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AGENCIES OF CAPITALISM: EVALUATING NIGERIAN PENTECOSTALISM USING AFRICAN MORAL PHILOSOPHIES

BY
DANIEL OGHENEKEVHWE OROGUN
(U19396652)

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PROMOTER: PROF. JERRY PILLAY

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DECLARATION

I hereby declare that the conception and execution of this research is my own and original work. I have equally acknowledged all ideas, views, and extracts of others used.

……
Daniel Oghenekevhwe Orogun
(u19396652)

28th September 2020
Dated:……

……..
Prof. Jerry Pillay (Supervisor)

Dated:……

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DEDICATION.

This work is dedicated to the Glory of God and the emergence of transformational servant leaders in Africa

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ACKNOWLEDGEMENT OF SCHOLARSHIP

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ABSTRACT

The parallel existence of turbo-casino or monopoly capitalism and the commodification of the gospel among the Nigerian Neo-Pentecostals in recent times may be beyond rumour. The alleged accompanying socio-moral and socio-economic damages may have put about forty million Nigerian Pentecostal Christians in a high risk of manipulation, extortion, and exploitation. Logically, it makes no sense for the government, ecumenical bodies, and other stakeholders to address the issues except the claims against the pulpit entrepreneurs and capitalists are scholarly validated. With this background, it is the purpose of this research to investigate the existence of socio-moral abnormalities, the causes, and effects among the Nigerian Neo-Pentecostals.

Under the lens of African moral philosophies namely Philosophical Consciencism, Ujamaa, and Ubuntu, this thesis focuses on three (3) churches which represent the Classical, Contemporary, and Paradigm Neo-Pentecostalism, respectively. They are the Lifaworld Church (LFC), Paholag Church (PHC), and Daystar Christian Centre (DCC). The research used literature, media, and fourteen (14) relevant and available interviewees to gather information on these churches. The outcome revealed that unaccountability, fraudulent fundraising styles, sales of miracles and healings, personalisation of the churches as family businesses, nepotism, tribalism, staff and associates' exploitation, corruption via a pastoral elitist alliance with the political class, abuse of spiritual authority, and poor corporate social responsibility, all exist in the LFC, PHC and possibly the Neo-Pentecostals in general. Using their style of leadership, lifestyle, cultural and western influence, and prosperity theology, the LFC and PHC leaders were categorized as agents of turbo-monopoly capitalisms, while the paradigm church DCC was categorized under the responsible capitalism. Thus, this research upheld that not all Neo-Pentecostals are agencies of turbo-monopoly capitalism and that the paradigm Neo-Pentecostal practices should be emulated and improved upon by most Neo-Pentecostal churches in Nigeria. Alongside many recommendations, the ultimate submission of this research is that the causes of Pentecostal capitalism, ranging from greed to selfishness are founded on 'lack of love' towards the sheep; as 1Corinthians 13:13 sustained where there is love, turbo and monopoly capitalisms which validate abnormal socio-moral activities among Nigerian Neo-Pentecostal pastors can be eradicated.

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KEYWORDS

Nigerian Neo-Pentecostalism, Pentecostal Capitalism, Turbo-Monopoly Capitalisms, Commodification, Extortion, Exploitation, Manipulation, Philosophical Consciencism, Ujamaa, Ubuntu, Servant - Boss Leadership, Lifestyle, and prosperity theology.

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ABBREVIATIONS

PFN - Pentecostal Fellowship of Nigeria.

LFC - Lifaworld Church

PHC - Paholag Church

BOT - Board of Trustees

DCC - Daystar Christian Centre

DLA - Daystar Leadership Academy

GO -General Overseer

NGO – Non-Governmental Organisation.

CSR – Corporate Social Responsibility.

NPASA - Nigerian Pastors Association of South Africa

UN – United Nations

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Chapter One

General Introduction

1.1 - Background to the Study

The critical analysis of Solomon's ancient wisdom suggests that thoughts stimulate and precede action. In his own words in Proverbs 23:7 (KJV), he presented the algorithm of thoughts, actions, and identity. Solomon argued that 'as a man thinks in his heart, so is he'. The amplified version of the same verse paints a perspective that relates to manipulation in the behavioural pattern. By inference, actions whether positive or negative are motivated by earlier thoughts and thus reveal the identity of the actor. James Allen rephrased the same statement and placed an identity on the actor when he stated that "As he (man) thinks, so he is; as he continues to think, so he remains" (1923:19). Descartes, in his search for truth, agreed with the relationship between thoughts and identity. Using himself as an example, he claimed that '…I think therefore I am' (1637:19-20). In other words, to act positively or negatively begins with thinking. If an idea is conceived from thoughts, then it suffices to say that consequent actions resulted from the earlier thoughts.

Furthermore, the idea of thoughts and identity is not limited to individuals, it extends to behavioural patterns of communities, organisations, and institutions like religious bodies. It is then proper to infer that the philosophies of certain religious groups are informed by the thoughts of the framers of their theology. In Christianity today, there are various intra-religious groups with their unique identity. Among the Christian bodies with unique thoughts or theology are the Pentecostals. The philosophy of Pentecostalism has no doubt metamorphosed over the centuries. The thoughts have changed dramatically from holiness movements before and during the Azusa experience to contemporary capitalistic ideology (See Quayesi-Amakye, 2016: 77, Henri, 2014:209; Sundkler, 1976:318-319; cf Synan 2019: 1- 14; BBC, 2009:1-16). Pentecostalism, as it is today, is characterized by an identity synonymous with capitalism in the marketplace (see Meyer, 2007:5-28). This culture is not only heralded at a global level but most dominant in the continent of Africa with Nigeria at the forefront.

The goals of the founding fathers of Pentecostalism were not centred on acquisitiveness and profit-making for self-aggrandisement. According to Synan (2019: 4 of 16), for the first

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decade practically all Pentecostals, both in America and around the world were overwhelmingly Arminian in their basic theology and were strongly perfectionistic in their spirituality and lifestyle (ibid 2019: 2 of 16). Unfortunately, as time changes, the fundamentals of holiness, uprightness, and morally acceptable theology were replaced by the American Neo-Pentecostal capitalistic style. This system has since then taken over the phase of many Neo-Pentecostal ministries across the globe.

Ayoade (2015) reported that in Nigeria, the first person known with the capitalistic tendency in ministry was Archbishop Benson Idahosa. He was converted in a Pentecostal church called Assemblies of God in 1952. In the year 1971, he was ordained by Pa. Elton and Gordon Lindsey. In 1981 David Duplesis ordained him as a Bishop. Two years later (1973) Idahosa claimed a change in ministry philosophy; his new mission statement was that God had called him to fight poverty and preach the prosperity gospel. In the light of this newly found calling, he became very popular such that he was regarded as the father of Pentecostalism in Nigeria. Relate (2016: 2 of 3), reported that Idahosa was the founding President of the Pentecostal Fellowship of Nigeria (PFN) and many prominent Nigerian Pentecostal pastors like Ayo Oritsejafor, Bishop Olowonla, Bishop Felix Omobude, Bishop Fred Addo and Pastor Chris Oyakhilome were his apprentices. However, as the pioneer of the prosperity gospel in Nigeria, under his leadership, Pentecostal theology and practices continue to experience alteration, leading to many morally questionable practices as against the traditions of the founding fathers of Pentecostalism**.** Subsequently, the theological alteration became so obvious such that capitalistic activities became the norm for any Neo-Pentecostal preacher who desires to succeed in Nigeria. Indeed, Idahosa championed Pentecostal capitalism in Nigeria.

