

Julius Adesina Ph.D

Department of Religions, History and Heritage Studies

Kwara State University, Malete, P.M.B 1530, Ilorin, Nigeria

+2348035864220, [Julius.adesina@kwasu.edu.ng](mailto:Julius.adesina@kwasu.edu.ng), [ajully7@gmail.com](mailto:ajully7@gmail.com)

### Abstract

The Penchant for Financial and other related crimes by a broad spectrum of Nigerian society, as exposed by the various anti-graft efforts of the successive governments since the inception of the current democratic governance in 1999, instead of abating, seems to be increasing. The reason for this ugly development is not farfetched. Factors such as poverty, mediocrity, insecurity, injustice and sheer greed, among others, have been pointed to be at the heart of the lack of success in ensuring reduced crime rates in financial and economic matters in contemporary Nigeria despite institutionalised fight against the abnormality. This development, in effect, has undermined the overall development of society. This paper offers some insights into the Christian's standard of acquiring wealth and its theology, which, if harnessed, could strengthen the societal value on wealth, thereby significantly reducing economic and financial crimes. The paper adopts historical, philosophical, and theological approaches. The paper concludes by recommending deductions from the theology of wealth as inherently possessing solutions to most of today's economic and financial crimes, thus fostering a financial-crime reduced society.

**Keywords:** Theology, Wealth, Poverty, Institutionalized, crimes.

### Introduction

The pivotal role of religion in charting a moral direction in any human society from time immemorial cannot be overemphasised. Religion is said to be essential in the development of human character. Therefore, the non-recognition of its roles in society because of the view that religion has aided division, hatred and war in certain quarters could only create a dangerous vacuum that would be difficult to fill. However, the contrary view expressed above must be admitted as a deviation from the functions of religion, which are the heavenly or spiritual, which determines the relationship between God and humans, and the earthly, which regulates relationships among humans. This paper, thus, examines wealth from this latter role from the perspective of Christian theology, drawing largely from the Bible. The Bible is replete with materials on morality, especially those which promote anti-graft tendencies. The Bible presents a standard position towards the acquisition of wealth contrary to the commission of graft offence. In the New Testament, for example, the teachings of Jesus and the apostles remain a viable panacea to wealth acquisition even in contemporary times and society. In light of the foregoing, it is incumbent on every human society, with particular reference to Nigeria, to seek agreement between the ills in the society and religion.

Nigeria is a pluralistic society where religious freedom is guaranteed by her constitution.<sup>1</sup> The country has an estimated population of **203,819,954** as of Tuesday, January 21, 2020, based on Worldometer elaboration of the latest United Nations data,<sup>2</sup> spread across three major faiths: African religion (Afrel), Islam and Christianity. There is a great concentration of Muslims in the North, while the South is populated mainly by Christians. Hence, Nigeria is apparently divided between Christianity and Islam in the Southern and Northern parts of the country, with adherents of Afrel intermingling them.

The Ethical situation in Nigeria is alarming. Economic crimes are not only widespread but have become endemic and institutionalised.<sup>3</sup> Abogunrin buttresses this when he opines that Nigeria is bedevilled by such acts of social crimes as embezzlement, armed and pen robbery, indolence, dishonestly, bribery and corruption, cheating, profiteering and fraud.<sup>4</sup> This attitudinal pattern has resulted in severe dereliction and decay within every stratum of society, cutting across status, gender, and religious affiliations. Like cancer, the scramble for wealth initially disguised the slowness of its pernicious effect

but gradually, as it manifests, becomes malignant, expressing in possession of wealth with total disrespect for rules and wise reason. Today, this development has become endemic; the catastrophic effect is glaringly felt in every area of our societal life.

It is as a result of the above, that is, the wide gap between input and output in terms of effort and results of anti-graft pursuit, that this paper seeks to complement the current efforts by suggesting Christian ethical templates drawn from the theology of wealth from the Christian perspective to find an enduring solution to financial and economic crimes in Nigeria.

## **Wealth**

Wealth is perceived differently by many who attempt the definition. The word is derived from the old English *weal*, which is from an Indo-European word “stem,”<sup>5</sup> meaning an indelible mark on somebody’s skin. The concept of wealth is significant in all areas of economic growth and development economics. Yet, as noted earlier, the meaning of wealth is content-dependent.<sup>6</sup> At the most general level, economists may define wealth as anything of value that captures the subjective nature of the idea that is not a fixed or static concept. In this sense, wealth includes everything people desire.

Adam Smith describes wealth as the annual produce of the land and labour of the society. This produce, tensely put, is that which satisfies human needs and unity.<sup>7</sup> According to Robinson and Davidson, wealth refers to riches, valuables and property, possession of them, or abundance of resources.<sup>8</sup> A wealthy entity from this premise would be the owner of money, cash, capital, bread, funds, riches, treasure, assets, resources, means, fortunes, property, goods, possession, and estate, to mention but a few. The United Nations’ definition of inclusive wealth is a monetary measure which includes the sum of natural, human and physical assets.<sup>9</sup> Natural assets, in this regard, would include land, forest, fossil, fuel, and mineral resources. Human assets, on the other hand, would encompass the people’s education and skills, while physical assets are such things as machinery, buildings and infrastructure.

