

**THE CAUSES OF MATERIAL AND FINANCIAL POVERTY IN THE
CHRISTIAN COMMUNITIES IN RIVERS STATE, NIGERIA.**

NAME: AJANWACHUKU SAMUEL

REG NO: DTS/CT/2023/2024/02

MAY, 2025

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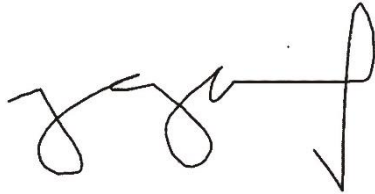
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A THESIS SUBMITTED TO THE DEPARTMENT OF CHRISTIAN
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APPROVAL PAGE

This thesis has been approved, having satisfied the conditions for the award of a Master Degree in Christian Theology of Dynamic Theological Seminary, Kwale, Delta State, Nigeria, Affiliated to Harvest Bible University, Los Angeles, California, United States of America.



Professor Joselito Aguid
Supervisor

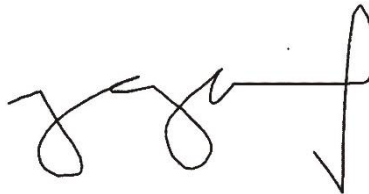
Date: 26/5/2025



Dr. Dokubo Abiye Kaizer
Dean of Studies/ Student Affairs

Signature

Date: 26/5/2025



Professor Joselito Aguid
Rector

Signature

Date: 26/5/2025



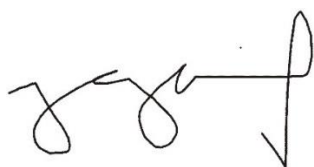
Dr. Wotogbe-Ozuzuma Igwechi Hope

Date: 26/5/2025

External Examiner.

CERTIFICATION

We certify that this thesis was written by **SAMUEL AJANWACHUKU** with the registration number **DTS/CT/2023/2024/02** of the Department of Christian Theology, for the award a Master Degree in Christian Theology of Dynamic Theological Seminary, Kwale, Delta State, Nigeria, Affiliated to Harvest Bible University, Los Angeles, California, United States of America.



Professor Joselito Aguid
Supervisor


Date: 26/5/2025



Dr. Dokubo Abiye Kaizer
Dean of Studies/ Student Affairs

Signature

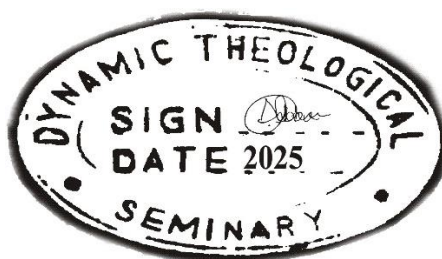
Date: 26/5/2025



Professor Joselito Aguid
Rector

Signature

Date: 26/5/2025



Dr. Wotogbe-Ozuzuma Igwechi Hope
External Examiner.

Date: 26/5/2025

DEDICATION

I dedicate this thesis to the Triune God for my salvation and for all the spiritual blessings given to me in Christ Jesus.

ACKNOWLEDGEMENTS

Without the grace of God and the gifts of grace this research work would have been impossible. For this reason, I bow my knees to God in expression of eternal gratitude. I owe a ton of gratitude to Apostle Professor. G.S. Chukwuemeka for mentoring, motivating and counselling me to accomplish this work and to fulfil the calling of God upon my life. My Supervisor, Pastor Professor Joselito Aguid has given me all the support and role modelling I need to develop distinguished research competence; for this I am so thankful. All glory goes to God as I acknowledge the excellent and transformative lectures I received from the following eminent scholars and matured Christians: Venerable Eze Izunna Chijioke PhD, Mrs Kanadi Dauda Gava PhD and Nweke Prince Ikechi PhD. Mrs C.A. Deborah PhD ensured hitch-free receipt of all lecture materials and handling of administrative matters for which I am very grateful. I acknowledge the following pastors of Redemption Ministries whom I interviewed in order to obtain comprehensive and relevant data for this research work: Pastor Cletus Desmond General Overseer, Pastor Sule Balogun PhD, Director of Church Growth, Pastor A.K. Komando PhD, Director of Operation and Pastor Donatus Osere Lead Pastor of Lion Assembly.

Lastly, I fully appreciate my wife for her unreserved commitment to our family ministry to the poor and the unwavering encouragement and support she extended to me in the course of this research work.

ABSTRACT

Material and financial Poverty is endemic in Christian communities in Rivers State. This unfortunate situation seems to challenge the gospel message that God meets spiritual as well as material needs. This research topic is important and urgent as poverty tends to overthrow the faith of some Christians. There is paucity of research on the contemporaneous causative factors underlying poverty in Christian communities in Rivers State. This research aims to identify relevant causes of, and actionable ameliorative measures for poverty in Christian communities in Rivers State. The researcher interviewed four pastors with long and extensive pastoral experience in Rivers State in order to obtain comprehensive and valid data. United Nations and World Bank publications on poverty were studied and reviewed because of their consistent and significant commitment to the reduction of global poverty. The research work on poverty and prosperity which won the 2024 Nobel Prize in Economics for its authors was contextually reviewed. An outcome of this research work is that the causes of material and financial poverty in Christian communities in Rivers State are in political, social, economic and religious categories. That Church leaders in the State need to band together to ameliorate poverty in the Christian communities through entrepreneurship development, doctrinal recast, social capital development and ethical revolution advocacy. Because poverty affects all communities and the anti-life cabals which sustain it seem inexorable, Church leadership should consider inter-faith collaboration but every faith shall maintain its doctrines and identity. Therefore, this latter suggestion does not mean nor in any way imply syncretism.

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background to the Study

The mention of Poverty invokes dejection as it refers to a deplorable human condition. “Poverty is a state or condition in which an individual lacks the financial resources and essentials for a basic standard of living. Poverty can have diverse environmental, legal, social, economic, and political causes and effects. When evaluating poverty in statistics or economics there are two main measures: absolute poverty which compares income against amount needed to meet basic needs, such as food, clothing, and shelter; secondly, relative poverty measures when a person cannot meet a minimum level of living standards, compared to others in the same time and place”¹

From the Creation narrative in the Bible, poverty was not in the original plan of God for the human race. This can be inferred from several passages in the Bible such as “And God said, behold I have given you every herb bearing seed, which is upon the face of all the earth, and every tree, in the which is the fruit of a tree yielding seed; to you it shall be for meat” (Genesis 1:29 King James Version KJV). Also, “And the Lord God planted a garden eastward in Eden; and there he

put the man whom he had formed. And out of the ground made the Lord God to grow every tree that is pleasant to the sight and good for food..." (Genesis 2:29 KJV).

However, the origin of poverty could be traceable to the curse that attended the fall of man. Hence the scripture says "And unto Adam he said, because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I have commanded thee, saying Thou shall not eat of it: cursed is the ground for thy sake; in sorrow shall thou eat of it all the days of thy life; thorns and thistles shall it

bring forth to thee; and thou shall eat the herbs of the field; in the sweat of thy face, thou shall eat bread, till thou return unto the ground; for dust thou art, and unto dust shall thou return" (Genesis 3: 17-19 KJV). Thus, poverty has been pervasive and protracted in human history.

But in loving-kindness and tender mercies, God has provided His covenant faithfulness (Deuteronomy 8:18 KJV) and human diligence (Proverbs 10:4) as exit routes from poverty. Therefore, "Throughout most of world history, a vast majority of the world's population – well above 90% – was poor. That is clearly no longer the case. How did the world get to this point? On the surface, the answer to this question is simple: the last two centuries have seen more economic growth than the rest of human history combined. Economic growth refers to a sustained increase in economic prosperity as measured by the total goods and services

produced in the economy (commonly referred to as gross domestic product, or GDP)’’²

Therefore, as a general introduction to this thesis, this chapter gives an overview of the poverty burden, the relevance and importance of the need to identify the causes of material and financial poverty in the Christian communities in Rivers state, Nigeria. The chapter also describes how the work will be carried out as well as the conceptual underpinning and limit of the study.

1.2 Statement of Problem

As mentioned above, the last two decades reined in endemic global poverty as a result of robust economic growth. This was principally due to industrial revolution and technological revolution respectively. This has not been the experience in Nigeria despite the efforts of successive administrations since independence to date. “The post-colonial history of Nigeria is fraught with development strategies targeted at reducing the sufferings of the masses. Since independence in 1960, Nigeria had launched and implemented over 40 poverty reduction programmes, all targeted at poverty reduction. Onah (2021) identified some of the established programmes as; Operation Feed the Nation (OFN), the Green Revolution, the Directorate of Food, Roads, and Rural Infrastructure (DFRRI), the National Directorate of Employment (NDE), the Better Life Programme (BLP) for rural women; a gender specific programme designed to improve the life of rural women, the Family Support Programme (FSP), the

Family Economic Advancement Programme (FEAP), the Strategic Grains Reserve Authority (SGRA), the Accelerated Crop Production (ACP), the Poverty Alleviation Programme (PAP), the National Poverty Eradication Programme (NAPEP), the National Economic Empowerment and Development Strategy (NEEDS), the Vision 2020, the N-Power, among others.

Similarly, the country had adopted, and domesticated several global and continental development plans, all targeted at mitigating the grave effect of poverty. Some of these global plans include: the Lagos Plan of Action; the United Nation's New Agenda for the Development of Africa in the 1990s; the Africa Europe Summits' Cairo Plan of Action; the World Bank led Strategic Partnership with Africa; the International Monetary Fund-led Poverty Reduction Strategy Papers (PRSPs), the Japan led Tokyo Agenda for Action, the African Growth and Opportunity Act (AGOA), the New Partnership for African Development (NEPAD); the Millennium Development Goals (MDGs), Sustainable Development Goals (SDGs) among others. Successive administrations in Nigeria, both civilian and military had ostensibly demonstrated its concern for the plights of the ordinary citizen in Nigeria"³ The seemingly inexorable poverty affects every state and demographic. The Christian communities in Rivers State, Nigeria are not excepted.

1.3 Purpose of the Study

The purpose of this thesis is to establish that poverty is not a random occurrence but a consequence of certain socioeconomic and political situations. These causal agents are essentially man-made and not natural factors. Also, that “to alleviate poverty, we must understand wealth”⁴ This study aims to establish the reasons why significant real economic growth, which is the objective and credible panacea for poverty, is elusive in Nigeria.

Specifically, this research intends to:

- i. Identify the causes of material and financial poverty in Nigeria.
- ii. Investigate whether there are poverty causal factors specific to Rivers State.
- iii. Determine whether there are incidences and/or impacts of poverty that are peculiar to Christian communities in Rivers State.
- iv. Propose poverty amelioration measures

1.4 Significance of the Study

Poverty is a cardinal problem in Nigeria. “It is demeaning, dehumanizing and an affront to human existence. Man is therefore naturally embattled whenever poverty exists as it is today”⁵

This research has significance by providing perspective and insight into this social malice of lack and wretchedness. In particular, it will offer immense

assistance to Churches, various tiers and arms of Government and Non-Governmental organizations on their fight against poverty. Similarly, it will provide an invaluable resource to researchers to engage in further study on poverty. This thesis will be useful in several contexts such as:

- i. Assistance in formulation of poverty alleviation strategies, programmes and policies.
- ii. To highlight the imperative of equitable income distribution in Nigeria in general and Rivers State in particular.
- iii. To make a significant contribution to knowledge as it pertains to the incidence, dynamics and impact of poverty in Nigeria in general and the Christian communities in Rivers State in particular.
- iv. To highlight the importance of ethics and social justice in the quest to build the Nigeria of our dream.
- v. Identification of the fundamental role of institutional framework to the attainment of consistency in real economic growth as an effective means of poverty reduction.
- vi. A source of resource for further and/or future research on poverty, social justice and other topics.

