates the theology of the land. Obviously, divine ownership and divine gift are dual tradition of the land which permeates every major Israel theology (Wright, 1995). Hence, they understood tithing as a tangible way of acknowledging YHWH's ownership of the land and its produce. Also, it meant

expression of gratitude to YHWH for his generosity. This is why the first crops and first animals were consecrated and offered to him (Burge, 2010).

Furthermore, its cultic implications as a means of supporting the Levites and Priests are apparent. Equally, the theology of divine concern for the poor and the vulnerable in Israelites' community is evidently reflected as the alien and economically disadvantaged benefitted from the tithe contributed by land owners who had the means to grow crops and rear flock. Essentially, tithing for ancient Israel had theological, socio-moral and religious undertone which was very obvious to the entire community. Specifically, in relation to Malachi 3, provision for the welfare of the cultic personnel was particularly meant when tithe was demanded to be remitted to the store house. Therefore, the worship of YHWH through social and moral responsibility for the representative of YHWH in their religious life is firmly proven (Fawenu, 2020). Marked difference exists between the original audience of the biblical text and contemporary African audience. The audience to which the tithing law as well as the charge in Malachi was addressed were fundamentally agrarian, although other forms of trade were recognized among them. In fact, despite the availability of other forms of trade, the tithe items were confined to agricultural produce. Also, the cultic setting that made Priestly and Levitical tithe inevitable is not replicated in the experience of contemporary Christians. Rather than a cultural and physical connotation of the Priestly and Levitical order of the ancient Israelite society, what is obtainable today is more of a spiritual order of priesthood not perpetuated by progeny (Fawenu, 2020). Thus, tithe in contemporary age is mostly in cash.

The argument on whether or not the New Testament (NT) teaches that Christians should tithe is persistent. The fact remains that the NT's mention of tithe is very sparing without a definite imperative on the practice for Christians; Matthew 23:23, Luke 11:42; 18:12 and Hebrews 7:1-10 are the four direct references to tithing in the New Testament. Matthew 23:23 and Luke 11:42 are synoptic parallels containing fringe statements of Jesus Christ on tithe. It is on the basis of these two texts that some scholars think tithing is not abrogated in the New Testament and must be practiced by Christians (Okunoye, 2018). While it is clearly seen from the texts that Jesus Christ was scolding the Scribes and the Pharisees on hypocrisy, he did not approve nor disapprove tithing. Jesus' words agree with Prophet Amos' declaration eight centuries earlier when the Prophet derided tithe as meaningless to God where social justice is snubbed (Kugler, 2009; Ross, 2006). Cherian (2011) emphatically says that Jesus was neither commanding nor prohibiting tithing but rather resonating with Amos. A critical background context is always left out anytime reference is made to Jesus' mention of tithe. Originally, tithes were required only of animals and produce raised by man. By the time of Jesus animals killed in the hunt and plants that grew in the wild had been included. Particularly, the Temple scroll imposes a levy on animals and honey collected in the wild but the tithe of things found in the wild was not 10 per cent. The scroll requires a payment of 1 per cent of the wild birds, animals and fish thus obtained and one fiftieth of the pigeons and honey with 1 per cent of the pigeons going to the priests (Tvedtnes, 1987; Keener, 1993). This background shows that the hypocrisy of the Pharisees was heightened by a great deal of addition made to the item subjected to tithe. A sincere assessment of Jesus' position should factor this into consideration (Fawenu, 2020).

In the same vein, in all of Paul's thought on the Old Testament laws, he never at any instance prescribed or endorsed tithing. The closest he did was to appeal to the moral sense of the principle of legitimate entitlement of a wage for a worker. At another instance, he demanded a generous collection for the economically disadvantaged members of the Jerusalem Church. In no instance did he use a quantity suggesting term like tithe for any contribution. Also, no compulsion-

laden statement can be attributed to him on the subject of contribution. Rather, he encouraged generosity and willing giving (Burroughs, 1919).