## **Morality and Acquisition of Wealth**

In Africa, wealth acquisition has many fangs: Wealth helps overcome certain life hurdles and opens up opportunities. Again, wealth is the most important thing in life; it is the ultimate possession. Wealth brings real fame and respect, can earn a person social status and importance, and can provide an opportunity to move up the socio-economic ladder.

The wealth which would make an individual wealthy and confer the greatest social appreciation on him would ideally be self-acquired, not inherited; that is, it would have resulted from an individual’s own exertions outside the structure of the economic activities of the extended family or the clan. The existence of a wealthy person implies the existence of private property. Wealth is highly valued in African societies because of the contribution the wealthy person can make, or is expected to make, toward the welfare of the family, community or state. The opposite of riches is poverty.<sup>10</sup>

In wealth, morality has a vital role. Morality, according to Hornby, is the standard principle of good behaviour.<sup>11</sup> Collins calls it a system of morals or moral rightness, virtue.<sup>12</sup> Some perceived morality as a science of how humans ought to behave.<sup>13</sup> In this context, a person’s freedom is recognised because it is only when people are free that they choose between how they ought to become and how they behave.

## **Acquisition of Wealth**

1. Appreciation of the value of hard work, which St. Paul emphasised, is at the centre of Christian’s acquisition of wealth. When an individual comes upon people at work– whether farming, doing construction work making cement blocks, or work ethic in the office or business, the individual is appreciated and thus rightly motivated. The ethic that hard work is a moral obligation and that human beings should acquire the habit of working hard is understood to be prized in the Christian community. Kwame Gyekye states that:

Work is cure for poverty be hardworking my friend. For one can become great only through hard work. When we have no support we may appear lazy But in such a situation it only pays to keep on working hard.<sup>14</sup>

2. Wealth can be acquired through the need or in the accumulation and management of money and through thrift, saving capital accumulation and efficient monetary management.
3. Proper management of the property and finances of a business enterprise, community or clan can bring about wealth.

Diligence and prudence are also required for the acquisition of wealth. Once capital for saving and re-investment is the ultimate goal of a Christian individual, there is the bond of efficient management of the investment, prudent spending or wise spending, avoiding frivolities and extravagance, tightening the purse strings by limiting how much should be required for investment and economic welfare.

Morality evolves from a just interplay of behavioural acts to become a standard or principle. Moreover, justice demands fair law, and fair laws must transcend the opinion of individuals. They should not reflect the current popular opinion or majority view.

### **Christian Ethics**

The meaning of Christian Ethics is, perhaps, as many as those who attempt its definition. This is because each attempt is placed at different backgrounds and circumstances of contextualisation the Christian message to peculiar situations.<sup>15</sup> Schleirmacher perceives Christian Ethics as a descriptive discipline founded on Pauline's notion of freedom from the law, which rejects the imperative as the primary form of ethical proposition.<sup>16</sup> Christian Ethics is properly concerned with the indicative, that is, with describing the distinguishing characteristics of the Christian life.<sup>17</sup>

He believes the description is normative and does not explicitly command or prescribe. The Bible informs the Christian conscience on what helps shape the individual impulse to action. The individual whose conscience is informed by scripture is finally their own judge in matters of morality.<sup>18</sup> In other words, Christian ethics gives a complete and ordered overview of everything that belongs to the Christian life. Consequently, the Christian life should portray the life restored by Christ and manifest the union of the believer's life with Christ. According to Keyser, Christian Ethics is the science that treats the source, principle and practices of right and wrong in the light of the Holy Scriptures.<sup>19</sup> It is a way of life exemplified and taught by Jesus.<sup>20</sup> Yet, in the opinion of Oderinde, Christian Ethics is a critical study of morality which emphasises moral values such as love, communion, and the notion that we are related to one another in Jesus Christ in particular and humanity in general.<sup>21</sup> Gbadero describes Christian ethics as a part of theology, which studies the guidelines a person must follow to attain their final goal in the light of Christian faith and reason.<sup>22</sup>

Christian ethics presupposes that the Christian view of life as revealed by Christ and its definition must be in harmony with the Christian ideal.<sup>23</sup> Christian ethics, from the foregoing, can thus be said to be the science of morals, conditioned by Christianity, and the problems treated include the nature, laws and duties of the moral life as dictated by Almighty God, whom Christians believe to have been revealed in and through the life and teachings of Jesus Christ.