1.4 Scope of the Study

Poverty can be broadly conceptualised as severe lack which is demeaning or dehumanizing. In this context therefore, it can be classified into:

-Material and Financial Poverty

-Social Poverty (oppression)

-Political Poverty (Powerlessness)

There is also poverty of spirit which is meekness, humility and dependence on God. This is a virtue that should be desired and earnestly coveted by Christians. According to the Scripture “Blessed are the poor in spirit: for theirs is the kingdom of heaven.”(Mathew 5:3 KJV). This research focuses on Material and Financial Poverty as a real-life experience in Christian communities in Rivers State, Nigeria. Other categories of Poverty may be considered in the context of ancillary relevance.

The thesis covers the Concept of Poverty, Prosperity Theology, causative factors of Poverty, Intervention Framework and ameliorative strategies. There is a brief review of the history of Rivers State as the state is the environment or setting for the study. It also provides a measure of context to the research. Also, the thesis contemplates Christian as born-again Christian. “The understanding of born again is in the context of ‘Elect according to the foreknowledge of God the father through the sanctification of the Spirit unto obedience and the sprinkling of the blood of Jesus Christ: Grace unto you, and peace, be multiplied’ (1 Peter 1:2 King James Version)”⁶ That is the scope of the study covers Christians in Rivers State who have salvation and sanctification experiences. This research will not cover nominal Christians. That is, those who claim to be Christians but have not

experienced the first and second works of grace of salvation and sanctification respectively are considered to be nominal Christians for the purpose of this research.

1.5 Methodology and Sources of Data

Diverse methods and sources of data shall be utilised in this study. Data shall be obtained from interviews. Poverty is a personal and sensitive challenge which very often place enormous economic, social and psychological burden on its victims. In the circumstance, there is a real challenge of obtaining valid responses from interviewees who are grappling with poverty. The level of trust and confidence required to obtain unbiased data from the primary victims of poverty are often attained by their pastors and scarcely by researchers. To overcome this initial data validity and reliability problem, this study will interview some pastors who have been in pastoral ministry in Rivers State for a reasonably long period of time. Four pastors who have been in ministry for a combined period of about one hundred and eleven years in Rivers State will be interviewed.

Their responses will give a synthesis of the poverty situation of thousands of Christians in Rivers State whom they have ministered to. Beyond addressing the validity and reliability challenge aforementioned, this approach substantially mitigates the problem of smallness of sample size (that is microanalysis) inherent in qualitative research.

There is a plethora of articles, journals and books on poverty. However, this study will review the published works of the United Nations and World Bank because of their sustained, extensive and ambitious commitment to poverty alleviation. The International Monetary Fund (IMF) is a major financial agency of the United Nations which acts as a Lender of last Resort to governments all over the World. It makes claims of commitment to poverty reduction around the World. But its infamous Structural Adjustment Programme always aggravate poverty and misery. Consequently, this research will not give any consideration to IMF.

For example, “ending poverty in all its forms is the first of the 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development”⁷ by the United Nations. Also, the published work of Daron Acemoglu, Simon Johnson and James Robinson titled “Understanding Prosperity and Poverty: Geography, Institutions, and the Reversal of Fortune” will be reviewed because:

- i. The authors have carried out numerous research works on poverty.
- ii. Their published work chosen for review in this study is considered as highly authoritative as it won the Nobel Prize for Economics for 2024.
- iii. The research work focused on sub-Saharan Africa invariably includes Nigeria.

This study is also observational (action research) as the researcher has been in a personal ministry to the needy in Port Harcourt, the capital of Rivers State from February 2000 to date.

Proponents of Prosperity Theology claim it addresses poverty. In view of its theological propositions, this study will be polemical in the method of review of Prosperity Theology.

The method that will be used to process the interview responses will be “Qualitative Data Analysis (QDA) as a process of Noticing, Collecting and Thinking about interesting things.”⁸ The process will be iterative until saturation is attained. That is, there is no new fact that can be gleaned from the interview responses.

Also, data triangulation will be performed on the various data sources. This entails comparing the responses from the various interviewees for convergence or corroboration.

1.6 Theoretical Framework

In the identification or assessment of poverty, this research considers the poverty perspectives of economic theory. These include classical, neoclassical, Keynesian and neoliberal conceptions of poverty. There is no explicit consideration of Marxist Theory.

The United Nations and World Bank have devoted on a consistent basis, enormous resources into research on and implementation of strategies for global poverty reduction. The conceptualisation of poverty by these multilateral

organisations have been integrated with economic theory as aforementioned to form the theoretical basis for analysis and interpretation in this research.

End Notes

- ¹ “Poverty” Retrieved from *en.wikipedia.org/wiki/poverty*. Accessed on 16/11/2024
- ² Mark Koyama and Jared Rubin, *How the World became Rich. The Historical Origins of Economic Growth* (Cambridge UK: Polity Press 2022) p22-23
- ³ Amakoromo W. Timi, Asiegbu V. Iheanyichukwu and Okafor C. Ogechukwu, “Poverty Alleviation Programmes and the Prevailing Challenges for sustainable development Goals in Nigeria: An Assessment.” *Wukari International Studies Journal* Vol8(4) July 2024
- ⁴ Mark Koyama and Jared Rubin, *How the World became Rich. The Historical Origins of Economic Growth* (Cambridge UK: Polity Press 2022) p21
- ⁵ “Poverty-Alleviation” Retrieved from *scribd.com/document/710368841/Poverty-Alleviation*. Accessed on 17/11/2024
- ⁶ Ajanwachuku Samuel, *The Secrets and Impact of Christian Marriages in Port Harcourt, Rivers State, Nigeria*. A thesis submitted to the Department of Christian Theology, Dynamic Theological Seminary, Kwale, Delta State, Nigeria, in partial fulfilment of the requirements for the award Post Graduate Diploma in Biblical and Theological Education. January 2024
- ⁷ “Poverty and the Sustainable Development Goals” Retrieved from

un.org/en/global-issues/ending-poverty. Accessed on 20/11/2024

- ⁸ John V Seidel Qualitative Data Analysis User Guide (1998: Colorado) p1

CHAPTER TWO

LITERATURE REVIEW, THE CONCEPT OF POVERTY AND BRIEF HISTORY OF RIVERS STATE

2.1 Introduction

As mentioned in the previous chapter, the origin of poverty may be traced to the curse from God upon humanity as a consequence to the fall of man in the Garden of Eden. That is “And unto Adam he said, Because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I have commanded thee, saying Thou shall not eat of it: cursed is the ground for thy sake; in sorrow shall thou eat of it all the days of thy life; thorns and thistles shall it

bring forth to thee; and thou shall eat the herbs of the field; in the sweat of thy face, thou shall eat bread, till thou return unto the ground; for dust thou art, and unto dust shall thou return” (Genesis 3: 17-19 KJV). Poverty has remained a depressive, disruptive and existential threat to society to date. After the medieval era, the enlightenment period which started in the eighteenth century brought about more societal sensitivity to human dignity. In conjunction with the economic growth occasioned by the industrial revolution, poverty began to be reined in and alleviated in the western world.

After World War 11, the United Nations and the World Bank were established. These two organisations are very committed to global poverty reduction and will

be covered in the Literature Review. Numerous scholarly work has been carried out on poverty. In terms of significance and relevance, the research work that won Daron Acemoglu, Simon Johnson and James Robinson the 2024 Nobel Prize for Economics will also be reviewed as well as the concept of poverty. There will be a polemical reflection on the claim that Prosperity Theology is a panacea for poverty. Finally, a brief history of Rivers State, which is the setting for the study, is narrated.

2.2 Literature Review

Poverty evokes so much emotions and a challenge to the conscience and moral fabric of the society in any and every generation. Consequently, as previously mentioned, there is a plethora of articles, journals and books on this subject. The researcher has chosen the following as fairly representative for literature review on the research topic.

i. United Nations (UN)

The first half of the 20th century witnessed two devastating international conflicts namely World War 1(1914-1918) and World War 11(1939-1945). “The United Nations (UN) is a diplomatic and political international organization with the intended purpose of maintaining international peace and security, developing friendly relations among nations, achieving international cooperation, and serving as a center for coordinating the actions of member nations. It is widely recognised as

the world's largest international organization. The UN is headquartered in New York City, in international territory with certain privileges extraterritorial to the United States, and the UN has other offices in Geneva, Nairobi, Vienna, and The Hague, where the International Court of Justice is headquartered at the Peace Palace. The UN was established after World War II with the aim of preventing future world wars”¹ The Charter is the legal basis for its existence. “Representatives of 50 nations met in San Francisco April-June 1945 to complete the Charter of the United Nations. The United Nations came into existence on October 24, 1945, after 29 nations had ratified the Charter”²

The core objectives of the United Nations can be summarised as:

- i. Peacekeeping and Security.
- ii. Encouraging and promoting human rights.
- iii. Environmental protection.
- iv. Economic development and humanitarian assistance. This includes eradication of extreme poverty and hunger.

It intends to eradicate poverty for the present and future generations and captures this noble aim under its Sustainable Development Goals (SDGs)

“The SDGs, also known as the Global Goals, were adopted by the United Nations in 2015 as a universal call to action to end poverty, protect the planet, and ensure that by 2030 all people enjoy peace and

prosperity. The 17 SDGs are integrated—they recognize that action in one area will affect outcomes in others, and that development must balance social, economic and environmental sustainability. Countries have committed to prioritize progress for those who're furthest behind. The SDGs are designed to end poverty, hunger, AIDS, and discrimination against women and girls.

The creativity, knowhow, technology and financial resources from all of society is necessary to achieve these SDGs in every context:

- 1 No poverty
- 2 Zero hunger
- 3 Good health and well-being
- 4 Quality education
- 5 Gender equality
- 6 Clean water and sanitation
- 7 Affordable and clean energy
- 8 Decent work and economic growth
- 9 Industry, innovation and infrastructure
- 10 Reduced inequalities
- 11 Sustainable cities and communities
- 12 Responsible consumption and production
- 13 Climate action
- 14 Life Below Water

15 Life on land

16 Peace, justice and strong institutions

17 Partnerships for the goals”³

The United Nations adopts the international poverty line which is currently \$2.15 per person per day based on the Purchasing Power Parity “The international poverty line is a monetary threshold under which an individual is considered to be living in poverty.”⁴

It further uses the Global Multidimensional Poverty Index (MPI) to get a more comprehensive assessment of poverty.

“The global Multidimensional Poverty Index (MPI) measures acute multidimensional poverty across more than 100 developing countries. It does so by measuring each person’s overlapping deprivations across 10 indicators in three equally weighted dimensions: health, education and standard of living. The health and education dimensions are based on two indicators each, while standard of living is based on six indicators.”⁵

The 2023 United Nations poverty assessment of Nigeria is the most recent by the organisation and it was based on 2021 data. In that report 33% of Nigerian population experience multidimensional poverty while a further 16.6% are in imminent risk of multidimensional poverty. The intensity of deprivation of Nigerians who are multidimensionally poor stood at 52.9%. However, the report recorded the percentage of

Nigerians that are economically poor as 30.9%. It is pertinent to state that:

- i. The economic fundamentals from 2021 to date have deteriorated significantly. Therefore, the aforementioned poverty indices would have correspondingly deteriorated
- ii. The process of data collection for the computation of the indices by the UN requires interface with the Nigerian government. Political consideration and institutional weaknesses would likely have resulted in partial disclosure of dire conditions.