It is important to note that the prevailing poverty in Africa, made prosperity gospel easily acceptable to the adherents (see Okosun, 2018: 89, cf Abdullahi, 2019). With such leverage on African's financial predicaments, prosperity theology became the signature of the Neo-Pentecostals in Nigeria. Correspondingly, Idahosa's mentees like Bishop Olowonla, Ayo Oritsejafor, and many more preachers, joined him as heralds of prosperity gospel across Nigeria and Africa. Irrespective of the social and moral consequences in the society, the priority of these Christian group leaders was their financial and material prosperity. This 'by all means' prosperity gospel eventually birthed capitalism and commodification of the gospel among the Neo-Pentecostals. Ouellette (2010:1) referred to Halverson Richard's apt

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description of the chain of change in the identity of the global church where he alleged that the church was once a *fellowship* of men and women centring on the living Christ. Then the church moved to Greece as a *philosophy*. Then it moved to Rome where it became an *institution*. Next, it moved to Europe, where it became a *culture*. And finally, it moved to America where it became an *enterprise.* Evidently, the same American enterprise ideology was passed on to Benson Idahosa and subsequently to most Neo-Pentecostal preachers in Nigeria. Top on the list of the American Pentecostal influence on Nigerian Pentecostalism is the theology of prosperity. Little wonder, Nigerian Neo-Pentecostal preachers joined the league of the richest preachers in the world (see Italoye, 2019). Sadly so, the abject poverty in the nation gave rise to wealthy prosperity capitalists on the pulpit.

In recent years, there were various undocumented stories and media publications connected to the exploitation and manipulation of Pentecostal adherents by their leaders. For example, Nairaland forum (2010:1), reported that Christ Embassy Pastor, Chris Oyakhilome was involved in a $35, 000,000 money laundering scam and was invited to the anti-graft agency called the Economic and Financial Crime Commission (EFCC). Correspondingly, Agbaegbu (2015) in Verbatim News reported that Eagle Air Company, Eagle Flight Micro Finance Bank, Eagle Height Group of Schools (Nursery to University education) all belong to the Word of Life Bible Church in Warri, Delta State where Ayo Oritsejafor, the former president of the Pentecostal Fellowship of Nigeria (PFN), is the General Overseer. Likewise, his aeroplane was caught loaded with $9.3,000,000 along with three men in South Africa while trying to buy ammunition (ibid). In response to the Nigerian anti-graft agency, Oritsejafor claimed that some members of his church formed a committee, worked directly with his wife, and presented the said private jet to him as a gift (ibid).

Reacting to the money laundering and arms trafficking scandal, the former governor of Benue state, Senator George Akume in a press conference lamented that the chain of ethical accountability is unbroken. For him, how will Oritsejafor explain his involvement with people engaged in international arms trafficking? He asked further if the three passengers arrested along with the aircraft in South Africa were on a pastoral visit to preach the gospel of Jesus Christ (Agbaegbu, 2015). Besides, in 2014, the Richest Lifestyle Magazine compiled a list of ten richest pastors in the world. Among the ten, five were Nigerians and heralds of the gospel of prosperity, healing, and miracles. More so, the first two names on the list; Bishop Olowonla and Pastor Chris Oyakhilome are richer than each of the four American pastors and

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one Singaporean pastor on the list (Ikeke, 2014:1). Sequel to these reports, it is safe to deduce that Nigerian Neo-Pentecostal leaders learnt the enterprise gospel from the American Neo-Pentecostals; however, they have become the masters of the enterprise gospel.

The important questions to ask will be, what is the source of their wealth? How impactful are their resources in their members' lives, staff, and the community? How do these leaders raise these funds in their churches? Were they ethical in their approach when raising these funds? What is the socio-moral and theological yardstick for commercialising the gospel? Hopefully, at the end of this study, answers to these questions should be evident.

To address these socio-moral and theological pandemonium, one of the fathers of the Neo-Pentecostal group in America called Kenneth Hagin released his last book titled the *'Midas Touch'*. The editor of Charisma Magazine noted that before Hagin died he called together all his colleagues in the prosperity and faith movement and rebuked them for distorting his message and manipulating the Bible to support what he called 'greed and selfish indulgence' (Lee, 2009). Even though Hagin (2000:111, 116) agreed that money was necessary to spread the gospel of Jesus Christ, conversely, he was of the opinion, that spirituality is not a sign of God's blessing otherwise crime bosses and drug traffickers would be spiritual giants. Hagin claimed that prosperity preachers have made the offering basket, heavenly vending machine. He further argued that 'there is no spiritual formula to sow a Ford and reap a Mercedes' (2000: 119). Additionally, he opined that 'name your seed; get a hundred-fold return of your seed' was not biblical (Hagin, 2000:120-121). Consequently, Hagin warned the Neo-Pentecostals and faith preachers on extremism and the abuse of the doctrine of prosperity.

Moreover, Hagin admitted that a minister looks for ways and means by which he or she can secure necessary funds for the work that he or she feels called to do. But there is a line between the permissible and the objectionable way of doing so. In his words,

> "Some men have raised hundreds of thousands of dollars for missions, and their work is to be highly praised. Others have raised comparatively insignificant amounts, and the manner in which it was done or the way they used it, has called forth strong condemnation" (2000:112).

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Correspondingly, Donald (1966:31) affirmed the danger of money seeking culture on the integrity of the scriptures and the church. Rightly framed, he upheld that 'good and faithful preaching of the full gospel has been weakened by unscriptural appeals for money, to the stumbling of many' (ibid).

In the same vein, after he was severely criticised, in a video output, the popular televangelist Benny Hinn, publicly denounce the prosperity gospel. He announced that he is breaking ties with friends who are focused on the acquisition of wealth. In his own words,

> "I think it is an offence to the Lord; it is an offence to say, give a thousand dollars. I think it is an offence to the Holy Spirit to place a price on the gospel. I am done with it. I will never again ask you to give a thousand or whatever amounts because I think the Holy Ghost is just fed up with it" (Banks and Miller, 2019).

Furthermore, a Ukraine based Nigerian preacher called Sunday Adelaja spoke on the current state of the church in Nigeria. In an interview, he maintained that our value system comes from our religious beliefs and practices and educational systems, but the authority of religious institutions is much higher than the authority of our educational system (Oguntola, 2015). Therefore, Adelaja submitted that most of our value systems are influenced by faith and religion. He then upheld that some faulty and corrupt messages introduced to our pulpits are responsible for immoral and corrupt practices in our society (ibid).

In reference to the accounts of Kenneth Hagin, Benny Hinn, and Sunday Adelaja, it can be inferred that something is fundamentally wrong with the current approach to the gospel by some Neo-Pentecostals. Therefore, it is safe to conclude that the original purpose and integrity of the gospel has been tampered. The ideals of the gospel as intended by the founding fathers of Pentecostalism are no longer popular; rather, they have been replaced with 'commodification of the gospel'. Consequently, without any major effort from religious bodies or government agencies, the malignancy of Pentecostal extremism will continue to plague the society and the church with socio-moral, socio-economic, and theological damages. Unfortunately, most General Overseers (G.O) are passing this ideological idiosyncrasy to their sons and protégées. For example, Bishop Olowonla mentors and passes his theology on tithe to Eneche and Ibiyiomie as his spiritual sons (See Olowonla, 2017).

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Likewise, both Enenche and Ibiyiomie endorse Olowonla's ideology of submission in marriage by condemning the critics of Olowonla's theology of marriage (Augoye, 2020; Oloruni, 2020). By implication, if the culture of capitalistic practices is not checked, Pentecostal capitalism may continue to be trans-generational.