### **Jesus' Stance on Wealth**

A careful observation reveals that one of the widely quoted sayings of Jesus on the subject of wealth, even if often cited out of context, is Mathew 6:33: Seek ye first the Kingdom of God and his righteousness and all other things shall be added unto you". The verse is often interpreted to mean the promise of good things in life, including a good education, a good wife, a good husband, a position or power, money and good health, among others.<sup>24</sup> But the emphasis is seeking God's righteousness, which demands obedience to God's injunction and His will.<sup>25</sup> Contrary to what many Bible preachers would want us to believe, the corresponding actions of God's additional benefits do not precede God's righteousness. This is corroborated by Kenner when he opines that:

Some people today associate faith with being able to obtain possession from God, but Jesus did not even associate it with seeking basic needs from God. Pagans seek those things, he warned; we should seek instead God's kingdom and his righteous will, it is when people care for others in need among them that God supplies the needs of His people as a whole.<sup>26</sup>

A clear departure, however, is noticed today from the foregoing. Many Churches in the West and other parts of the world, including Nigeria, have come to believe that the church is programmed to prosper exceedingly... to be in a state of abundance, to be mighty in finance. A state where one continues to have more and more.<sup>27</sup> They

argue further that every born-again Christian is rich, needing only a discovery; therefore, their rush for lush and expensive mansions, expensive cars and extravagant lifestyles amidst a multitude who live in hunger, deprivation and want. A Western preacher, Robert Schuler, charges as much as \$15,000 per speech for crusades.<sup>28</sup> This position is at variance with the teaching of Jesus and common life experience. Although Jesus recognised the right to own properties, that does not take credence off the heart of the New Testament teaching on the acquisition of wealth, which emphasises the ills associated with riches rather than the need for everyone to accumulate wealth.

### **Pauline Theology of Wealth**

This research gathers from Paul's autobiographical remarks in the Acts and the Epistles that his socio-economic background points to relative prosperity, at least by ancient standards.<sup>29</sup> As one who inherited Roman citizenship from his father, he would have been among just a few privileged handfuls of non-Romans in the empire.<sup>30</sup> "The chances, according to Dahl, are that Paul, though prepared for the sake of the gospel to identify himself with the artisan, was at home in a more prosperous level of the society.<sup>31</sup> This suggests that he would have encountered and become familiar with the wide spectrum of socio-economic order of his days. Thus, a few of his timeless contributions in his epistles to a theology of wealth and, in this case, acquiring wealth is expedient.

The most extensive teaching of Paul on wealth is preserved in his second epistle to the Corinthians in chapters 8 and 9. Of all Paul's letters, his thought in 2 Corinthians has given rise to more theories of partitioning than any other.<sup>32</sup> Several of these are irrelevant to our concerns in chapters 8 and 9, and others prove more significant. Some have taken these two chapters together, or each one singly, as separate correspondence from Paul to the church at Corinth.

A detailed study reveals at least four cogent points on Christian stewardship of wealth. First, Paul has changed from the simple commands of 1 Corinthians 16:1-4 to more elaborate rhetorical and psychological appeals. Verbrugge attributes this turn to Paul's lack of success with the simpler exhortation of his previous letters.<sup>33</sup> Second, Paul emphasises that genuine Christianity should lead to obedience, particularly in financial stewardship. Some scholars seem to agree on this when they describe a Christian who refuses to get involved in collections as spiritually immature and lacking in integrity.<sup>34</sup> Third, Paul's principles cut across all economic models; there is the absence of language of a market economy. Instead, it is giving against gaining, thanks in place of interest, confidence for credit, trust instead of security, community as opposed to market, spiritual worship instead of cultic temple and charisma as against property.<sup>35</sup> Sadly, the morality listed is informal and not made compulsory, thus sharing affinity with the socialist model. Fourth, there is the complete absence of any reference to tithe. The standard Paul admonishes us to follow is more stringent than the traditional flat rate of 10%, which encourages great inequality between the very rich and the poor. If wealthy Christians in whatever congregation were to be honest about the extent of their surplus, they would give considerably more than 10% to Godly causes. Therefore, when one considers meagre percentages of most church budgets geared towards ameliorating materially needy plight, Christians would ensure that a greater amount of their money goes directly to people and groups that promote holistic services to the unfortunate poor whenever they are found under heaven. In this regard, orphanages, juvenile homes, and special education schools, etc., would be reasonable places to direct charitable assistance. A situation whereby the Church's resources are misdirected to support bourgeois annual conventions, conferences and acquisitions of luxuries shall no longer be tenable in the face of widespread poverty, hunger and homelessness in society

### **Contemporary Christian Theology of Wealth**

For a thorough Christian theology to emerge, it is imperative to capture both the diversity and the unity of biblical witness. In the preceding section, a highlight of some of the distinctive teachings of Jesus and Paul concerning wealth acquisition was attempted. The intention at this point is to underscore some unifying motifs for both method and content. In doing this, we intend to employ the categorisation identified by Blomberg.<sup>36</sup>