UN Key Partners in Nigeria are:

GOVERNMENT MINISTRIES

Women Affairs and Social Development

- Health
- Justice
- Education
- Humanitarian Affairs, Disaster Management and Social Development
- Science, Technology and Innovation
- Industry, Trade and Investment
- Youth and Sports
- Labour and Employment

DEPARTMENTS, AGENCIES AND OTHERS

- Office of the Senior Special Assistant to the President on the Sustainable

Development Goals (OSSAP)

- National Population Commission
- National Bureau of Statistics
- Nigeria Immigration Services
- National Primary Health Care Development Agency (NPHCDA)
- National Information Technology Development Agency
- Nigeria Hydrological Services Agency (NIHSA)
- National Emergency Management Agency (NEMA)
- Nigerian Meteorological Agency (NiMet)
- Federal and states inland revenue services
- National Social Safety-nets Coordinating Office
- Teachers Registration Council of Nigeria (TRCN)
- National Teachers Institute (NTI)
- Nigeria Police Force (NPF)
- Environment and Power and Mines
- Civil Society Organizations

The policy advisory and technical support of the UN to the Nigerian Government does not seem to be effective against the background of pathologically weak government institutions and pervasive poor governance. The UN should strive to have a mechanism to ensure

effectiveness of their efforts. Last year (2023), the United Nations Sustainable Development Cooperation Framework (UNSDCF) 2023-2027 was introduced. It is still early to evaluate its effectiveness

The Ministries, Department and Agencies seem to have captured or overwhelmed the United Nations In Nigeria. Published statistics can barely stand a cursory interrogation. For example, the unemployment rate for 2023 was stated at 4.2% almost the same with UK that was 4.06% and better than Canada that was 5.4%. Also, there is paucity of donor funds to support the laudable goals of the United Nations. For example, in 2023 “Ten (10) key development partners donated 226.07 million USD (84%) of the voluntary contributions, with the Government of the Germany donating the largest share of USD 47.38 million USD (21%) of the funds.”⁶ In the context of the enormity of deprivation and lack in Nigeria, such levels of funding seems uninspiring against the backdrop of the UN’s goal of ending poverty in 2030.

ii. World Bank

The World Bank was established in 1944 but began operations in 1946. The purpose was to rebuild Europe and Japan from the devastations of World War 11. It started as the International Bank for Reconstruction and Development (IBRD). Upon completion of its pioneer reconstruction mandate, it shifted its focus to developing countries. In

this regard, it has set a clear mission: ending extreme poverty and boosting shared prosperity on a liveable planet.

“The World Bank is funded through many sources. Initially, the source of funding was the contributions from the wealthier member states. More recently, the World Bank raises funds from the capital markets. The World Bank holds an AAA credit rating, which makes it easy for it to raise capital at low interest rates. Consequently, it can provide developing countries financing at lower rates. Other sources of funding include the return on its investments and fees earned from advisory services provided.”⁷

“The World Bank has created new organizations within itself that specialize in different activities. All these organizations together are called the World Bank Group. It consists of:

- IBRD lends to low- and middle-income countries;
- International Development Association (IDA) lends to low-income countries;
- International Finance Corporation (IFC) lends to the private sector;
- Multilateral Investment Guarantee Agency (MIGA) encourages private companies to invest in foreign countries; and
- International Centre for Settlement of Investment Disputes (ICSID) helps private investors and foreign countries work out differences when they don't agree”⁸

In the World Bank classification, Nigeria was a low-income country in 1987 but had since made the transition to a lower middle income (LMI) country. The 2024-2025 World Bank annual country classifications still retains Nigeria as a LMI country. Therefore, Nigerian government financing support from the World bank is via the IBRD. Also, select few Nigerian private companies also secure loans from IFC.

“Data from the external debt stock of the Debt Management Office (DMO) as of March 31, 2024 indicated that Nigeria was indebted to the World Bank to the tune of \$15.59 billion”⁹

On September 26, 2024 the World Bank announced a further approval of \$1.57 billion loan to Nigeria as stated below:

“The World Bank has today approved three operations for a total of \$1.57 billion to support the Government of Nigeria in strengthening human capital through better health for women, children and adolescents and building resilience to the effects of climate change such as floods and droughts through improving dam safety and irrigation.”¹⁰

The new financing includes \$500 million for addressing governance issues that constrain the delivery of education and health (HOPE-GOV), \$570 million for the Primary Healthcare Provision Strengthening Program (HOPE-PHC) and \$500 million for the Sustainable Power and Irrigation for Nigeria Project (SPIN).

Therefore, as at September 26, 2024 the World Bank's financial commitment to Nigeria stood at \$17.16 billion before interest accruals and repayments (if any) between March 31, 2024 and September 26, 2024. At the closing exchange rate of 1653.61 naira to US dollar, this amounted to 28.4 trillion Naira.

The question needs to be asked: are there commensurate developments to justify the funds received by Nigeria from United Nations and World Bank?

Fund Disbursement Dynamics: United Nations and World Bank.

The United Nations and World Bank have committed enormous resources towards poverty reduction in Nigeria. Sadly, the experience of Nigerians has been an inexorable increase in extreme and multidimensional poverty. The conceptualisation of their assistance seems flawless; but the results are suspect. Therefore, there is a need to formulate and adopt fund disbursement dynamics that will ensure aids and loans are not misappropriated. These should include measures such as:

- i. independent verification of the cost estimates of projects to obviate contract inflation.
- ii. Direct disbursement of fund to contractors.
- iii. Bank guarantee to be a precondition for every payment.

- iv. Following from iii above, every payment in advance shall be based on an Advance Payment Guarantee (APG) issued by a Bank.
 - v. Payment for work already completed shall be supported by a Performance Bond (PB) issued by a Bank.
 - vi. Post-audit of every project.
 - vii. The underlying guarantee will be called in the event of any poor performance, non-performance or any other material breach of contract.
 - viii. Consequent on vii above, the Central Bank of Nigeria will debit the guarantor bank and refund the United Nations or World Bank.
 - ix. In the event of viii above the contracts for the projects will be re-awarded and there will be iteration of the above process until there is a satisfactory performance.
- iii. Understanding Prosperity and Poverty: Geography, Institutions and the Reversal of Fortune. By Daron Acemoglu, Simon Johnson, and James Robinson.

According to their research, poor countries are characterized by impediments such as lack of functioning markets, poorly skilled workers and outdated or non-existent technology. But these are proximate causes. However, there are fundamental causes of their unfortunate economic situation which can be explained by either geography hypothesis or institution hypothesis

i. Geographical hypothesis

This has three versions. First, that climate affects productivity, motivation, creativity and inventiveness. Hot climates have negative effect on the aforementioned categories and results in the poverty of inhabitants of such places. By the same token, cold climates have positive effects, the outcome of which is prosperity of inhabitants of cold regions. Eminent scholars of this school of thought includes the famous French philosopher Montesquieu and one of the founders of modern economics Alfred Marshall. Second, that geographical variables, for example climate, soil, vegetation and population density, are underlying factors that enable the development of technology. This view is pioneered by an early Nobel Prize winner in economics Gunnar Myrdal. Thirdly the geography-related disease burden. Those infectious diseases are more prevalent in tropical than in temperate zones. This takes a heavy toll on the annual economic growth of tropical countries and predispose them to poverty. Malaria was used to illustrate this point.

ii. Institution hypothesis

Political and economic institutions are described on the basis of three attributes:

- Rule of law which offers protection of civil or property rights of the population.
- Constraints on the power, excesses and greed of the elites.

-Broad distribution of economic and political incentives and opportunities.

Institutions which have the above attributes are described as good or inclusive institutions. Whereas institutions which are deficient in these attributes are regarded as bad or extractive institutions.

This school of thought has impeccable scholars such as John Locke, Adam Smith and John Stuart Mill. Douglass North won the Nobel Prize in economics for his research on the role of institutions in understanding economic development.

The research goes further to test the hypotheses. It observes that the natural sciences conduct controlled experiments with experiment and control groups to gather data to test hypotheses. But controlled experiments are extremely difficult to conduct in social sciences as we cannot change a country's institutions to observe the effect on the economic wellbeing of its citizens. Fortunately, history offers natural experiments in which geography is constant but institutions vary. This will be used to measure the impact of institutions on the economic wellbeing (poverty or prosperity) of the citizens of a country. The two historical events chosen were:

a. History of Korea since World War II

At the end of World War II, Korea was divided into two countries- the Republic of Korea to the South and the North became the Democratic

People's Republic of Korea. Both countries have the same climate, topography and disease burden or environment. They also have the same ethnicity and culture. At the time of splitting, they had approximately the same per capita income and overall economic circumstances (with North Korea perhaps slightly better). "We can therefore think of the splitting on the Koreas 50 years ago as a natural experiment that we can use to identify the causal influence of (a particular dimension of) institutions on prosperity. Korea was split with the two halves organized in radically different ways, and with geography and many other potential determinants of economic prosperity held fixed. Thus, any differences in economic performance can be attributed to differences in institutions"¹¹ South Korea has been experiencing rapid economic growth whereas North Korea has been in stagnation or decline. By 2000, South Korea with per capita income of \$16,100 joined the Organization of Economic Cooperation and Development, the rich nations club, whereas North Korea with a per capita income of \$1,000 became classified in the league of extremely poor countries. Thus, in the context of their research, South Korea has good or inclusive institutions whereas North Korea has bad or extractive institutions and this has accounted for their divergent economic conditions of prosperity and poverty respectively.

b. European global colonization expedition.

The global colonization exploits of Europeans which started in the 15th century changed the institution of their colonies but could not have changed their geography which is a natural phenomenon. Therefore, if geography determines economic condition, then countries which were rich before colonization should remain rich after colonization. On the other hand, if institutions are central to economic outcomes, then countries where the Europeans introduced good or bad institutions will be rich or poor respectively after colonization. African countries are examples of where the Europeans established extreme extractive institutions; they have been contending with poverty several decades after colonization. There were societies such as the Mughals in India, Aztecs and the Incas in America which ranked among the richest civilizations pre-colonization in 1500. During colonization the Europeans introduced bad institutions in these places and they are in the league of poor societies today.

At the other extreme, the Europeans settled in some of the colonies, created settler societies and replicated the good institutions obtainable in Europe. Post-colonization, these societies have been experiencing significant all-round development and are among the most respected developed countries. These former colonies include Australia, New Zealand, Canada and the United States of America.

Therefore, good institutions create the foundation and incentive for the prosperity of a country whereas bad institutions trap a country in poverty. The research did not address the challenge of how a nation can make the transition from bad institutions to good institutions and thereby migrate from poverty to prosperity. Also, it did not address the short-term measures to alleviate poverty pending the attainment of the desired institutional change. This thesis seeks to address these gaps contextually in “Chapter Five: Measures to Ameliorate the Incidence of Financial and Material Poverty in Christian Communities in Rivers State, Nigeria.”