It should be noted that Pentecostalism is influencing the Christian religion and the social culture of the entire world. Harvey's account revealed that Pentecostalism is the fastest-growing stream of Christianity in the world today. The movement is reshaping religion in the twenty-first century (1999:6-8). Harmoniously, the Dictionary of Christianity in America cited Pentecostalism as being "perhaps the single-most-significant development in twentieth-century Christianity" (Roger, 1990: 885). The account of the Pentecostal population in Nigeria by Akanbi and Beyers (2017:2) suggested it to be at about 20% of the estimated 45% population of Christians in Nigeria. In other words, there are about forty (40) Million Pentecostals in Nigeria. So, looking at the proportional influence and impact based on population, it could be inferred that the higher the population, the more the economic challenges. Consequently, as the economic situation gets worse, it creates loopholes through which Pentecostal capitalists and entrepreneurs may continue to manipulate over 20% of the nation's population. A 2012 report of the United Nations (UN) World population prospects numbered the population of Nigeria to be 440 million by 2050, and by the year 2100, Nigeria will be the third most populous country in the world with an estimated population of 914 million (UNWP, 2012). Going by these projected demographics, should the Neo-Pentecostal anomie continue; over 80 Million people by 2050 and 180 Million people by 2100 will be under the immoral plague of Pentecostal capitalists and entrepreneurs on the pulpits.

Given the background established so far, this study seeks to evaluate the moral implications of the practice of Pentecostal capitalism in Nigeria using three selected denominations as qualitative research samples. It further lays a searchlight on how Neo-Pentecostal leaders in Nigeria pilot church organization in a capitalistic manner, thereby increasing the social imbalance, poverty, and underdevelopment in the society. It is the purpose of this study to identify the overlap of Pentecostalism and Capitalism, the moral implications, and overall social impact on church adherents and the Nigerian citizenry. A critique of the outcome of the qualitative investigation through selected interviews will be done using African moral philosophies. Finally, this study recommends possible ways to drastically reduce and if

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possible, eradicate the practice and the effects of capitalism within the Pentecostal family in Nigeria.

1.2 - Statement of the Problem

Pentecostalism in Nigeria started on a good note with great goals and service-oriented intentions. Before the introduction of the western enterprising gospel, the missionaries and the African churches were not able to operate in certain charismatic giftedness that can address the circumstances facing the adherents of faith. Ogunrinade and Ogbule (2013: 121) cited that Africans wanted a Christianity that could address the frightening problems of the wicked forces. They expected a force that could equally assuage the forces of the evil powers tormenting their daily existence. The search for higher spirituality paved way for the emergence of the charismatic movement called the Pentecostals. Furthermore, Archer (2004: 12) revealed that people embraced the new Pentecostal faith because of its 'scripturally' appealing message and its self-authenticating and community validating religious experience(s). Corroborating Archer's view is the ideal goals of the Pentecostal Fellowship of Nigeria (PFN) as inscribed in their constitution, particularly clauses (6), (9), and (10);

> 6. To administer relief in times of crises. This enables the Pentecostal Fellowship of Nigeria to participate in the worldwide humanitarian services, giving information and cooperation when necessary.
>
> 9. To be the voice to the world and governments in defence of the faith, social justice, and persecuted Christians in the country.
>
> 10. To encourage missions' partnerships among participating Pentecostal groups nationwide. Speaking to the government on behalf of Pentecostal believers everywhere and especially in areas where persecution exists or where individual rights and freedoms are compromised (PFN Constitution, 2002: Article 6,9 and 10).

Regrettably, these goals were displaced overtime by the Pentecostal capitalistic culture. The pulpit entrepreneurs forsook the responsibility of feeding the sheep; rather, they were milking the sheep dry. This act corresponds with Halverson Richard's words in Ouellette's quote - 'the church became an enterprise' (2010:1). In other words, some Pentecostals now commodify what was meant to be sacred. Subsequently, extremism, misinterpretation,

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misrepresentation, greed, injustice, inequality, extortion, exploitation, and manipulation of members through stage-managed miracles and testimonies are the results. Although not all, many Neo-Pentecostal pastors and leaders in Nigeria today are manipulating members. Besides, many General Overseers are suppressing, underpaying, and abusing the rights of their subordinates. Their message is narrowed down to prosperity and giving. They also built private schools (primary to tertiary) from the church funds and made the schools unaffordable for their church members. As the fastest growing Christian group, the cancer of the commodification of the sacred will continue to grow if these capitalistic practices continue. Except something is done, more people, more families, more youth will be exploited, and more immoral extremism will overrun Christians in Nigeria.

Sequel to the problems delineated above, the question then will be: Are these Nigerian Pentecostal preachers' agents of capitalism or Christ? Are they entrepreneurs on the pulpits or servant leaders called to serve the adherents? How can we establish their capitalistic practices, what are the causes, shreds of evidence, and effects of their capitalistic tendencies and practices? Are the fund-raising styles among these Pentecostal churches scripturally and socio-morally acceptable? Are the Pentecostal leaders accountable and transparent to the adherents? Do they run all-inclusive or individual ownership of the church, church-owned schools, and other properties? Are these churches run as a one-man business as practised in the capitalists' business world? What about ownership and inheritance, who owns the church, G.O, or the people? Why are the offsprings' of the G.O's positioned to succeed their parent in church leadership? Are the Pentecostal leaders practising servant or boss leadership? What about corporate social responsibility, what is their contribution towards human capacity development compared to laudable concerts where millions of naira are spent? With questions in this direction, this research intends to investigate and establish whether the Neo-Pentecostal leaders are agents of capitalism or servant leaders called to serve the churches and the communities alike.

1.3 - Aim and objectives of the Study

The following are the aims and objectives of this research:

i. To show that there is a major deviation from the original purpose of the Pentecostal movement in Nigeria from mission and service mindedness to profit mindedness aided by socio-moral abnormalities.

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ii. To establish that such deviation was caused by hijackers of the Pentecostal system called agents of capitalism who claim to represent God but use the church as a means of exploitation and extortion of the adherents.

iii. Carrying out extensive research interviews on three of the most popular and populous Neo-Pentecostal case study churches, this research intends to investigate pieces of evidence, causes, and effects of capitalistic activities and establish their moral implication on the church adherents, the communities, and the nation.

iv. To critique such immoral activities promoted by the commodification of the gospel this research intends to use African moral Philosophies and thereafter submit the most appropriate recommendations to reduce if not eradicate such practices.

v. To show that despite the popularity of such capitalistic activities and practices, there are still remnants who model the original intent of the Pentecostal movements in Nigeria.

1.4 - Scope of Study

This work is limited in scope as it focuses on the Neo-Pentecostals in Nigeria, using three major denominations amongst them. They are the Lifaworld Church (LFC), also known as Winners Chapel, Paholag Church (PHC), and Daystar Christian Centre (DCC). They have Bishop Olowonla, Pastor Royalton, and Rev. Sam Adeyemi as the General Overseers, respectively. This study seeks to carry out a moral assessment of their practices in order to unveil any connection with capitalism. This trio qualify to serve as research models for the underlisted reasons;

i. They are very popular among many other Neo-Pentecostals with many branches across Nigeria and the globe.

ii. They have accumulated wealth. They are part of the richest Neo-Pentecostal churches globally in terms of investments evident in properties, world-class cathedrals, schools, and private jets.

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iii. They belong to the class of the fastest growing churches among the Neo-Pentecostals in Nigeria. They are mega-churches that command the Nigerian crowd.

iv. They have greater influence as mentors to hundreds of Nigerian and African Neo-Pentecostal Pastors worldwide.