1. Possession of wealth is a gift from God meant for His people to enjoy. This is distinctly adduced from God's creation of the material world as good. The products of which are intended to serve humans (Gen. 1:29-39).
2. Possessions of wealth are simultaneously one of the primary means of turning human

hearts away from God. The corruption and curses that attended Adam and Eve in the garden were prompted by the covetousness of the attracted yet forbidden fruit. Possession of or desire for too many material goods leads to rejection of God, interpersonal hostility and exploitation or neglect of the poor. Thus, most of the property laws of the *Torah* set limits on the amount to be accumulated.<sup>37</sup> The prophetic critique was persistent and hard on the wicked rich. Furthermore, in Jesus' judgment, Mammon was God's rival. In the undisputed Pauline epistles, wealth came with strings attached and was considered a great hindrance to the Ministry. Similarly, the love of money is concluded to be the root of all kinds of evil (1 Tim 6:10).

3. A necessary sign of life in the process of being redeemed is that of transformation in stewardship. One telling area for determining a Christian religious commitment to God is his finances. The Old Testament aptly captures wealthy but godly patriarchs and kings of that time who shared generously with the poor and needy. One of the most frequent refrains of *Torah*, Psalms and Prophets is God's concern for the widow, fatherless, alien and the poor.<sup>38</sup> This is designed to encourage God's people to guard against any form of exploitation, seek ways to meet the marginalised's basic needs, and address the cause of their plight. In the New Testament, Luke and Paul enjoin generous almsgiving while Jesus simply presupposes the practice, mostly notably in Sermon on the Mount (Matt. 6:1-4).
4. There are certain extremes of wealth and poverty which are in and of themselves intolerable. There are extremes under all known economic systems. From the time of Hegel, the human condition has been analysed in terms of conflict with nature, with one another and indeed with the source of our very being. It is one thing to generate income, which is then channelled into Kingdom purposes (Luke 16:9, 19:11-27); it is quite another to accumulate and hoard resources which are likely to be destroyed or disappear before they are put to use (Luke 16:19-31, Jas 5:1-6). In the latter case, such a surplus prevents others from having a better opportunity for a reasonably decent standard of living. Such hoarding or accumulation is a sin and, if left unchecked, proves damning. (Luke 12:13-21, 16:19-31)
5. The Bible's teaching about wealth acquisition is inextricably intertwined with more spiritual matters. Nobody ever condemns wealthy, godly people who are generous and compassionate in the use of their wealth. Neither would anyone urge that ungodly poor person be revered as a model for emulation. Moreover, in a remarkable number of instances throughout history, poverty and piety have been found hand in hand, as have wealth and godliness. There is no inherent connection between the items in either pair, just some recurring trends. The rich are not necessarily wicked, but frequently, surplus goods have led people to imagine that the material resources of the wealthy can secure their future so they can ignore God, from whom alone comes any true security.<sup>39</sup>

### **Nigerian Experience**

From the studies of biblical materials, it is clearly observed that the types of corruption cited in the Bible are still prevalent today.<sup>40</sup> There is nothing new under the sun (Eccl. 1:9b) NIV. It is, therefore, possible for us to examine types and forms of economic crimes in Nigeria in the light of biblical witness to understand God's position concerning these societal ills.

The damage done by moral insensitivity in acquiring wealth in Nigerian society is mind-boggling. Graft has been acclaimed as a major bane of the country. There is hardly any facet of the society that is not dented with the evil. Illegal acquisition of wealth is evident in our academic environment, public and private institutions, the armed forces, the judiciary, the business sphere, political setting and even within religious environments. It is, however, on record that successive governments in Nigeria have made spirited efforts to curb graft. Worthy of mention are those under the current democratic government since 2000. The state has left no one in doubt about the seriousness of combating graft. Anti-graft bodies such as the Independent Corrupt Practices and other Related Offences Commission (I.C.P.C)



and the Economic and Financial Crimes Commission were set up in 2000 and 2002, respectively, to fight the abnormality. Although high-profile cases have been prosecuted, resulting in the conviction of some, many are still pending in law courts across the country. It is yet to be seen if these efforts have matched the expected change because financial crimes, a few of which will be discussed, remain prevalent in society.

### **Bribery**

Bribery is a common type of financial and economic crime widely practised in Nigeria. This involves giving a gift to someone to encourage them to grant favour. It equally extends to the acceptance of such gifts. The Bible is unequivocal in its position about this form of crime. "Do not accept a bribe, for a bribe blinds the eyes of the wise and twists the words of the righteous" (Ex.23:8, Deut.16:19b). Examples of bribery in Nigeria include giving a "dash" to petrol attendants to make the giver jump queue, giving money to law enforcement agents to escape justice, giving of money to government officials so that the givers papers are quickly processed, and giving of money to secure admission or employment, to mention just but a few.