2.3 The Concept of Poverty

Poverty is a persistent social problem that is as old as human history. It is a condition of lack or deprivation which threatens the existence or sustenance of an individual. “Poverty is a state or condition in which an individual lacks the financial resources and essentials for a basic standard of living.”¹² There are various forms of deprivations in a society which pose a potent challenge to human dignity. “Poverty is the result of a confluence of factors, and not determined solely by income.”¹³ Therefore, the contemporary predominant perspective in academia and government as well as national and international institutions is that “Poverty

is a multidimensional concept that seeks to measure levels of deprivation encountered by a person, household or community.”¹⁴

In this context, the basic types of poverty are as follows:

i. Absolute Poverty

This is a state or condition of basic physiological deprivation which has existential threat. Therefore, “Absolute poverty is a financial condition where an individual or a family does not make enough money to meet their fundamental human needs. Those needs are food, clothing, shelter, education and basic medical care”¹⁵ The poverty line is the monetary value of the basket of goods and services which define the poverty threshold. A person or household with an income that is below the poverty line is considered to be poor. From September 2022, the World Bank updated the international (absolute) poverty line to \$2.15 per person per day based on the purchasing power parity (not on exchange rate). There is a national poverty line for each country. However, price levels differ between rural and urban areas; it should be more informative if countries adopt rural and urban poverty lines. Absolute poverty is also referred to as Primary poverty.

ii. Relative Poverty

It refers to when an individual or household cannot meet the average standard of living in their society or country; but usually enough to meet the basic needs of

life. Relative poverty is therefore contextual, but not existential, poverty. “Relative poverty depends on the level of development of the country. It’s about giving everyone the chance to enjoy the same living standards so that everyone has an equal opportunity to live their life to their full potential”¹⁶ The relatively poor cannot afford the activities and opportunities deemed to be part of a normal life style in their society. In this regard, it is a form of social exclusion. The poverty line is usually set at between 40% to 70% of the average (often median) income.

iii. Secondary Poverty

Secondary Poverty describes the condition of those who earn income above, but end up below, the poverty threshold as a result of financial indiscipline, indiscretion and/or moral laxity or deficiency. Causes of secondary poverty range from over spending on necessities and normal goods to alcohol, gambling and drugs.

iv. Relational Poverty

Poverty which arises from lack of human interaction, network and support systems. This includes poverty that emanates from disadvantageous terms and conditions on which people are integrated in a society such as bias and prejudice on the bases of gender, race, religion and other categories of discrimination.

Yet, there are still other forms of poverty such as situational poverty, generational poverty, rural poverty, urban poverty and cyclical poverty.

2.4 Prosperity Theology

A Christian theological genre that combines biblical proof-texting with knowledge from human sciences especially motivational theories and constructs. The proponents present it as an effective means of evangelism and poverty eradication. It is also referred to as the Prosperity Gospel. “The Prosperity Gospel (PG) is a fast-growing theologically conservative movement frequently associated with Pentecostalism, evangelicalism and charismatic Christianity that emphasizes believer’s ability to transcend poverty and/or illness through devotion and positive confession”¹⁷ It gives the impression that God is overly concerned with the human material wellbeing. But the scripture says “But seek ye first the Kingdom of God and His righteousness; and all these things shall be added unto you.” (Mathew 6:33 KJV). The other things referred to in the above scripture are the material wealth and wellbeing. But the praxis of Prosperity Theology seems to be sought the material things first and the kingdom of God shall be added unto you. Righteousness, which is right standing with God and uprightness of the heart, is scarcely mentioned. “Prosperity theology views the Bible as a contract covenant between God and humans. If humans have faith in God, God will deliver security and prosperity. Faith, positive scriptural confession, and giving to charitable and religious causes will increase one’s material wealth. Material and

especially financial success is seen as evidence of divine grace or favour and blessing”¹⁸ Material wealth is consistently over-emphasized and the adherents develop a desire for wealth which most times verges on obsession. As the means of achieving the stupendous wealth which they regard as their covenant right are often beyond their reach, they embrace scripturally deviant means to get rich. Thus bribery, forgery, inflation of contract, scam and all sorts of economic crimes are associated with prosperity theology Christians. These unfortunate outcomes of over-emphasis on wealth are highly consistent with Social Control Theories in Sociology and Criminology.

Indeed, the Bible speaks of covenants between God and humans which culminated in the new covenant or covenant of grace. The new covenant by the blood of Jesus Christ makes everyone who accepts it a child of God. There is a further requirement of sanctification and holiness as stated in several scriptures such as:

- “Elect according to the foreknowledge of God the Father, through the sanctification of the Spirit, unto obedience and the sprinkling of the blood of Jesus Christ: Grace unto you and peace, be multiplied.” (1 Peter 1:2 KJV)
- “Because it is written, Be ye holy for I am holy” (1 Peter 1:16 KJV)

The new covenant gives a new nature of godliness and not material wealth as claimed by the proponents of Prosperity Theology- “And be renewed in the spirit

of your mind; and that ye put on the new man, which after God is created in righteousness and true holiness.” (Ephesians 4:24 KJV).

The world has undergone degeneracy and corruption as a result of the fall of man with attendant hardship to all that dwell on earth. The doctrine of salvation entails eschatological dualism- the present age and the age to come. In this present age there is trouble and trials which affect everyone on earth; but Jesus promised peace to believers; “These things I have spoken unto you, that in me ye might have peace. In the world ye shall have tribulation: but be of good cheer; I have overcome the world.” (John 16:33 KJV). Also as regards born-again Christians, “The Spirit itself beareth witness with our spirit, that we are the children of God: and if children, then heirs; heirs of God, and joint-heirs with Christ; if so be that we suffer with him, that we may be also glorified together. (Romans 8:16-17 KJV). Proponents of Prosperity Theology somehow renounce the trial, tribulation and suffering mentioned in the above and other scriptures. They regard the challenges of life as a violation of the covenant of God and can interpret such to mean that the covenant and faithfulness of God have failed. They usually adopt doctrinal deregulation and biblical proof-texting to support their views. Oral Roberts is regarded as the founder of prosperity gospel. “It was Oral Roberts, through his subsequent rise as a televangelist, who became known as the first mainstream proponent of prosperity gospel. He preached “seed-faith”,

proclaiming that money donated to his ministry would return to the donor sevenfold.”¹⁹

Other prominent Prosperity gospel proponents include Kenneth Haggin, Kenneth Copeland, David Oyedepo, Joel Osteen, T.D. Jakes to mention but a few.

The Christlikeness of the disciples at Antioch made the unbelievers to call them Christians. But what qualifies one to be an adherent of Prosperity Theology seems to be unrestraint greed and lack of gratitude and contentment for the tangible and intangible blessings from God.

Therefore, Prosperity Theology can bring a lot of people to the Church but will not likely disciple them to be part of the rapture of the Church. In terms of lifting people from poverty, other than those who adopt deviant means, it has produced mixed results at the best. Otherwise, it has been predatory and manipulative and adherents are trapped in the same or deeper level of poverty.

2.5 Brief History of Rivers State

Rivers State is one of the 36 states which comprise the Federal Republic of Nigeria. It has the second largest economy; next to Lagos State and ranks among the top 25 economies in Africa. “Rivers State has maintained its importance as a leading supplier of wealth to the nation for centuries. In 2021, the state ranked 2nd nationwide with a gross domestic product (GDP) of \$51.529 billion and a per capita income of \$5,949 (PPP)”²⁰ It was one of the states that emerged when the

regions were dissolved and a state structure was adopted for the federation. “Rivers State was created on May 27, 1967 by a military Decree and by 1996; Bayelsa State was carved out of it. However, agitation for the creation of Rivers State predated Nigeria’s Independence from Britain in 1960. During the Colonial period, Britain signed many treaties of protection with the chiefs of many coastal communities. Some of these chiefs had hoped that with Nigeria’s independence, the treaties of protection they signed with Britain would also lapse and thus, they would become independent states.”²¹ In respect of its boundaries, “Rivers State, southern Nigeria, comprising the Niger River delta on the Gulf of Guinea. It is bounded by the states of Anambra and Imo on the north, Abia and Akwa Ibom on the east, and Bayelsa and Delta on the west. Rivers state contains mangrove swamps, tropical rainforest, and many rivers.”²² In the assessment of the Federal Republic of Nigeria by the Rivers State Government, the state has impressive geographic land mass, population and economic significance as stated below.

“Rivers State is the sixth-largest geographic area in Nigeria according to 2006 census data. The state has an indigenously diverse population with major riverine and upland divisions with beautiful cultural heritage. The dominant ethnic groups are: Ogoni, Ijaw and Ikwerre. The riverine, including most of the state’s towns and villages surrounded by water is moderately inhabited.

Rivers State is the fifth most populous State in Nigeria. It’s also the second largest economy in the country, next only to Lagos State. Port Harcourt, the State’s

capital, is one of the largest cities in the country and contributes significantly to the nation's financial, manufacturing, transport and telecommunications sectors, among others. In 2007, the State's gross domestic product (GDP) was \$21.07 billion and a per capita income of \$3.965.

Rivers State generates about a third of Nigeria's gross domestic product, gross domestic and national income and foreign exchange. Most of the multinational oil and gas companies in Nigeria and abroad are based either in Rivers State or have offices and branches in the state. These companies include, Shell Petroleum Development Company, Chevron Nigeria Limited, Total-Elf-Fina, Nigeria

Agip Oil Company, Saipem Nigeria Limited, Daewoo Nigeria Limited, Nigeria Liquefied Natural Gas Limited. The State also has two petroleum refineries; two seaports, two airports, the Trans Amadi Industrial Estate and the Onne Oil and Gas Free Zone”²³

People migrate from different places within and outside Nigeria into Rivers State due to its huge economic potential. These migrants and the numerous indigenous ethnic groups give Rivers State a cosmopolitan outlook. “Also, there is high rate of migration into Rivers State for greener pastures as the hub of oil and gas activities in Sub-Sahara Africa. It is home to many indigenous ethnic groups such as Ikwerre, Ibani, Opobo, Eleme, Okrika, and Kalabari, Etche, Ogba, Ogoni, Engenni and others..”²⁴

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CHAPTER THREE

POVERTY INTERVENTION FRAMEWORK

3.1 Introduction

Poverty is an affront to human dignity. It is hugely debilitating in view of its multidimensional attributes. Therefore, any responsible government should have a moral obligation and commitment to the people to alleviate, and idealize the elimination of, poverty. The post-independence political history of Nigeria has shown that the various governments have displayed remarkable proficiency in the formulation of poverty reduction programmes. “The post-colonial history of Nigeria is fraught with development strategies targeted at reducing the sufferings of the masses. Since independence in 1960, Nigeria had launched and implemented over 40 poverty reduction programmes, all targeted at poverty reduction”¹

However, several research works and observable and palpable reality of the Nigerian society have shown seemingly inexorable poverty that seems to be profoundly resistant to poverty reduction programmes. This chapter discusses the poverty intervention efforts of government, non-governmental organizations and individuals.

3.2 Government Initiatives

Government Poverty Intervention initiatives can be discussed under two broad headings:

- i. Poverty Intervention Prior to the Fourth Republic
- ii. Poverty Intervention From the inception of the Fourth Republic to Date.

i. Poverty Intervention Prior to the Fourth Republic.

Nigeria prepared and implemented four National Development Plans which covered the period 1962 to 1985 as follows: First National Development Plan 1962-68, Second National Development Plan 1970-74, Third National development Plan 1975-80 and the Fourth National Development Plan 1981-85. None of these plans directly contemplated poverty alleviation. However, many of the programmes alleviated poverty.

In response to deterioration in economic fundamentals in early 1980s and an attendant spike in economic hardship, the Structural Adjustment Programme (SAP) was adopted in the period 1986 to 1998. A plethora of poverty alleviation programmes were introduced. “Some of the programmes under this era included Directorate of Food, Roads and Rural Infrastructure (DFRRI), National Directorate of Employment (NDE), Better Life Programme (BLP), People’s Bank of Nigeria (PBN), Community Banks (CB), Family Support Programme (FSP), Family Economic Advancement Programme (FEAP), National Agricultural Land Development Authority (NALDA), the Agricultural Development Programmes (ADP), and the Strategic Grains Reserves Programmes (SGRP), the Primary Health Care Scheme (PHCS) and the Guinea Worm Eradication Programme.”²

ii. Poverty Intervention from the Inception of the Fourth Republic to Date.

The current democratic dispensation which started from May 29, 1999 is referred to as the Fourth Republic. From the summary below, every government in the Fourth Republic has been grandiose in poverty alleviation programming.