Therefore, while the New Testament did not demand tithe in the manner found in the OT, it did not skip the need for worshippers of God to give. So, “giving” becomes the biblical term that is common to both Testaments of the Bible. The care of God’s servants as well as the less privileged of the society through “giving” is captured in the teachings of Jesus Christ as well as that of Paul. It thus appears that by the NT emphasis, tithing had been subsumed in the broader term, “giving.” Generally, “giving” engenders goodwill from the receiver to the giver, thus making it a natural law to receive the reward of one’s act of “giving.” It is this reward that constitutes blessing subsequent to “giving.” It is in this respect that one should understand the statement of Jesus in Mark 10:29-31; Matthew 19:29 which pronounces reward in return for giving towards the spread of the gospel (Fawenu, 2020). Similarly, Paul desired blessing on the Philippians who made financial and moral commitment to his ministry in Phil 4:19. This New Testament approach aligns well with the central theology of grace in the New Testament as a refinement of the more compulsion approach of the Old Testament. Even at that, wealth as a sign of God’s blessing and as a reward for one’s labour are two major strands of Old Testament teaching that for the most part do not carry over into the New Testament (Wheeler, 1995).

In view of the above, the tithing of the OT can best be applied by emphasizing the principle of sustenance for the cultic system through contributions of as many as can afford to contribute without grudge and still have enough to meet their essential personal and domestic needs. Therefore, a local assembly can have a consensus on specific percentage giving with strong encouragement to remit on the platform of service to God and never a grudging dispatching of personal resources. The need of the economically disadvantaged should be factored into the disbursement arrangement of the income realized from such contribution. This will help to achieve the goal of numerous OT commands that enjoined voluntary generosity and mandatory taxes and tithes; which is to prevent extremes of riches and poverty from remaining (Blomberg, 1999).

Regarding the consequences of neglecting the tithe, Ajah (1995, 67) cites Gregory of Tours, writing in the late sixth century, who observed that when tithes are withheld, the poor go unfed, the naked remain unclothed, and travelers are neither welcomed nor adequately provided for. Within the medieval church, theologians maintained that tithes were owed to the Christian sacerdotal order, which they regarded as having taken the place of the Levites. In practical terms, this obligation appears to have been understood as applying to the local churches where the sacraments were administered. Concerning the allocation of tithes during the medieval period, a consensus emerged that they should be divided among bishops, the clergy, church fabric, and the poor. By 748 AD, however, Pope Zachary, as quoted by Okunoye (2014) directed that tithes be used exclusively for church buildings and for the assistance of the poor. Some voices continued to advocate for the use of tithes to support both the poor and the clergy.

Offering a rationale for the continuation of tithing among contemporary Christians, Kumuyi, the General Overseer of the Deeper Life Christian Church, asserts that the doctrine and principle of tithing transcend time. According to Kumuyi (1983), tithing is not confined to the Old Testament; it is a practice intended for every age and dispensation. It was neither instituted by the Mosaic law nor abrogated by the era of grace; it was not introduced by Moses nor annulled by Jesus Christ. Nevertheless, in the present context, the teaching of tithing ought not to be approached from a legalistic standpoint. Instead, Christians should be encouraged to give generously and with cheerfulness.

Conclusion

The study on tithe and offering in Malachi 3:6-10 shows that giving is a timeless principle that subsumes tithing in the teachings of the New Testament. Most importantly, this text gives a message that talks more about obedience to divine instruction. The community of believers originally addressed have a set of statutes that guided their relationship with their covenant LORD. However, they failed to obey this covenant terms. Consequently, YHWH allowed some drought to afflict them as a deterrent and means of regaining their loyalty. It is crystal clear from the discussion so far, that giving whether in form of tithe and or offering is an obligation of every Christian purposely to take care of the ministers of God and the poor members of the church and the society at large. For church to survive in this declining economy, the principle of giving as encapsulated in the Bible must be taken seriously by every church member.

Recommendations

In view of the above conclusion, the following recommendations are hereby suggested

- i. Christians and churches in Nigeria should maintain their faith in God, who alone can meet their needs. They should guard against desperation or seeking "shortcuts."
- ii. Churches in Nigeria should be productive and pragmatic in their approaches. A more practical message, arguing that "prayers alone don't work" and must be matched with productivity, economic self-sufficiency, and entrepreneurial activity should be preached on pulpits.
- iii. The church should use its moral authority to advocate for better governance. Church leaders should continually call on the government to fix the economy, end corruption, and improve security.
- iv. The Church should rise to reclaim its historical role as a catalyst for economic development, moving beyond spiritual matters to actively engage in job creation and skills training.

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