From a Biblical perspective, bribery is always wrong. No matter how it presents itself, it is not a norm but a vice. Both the person who takes the bribe and the one who gives it are equally guilty. The Bible plainly states that all unrighteousness is sin; as such, all sinners are in danger of judgment. Therefore, to escape God's judgment, norms for Christian living must be obeyed to achieve a just society free from corruption.

### **Extortion**

Extortion is close to bribery; it is a condition whereby someone in a position of influence demands a gift before they render a service. Whoever gives the gift is compelled to do so, which makes it involuntary. The giver may not be guilty, but the person who extorts the money is and will be punished by God.<sup>41</sup>

This practice is virtually seen in almost all human endeavours in contemporary Nigeria, from the policeman who refuses a driver to go until a certain amount of money is paid, to the bus conductor who demands more money after the journey has begun. Extortion is also behind the behaviour of a school principal who withholds a statement of result until he receives an additional payment. Instructively, extortion was not strange in Bible days. The Psalmist retorted strongly against it when he said, "do not trust in extortion or take pride in stolen goods; though your riches increase, do not set your heart on them" (Ps.62:10). In the same vein, the Preacher comments, extortion turns a wise man into a fool and bribe corrupts the hearts (Eccl.7:7). Prophet Isaiah commended the righteous person as one who rejects extortion (Is.33:15). Conversely, Jeremiah condemned the King whose heart is set on extortion (Jer.22:7). Both Prophets Ezekiel and Habakkuk agreed on God's punishment coming upon the extortionist.<sup>42</sup> "Woe to him who piles up stolen goods and makes himself wealthy by extortion! (Eze.18:18, Hab.2:6)

To the question of justification of extortion on the grounds of delayed salaries and inadequate pay by holders of public offices, John the Baptist's position suffices here, "don't extort money and don't accuse people falsely; be content with your pay." (Luk.3:14). Although soldiers were the direct object of John's admonition, other categories of public officers, like tax collectors and court officials, were known in the New Testament times to be engaged in extorting money from the people. For instance, Zaccheaus became very wealthy through commission from extortion in his tax collection business. In contemporary Nigeria, it would be expected of professing Christians to behave as Zaccheaus did when Jesus came into his life. He promised to give half of his possessions to the poor and to repay four times the amount he collected by extortion to those he had cheated (Lk. 19:8). Being remorseful for hurtful acts to others may not be enough; it must be backed up with gestures that return the excesses back to the society. Extortion is worse in practice than bribery because it employs force. Although the two are wrong, the adverse effect of this form of crime on nations, development and security urgently calls for a halt by all and sundry.

For instance, the stealing of state funds by public officers and the attendants' display of ill-gotten wealth was once celebrated in this country. The clique of perpetrators of graft equally sees it as an opportunity that must not only be grabbed but exploited maximally. This explains why, in the recent oil subsidy probe and the 2015 Presidential Campaign Fund probe, agents and children of prominent Nigerian rulers featured prominently in the hall of shame that constitutes the rot in the Nigerian oil industry and politics. In other words, fair laws must transcend the society itself, and they must be absolute. Yet, in recent years, many Nigerians have sought the opposite of a society that transcends law and laws that change according to the mood of the times. More liberty

is being sought today and is freely seen and expressed in the current democratic domain of governance. We, however, caution that liberty to address perceived or open anomalies such as corruption must be sought together with justice; otherwise, history could teach an unpleasant lesson. The bloody exploits of militancy of the Niger Delta youths of vandalisation of petroleum installations and kidnapping of oil workers and innocent Nigerians and Boko Haram insurgency are still lingering with us.

### **Dishonesty in Business**

There are practices in the conduct of both government and private businesses which clearly depict dishonesty in contemporary Nigeria. For instance, local traders use false measuring devices to cheat and increase profit, particularly in Nigerian markets. This extends to fuel stations where meters are modified or sub-standard fuel are sold to increase the profit margin. Other dishonest practices include fake branding of goods and pirated music and videos; while business outfits manipulate their accounts in order to reduce taxes or to cover fraud, the Bible strongly condemns the aforementioned practices.<sup>43</sup> The Lord detests differing weights and dishonest scales do not please Him (Pro.20:23). These practices are categorised as theft (Deut.25:25). The Bible further admonishes that right conduct based on honesty should be demonstrated in business (Lev.19:26). Christians in all vocations should be mindful of this because doing so will keep the Christian in a healthy relationship with his God (Ps. 15:1-2), producing a better society.