Obasanjo Civilian Administration 1999-2007

Poverty Alleviation Programme (PAP) was introduced at the inception of the government. It was later re-conceptualized as National Poverty Eradication Programme (NAPEP) in 2001. “NAPEP goals include training youths in vocational trades, to support internship, to support micro-credit, create employment in the automobile industry, and help VVF patients”³

Goodluck Jonathan Administration 2010-2015

Several poverty reduction programmes were introduced. These include:

i. Youth Enterprise with Innovation in Nigeria (YouWIN!)

A jobs and entrepreneurial programme targeted at Nigerians between 18 and 45 years old.

ii. Subsidy Reinvestment and Empowerment Programme (SURE-P)

This was social safety net programs and critical infrastructure projects meant to cushion the effect of petrol subsidy removal in 2012.

iii. Others.

-Social Welfare Services Scheme (SOWESS)

-Youth Empowerment Scheme (YES)

-Rural Infrastructure Development Scheme (RIDS)

Muhammadu Buhari Administration 2015-2023

The National Social Investment Programme (NSIP) was the master programme designed to reduce poverty by an equitable distribution of resources to the vulnerable demographics of the society. It was administered by the National Social Investment

Office (NSIO) established in 2016. NSIP consists of numerous programmes which include:

i. Conditional Cash Transfer (CCT)

Monthly cash transfer to the poor to meet basic needs and education. Transfer was based on a less than transparent database of poor Nigerians.

ii. N-Power

Vocational training and monthly stipends to supposedly indigent Nigerians. It was categorized into four segments or parts: N-Agro, N-Tech, N-Tax and N-Health.

iii. Government Enterprise and Empowerment Program (GEEP)

Collateral free micro-loans to young entrepreneurs especially women.

iv. COPE

The programme was a 1,500 Naira per child payment subject to a limit of 5,000 Naira. It also provided a business start-up capital of 84,000 Naira.

v. Home Grown School Feeding Program (HGSF)

The program worked with local farms to provide free meals to students in poor localities.

Bola Ahmed Tinubu Administration 2023-Date

The present government has also rolled out numerous poverty reduction schemes such as:

i. Student Loan Scheme

ii. Consumer Credit Corporation

iii. Compressed Natural Gas Initiative

- iv. Digital and Creative Enterprises Programme
- v. Skill-Up Artisans Programme
- vi. National Youth Talent Export Programme
- vii. Housing Initiative
- viii. Nano-Business Support
- ix. Nigerian Youth Academy
- x. Micro and Small Business Loan
- xi. NDDC Internship Scheme for Niger Delta Youth

Conclusion

The Nigerian population still suffers pervasive deprivation despite the remarkable poverty reduction programme formulation consistency by the various governments over the years. “Successive Governments in Nigeria have formulated and implemented various social, economic and political programmes to alleviate poverty and improve the living standard of its citizens, each new programme is an improvement on the former programme both in scope and ideology but lack the needed commitment and incentive on the part of the initiators and implementers to make such programmes to alleviate or eradicate poverty a success.”⁴ Indeed proxy measures of poverty such as insecurity, religious intolerance, unemployment and underemployment are worsening. In that context, it can be said that there has been a deterioration of the poverty problem overtime. Almost always, there is a sound conceptualization of the poverty alleviation programmes. But the implementation is

recurrently bungled. Corruption, nepotism and gross incompetence render these programmes impotent.

3.3 Non-Governmental Organization(NGO) Programmes

Non-Governmental Organizations (NGOs) are defined in various ways due to their engagement in highly diversified activities at various levels of operations. Because of the international coverage, significance and commitment to poverty alleviation of the United Nations, this thesis identifies with the United Nations concept of NGO. According to the United Nations Development Programme (UNDP) Programme and Operations and Policies and Procedures (POPP), “A non-governmental organization (NGO) is defined as a non-profit organization, group or institution that operates independently from a Government and has humanitarian or development objectives.”⁵ The Red Cross Society of Nigeria established in 1960 is the first NGO both in Nigeria as well as in Rivers State. The economic challenges which started in the 1980s has led to the proliferation of NGOs both in Rivers State and nationwide. Notable NGOs in Rivers State include but are not restricted to Doctors Without Borders, Women of Vision Association, Oxfam, Afro Centre for Development of Peace, Association for Waste Recovery and Renewable Energy (AWREE), Foundation for Correction of Moral Decadence (FCMD), Total Care Unit (TCU), Venerable Dr Josiah Alozie Foundation (VDJAF) Havids Centre for Environmental Development (HCED), Rahi Medical Outreach (RMO), Women Aid Collective (WACOL) and Bill and Melinda Gate Foundation. The sources of fund for these and all NGOs are primarily donations, members contributions, grants and fundraising activities. The grassroots orientation

of NGOs gives them significant local knowledge of the context and nuances of the local communities. Therefore, their programmes are often relevant and effective. They offer a useful interface and facilitate collaboration between the communities, government and other stakeholders.

The poverty alleviation programmes of NGOs in Rivers State have an impressive and comprehensive scope and community coverage. These include

i. Economic Empowerment

This entails enabling the people to earn sustainable income aimed at escaping from the yoke of poverty. Rivers State is the Oil and Gas Capital of, and second largest economy in, Nigeria. Vocational training sponsored by NGOs prioritizes technical skills that are relevant to the Oil and Gas Industry such as welding, fitting, fabrication, rig operation, injector repairs, industrial electrical works, safety certification, oil waste treatment and management.

The skills acquisition programme also covers soap making, fragrance (perfumes and air freshener) making, paint making, computing, sewing, plumbing, livestock farming, tiling and furniture works (which includes carpentry and woodwork).

The trainees may be paid some stipends during the programme. Some NGOs, subject to funding constraints, provide micro and small enterprise grants and concessionary loans to those who have successfully completed skills acquisition programmes.

ii. Quality Healthcare

“Quality of care is the degree to which health services for individuals and population increase the likelihood of desired health outcomes and are consistent with evidence-

based professional knowledge.”⁶ The NGOs strive to bring avoidable deaths to an end in communities as well as improve the health span of the people. Whereas life span is how long a person lives, health span is how long a person lives in good health. In furtherance of both health span and life span, they establish primary health centres or clinics, carry out preventive health measures including vaccinations, conduct health awareness campaigns and carry out periodic free surgical procedures.

iii. Quality Education

The NGOs intervention in education is based on the premise that quality human capital development is an effective, formidable and sustainable means of breaking the clutches of poverty. This is an evidential proposition on the basis of the impact of the scientific revolution of the sixteen and seventeen centuries and the industrial revolution of the eighteen and nineteen centuries which resulted in a substantial and sustained reduction in poverty in western Europe. NGOS therefore build schools, offer scholarships and conduct various literacy programs.

iv. Community Development

The interventions of NGOs in this regard are aimed at creating a harmonious, habitable, cohesive, vibrant, decent and peaceful communities. “Non-government organizations with their advantage of non-rigid, locality specific, felt need-based, beneficiary oriented and committed nature of service have established multitude of roles which can effect rural development.”⁷

The gamut of activities includes provision of boreholes, electricity supply through connection to the national grid or independent (often solar) power supply, road construction, cultism eradication, drug abuse rehabilitation to mention but a few.

Limitations of the poverty alleviation programmes of NGOs.

The poverty alleviation programmes of NGOs are usually relevant and impactful. Nevertheless, certain critical challenges constraint their effectiveness. These include:

i. Limited Funding

The sources of fund of NGOs are primarily donations, members contributions, grants and fundraising. These are seldom sufficiently large and sustainable enough to fund the projects contemplated in their various programmes.

ii. Infrastructural Deficiencies

Deficient infrastructures are often a correlate of the endemic poverty in most NGO beneficiary programme communities. In which case, the favourable effects of these projects are diluted.

iii. Programme Impact Assessment

There seems to be a consensus that NGO programmes are needful, relevant and impactful. However, there is a lack of comprehensive research assessment of the impact of these programmes. This hinders the development of evidence-based project programming which is invaluable for long term success.

iv. Inadequate Understanding of the Community Milieu

There exists a lack of adequate understanding of the relevant stakeholders in the programme community and the appropriate collaborate dynamics that will harmonize and optimize the positive energies required to accomplish the programme objectives.

v. Lack of research-led application of technology.

This includes the use of applications such as Artificial Intelligence (AI) to simulate, decide, design and optimize programmes.

3.4 Individual Initiatives

There is an emergent trend of polarization of individual poverty alleviation initiatives on faith basis. That is, Christians tend to assist fellow Christians while occultists and traditional worshippers also focus their assistance on their members.

The researcher has been involved in personal initiatives to alleviate poverty among Christians in Rivers State from February 2000 to date. Christians who make personal and consistent commitment towards poverty alleviation usually consider it as a personal or family ministry and a fulfilment of divine purpose. The scriptures offer insight, inspiration and foundation for such commitment. A few examples of such scriptures and the typical interpretations given to them by these individuals who engage in poverty amelioration are given below:

i. “and I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shall be a blessing” (Genesis 12:2 KJV)

Interpretation: God has blessed them with wealth in order for them to meet the needs of the poor and thereby become a blessing. They consider themselves as stewards or caretakers on behalf of God for their wealth (1 Corinthians 4: 1-2).

ii. “But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day” (Deuteronomy 8:18 KJV).

“For the poor shall never cease out of the land: therefore, I command thee, saying, Thou shall open thy hand wide unto thy brother, to thy poor, and to thy needy, in thy land.” (Deuteronomy 15:11 KJV)

Interpretation: God in covenant faithfulness has blessed them with wealth. But in his wisdom he left some to be poor and has instructed them to take care of the poor. Failure to make such commitment will amount to a transgression and a despise to the grace of God.

iii. “Blessed is he that considereth the poor: the Lord will deliver him in time of trouble. The Lord will preserve him, and keep him alive; and he shall be blessed upon the earth: And thou wilt not deliver him unto the will of his enemies. The Lord will strengthen him upon the bed of languishing: Thou will make all his bed in his sickness.” (Psalms 41:1-3 KJV)

Interpretation: Meeting the needs of the poor will guarantee victory in the times of troubles and over the plot of enemies. They will be alive to enjoy their wealth and will survive sicknesses including malignant or terminal diseases.

iv. “He that hath pity upon the poor lendeth unto the LORD; And that which he hath given will he pay him again” (Proverbs 19:17 KJV)

Interpretation: Their compassion by alleviating the suffering of the poor creates an obligation on the part of God towards them. That God pays it back as sustainable wealth, good health, protection, longevity of line and indeed all-round blessing.

Their interventions for needy fellow Christians are usually in the following areas:

i. Accommodation

Payment of house rent on regular or ad hoc basis.

ii. School fees

Some children from poor Christian families are granted full or tuition-only scholarships. Yet others are granted financial assistance towards their education subject to funding constraints.

iii. Medical Bills

Funds are usually given to these brethren or paid directly to the hospitals in the event of out- patient treatment, in-patient treatment or surgical procedures.

iv. Skills Acquisition

Training cost for vocational skills of their choice is paid. Upon training completion, financial assistance is granted to enable them get started.

v. Upkeep Allowance

Periodic or ad hoc cash transfers are made to these brethren to assist in their living expenses. It is pertinent to state that Christians of adequate financial means, who also have poverty alleviation vision and commitment are few relative to the population of poor Christians in Rivers State. This imbalance limits the overall impact of this mode

of intervention. Also, a lot of Churches in Rivers State render in various degrees the assistance mentioned above to poor Christians.