The three selected churches represent three classes of Neo-Pentecostalism in Nigeria. The classification of the three strands of Nigerian Pentecostal churches into Classical, Contemporary, and Paradigm, is strictly the researcher's hypothesis. It is based on personal observation of the leadership style, recurrent activities, and the American Pentecostal influence on the Neo-Pentecostal churches in Nigeria in the last ten years. They are described below.

- **Classical Neo-Pentecostalism**: This is the class of Pentecostalism in Nigeria that takes on both the western and local costumes. They are rooted in indigenous Pentecostal practices flavoured with some American Pentecostal practices. The Lifaworld Church (LFC) led by Bishop Olowonla has been chosen in this category. Other churches in this class are the Redeemed Christian church of God (RCCG), Assemblies of God Church (AG), Foursquare Gospel Church (FGC), and many more. Among all, it is most probable that the LFC represents the closest in capitalistic tendencies in Nigeria.

- **Contemporary Neo-Pentecostalism**: This class of Pentecostalism wears a complete western costume; it takes its full form of operations and culture from American Pentecostalism. Contemporary Neo-Pentecostal churches are like American Pentecostal churches based in Nigeria as revealed in their music style, preaching pattern, and dress code. They also sound foreign or American in their grammatical presentation. They are the opposite of African indigenous Pentecostalism. Chief among them is the Paholag Church led by Pastor Royalton. Thus, it has been chosen for this category in this study.

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- **Paradigm Neo-Pentecostalism:** This category is a mixture of both local and western costumes in terms of a few practices, but it is the closest in terms of its balance of scriptures and practices. It runs a structured governing system, simplicity and maintains the culture of people-centred missions. Not too western and not too African, it is pan-African but not limited by cultural orientation like the classical Neo-Pentecostal. This group embraces the western style, but not consumed by it. The most prominent of this group is Daystar Christian Centre, led by Rev. Samuel Adeyemi. This church has been chosen as a sample of the ideal to further reveal a perspective different from Pentecostal capitalistic style as may be seen in both the classical and contemporary Neo-Pentecostal groups.

Although this research is not restricted to time or period in terms of relevant information, it focuses more on the moral consequences of the practice of capitalism among the Neo-Pentecostals. Notably, the three selected churches bring diversity and value to the research in the sense that the first two operate similarly while the last selected church operates almost in an opposite direction. For example, LFC and PHC have branches across the globe, whereas, DCC does not believe in branch expansion, rather the church gives support to individual pastors to start independent work without requiring any attachment, loyalty, or commitment. DCC has only one local church located in Lagos, Nigeria. Consequently, the divergence will bring to bear different perspectives to ministry and capitalistic shreds of evidence necessary to critique the trio. Likewise, juxtaposing the strength and weaknesses of the trio will bring out lessons that each one can learn from the other.

On a sincere note, the researcher would like to put it on record that there is no intention whatsoever to witch-hunt the Neo-Pentecostal churches or leaders. The researcher is fully Pentecostal by denomination and intends to remain in the system. The researcher received a Pentecostal theological training with the Redeemed Christian Church of God (RCCG) and serves as a conference speaker in many Pentecostal denominations. Thus, the research is not targeted against individuals or denominations, rather it is a complete exercise geared towards addressing socio-moral challenges with accompanying recommendations for the benefit of the academic community, church, and society.

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1.5 - Significance of the study

To do justice to the significance of this research, chapter two has been dedicated to an extensive literature review. Consequently, interaction with different kinds of academic literature revealed that intensive academic research has been done by many scholars on Pentecostalism across the globe. In America for example, there are hundreds if not thousands of theological academic institutions researching and critiquing Pentecostalism (see Clark, 2019:1-30; Westman, 2013: 141-156; Oslon, 2012: 93-115; Senapatiratne, 2011:91-95; Donald, 2009: 275-287). Conversely, many Nigerian Pentecostal scholars focused more on the supernatural at the expense of theological intellectuality and accuracy. But, in recent years theological and academic response to the challenges of Pentecostalism has picked up (see Jemirade, 2017: 263-284; Adeboye, 2012:145-171; Ayantayo, 2010: 201-206; Marshall, 2010: 197-223; Oke, 2002: 2). One of the Neo-Pentecostal churches championing the development of theological education and training for pastors is the Redeemed Christian Church of God (RCCG). The church leadership must be commended for establishing the Redeemed Bible College (RBC), where mainstream theological courses dominate the curriculum. Working with many university professors and scholars of religious studies across the globe, RCCG is gradually redefining the approach of the Neo-Pentecostals to scholarship. As a result, many theological papers, thesis, and other resources have been developed (see Ukah, 2003; Philip, 2002; David, 2002; Kalu, 2000: 1960-1996). Correspondingly, the Pentecostals are gradually seeing the need for academic reason alongside the supernatural approach. Nevertheless, several papers, journals, and other materials developed were partially objective. In other words, more of the writings focused on promoting the Neo-Pentecostal culture and defending its practices. Consequently, the partial objectivity or positivists' views encouraged a one-sided perspective of research. It lauds the merits at the expense of critical analysis of Neo-Pentecostal practices (see Adedibu, 2018, Ibid, 2016: 80-93; Kitause and Achunike, 2015: 21-27; Oyesile, 2013; Ukah, 2005; Ibid, 2003; contra Adeboye, 2005: 439-465**)**

Although there are many appreciable scholarly works from the non-Pentecostal mainline churches, seminaries, and universities, it must be noted that Pentecostalism in Nigeria has rarely been scholarly approached and critiqued from the angle of capitalism with African moral lens particularly with reference to LFC, PHC, and DCC as case study churches. Therefore, this study is likely to be a pioneering academic exercise in the evaluation of the moral implication of the practice of capitalism among these three selected Pentecostal

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churches in Nigeria. It may also be a pioneering scholarship in the classification of Neo-Pentecostalism into the classical, contemporary, and paradigm groups in Nigeria. This approach will add values to knowledge in the theological sphere. It will expose the overlap between the practice of capitalism and Neo-Pentecostalism. Also, this study will be significant in the following ways;

i. The Pentecostal and non-Pentecostal churches, academic institutions, and other research teams will find this study useful as academic material for references and further research.

ii. Congregants, serving clergies, and board members working with the General Overseers will increase in the knowledge of the ideal or theologically acceptable culture, and possibly, they will be encouraged to make a case or call for moderation, balance, and theological accuracy when necessary.

iii. The recommendations of this study will stand as a support system for Christian bodies like the Christian Association of Nigeria (C.A.N), Pentecostal Fellowship of Nigeria (P.F.N), and government agencies, in creating policies to check religious excesses and the consequences of religious demerits that affect the socio-economic and socio-ethical life of the society.

iv. The recommendations will encourage, accountability, transparency, and desire for social transformation among the Pentecostal clergies in Nigeria. It will also serve as a progressive template for other Neo-Pentecostal leaders in other African countries when the need arises.

v. This research will engender caution, checks, and balance among the Neo-Pentecostals in Nigeria.

vi. As Nigeria approaches a colossal population growth in years ahead, this study will help prepare the church to stand and face the monster called the enterprise or prosperity gospel. It will serve as a wakeup call to some if not all General Overseers to pay attention to theological intelligence and accuracy, equity, justice, and fairness. This will encourage the development of more responsible leadership in Christian

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service whereby Neo-Pentecostal leaders will be more committed morally, socially, and theologically to their serving subordinates, the laity, and the communities around.

vii. Finally, it will redirect the Pentecostal churches in Nigeria back to their original mandate as enshrined in their constitution. This is a humble and non-ambitious submission as a contribution to re-direct Pentecostalism to its original mission.