### **Effects on National Development**

Wrong acquisition of wealth or corruption is often considered dangerous in any human environment. This is because the perpetrators distort the decision-making process for selfish reasons, thereby preventing the public from attaining the optimum benefits of public policy. In general, corruption results in high cost of public projects and lowers the quality and standards of goods and services. It prevents the poor from having access to public goods and undermines basic human rights.<sup>44</sup> Economic and financial crimes undermine growth and development and have socio-economic and political consequences. The trend in socio-economic deterioration in Nigeria cannot be divorced from the endemic corruption which has eaten deep into the fabric of the national life.<sup>45</sup>

At this juncture, attempts shall be made to highlight the implications and consequences of abuse of the acquisition of wealth as they affect the various sectors of society. Although it is difficult to measure the level, its acts manifest in several areas of national life by the deterioration in public services nationwide. The effects include:

- i. **Effect on Economic Development:** Diversion of public resources through inflated contracts means that fewer projects will be executed with what the government earns as revenue. Similarly, obtaining "grease payment" on a contract awarded will either result in a lower quality job or non-completion of such contracts as we have all over the country.<sup>46</sup> Loss of revenue to the government due to corrupt practices of some officials in revenue and customs departments also means that not as many resources the government can invest will be available. All of these impede economic growth and development. The more worrisome of this abuse is that the proceeds of corrupt practices are not usually invested to provide employment. Quite often, corrupt people spend such money on luxurious items of consumption or transfer such funds into foreign accounts. This not only denies the economy the use of such funds but also creates pressure on demand for foreign exchange, which often results in deterioration in the country's balance of payments with the resultant consequences of depreciation of the *naira* and inability to attract foreign investments. In addition, it raises the price level and worsens the standard of living of the citizens, particularly the poor.
- ii. **Deterioration in Social Services:** The decay in social services, such as the education sector, is not only because of inadequate financial allocation but also because of corrupt practices. Teachers offer private tutoring to students outside school hours to enrich themselves rather than teaching at the normal time. Indeed, students who opt out of such an arrangement are often failed in examinations. Teachers sometimes sell question papers in advance to those who can pay. It is common to find that funds raised by Non-Government Organisations (NGOs) and Parents Organisations are embezzled.<sup>47</sup> The incidence of "ghost teachers" and teacher absenteeism are symptoms of corruption. These corrupt practices have not helped build or sustain standards in the education sector; rather, services have deteriorated. The health sector also has its problems. Many government doctors prefer to treat patients at their private clinics, while corruption in drug procurement has turned hospitals into mere consulting clinics. Drugs provided by NGOs donated free or at highly subsidised rates, are sometimes found in the open market

after they were stolen from government stores. All of these have made medical services delivery costly and beyond the reach of the poor, who are the most vulnerable and, consequently, making attainment of the Sustainable Development Goals (SDGs) much more difficult. Nigeria's inability to generate and distribute enough energy is largely associated with corruption in that sector. It has been estimated that the allocation to the sector between 2001 and 2007 stood at about \$10.0 billion (N1.3 trillion). Despite this, power supply has declined from about 3200 to barely 2600 Mega Watts during the period.<sup>48</sup> Even when the supply was temporarily cut off due to faults arising from malfunctioning equipment, officials of electricity companies would demand bribes before the repair could be effected and service restored. This has limited economic growth, resulting in a high production cost and making Nigeria's exports uncompetitive in the global market. Employment creation has also been negatively affected by this development.

- iii. **Effects on Peace and Security:** The level of economic crime has a way of putting the peace and security of a country in danger. The Niger Delta crises and religious fundamentalism (Boko Haram Insurgency) currently being experienced in Nigeria are largely an offshoot of grand corruption that prevailed.<sup>49</sup> State resources were being diverted by the ruling elites, which left the people with little option other than taking up arms to get more state resources. The inability to generate enough electricity directly results from the insecurity and crises that corruption has promoted.
- iv. **Effects on the Political System:** The use of stolen money for political campaigns and corrupting the electoral process has weakened the electorates' faith in democracy. People no longer see the government as their own, and the legitimacy of the government in power is questioned. Indeed, the corrupted democratic process has given room to autocratic rule and total disregard for the Rule of Law. The high incidence of politically motivated assassinations and kidnap of prominent people are all outcomes of a corrupt political system in Nigeria. The political system has been corruptly manipulated to weaken the opposition to the disadvantage of the citizens.
- v. **Effects on Administrative Performance:** Closely related to the above is the generation of an atmosphere of resentment and frustration, unproductivity and inefficiency, and distrust permeating all administration levels. An example to prove this assertion is the revelation of the probe/investigation of the near-total collapse of the Nigerian Capital Market being carried out by the House of Representatives Ad-Hoc Committee. An Executive Director had revealed how, through a concept of contracts engagement to the Security and Exchange Commission (SEC), a 1998 graduate was appointed a Director at S.E.C.<sup>50</sup> Because of resentment felt by in-house staff who have been with the Commission for longer years and who are still middle-level officers morale of staff is generally dampened wherever they see the young graduate on the seat as a Director. Therefore, economic crimes in public bureaucracies subvert trust and cooperation, inhibit innovation and reform, and encourage violations of rules and regulations.