End Notes

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CHAPTER FOUR

CAUSES OF MATERIAL AND FINANCIAL POVERTY IN CHRISTIAN COMMUNITIES IN RIVERS STATE, NIGERIA

4.1 Introduction

There is a widespread debilitating material and financial poverty in the Christian communities in Rivers State, Nigeria. That is, “Alarming rate of the needy far exceeds the rich”¹ Christians need to be settled in a church and grow in grace and be fruitful. The Scripture says “Those that be planted in the house of the LORD shall flourish in the courts of our God.” (Psalms 92: 13 KJV). However, poverty has unsettled some and made them “nomadic Christians”. Therefore, it is “the reason some Christians are rushing from one church to another, especially where the material and financial needs of the members are met, irrespective of their teachings. People are no longer thinking of their spiritual needs as much as they concentrate to get their material and financial needs met”²

The underlying factors in the incidence of deprivation may vary from one person or place to another. Thus “the causes of poverty may vary with respect to nation, region, and in comparison, with other countries at the global level”³ This chapter is an assessment of the causative factors of material and financial poverty in Christian communities in Rivers State.

4.2 Social Causes of Poverty in Rivers State

These refer to the causative factors of poverty which arise from the social structure and stratification of Rivers State. In the absence of effective and credible protective measures, the people at the bottom of the social ladder are vulnerable to poverty as a consequence of the dynamics of relationships within and between the various social classes. These social causes of poverty are discussed below.

i. Grossly inadequate Church financial support system

Some churches have financial support system for the needy. However, it is seldom mainstreamed into the organisational system. Thus, it does not receive priority attention and resource allocation and the poverty alleviation impact tends to be negligible. Many churches do not have any intervention system for the poor but may occasionally engage in acts of charity or compassion to them.

ii. Lack of viable social network

There is a pervasive lack of valuable personal relationships which can offer the needful connection to secure good employments or viable business opportunities that will generate poverty-yoke-breaking-income levels. There is a dearth of critical social skills of charisma and savviness. These qualities come with commitment to appropriate personal development.

iii. Ineffective counselling and mentorship

There is a preponderance of church leaders who counsel and mentor the brethren but do not have the holistic knowhow to effectively address the poverty challenge. Such tasks require in-depth knowledge of the nature and dynamics

of the social, political, economic, cultural and religious underlying causes of poverty. The result is that the counselling and mentoring are most times ineffective to lift people out of poverty. Hence material and financial poverty remains a major challenge in Christian communities in Rivers State.

iv. Abuse of Church financial support system

The endemic nature of poverty in the Christian communities overwhelm the churches support system. Sometimes relevant and adequate assistance rendered to a select fortunate beneficiaries does not produced desirable results due to continuous abuse of the churches' magnanimity. This takes various forms such as:

- a. Bungled participation in church-sponsored vocational skills training.
- b. Misappropriation or misapplication of business support fund from the church.
- c. Seeking to make permanent a temporary financial accommodation from the church. Which is intended to cover some period of time within which the beneficiary should get a sustainable means of livelihood.

v. Poor Education

A lot of the Christians are ill-educated and thus do not possess the skills and competences necessary to secure good employments with income package that will keep them above the poverty line. Some are quality graduates but their training has limited demand in the major sectors of Rivers State economy which

are Oil and Gas and Banking. Such graduates as well as the ill-educated tend to secure casual or low-income jobs which keep them in the realm of poverty.

vi. Poor family background

This refers to Christians from families with little or no resources and who as a result have suffered several and severe deprivations. They are markedly disadvantaged and their situation could be part of a long family history of impoverishments. That is, they are victims of cyclical poverty that is generational in nature. Specifically, “generational poverty is a term applied to families who have experienced poverty for at least two generations”⁴ They often feel worthless, helpless and hopeless. Such “Poor people often believe they are failures. And this message of oppression and hopelessness affects their ability to hope for a better future. Their grandfathers lived in poverty. Their fathers lived in poverty. The cycle continues with them and will continue to the next generation as well.”⁵ In most cases, poverty mentality may be an apt description of their mind-set. Their attitude and behaviour are suggestive of a conscious or unconscious belief that they are destined for perpetual penury. Their lives are also so inclined, “for as he thinketh in his heart, so he is” (Proverbs 23:7 KJV). Although outside intervention is required to break the poverty cycle induced by penurious family background, yet the major obstacle seems to be poverty mind-set. The researcher has not suggested nor in any way implied that the right mind-set is talking big without any contact or validation with reality and appropriate, actionable and sustainable plan.

vii. Non-existent or ineffective social welfare scheme

Regardless that Rivers State is the Oil and Gas capital of Nigeria and the second largest economy in the country, yet it has remarkable inequities and inequalities. This has produced a fringe social class in the state which is highly vulnerable to poverty. Incidentally, a large proportion of the Christian community in Rivers State are in this class. As mentioned in Chapter 3.2 there has been consistent poverty alleviation programmes by successive federal governments in Nigeria but have unfortunately yielded abysmal results. The intervention schemes of the Rivers State government have not fared any better.

4.3 Political Causes of Poverty In Rivers State

Politics entails governance, power and distribution of resources. The activities in the aforementioned political categories in Nigeria, inclusive of Rivers State have been overly unjust. The effect is that a large proportion of the populace in Rivers State and indeed the entire country has been brought under the poverty scourge. The political aloofness of the Christian communities in Rivers State makes them to have the same or sometimes aggravated incidence of poverty when compared with other communities. Causes of poverty among Christians in Rivers State attributable to the political system include:

i. Abuse of power

Whereas politics refers to the way a country is governed, it also refers to the distribution of resources within the country. In abuse of political power, there is a relative lack of federal establishments in Southern

Nigeria, especially the South-South and South East. Significant resources which are allocated to establish and to operate these federal institutions have a positive impact on the economy of the host states as well as the economic wellbeing of the residents. Rivers State as well as other states in Southern Nigeria are disadvantaged in the asymmetrical distribution of federal establishment and thus vulnerable to further poverty pressure in their fringe demographic categories. By the same token, the abuse of power described above contributes to the incidence of financial and material poverty in Christian communities in Rivers State.

Non-inclusive institutions

Non-inclusive institutions are also called exclusive institutions.

“Exclusive institutions withhold rights and entitlements, and undermine equal opportunities, voice and access to resources and services.”⁶

Institutions and systems in Nigeria have become highly discriminatory in terms of access to resources, rights and equal business and employment opportunities. The bases of discrimination are principally religion, ethnicity, political affiliation and cult membership. Members of Christian communities in Rivers State are usually excluded from income-generation opportunities especially on the basis of their political aloofness and non-membership of cult groups.

ii. Corruption and state capture

Corruption is deceitful behaviour by those in positions of authority to get benefits for themselves or their accomplices. It is a dishonest, unethical and in most cases criminal conduct. “Corruption is an anti-social attitude awarding improper privileges contrary to legal and moral norms and impairs the authorities' capacity to secure the welfare of all citizens”⁷ It is a deep-rooted social malady in Rivers State and indeed the entire Nigeria whereby the “common wealth” is misappropriated by morally bankrupt public officers and their accomplices. Poverty then becomes the portion and reality of those at the low-end of the socioeconomic ladder, some of who are also members of the Christian communities in Rivers State.

State Capture is the significant control of a state's decision-making processes by a narrow interest group or significant actors for corrupt purposes and to escape prosecution from law enforcement agencies at the end of the tenure of their employment, appointment or government.

“State capture is a type of systemic political corruption in which private interests significantly influence a state's decision-making processes to their own advantage.”⁸ “public officeholders abuse the power attached to their office to steal money and assets for themselves, but also to change the rules of the game in ways that consolidate and entrench their hold on power. Retaining power becomes a high-stakes game not just because they wish to retain access to opportunities for embezzlement: while in

power, they also benefit from impunity. If ousted, they become far more exposed to the threat of law enforcement investigations or prosecutions. This is why leaders often explicitly change the rules to allow them to stay in office, as in Russia, Turkey, and China, or systematically dismantle democratic checks and balances, for example by undermining the independence of the judiciary and civil society, as in Hungary and Poland.”⁹ The Nigerian situation is a comprehensive State Capture, as all the arms of the government – executive, legislature and judiciary – seem to have been captured. In the circumstance, there is extensive and intensive denial of access to sources of meaningful livelihood to most people in Rivers State. This results in absolute poverty, which sometimes poses existential challenges, to both Christian and non-Christian communities in Rivers State. It may be pertinent to state that State Capture has similar dire consequences on all the states in Nigeria.

4.4 Economic Causes of Poverty in Rivers State

Although poverty is a multidimensional phenomenon, nevertheless the economic realm gives considerable insight to its causes and possible solutions. Diverse econocentric causes of poverty in Christian communities in Rivers State can be identified; some of which are described below.

- i. Laziness

That is, lack of consistent and conscientious productive activities. There is a disturbing habit of idleness and lethargy among the cross section of

Christian communities in Rivers State. Poverty is a consequence of laziness. “He becometh poor that dealeth with a slack hand: But the hand of the diligent maketh rich” (Proverbs 10:4 KJV).

ii. Ignorance or non-acceptance of scalability

Scalability is a concept which recommends to start small and grow an economic activity in measured and manageable increments over time.

To start at a small size makes:

- a. It easier to raise start-up capital.
- b. It faster to develop competence and cognate experience.
- c. Mistakes less costly.
- d. A person to develop business philosophy organically.
- e. A person to understand and inculcate business discipline.

A lot of Christian in Rivers State are ignorant of or aversive toward the scalability concept. According to the Scripture, this ought not to be so:

“For who hath despised the day of small things? For they shall rejoice, and shall see the plummet in the hand of Zerubbabel with those seven; they are the eyes of the LORD, which run to and fro through the whole earth.” (Zechariah 4:10 KJV). So, God is also the God of small beginnings. But they prefer to start big and therefore miss the benefits of small beginning enumerated above and more crucially may miss divine deliverance from poverty.

iii. Lack of perseverance.

There may be difficulty or delay in the accomplishment of desired results and it becomes crucial not to give up. Perseverance is “continued effort to do or achieve something, even when this is difficult or takes a long time”¹⁰

There are several reasons why it may take a long time to achieve success such as:

- a. Lack of distinctive competence
- b. Industry life cycle
- c. Business development phases
- d. Economic cycle
- e. Competitive pressure.

“I returned and saw under the sun, that the race is not for the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happeneth to them all.” (Ecclesiastes 9: 11 KJV). That is, success is also influenced by timing and opportunities which are beyond human wisdom, understanding and indeed other dimensions of human skills and competences. Therefore, there is a God-factor in success.

It is common among Christians in Rivers State not to stay the course in their economic activities and relate to and wait on God to break the yoke of poverty and usher them into material prosperity.

iv. Lack of business capital

Whereas people can secure employment in the public or private sector, many people earn a living by engaging in micro and small-scale businesses. Relatively few people own medium and large-scale businesses. The fund required to establish and sustain a business is conceptualised as a business capital. More specifically, business capital is the money and assets which provides the facilities for a business and pays for its current operation and funds future growth. Given the nature of the business and dynamics of the industry, the proposed scale of operation can be reduced to have a business capital requirement that can likely be raised. While there are social and political factors which impede the raising of business capital by Christians in Rivers State, the problem is aggravated by their ignorance of or ill disposition toward scalability.

v. Extreme harshness of the economic environment

The business environment has been increasingly tough from 2015 to date. This has been as a result of deterioration in the economic fundamentals. Consequently, more people have been falling below the poverty line in the Christian and non-Christian communities in Rivers State.

vi. Business indiscipline

Business indiscipline may be defined in several ways. For the purpose of this thesis, it is the non-commitment or non-conformity with policies,

procedures and practices which enable the attainment of the efficiency and effectiveness necessary for long-term survival and profitability of a business. The business culture in the Christian communities in Rivers State is substantially non-conformist as regards to sound business discipline in the context of the entire spectrum of projects, operations and finance. As a result, the entrepreneurial activities of the brethren (Christians) are markedly vulnerable to competitive pressures and external economic shocks. The consequence is widespread underperformance or business failure which keeps the subject Christians within the domain of material and financial poverty.

vii. Lack of savviness: unproductive ventures

That is, lack of the distinctive business competence which finds expression in relevant practical knowledge, consistent good judgement and appropriate timely and proactive decisions. Business savviness deficiency is common in the Christian communities in Rivers State and that results in the Christians engaging in unproductive ventures. There are several reasons for lack of savviness such as:

- a. Aptitudinal misfit
- b. Lack of dedication or commitment to the business
- c. Poor training and skills acquisition
- d. Absence of appropriate mentorship
- e. Attitudinal challenges such as tardiness and clumsiness

viii. Natural causes: flood and soil degradation

The riverine areas in Rivers State are subject to annual flooding. It negatively affects the economic and social life of riverine dwellers which includes the riverine Christian communities. The economic condition of most of these people are fragile. People lose their means of livelihood and homes to flooding and are thus driven into, or further deeper into, poverty.