1.6 - Research methodology

Both empirical and historical methods will be employed in this study. The empirical method includes field research interviews, observations, and informal discussions with relevant individuals among the case study churches and other Pentecostal churches in general. The historical method includes the use of articles, online journals, books, constitutional documents, extracts of sermons, and interviews on videos, audios, archival, and other printed materials.

1.6.1 – Empirical method: The empirical method will not employ quantitative analysis in any form, rather it will present a qualitative research method, which implies that quality time will be spent with a limited number of interviewees. The algorithms of this empirical method are further explained below.

1.6.1.1 – Interviews: The fieldwork will cover fourteen interviewees, and each person will have between the minimum of forty-five and the maximum of one-twenty minutes for in-depth discussions, systematically organised in form of questions and answers relevant to the research topic[1]. Regarding the interviewees, the underlisted will be considered to achieve quality interviews.

- **Selection criteria:** The Christian leaders will be selected based on their level of influence, the number of congregants or followership, influence on ministry associates throughout Nigeria, and exposure to global Neo-Pentecostal practices.

[1] Although Nyika's recommendation for a PhD thesis timeline for interviews is between 45 and 60 minutes, however flexibility was permitted between 45 to 120 minutes. This was done to further align with the possibility of open-ended response to research question so that interviewees can provide robust response. Nyika's recommendation was given during the graduate support seminar by the Department of Research an Innovation, University of Pretoria in 2017

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- **Case studies**: Three Churches that best fit into the selection criteria will be used as case studies. These churches include the Lifaworld Church (LFC), Paholag Church (PHC), and Daystar Christian Centre (DCC). Using literature and media information, details of these case study churches will be documented in chapter four. Additionally, the full interviewees' reports on the three churches will be documented in chapter five. Also, other leaders in the ecumenical bodies namely CAN and PFN will be interviewed. Such interviewees possess great experience and years of service and still hold leadership positions in CAN and PFN.

- **Interview procedure:** 'Semi-structured' questions have been designed around the research topic. Similar themes will be discussed with each respondent. However, the respondent will exercise their right to deviate from the structure of the interview as necessary for a robust response. The right to deviate aligns with the research interview method of the University of Pretoria's qualitative research method as it guarantees open-ended responses to the research questions (see Nyika, 2017:21).

- **Data collection:** Pieces of data will be collected using an 'audio recording device' after each interviewee would have granted the interview. A consent form has been designed to be signed by the interviewer and each interviewee. This process will cover for confidentiality and acceptable ethical research standard.

- **Data analysis and interpretation:** The data collected will be transcribed[2]. The transcribed pieces of information will be analysed in percentage using simple arithmetic to discover synonymous and opposing opinions of the interviewees with regards to capitalists' tendencies, discovered practices, and their causes. The interviewees' pieces of information will be interpreted under four groups: LFC, PHC, DCC, and the Pentecostal churches in general. The outcome of the analyses will be used to critique the Nigerian Neo-Pentecostal churches' socio-moral activities in chapter six.

[2] Nyika's research method training at the University of Pretoria also recommended transcription of data and coding with Atla-ti. However, the non-complexity and limited number of interviews supports the possibility of using simple mathematical approach to analyse data in this research. Thus, the availability of transcribed data in the annexures in addition to simple mathematical analysis produced research findings of chapters four and five (See Nyika 2017: 22-24).

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1.6.1.2 – Discussions: In addition to the interviews, discussions with a few individuals targeted at extracting insider information will be carried out particularly among the serving staff members of the selected case study churches who have decided to support this research. The essence is to crack the closed system of the churches and pull-out information needed for the research despite the difficulty in obtaining information. Such individuals with the information will be completely shielded with a tag of anonymity. The discussions will reflect more in Chapter four with additional footnotes for details.

1.6.2 – Historical method: The direction which this research seeks to take requires not only library research, but also online books, journals, magazines, newspapers, and official websites of selected case study churches. Underlisted are other necessary materials.

- **Constitutional documents:** To discover or validate certain information, claims, loopholes, and perhaps to make recommendations, the constitutional documents of the case study churches, P.F.N, and the laws of the Federal Republic of Nigeria (FRN) will be consulted, subject to availability in the public domain. The FRN documents to be used include the Company Allied Matters Act (CAMA) and Tax Income Law Acts (TILA). These constitutional materials are necessary for chapters one, four, six, and seven accordingly.

- **Sermons and interviews:** To validate claims on leadership, lifestyle, and theologies, this research will employ sermons extraction and documented interviews on videos, audios, prints, archival, and other printed materials where necessary. The theological extraction will focus more on prosperity teachings and beliefs.

Lastly, as advised by Dreyer (2020) at the University of Pretoria, in the faculty of theology's research methodology seminar, this research has only been introduced to give an overview of the applicable method in this chapter. Details will be delineated in the proper empirical sections as it will be seen in chapters four and five. Likewise, following the recommendation of Wolcott (2012:79-80), the three strategies that portray a qualitative approach to research namely, experiences, enquiries, and examinations will be employed. Thus, the seasonal experiences of the interviewees, inquiries of happenings via pieces of literature, media

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reports, and logical or critical examination of the gathered information will form the matrix of this research method.

1.6.3 - Theoretical framework: Three African moral philosophical thoughts will be engaged as a theoretical framework upon which the argument against socio-moral anomalies among the Neo-Pentecostal churches in Nigeria will be built. These moral philosophies contain the rules by which the standards of ideal behaviours for peaceful and communal co-existence are set. The idea behind the choice of these African modica is that African moral issues do not necessarily need to be dissected using western moral ideologies. The pre-colonial Africa was one with appreciable moral consciousness that can address the immoral behaviour of individuals or groups. Regardless of the group, whether political or religious, African standardised ethea are more than enough as these philosophies have been tested and proven during the colonial and post-colonial challenges in Africa. Furthermore, the choice of African moral philosophies was not only based on the intellectual writings of scholars but also regional expressions. In that order, the three African moral thoughts to be used originate from three areas namely – West, East, and South African regions. *Philosophical Consciencism* originates from West Africa, *Ujamaa* has East African root and *Ubuntu* is a common practice in the Southern African region. The trio will allow detailed view and maximum application of African moral rules to any problem, whether socio-political or religious, within the African continent. Worthy of note is the argument of this research which holds that there is a measure of interconnectivity among the three moral thoughts and therefore they can be interchangeable or used in reference to one another to critique the various capitalistic tendencies that may come out of the research findings.

Different scholars whose moral thoughts were documented particularly in Chapters three and six represent the three African thoughts listed above. Kwame Nkrumah and Fela Anikulapo are frontliners of Philosophical Consciencism, Julius Nyerere of Tanzania propounds the thoughts on Ujamaa while various scholars including but not limited to Mbiti, Frantz Fanon, Desmond Tutu, Allan Boesak, upheld the ideology of Ubuntu[3]. It is noteworthy that the three strands of African moral philosophy made appreciable arguments for and against the role of religion and religious leaders in colonialism, capitalism, oppression of the masses by the

[3] See Chapter three subsection 3.4 for the scholarly postulations and references of the likes of Mbiti, Frank Fanon, Allan Boesak and Desmond Tutu. Their various contributions to the philosophy of Ubuntu were delineated. Likewsie, their ideas were also applied severally to critique the outcome of literature and interviews findings in Chapter six.