## Recommendations and Conclusion

In this study, several applications to contemporary Christians have already been mentioned. However, to concisely articulate the running thoughts, we shall focus more precisely on the level of individual and ecclesiastical action. This is borne out of the fact that the New Testament does not, for the most part, directly encourage structural change to combat structural evil.<sup>51</sup> In light of this, the following recommendations based on the implication of teachings of Christianity on wealth, bearing the Nigerian situation in mind, are hereby made.

First, if wealth is good in itself, Christians should try to gain it within the ambit of decorum. What Christianity considers evil in this respect is not money inherently, but the love of it (1 Tim 6:9). Clear understanding of it as a gift from God for all to enjoy will lead us to readiness to share it with the needy, particularly those who are largely victims of circumstances outside their control. This class will include, among others in Nigeria, indigent youths and adults who could not afford formal education, even at the rudimentary level. Others include the restive youths of the Niger-Delta and *Boko-Haram* elements of Northern Nigeria whose resurgence might not be unconnected with corrupt practices. A position also expressed by the Former Chairman of the EFCC, Mallam Ibrahim Lamorde, during the presentation of the Inter-Faith manuals from the Chairman, Inter-Faith Anti-Corruption Advisory Committee (IAAC) Prof. Ishaq Oloyede in Abuja on 9<sup>th</sup> May, 2012. Yet,<sup>52</sup> others in the class would include widows, orphans, teeming unemployed youths, the aged, the vulnerable children and women.



Second, wealth is seductive, as we have practically seen in almost all spectrums of Nigerian society, where we are daily confronted with high-profile cases of fraud and corruption both in and outside the government. This is instantiated with the #32.8b, Police Pension scam, which is currently before the Federal Capital Territory Court, Gudu, Abuja, coupled with a #282m case of Rev. Jolly Nyame, the Former Governor of Taraba State, which is also pending before Justice Adebukola Bolajoko of Abuja High Court among others. A development (Graft) which Oloyede captures as having defiled conventional control measures.<sup>53</sup> One good strategic and creative mechanism for resisting the temptation of graft would be giving away some of the surplus. Others are fiscal discipline in the strict implementation of the budget and drumming up of awareness by religious bodies and organisations to the evil of graft, which Oyedepo describes as being an outgrowth of a “cultural virus” (a condition of severance from the traditional norm of celebration of heroism, hard work and respect for family name).<sup>54</sup>

Third, having established that stewardship is a sign of redeemed life, Christians should, by their new nature, discard avarice and greed, which inhibit giving. Christians should freely give. Blomberg opines that, over time, compassionate and generous use of their resources would become an integral part of their lives. Thereby redirecting their focus to laying up treasures in heaven for themselves instead of mad concentration on where moths and rust readily corrupt. In this case, efforts would not be spared to donate generously to building and renovating churches and charitable homes such as motherless and orphanages. Equipment of mission schools with facilities such as generating sets, boreholes, classrooms and hostels should also be pursued with vigour.

Lastly, if certain extremes of wealth and poverty are inherently intolerable, those with excess income (such as successful business people, politicians, academics, sportsmen and women and Ministers of the Gospel) will work hard to help at least a few of the desperately needy in the society. As earlier observed, their task in this direction would be to concentrate on the minute areas of need at a time. Assistance, therefore, for needy neighbours with challenges in the area of basic needs such as food, clothing, and payment of house rents and children's school fees would have gone substantially to advance living conditions in our society. When all these are carefully implemented, Christian wealth ethics will curtail and reduce economic and financial crimes in democratic Nigeria.

## Notes and References

1. *The Constitution of the Federal Republic of Nigeria* (Lagos: Federal Ministry of Information Press, 1999), 1.
2. *Nigerian Population* [online database]; retrieved from [www.worldometers.info/world-population/nigeria-population](http://www.worldometers.info/world-population/nigeria-population), assessed on 22/01/2020.
3. C. O. Isiramen, “Corruption in the Nigerian Society: Suggestion for Moral Rearrangement,” in Celestina O. Isiramen, (ed.) *Religion and the Nigerian Nation* (Ibadan: Enjoy Press and Books, 2010), 67.
4. S. O. Abogunrin, “Religion and Ethics,” in S. O. Abogunrin, (ed) *Religion and Ethics in Nigeria* (Ibadan: Daystar Press, 1960), 12.
5. H. Mifflin, *Company* [online database]; retrieved from <http://dictionary.reference.com/browse/wealth>, accessed on 22/12/2017.
6. H. Mifflin, *Company* [online database]; retrieved from <http://dictionary.reference.com/browse/wealth>, accessed on 22/12/2017.
7. R. Mairi and G. Davidson, *Chambers 21<sup>st</sup> Century Dictionary* (Edinburg: Chambers Publications, 2002), 346.
8. *The Economist* [online database]; retrieved from <http://www.economist.com/node/2.557732>, accessed on 22/12/2017.
9. <http://en.wikipedia.org>, accessed on 22/12/2017.
10. R. S. Dali, *Wealth Creation and Savings*, (Kaduna: Prudent Universal Press and Publishing Ltd., 2009), 2.
11. G. Collins, *Dictionary of English Usage* (London: Williams Collins and Sons Ltd., 1970), 191.
12. T. M. Neies, “Ethics and the Market Place,” in Michael Bauma, (ed) *Morality and the Market Place*, (Michigan: Hillside College Press, 1994), 58.
13. T. M. Neies, *Morality and the Market Place*, 60.
14. K. Gyekye, *African Culture Values: An Introduction*, (Accra: Sankofa Publishing Company, 2002), 98-105.
15. H. H. Bart, *Christian Ethics in the African Context*, (Ibadan: Daystar Press, 1976), 1.
16. Friedrich Schleiermacher, *Introduction to Christian Ethics*, (Nashville: Abingdon Press, 1989), 18.
17. Schleiermacher, *Introduction to Christian Ethics*, 18.