Farming, in addition to fishing, is a predominant occupation of rural dwellers in Rivers State. There are often poor agricultural harvests as a result of soil degradation. The abysmal harvest generates meagre income which does not meet their basic needs.

ix. Subsistence farming

The farmers are usually not conversant with modern field crop production and soil management. In particular, improved and hybrid seeds are not used, fertilizers are not applied as appropriate or not applied at all and farm sizes are often small. Therefore, the farmers are mostly peasants and their farm produce are almost for domestic consumption with little or no surplus to sale and generate income.

x. Workforce exploitation

In Nigeria, there is widespread poor employee remuneration by private and public sector institutions. Neoliberalism as a political and economic philosophy has weakened or eliminated collective employee bargaining, trade unionism and the overall necessity for adequate workforce remuneration. Thus, although Rivers State is considered to be a rich state being the oil and gas capital of Nigeria, yet workers' salaries are very poor. Given the relative high price level and poor remuneration in Rivers State, monetary and financial poverty is common within the Christian and non-Christian communities in Rivers State.

4.5 Religious Causes of Poverty In Rivers State

This section considers how the belief and practice of Christianity in Christian communities in Rivers State could have contributed to the incidence of material and financial poverty in those communities. Other than the mainline churches, church denominations in Rivers State can be classified according to their preoccupation with any of three broad dogmas of holiness, prosperity and demonology as:

- i. Holiness churches

The preoccupation is sanctification and a long sin list which members dare not commit otherwise they will be disciplined.

- ii. Prosperity churches

Wealth and health are the preoccupation of such ministries and presented as evidence of salvation and righteousness.

iii. Deliverance Churches

The presentation is that demons are everywhere all the time causing all manner of problems. Things that are obviously the result of personal limitations or indiscretion are attributed to these ubiquitous and patently evil satanic beings. There is little or no personal responsibility for wrong decisions or outcomes.

The above denomination types have biblical basis, but their entire theological formulations do not reflect balance and harmony with the entire Scriptures (Bible). Some of the teachings or their misinterpretation by members may indeed be among the causes of material and financial poverty in Christian communities in Rivers State as discussed below.

i. Money is evil.

“Wrong teaching in some quarters that money is evil is among the causes of material and financial poverty in Christian communities in Rivers State”¹¹ Most Christians who hold this misleading idea belong to the holiness denomination. They say they do not want to defile themselves with the riches of this world. According to them money leads to hell and often quote: “And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter the kingdom of God!” (Mark 10:23 KJV). The scriptures which anchor

their religious belief also include blessed are the poor in spirit for theirs is the kingdom of heaven, alongside with blessed are they which do hunger and thirst after righteousness (not material things) for they shall be filled (Mathew 5: 3,6 KJV).

ii. Perverted prosperity teachings

Christians are encouraged through messages and teachings to keep confessing that wealth and riches untold are their covenant right as children of the King of kings and the Lord of Lords, the sovereign and owner of the earth and the fullness thereof. Keep saying it, keep believing it and the person will suddenly become rich, they are told. This has proven to be delusional. But there is no corresponding emphasis on hard work without which poverty is the consequence: “He becometh poor that dealeth with a slack hand: But the hand of the diligent maketh rich” (Proverbs 10: 4 KJV). This wrong belief which leads to, and reinforces, poverty is found among Christians in prosperity churches.

iii. Over spiritualizing everything.

There are various stakeholders in a business such as owners, employees, suppliers, customers, competitors and government. These stakeholders have different goals and operational modalities which could be conflicting and thereby resulting in challenges. A nuanced approach which is protective of the vision, mission and strategic imperatives of

the business is often the blueprint in such circumstances. But Christians often classify

stakeholders and other challenges which are normal in business as spiritual problems. This results in wrong responses that could undermine the business. Similarly, there is often over spiritualization by Christian employees of the dynamics of workplace relationships. Over spiritualization of things seems to affect all the denominational categories. But Christians in deliverance churches seem to be more vulnerable to this challenge.

iv. Mistaken capacity deficiencies for spiritual attacks

“Some Christians believe that their poverty is caused by principalities, ancestral and other powers of darkness and witchcraft spirits. Sadly, most times lack of competence and other capacity deficiencies are the major causes of their poverty.”¹² Christians who are caught in this wrong belief are mostly in the holiness and deliverance churches. This belief amounts to a distraction from capacity building and continuous self-improvement which are necessary for relevance and significant accomplishments.

Bribery, inflation of contracts, forged contract performance documents and sundry corruption have become the “new normal” in public and private organizations in Rivers State. In order to maintain their salvation experience, Christians in Rivers State distance themselves from these fraudulent and ungodly

conducts. They miss out on the huge sums of money shared which is the reward of unrighteousness. This emergent unethical business culture contributes to the material and financial poverty in the Christian communities in Rivers State. The deterioration in the moral fabric of Nigeria suggests that Christians in other states have the same challenge.

End Notes

¹ Anthony Komando, 20 years pastoral experience in Rivers State, Director of Operations Redemption Ministries Bible Church. Interviewed at Port Harcourt Rivers State, 6/12/2024

² Sule Joseph Balogun, 33 years pastoral experience in Rivers State, Director of Church Growth Redemption Ministries Bible Church and Rector, Redemption Bible College. Interviewed at Port Harcourt Rivers State, 6/12/2024

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¹¹ Donatus Osere, 16 years pastoral experience in Rivers State, Lead Pastor Redemption Ministries Bible Church Lion Assembly, Port Harcourt. Interviewed at Port Harcourt Rivers State, 7/12/2024

¹² Cletus Desmond, 42 years pastoral experience in Rivers State, General Overseer Redemption Ministries Bible Church. Interviewed at Port Harcourt Rivers State, 8/12/2024

CHAPTER FIVE

MEASURES TO AMELIORATE THE INCIDENCE OF MATERIAL AND FINANCIAL POVERTY IN CHRISTIAN COMMUNITIES IN RIVERS STATE, NIGERIA.

5.1 Introduction

Poverty is a devaluation of our common humanity. It is a source of uneasiness, deep and chronic pain to the soul of everyone whose conscience is still alive. “The World Social Summit identified poverty eradication as an ethical, social, political and economic imperative of mankind and called on governments to address the root causes of poverty, provide for basic needs for all and ensure that the poor have access to productive resources, including credit, education and training. Poverty eradication must be mainstreamed into the national policies and actions in accordance with the internationally agreed development goals forming part of the broad United Nations Development Agenda, forged at UN conferences and summits in the economic, social and related. fields.”¹ Poverty is hugely burdensome on both the individuals and the society through multidimensional challenges such as the following:

i. Malnutrition

Many poor people scarcely afford sufficient quantity of food and of the right nutritional balance. Their low immunity as a result of malnourishment makes them disease and sickness prone.

ii. Poor health span

Health span is one of the metrics for measurement of the quality of life. “Health span can be defined as the period of one’s life that one is healthy. However, being “healthy” means different things to different people. A better definition might include being free from serious disease. A disease is considered to be serious if it is a leading cause of death”² The squalid living conditions and inability to afford good health care unfortunately predisposes poor people to poor health span.

iii. Low self-esteem and low self-actualization

The Humanistic-Existential perspective of psychology emphasis the human capacity for self-fulfilment facilitated by freedom of choice. In that school of thought, in the Hierarchy of Needs theory by Abraham Maslow, self-esteem and self-actualization in that progressive order represent the highest human needs.

Self –esteem refers to a self-assessment of one’s importance in the society. People crave for high self-esteem. While self-actualization is the feeling of ultimate accomplishment inherent in one’s talents. Poverty limits access to quality education and sometimes the likelihood that a person will study the course of his choice. Also, a poor person is subjected to social, economic and political exclusions. The foregoing factors result in, and reinforce, low self-esteem and low self-actualization.

iv. Crime

The crime rates are higher in poor neighbourhoods and countries when compared with rich neighbourhoods and countries respectively.

v. Undermines the economy a nation

A country with a preponderance of poor people tends to have a weak economy.

“Poverty has resulted in individuals not having choices and opportunities to get fundamental needs for survival including food, shelter and clothing. Subsequently, they are unable to participate effectively in society towards development of a strong community as they lack these basic capacities. It leads to insecurity, powerlessness and exclusion of individuals, households and communities.”³ Therefore, addressing poverty requires the collaborative actions of governmental and non-governmental organizations and individuals. “Poverty alleviation refers to the efforts, strategies, and policies aimed at reducing or eliminating poverty. It is an internationally recognized goal for development and has been prioritized by organizations such as the World Bank.”⁴ The various interventions should address the underlying causative factors. Poverty is an economic challenge, with social and political ramifications, which creates humanitarian crises. Therefore, “Poverty reduction, poverty relief, or poverty alleviation is a set of measures, both economic and humanitarian, that are intended to permanently lift people out of poverty. Poverty alleviation also involves improving the living conditions of people who are already poor.”⁵ Chapter four has discussed the causes and prevalence of material and financial

poverty in Christian communities in Rivers State. Whereas the focus of the following sections of this chapter is on poverty ameliorative measures for the Rivers State Christian communities.

5.2 Entrepreneurship Development

Entrepreneurship Development is the acquisition of the competencies and mindset necessary to establish and operate a business successfully. It covers fundamentals and critical success factors of business such as:

- i. Idea generation
- ii. Problem-solving skills
- iii. Opportunities identification
- iv. Product-market combinations
- v. Risks-assessment and philosophy
- vi. Competitive strategy
- vii. Systems
- viii. Structures
- ix. Processes
- x. Financial discipline
- xi. Cyclical categories and their ramifications-economy, business, product and industry
- xii. Contextual realities
- xiii. Emotional Intelligence

xiv. Entrepreneurial Mindset

xv. Funding: grants, savings, equity investors and loans

Development of entrepreneurial knowledge and skills requires structured training, mentorship and commitment to active learning and unlearning. An entrepreneur is a person who sets up a business with a view to make profits. There are two broad types of entrepreneurs: Innovation-driven entrepreneurs and necessity-driven entrepreneurs. The former is innovative, highly motivated with a strong personal drive. The latter engage in business because they could not secure gainful employment. There should be massive rollout of entrepreneurship development programmes in the Christian communities in Rivers State to launch both the innovative and non-innovative into business as innovative-driven and necessity driven entrepreneurs respectively. Entrepreneurship is a proven effective means of lifting people out of poverty. “Entrepreneurship development plays a crucial role in shaping the economic landscape of nations, fostering innovation, and driving job creation. It represents the engine of economic growth and the catalyst for transformative change in developed and developing economies.”⁶

Vocational training to acquire skills relevant to the Oil and Gas Industry increases the likelihood of securing a decent employment. These include welding, fitting, heavy-duty equipment operations, tugboat operations, seagoing vessel crew, industrial technician and certified safety professional.