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African bourgeoisie, ideal leadership, and moral expectation for communal co-existence in Africa. For example, Nkrumah (1964:68) is strong on the fact that Christianity is in alignment with capitalism if not practised within the praxis of African socialism which embraces communalism, humanism, and egalitarianism (equities and impartiality). Nkrumah (ibid, 74) specifically critiqued the role of religions and their leaders in the post-colonial era and addressed their functions in promoting capitalism against African society. According to Olaniyan (2009: 92-98) Fela's ultimate ideological expression through his song *shuffering and shmilling: the profiteering businessmen of God* was a sharp critique of the use of religion to exploit the African people. Thus, it is arguable that, if the Neo-Pentecostal family in Nigeria are encumbered with socio-moral activities, critiquing their activities can be adequately achieved using African moral philosophies.

Correspondingly, it is observed in the philosophy of Ujamaa that capitalistic exploitation is antithetical to the principle of equity, freedom, and common ownership (See Gbadegesin, 2020:2-3; Nyerere, 1968a: 2; 1966:9). Without any doubt, Ujamaa becomes central in critiquing some of the results of the research findings of this thesis. Along with consciencism, Ujamaa becomes a relevant African moral philosophy for the critique of the practice of capitalism among the Neo-Pentecostals in Nigeria and Africa, respectively.

Also, Ubuntu raises significant moral questions on the validity and correctness of capitalistic practices not only by the colonial masters but by Africans against Africans. As reported by Ojakorotu, Kamidza, and Eesuola (2018), resource exploitation in many African countries has been carried on by elite and state conspiracy in which the people seldom benefit from such natural blessings. This is contrary to the spirit of Ubuntu. Also asserted by Mbiti and cited in Lutz (2009: 314), a person is first and foremost recognised by the membership of his or her group before being reckoned with as an individual. Mbiti went further to state that Ubuntu refers to this statement - 'I am, because we are, and since we are, therefore I am'. In other words, the understanding of Ubuntu rests on the fact that "people are not individuals, living in a state of independence, but part of a community, living in relationships and interdependence (see Ibid, 314). Therefore, Ubuntu stands out as a demonstration of the communal living of Africa (see Ojakorotu, 2019: 29). Invariably, Etieyibo (2017:320), reported that Ubuntu upholds the ideals of 'attitudes of civility, tolerance, collaboration, solidarity, and reconciliation as well as attitudes that aid one to positively contribute to the good and welfare of society'. These postulations then lead to the question of whether

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philosophical Ubuntu is relevant as a theoretical framework to critique the practice of Pentecostal capitalism in Nigeria and Africa respectively. The response is affirmative given that the values are morally inclined and thus suggest the unacceptability of some practices that undermine the welfare of Africans and social justice.

Lastly, this section only introduces the theoretical framework which necessitates a brief explanation of the theories employed, however literature reviews on the trio; Consciencism, Ujamaa, and Ubuntu will be provided in chapter two, section 2.3, subsections 2.2.1, 2.3.2 and 2.3.3. Likewise, the theoretical perspective will be systematically and comprehensively discussed in chapter three.

1.7 –Clarification of concepts

This section delineates the two most important words - Capitalism and Pentecostalism.

1.7.1- **Capitalism:** A notable authority in communism called Karl Max used the term around the mid-19th century. He employed the word 'Free enterprise and market system' to describe modern non-communist economies. Sometimes the term 'mixed economy' is used to designate the kind of economic system most often found in western nations. Merriam-Webster Dictionary (n.d), defines capitalism as an economic system characterized by private or corporate ownership of capital goods, by investments that are determined by private decision, and by prices, production, and the distribution of goods that are determined mainly by competition in a free market.

Encyclopaedia Britannica defines it as an economic system, dominant in the western world since the breakup of feudalism, in which most of the means of production are privately owned and production is guided, and income distributed largely through the operation of markets. In the ethic encouraged by the Protestant reformation of the 16th century, traditional disdain for the acquisitive effort was diminished, while hard work and frugality were given a stronger religious sanction. Economic inequality was justified because the wealthy were also virtuous (Brian, 2019). Additionally, the word 'Capitalism' emerged as a term, generally of abuse, in the nineteenth century. An example is reflected in the definition of the French socialist Louis Blanc who defined the term as 'the appropriation of capital by some to the exclusion of others' (Palmer, 2011:5). Karl Case, in his input, defines capitalism as an economic model that calls for control of the economy by individual households and privately

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owned businesses. Capitalism is often known as free enterprise or modified free enterprise because it permits people to engage in economic activities largely free from government control. For him, the language 'entrepreneurial system' can also be used for capitalism (2006:194). Worthy of note is Karl's allusion that some people in the capitalist nations are rich and can afford many luxuries. Others lack basic food, clothing, and shelter. He opined that people will likely prosper if they have ambition and willingness to work and take risks. But some people are handicapped by factors which include racial, ethnic, and gender discrimination; differences in education; variations in inherited ability or wealth. To create a balance, he maintained that many government programmes exist to correct some of the inequality in capitalist nations. For example, a household with a higher income is required to pay taxes at higher rates while some needy families get cash benefits. (2006:195).

In another explanation, Merriam-Webster Dictionary (n.d), focused on the etymology of the word. Capital is defined as wealth therefore wealth is money and goods produced. correspondingly, Capitalism is practised enthusiastically by capitalists, people who use capital to increase production and make more goods and money. Capitalism works by encouraging competition in a fair and open market. Capitalism was said to be the opposite of socialism. An example was cited where a capitalist economy encourages private actions and ownership, whereas socialism prefers public or government ownership and control of parts of the economy. In a pure capitalist system, there would be no public schools or public parks, no government programs such as 'Social Security and Medicare', and maybe not even any public highways or police. In a purely socialist system, there would not be private corporations. Interestingly, the explanation ends with the notion that there is no pure capitalism or pure socialism in the modern world. But from a different perspective the historian Joyce argued that 'capitalism is a cultural system and not simply an economic one', therefore it cannot be explained by material factors alone' (Joyce, 2010: 25-26).

1.7.1.1 - **Forms of capitalism**: Various authors and economic scholars delineated capitalism in different ways, but for this study, the classification of Pettinger (2012), will be used to explain the different forms of capitalism as seen below.

- **Monopoly/Oligopolistic capitalism:** Oligopoly is a common economic system today. The word comes from the Greek "oligos" meaning "little or small" and "polein" meaning "to sell". Oligopoly capitalism is a small group of businesses that control the

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market for a certain product or service. This gives the business a huge influence over price and other aspects of the market, whereas the monopoly is exclusively the control of the market by one business. This is a form of capitalism where the control of the market is in the hand of private individuals. In an oligopoly market structure, there are a few interdependent firms which dominate the market. They are likely to change their prices according to their competitors (Prateek, 2020).

- **Turbo capitalism:** This refers to an unregulated form of capitalism with financial deregulation, privatisation, and lower tax on high earners. Turbo capitalism involves the absence of regulation for the finance system. In this form of capitalism, there is less regulation on the abuse of monopoly power. Lower-income tax and lower capital gains tax is used thereby giving greater rewards to high-income earners. It is an unregulated labour market, where it is easy to hire and fire workers, and very limited regulation about working conditions. Turbo capitalism could also be referred to as free-market capitalism. This type of capitalism creates a wider gap between the financially weak and the wealthy in society (Cooper, 1999: Luttwak, 1999:1, ibid: 1996; Pettinger (2012). This may also be referred to as Casino capitalism.

- **Responsible capitalism:** Responsible capitalism is essentially a free market economy, but with a degree of government regulation to avoid the excesses and inequalities of capitalism. Responsible capitalism would involve an extensive welfare state to protect those who are unemployed or on low incomes; a progressive tax system with high earners paying a higher percentage of their income to fund government spending. Most industries would be in the private sector, but the government might take responsibility for areas with substantial positive externalities and social benefits like health care, education, and public transport. It comes with the willingness to regulate monopolies and protect the rights of workers. Responsible capitalism is like the concepts of the social market economy. This is the closest opposite of Turbo Capitalism (Macpherson, 2018:4-5; Pettinger (2012).