18. Schleiermacher, *Introduction to Christian Ethics*, 18.
19. L. S. Keyser, *Ethics*, (New York: Abingdon Press, 1960), 12.
20. G. Harkness, *Christian Ethics*, (New York: Abingdon Press, 1957), 15.
21. J. T. Oderinde, *Social Ethics and Contemporary Issues*, (Ilorin: Delma Sons Press, 2001), 12.
22. M. O. Gbadero, *Christian Ethical Principles* (Ilesa: Deeman Shalon Press, 2007), 4.
23. Archibald, "Ethic" in *The International Standard Bible Encyclopedia*, Vol. 2 (ed) James Orr, et al. (Grand Rapids: William B. Eerdmans Publication & Co., 1955), 71.
24. G. S. Keener, *Matthew*, (Illinois: Intervarsity and Press, 1977), 154.
25. Keener, *Matthew*, 155.
26. Keener, *Matthew*, 155.
27. S. O. Ademiluka, *Issues at Stake in the Contemporary Nigeria Church*, (Ilorin: Nathadex Publishes, 2007), 117.
28. P. Parshall, *The Cross and the Crescent*, (Illinois: Tyndale House Publisher, 1989), 128.
29. G. L. Blomberg, *Neither Poverty nor Riches*, (Illinois: Intervarsity Press, 1999), 134.
30. N. A. Dahl, *Studies in Paul*, (Minneapolis: Augsburg Press, 1977), 35.
31. Dahl, *Studies in Paul*, 35.
32. Blomberg, *Neither Poverty nor Riches*, 190.
33. Verbrugge Verlyn D. *Paul's Style of Leadership Illustrated by His Instruction to the Corinthians on the Collection* (San Francisco: Millen Research University Press, 1992), 36.
34. G. Dieter, *Remembering the Poor: The History of Paul's Collection for Jerusalem* (Nashville: Abingdon Press, 1992), 160.
35. Blomberg, *Neither Poverty nor Riches*, 198.
36. Blomberg, *Neither Poverty nor Riches*, 247.
37. Blomberg, *Neither Poverty nor Riches*, 244.
38. Blomberg, *Neither Poverty nor Riches*, 247.
39. S. M. Schneiders, *Godly Materialism: Rethinking Money and Possession*, (Downers Grove: Inter-varsity Press, 1994), 159.
40. A. Kirk, *The Good News of the Kingdom Coming*, (Downers Grove: Intervarsity Press, 1985), 71.
41. J. A. Oladunjoye, *Keynote Address*, Series No. 6 (Ibadan: Nabis, 2007), 1.
42. Oladunjoye, *Keynote Address*, 2.
43. Oladunjoye, *Keynote Address*, 2.
44. O. A. Ogunlana, "Christian Ethics in a Corrupt Society: A Challenge to Christians in Nigeria," *Journal of Biblical Studies Series, Published by Nigerian Association for Biblical Studies (NABIS)*, Vol. 4, No. 1 (Ibadan: M. Alofe Nig. Enterprises, 2005), 73-88.
45. Ogunlana, Retrieved 27/12/2017.
46. Ogunlana Retrieved 27/12/2017.
47. Ogunlana Retrieved 27/12/2017.
48. O.A Ogunlana retrieved 27/12/2017.
49. Ibrahim Lamorde, [online database]; retrieved from <http://www.efccnigeria.org>, accessed 28/12/2017.
50. [http://www.thisdayonline.com/nview.php.March\\_3\\_2008](http://www.thisdayonline.com/nview.php.March_3_2008), accessed 28/12/2017
51. Schneiders, *Godly Materialism: Rethinking Money and Possession*, 159.
52. *High Profile Cases*, <http://www.efcc.nigeria.org>, accessed 23/5/2012
53. *High Profile Cases*, <http://www.efcc.nigeria.org>, accessed 28/12/2017
54. Bishop David Oyedepo, Age 58, Clergy, Interview, Omu-Aran, on 23/03/2012.