Modernization of agriculture through improved seedlings, hybrids and mechanization will make farmers to make more profits and begin to escape the poverty trap.

Churches should be at the vanguard of sponsoring and sourcing for sponsorship of entrepreneurship development, modernization of agriculture and relevant vocational training programmes for the Christian communities in Rivers State.

5.3 Doctrinal Recast

Doctrine can be defined the teachings of the word of God to form a basis for belief, faith and practice. As mentioned under the religious causes of poverty in Rivers State in Chapter four, there are teachings or their misinterpretations in various church denominations which may rank among the causes of poverty. There should be sufficient clarifications and refinement of such teachings in order to break the resultant religious poverty snare. Therefore, teachings should be clear on the following for example:

- i. Money is important.

It is the love of money that is the root of all evil... (1Timothy 6: 10); not money itself. Money is important to meet basic needs and enjoy some comfort. Salvation is free, but preaching of the gospel requires money and is indeed expensive. “Cry yet, saying, Thus saith the LORD of hosts; my cities through prosperity shall yet be spread abroad: and the LORD shall yet comfort Zion, and shall yet choose Jerusalem”. The

great commission to preach the gospel to the whole world requires humongous money, that is prosperity, to accomplish. Therefore, money is important to every member of the Church as well as for the fulfilment of the mandate of the Church.

ii. Diligence is not optional.

Consistency and carefulness at work is vital in earning a decent income. Confession of prosperity without working hard and smart is an illusion. “For even when we were with you, this we commanded you, that if any would not work, neither should he eat” (2 Thessalonians 3:10 KJV). Food is needed to maintain the physiology and stay alive. But the right to eat is expressed as a preserve of those who work in the above scripture. That is a phenomenal expression that to work, which is effective when carried out with diligence, is not optional.

iii. There are imperfections in the earthly realm

There are challenges in this present world which are the consequences of the fall of man and not the activities of demons and their human agents. These are inherent in the structures and systems of the place of employment, in business and the society in general. They should be resolved or navigated around with tact and savviness.

iv. Incompetence and poor attitude are the lead causes of poverty not demons.

There are demons in their various categories. However, they are still created beings with considerable but limited abilities. This is because they are neither omnipotent nor omnipresent nor omniscient. God is still the sovereign Lord over all creation and fully in charge of human destiny especially His covenant people- “Have respect unto the covenant: For the dark places of the earth are full of the habitations of cruelty”

(Psalms 74:20 KJV). This is not a denial of the demonic factor in poverty and other human problems. However, these accursed spirits play secondary roles at the most in the incidence of material and financial poverty in Christian communities in Rivers State.

5.4 Social Capital Development

People cannot satisfy all their needs and wants by their own efforts. Everyone needs cooperation, generosity and favour of others. Thus, the necessity to maintain personal contacts and networks. Social Capital refers to advantageous social relations. “Social capital can also be thought of as the potential ability to obtain resources, favors, or information from one's personal connections.”⁷ Social Capital Development is therefore the establishment, growth and maintenance of connections and networks that give access to social capital. Nevertheless, Social Capital does not have a universally accepted meaning. Rather its conceptualization and operationalization are context specific. In the context of

the subject of this thesis, social capital development is the need to establish, nurture and sustain social relations for the Christian communities in Rivers State that will enable all, especially the poor, Christians to:

- i. Obtain quality education
- ii. Access medical care
- iii. Commit to family planning and small family size
- iv. Maximize their inclusion in government poverty alleviation programmes
- v. Secure jobs with good remuneration packages
- vi. Establish viable businesses.

Church leadership should play a leading role and on an interdenominational basis in the realization of this agenda. Viable social networks should be created within the Christian communities and outside of the Christian communities inclusive of local and international non-governmental organizations (NGOs).

5.5 Ethical Revolution Advocacy

Rivers State and indeed the entire Nigeria have evolved into a society where resources, opportunities and benefits are the exclusive preserve of a few people. The alarming social exclusion has resulted in widespread poverty in Christian and other communities in Rivers State. The total state capture by the cabal has created a seemingly inexorable poverty situation for the vast majority of the population. There is an urgent need for a fundamental, drastic and non-violent change in the

governance of Rivers State to an inclusive system which offers opportunities for people to transcend poverty and fulfil their potentials and aspirations. Church leadership in Rivers State should inter-denominationally refine their theology to mount a sustained challenge on the systemic oppression, exploitation and domination which have consigned and trapped many in abject poverty. Such contextual theological formulations achieved revolutionary and salutary effect as Liberation Theology in addressing poverty in Latin America. It is essentially a systematic theology presentation of the Christian faith from the perspective of the poor. It also accomplished similar positive results as Black Theology in North America in respect of the segregation, oppression and consequent poverty of the black people.

The Liberation Theology which achieved commendable results was a Roman Catholic Church movement led by Gustavo Gutierrez. The Second Vatican Council which took place between 1962 to 1965 gave it an impetus through its reflections on critical issues such as ecumenism and inter-faith dialogue. Similarly, the Christian Association of Nigeria (CAN) and Pentecostal Fellowship of Nigeria (PFN) should galvanize all Churches to embark on theological advocacy against the prevailing systemic poverty. The war against poverty should also be escalated by CAN and PFN to the Nigeria Inter-Religious Council (NIREC) and any other inter-faith dialogue platform. However, there should be absolute protection of Christian doctrines in the inter-faith relationships to avoid syncretism.

End Notes

- ¹ “Poverty Eradication” Retrieved from *social.desa.un.org/issues/poverty-eradication*. Accessed on 9/1/2025
- ² “Healthspan is more important than lifespan, so why don’t more people know about it?” Retrieved from *publichealth.wustl.edu/healthspan-is-more-important-than-lifespan-so-why-dont-more-people-know-about-it*. Accessed on 9/1/2025
- ³ Alex Hou Hong Ng et al “Poverty: Its Causes and Solutions” World Academy of Science, Engineering and Technology, *International Journal of Humanities and Social Sciences* Vol: 7, No:8, 2013
- ⁴ “Poverty Alleviation” Retrieved from *sciencedirect.com/topics/social-sciences/poverty-alleviation*. Accessed on 9/1/2025
- ⁵ “Poverty Reduction” Retrieved from *en.wikipedia.org/wiki/Poverty_reduction*. Accessed on 10/1/2025
- ⁶ “Entrepreneurship Development” Retrieved from *shiksha.com/online-courses/articles/entrepreneurship-development*. Accessed on 11/1/2025
- ⁷ “What Is Social Capital? Definition, Types, and Examples” Retrieved from *investopedia.com/terms/s/socialcapital*. Accessed on 12/1/2025

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Summary

Poverty is deprivation which is abject most times with existential challenges. It has become a moral burden to all people of conscience worldwide. The subject of this thesis is The Causes of Material and Financial Poverty in the Christian Communities in Rivers State, Nigeria. Although Rivers State is the second richest state in Nigeria, yet the incidence of material and financial poverty in Christian and Non-Christian communities in Rivers State is palpable. The literature review focuses on the United Nations and the World bank because of their cardinal and consistent commitment to poverty amelioration in Rivers State, the entire Nigeria and the whole world. Also reviewed is the research work on prosperity and poverty which won the Nobel Prize in Economics for 2024 for the authors- Daron Acemoglu, Simon Johnson, and James Robinson. The various poverty intervention measures adopted by post-independence successive governments to date were analysed. Interviews of four pastors with a combined pastoral experience in Rivers State of about one hundred and eleven years were conducted. Qualitative Data Analysis and triangulation have been carried out on the data obtained to arrive at the causes of material and financial poverty in Christian communities in Rivers State. The proposed amelioration measures have been directed at the causative factor of poverty.

6.2 Conclusion

- i. Poverty will likely remain endemic in any society which has not attained fundamental socioeconomic advancements. Western Europe had a preponderance of poor people up to the fifteenth century. However the poverty rate shrank consistently with the economic growth occasioned by the scientific revolution in the sixteenth and seventeenth centuries, industrial revolution of the eighteenth and nineteenth centuries, technological revolution of the twentieth century, and digital revolution of the twenty first century.
- ii. The post-independence political history of Nigeria has shown that the various governments have displayed remarkable proficiency in the formulation of poverty reduction programmes. But Poverty and Social Impact Analysis (PSIA) which is an examination of the impact of policies and programmes on the poor and other social groups has shown that these government poverty reduction measures have produced mixed results at the best and abysmal outcome most times.
- iii. Exclusive or extractive institutions have been implicated in societies where poverty is widespread, abject and unresponsive to amelioration measures. These aptly describe poverty and institutional situations in Rivers State and Nigeria as a whole.

- iv. There is a need to upend the prevailing atrocious system in Rivers State and usher in a new inclusive system which offers opportunities for all to fulfil their potentials.

6.3 Recommendations

- i. The fraud and bottlenecks in the poverty alleviation programmes should be stopped as a matter of urgency. “Need to put in place an effective system that makes the delivery of poverty alleviation programmes easily accessible to the intended beneficiaries. The federal government of Nigeria and other development partners should put in place modalities that ensure that only those who truly need to be lifted out of the shackles of poverty benefit from any given poverty alleviation programme. This can be done when there is a right database that captures the demographics of the people.”¹
- ii. Leaders of the various Church denominations in Rivers State should band together to alleviate poverty in Christian communities in Rivers State in particular and the entire country in general. Specifically, they should:
 - a. Establish entrepreneurship development programmes to groom successful businessmen. Emphasis should be on viable micro and small businesses which are the entry-level businesses. These can more easily and swiftly lift people out of poverty.

- b. Evaluate their homiletics and remove any teaching or preaching which inclines towards poverty. “Teach the people that Christianity is not synonymous with poverty. Balanced teachings on faith and prosperity should be done by people who have been proven in the field as believers and practitioners of righteousness”²
 - c. Encourage and support Christians to build beneficial connections and networks.
 - d. Develop and preach in the churches a Liberation Theology which expresses the Christian faith from the perspective of the poor and oppressed. Use this theology for evangelism and mission work. This can bring about a non-violent revolution that will change the present non-inclusive systems as has been experienced in Latin America and North America (in the form of Black Theology)
- iii. Encourage the Christian Association of Nigeria (CAN) and Pentecostal Fellowship of Nigeria (PFN) to engage with the other faiths groups for a coordinated effort to liberate the country from the strangle hold of the cabals and usher in an equitable and poverty liberative system. Good institutions ensure greater national wealth and more even distribution of income and a significant reduction in the incidence and severity of poverty. The crux of the matter is that good institutions do not evolve as a natural progression. Their emergence will require the defeat of the anti-life forces of the non-inclusive institutions. “At some level, it is

perhaps surprising that some societies have dysfunctional institutions, despite the large economic and social costs that these bring. Our perspective in this essay is that there are no compelling reasons to think that societies will naturally gravitate towards good institutions. In fact, appreciating why this is so will be key to understanding why institutions vary across countries. Institutions not only affect economic prospects of nations, but are also central to the distribution of income among various individuals and groups in society – in other words, institutions not only affect the size of the social pie, but also how it is distributed.”³ However each faith will maintain and reflect its belief in the advocacy against poverty. Therefore, this recommendation does not support nor in anyway imply syncretism.

End Notes

¹ Emmanuel Elomien Ofure et al, “Poverty alleviation programs in Nigeria: a study of World Mission Agency(WMA) using principal component analysis.”

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² Sule Joseph Balogun, 33 years pastoral experience in Rivers State, Director of Church Growth Redemption Ministries Bible Church and Rector Redemption Bible College. Interviewed at Port Harcourt Rivers State, 6/12/2024

³ Daron Acemoglu, Simon Johnson, and James Robinson, *Understanding Prosperity and Poverty: Geography, Institutions and the Reversal of Fortune* (New York: Oxford Academic 2006) p6

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