- **Popular capitalism:** Presumably, this is to take benefits of capitalism, but to make sure everyone benefits from economic growth**.** This involves a degree of redistribution and guarantees a certain social welfare safety net. Apparently, popular

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capitalism would be willing to impose greater regulation on the finance sector to prevent excessive risk-taking and growing inequality Pettinger (2012).

- **Crony capitalism:** A term used to refer to the situation where business success is related to strategic influences with civil servants, politicians, and those in authority. It could be used to refer to situations in the early twentieth-century United States where business leaders had to buy off politicians in return for favours. Arguably a degree of crony capitalism occurs in countries like China, South Korea, and Latin America. The power of the Mafia in Italy is also an example of 'crony capitalism'. This can be relevant to capitalistic occurrences in Africa. A situation where political leaders engage in corruption with private sectors to the advantage of the market capitalists and corrupt government officials. This system allows a few individuals to amass wealth while the masses wallow in poverty (see Macey, 2016)

- **State capitalism:** State capitalism occurs when state-owned industries play a key role within the market economy. Under state capitalism, the government also plays a key role in planning, for example deciding to invest in transport and communication. To some extent, China has become a model of state capitalism. Private firms play a key role, but the government also plays a key role in planning energy, transport, and the Chinese government influences monetary policy and exchange rate policy (Pettinger 2012; Gore, 1998:96; cf Bremmer, I., 2010; Scott, 2006: 1-28; Smith 2006:291-292; Gold, Clarence, and Erik, 1975a: 29-43; ibid, 1975b: 36-51)

1.7.2 - **Pentecostalism:** There are different definitions by several scholars associated with Pentecostalism, but a few will be discussed here. Robert Anderson of the Wagner College in the 'Encyclopaedia Americana' sees Pentecostalism as a style of religious belief and practice that centres on spirit possession, signs, wonders, miracles, and 'spiritual gifts' especially speaking in tongues (glossolalia), supernatural healing, and casting out of demons (exorcism). He further explained that in their belief the Pentecostals subscribe to most of the traditional Christian doctrines and the tenets of fundamentalism. What distinguishes them from other Christians is their belief in an experience they call 'Baptism in (with) the Holy Spirit'. They believe that this experience is evidenced by the 'sign or 'gift' of speaking in tongues. On several other points of doctrine, church policy, ritual, and codes of behaviour, great diversity

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exists among Pentecostals (Anderson, 2003: 677). In Town's description, it is a modern charismatic reformation movement with a distinctive theology of spirit baptism that gives doctrinal priority to the gift of tongues (2006: 2 of 3). Asamoah-Gyadu (2006: 1 of 6), described it as a stream of Christianity that emphasizes personal salvation in Christ as 'a transformative experience wrought by the Holy Spirit.' After that initial experience, such pneumatic phenomena as 'speaking in tongues, prophecies, visions, healing, miracles and signs and wonders have come to be accepted, valued and encouraged among members as evidence of the active presence of God's Spirit. The account of the British Broadcasting Corporation described Pentecostalism not as a church, but a movement that includes many different churches. The Pentecostals believe that speaking in tongues was not a one-off event, but something that can and does happen every day (BBC, 2009: 2 of 16).

From a more global perspective, the institute for advance studies in culture (IASC, n.d) defined Pentecostalism as a global movement which comprised of various related charismatic, Pentecostal, and Neo-Pentecostal groups, the impact of which can hardly be overstated. At least one in four Christians in the world is affiliated with this faith. An obvious distinctiveness is the emphasis on the work of the Holy Spirit evident in speaking in diverse languages. The group is unique because it is energetic and dynamic; its members believe they are driven by the power of God moving within them (BBC, 2009: 1 of 16). When the Pentecostal adherents speak in tongues, they feel they are empowered. Stetzer (2014), reported that their belief in speaking in another language reshapes the way they think about faith. Glossolalia is the theological word often used to represent this experience. In clearer words, it has been described as a word restricted to ecstatic speech in non-existent languages (BBC, 2009:6 of 16). Harmoniously, Robinson (2000: 2 of 5), used a theological word called Xenoglossia, which means the speaking of a foreign language by a person who normally has no familiarity with it. For example, an American with no ability to speak any language other than English suddenly becomes capable of speaking fluent German.

1.7.3 - **Pentecostals:** Pentecostalism as a noun refers to the system, pattern, or a way of life of the movement, whereas the word 'Pentecostals' which is an adjective relates to the practitioners or the Christian religious body that practices Pentecostalism. Merriam-Webster Dictionary (n.d), defines it as various Christian religious bodies that emphasize individual experiences of grace, spiritual gifts (such as glossolalia and faith healing), expressive worship, and evangelism. A Pentecostal is a member of a Pentecostal religious body. Some

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several churches and groups call themselves 'Pentecostal'. There are 'Classical Pentecostals', who came out of the first revival in the early 1900s; 'Charismatics', who arose in the 1960s; and Neo-Charismatics, which is considered the contemporary Pentecostalism (Casanova, 2018).

1.7.4 - **Pentecostal Capitalism**: Looking at the two words as one compound word in the context of Pentecostal practice, it may be safe and correct by inference to define Pentecostal capitalism as the adoption of one or more forms of capitalism or free-market systems as the financial and administrative pattern upon which Pentecostal practice is structured. It is the use of capitalists' patterns in missions, policy formation, staffing, funding, ownership, and 'leader-follower relationship' so that it favours the leaders, General Overseers, or few individuals in the church at the expense of the majority. To make it simpler, one can infer that Pentecostal Capitalism is the adoption of the philosophy of free-market enterprise to run the church. It is a doctrine that supports individualism rather than collectivism in the Pentecostal denominations. Traits of Monopoly, Oligopoly, Turbo, and Popular capitalism are most likely found in the Pentecostal capitalism model.

1.7.5 – The Neo-Pentecostals in Context of Capitalism: Although both sections 1.7.2 and 1.7.3 have defined Pentecostalism. This research would like to delineate its context in this research. This is necessary to address any conflict in the definition or conceptual clarification that may arise from the classification of the selected Nigerian Neo-Pentecostals churches into three strands: Neo-classical, Neo-contemporary and Neo-paradigm Pentecostalism. In identifying with the history of Pentecostalism, Classical Pentecostalism is already a familiar term that exists for the Pentecostals since the days of Azusa Street event at the turn of the 19^{th}-20^{th} Centuries, represented by churches such as the Assemblies of God, Church of Pentecost, and the Apostolic Churches etc. However, this research is specifically focused on the Nigerian Neo-Pentecostal churches as earlier on explained in section 1.4. It is the understanding of the researcher that the peculiarity of Pentecostal activities and patterns in Nigeria calls for a special strands' classification of the selected case study Neo-Pentecostals namely, the LFC, PHC and DCC. In common practices, these three churches assume the role of mentorship to many Neo-Pentecostal churches. In other words, Neo-Pentecostal churches in their hundreds in Nigeria and across the world, are connected to these three strands with their pastors positioning themselves as spiritual sons to the General Overseers of these three selected Neo-Pentecostal churches.

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In connection with capitalism, the focus of this thesis is to paint the picture of homogeneity between Pentecostalism and Capitalism in practice. In this regard and as defined in section 1.7.1, about five types of capitalism were defined, but among them, Turbo/Casino and Monopoly capitalistic practices were projected in this work as synonymous to Pentecostal capitalistic practices. Hopefully, the socio-moral dimension will be the thrust of their synthesis as it affects the adherents, Christian community, and the nation. As such, the socio-moral critique and analysis of Pentecostal capitalism in the subsequent chapters especially chapter six will be based on seeing Pentecostal capitalism in the light of Turbo or Casino and Monopoly capitalism.

1.8 – Limitation of Study

A major difficulty in this research is access to information. This is because most Nigerian Neo-Pentecostal churches including the case study churches operate as closed entities. As a result, fact-finding experienced obstacles. As much as this research will engage, most pastors and staff who currently serve in PHC and the LFC are afraid of granting interviews. They are afraid of losing their jobs if they speak the truth. For example, Bartholomew (2004) in his report revealed that the money laundering activities in the LFC Ghana only came to the public domain after the then resident Bishop left the system. As an insider, the Bishop knew money laundering was unethical but could not speak against it because he must be loyal to the closed system of the church. Eventually, he revolted against such practice and left the church. In another instance, the report of the Canadian Research Directorate, Immigration and Refugee Board, Nigeria (2001), revealed that it is indeed difficult to obtain information from churches that are closed entities like the LFC. This is one of the reasons why sincere investigative research is difficult in Nigeria's religious setting. Insiders are forbidden from granting interviews, most of them are placed under oath not to grant interviews. Everything is shrouded in secrecy. Only those who have pulled out of the church can open-up for investigative discussions. Consequently, the closed system affects the ability of this research to generate an above the board or more than sufficient data. On this account, the 'Literature and Media' investigation will be introduced in chapter four to complement the fieldwork or data chapter in order to obtain more evidence with regards to Pentecostal capitalistic activities among the selected Neo-Pentecostals churches in Nigeria.

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Additionally, with the understanding that this thesis undertakes investigative research, the researcher intends to provide a haven for all interviewees and to also ensure a litigation free exercise for the student, promoter, and the University of Pretoria. Consequently, pseudo names will be used for all the interviewees. Also, one or two among the case study churches will be presented using pseudo names. Other pastors and leaders who have direct connections with the churches in question will also be represented with Pseudo nomenclatures.

Furthermore, this research is restricted to a specific approach and therefore creates room for further research. It focuses strictly on the Neo-Pentecostal approach and most specifically it investigates the morality of the practices. Whereas ecclesiological, biblical, or doctrinal lens may be adopted in other instances of research, the focus may also be extended beyond the Pentecostals. The argument that Pentecostal denominations are the only Christian group commercialising religious practice is contestable. Other groups, especially the mainline denominations may have been influenced to commercialise or may originally have the same tendencies. Hence, the necessity of further investigation. In the same vein, this study engages an intra-religious approach. However, there may be moral issues connected to how money is raised, utilised, or accounted for in other religions like Islam and African traditional religion (ATR). Therefore, this research provides a knowledge gap for further research in the same context but in other religions.

Finally, the study is not absolute in its coverage of the entire Pentecostal denominations, it focuses more on the Neo-Pentecostals in Nigeria under the auspices of the Pentecostal Fellowship of Nigeria (PFN). However, there are other Pentecostals like the Christian Pentecostal Fellowship of Nigeria (CPFN) that can be considered for further research.

1.9 – **Chapters Summary**

In this chapter, the general introduction presents a background to the study where pre-situational, situational, and post-situational reports and hypothesis of the current activities of the Neo-Pentecostals as it concerns capitalistic practices are unveiled. It further elaborates on the statement of the problem, the aim and objectives, the scope, and the significance of the study. It then elucidates both the empirical and historical research methods applied. The chapter delineated the empirical method as qualitative analysis; an approach where selected few are to be interviewed regarding capitalistic activities among the Neo-Pentecostals in Nigeria. It also briefly explains the use of African moral philosophies as a theoretical

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framework. Furthermore, this chapter conceptually clarifies the two primary words; Capitalism and Pentecostalism, and finally states the limitation of the study. Although a brief literature review was done under the research methodology, the research reserve chapter two for a comprehensive review.

The second chapter establishes that the research does not claim absolute authority in the field of Pentecostalism and capitalism, hence the review of books and journals written by previous scholars. It then uses the perspectives of various writers to determine the research gap and thereby establish the need for this research. The chapter categorises the pieces of literature reviewed under three subheads namely, Church and Capitalism, the morality of Capitalism, and African moral philosophy and Capitalism. In the end, the chapter establishes that evaluating the practices of the Nigerian Neo-Pentecostals with a moral lens, using African philosophy is a worthy cause to pursue.

The third chapter looks deeper into the three African moral thoughts (Consciencism, Ujamaa, and Ubuntu) with which the socio-moral practices among the Neo-Pentecostals will be critiqued. The chapter brings to bear the historical, sociological, and religious perspectives of the three philosophies. The proponents and other notable scholars' postulations on the African moral philosophies were also delineated. The chapter looks at the diametrical perspectives of other scholars and the justifications for the choice of the three Africa moral positions. The chapter then concludes with a summative position that there is a measure of interconnectivity within the three moral thoughts and therefore they can be used interchangeably or in reference to one another to critique the various capitalistic tendencies that will come out of the research findings in Chapter five. At the same time, this chapter would have provided the moral gauges needed in chapter six to respond to the socio-moral questions as regards the activities of the Nigerian Neo-Pentecostals and their leaders.

The fourth chapter is a literature and media investigative report as it profiles the three churches categorised under classical, contemporary, and paradigm Neo-Pentecostals. It profiles the history, doctrine, practices, and activities of the churches. The chapter further looks at the leadership styles of the leaders, their theologies of money, and possible family background that may have influenced their philosophy of life and ministry. The chapter then concludes with the similarities and dissimilarities of the selected churches. This chapter provides a background for the last three chapters: five, six, and seven as it establishes a fore-

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knowledge of the activities of the Neo-Pentecostals before any interview is granted in chapter five. Consequently, a correlation between this chapter and chapter five will further strengthen the argument and critique in chapter six.

While chapter four brings supportive literature and media evidence, chapter five provides empirical evidence needed for chapter six assessment. It brings forward a compilation and transcription of the interviews gathered on the field. The chapter codes the interviewees and presents their position on the capitalistic nature of Neo-Pentecostals in Nigeria. Using ten standard questions in areas such as funds raising styles, clergies' accumulation of wealth, accountability and transparency, church ownership and staff welfare, commercialisation of the church, money, and politics, church's education policy, church ownership, and inheritance and finally social transformation (CSR), the chapter establishes that the classical and model Neo-Pentecostal churches in Nigeria have gone very capitalistic with evident moral decay. Whereas it discovers that paradigm Neo-Pentecostalism is in variance to the practice of both the classical and contemporary Neo-Pentecostals.

The sixth chapter then critiques the report of chapters four and five using the African moral philosophies delineated in chapter three. This chapter critiques basic moral delinquencies among the three chosen churches and the Neo-Pentecostal denominations in general. In addition to African moral philosophies, this chapter uses some biblical moral codes to critique and buttress the ideal moral standard needed in religious practices among the Neo-Pentecostals in Nigeria. The final chapter summarises the entire thesis with accompanying recommendations.

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Chapter Two

Literature review: unveiling the value of the research topic in academic knowledge

This chapter aims to review various works of literature in connection with the research topic. In this regard, a brief introduction was done in chapter one under research methodology (section 1.6). Given that a lot of scholarly writings have been done globally with regards to capitalism, the brief introduction remains insufficient for the entire research process. Also, it is arguable to assume that capitalism has been fully covered in the field of systematic and historical theology. To avoid the error of assumption and the duplication of previous scholarly works, this chapter intends to undertake a literature review exercise to ascertain that there is a gap which makes evaluating the socio-moral activities of the Nigerian Pentecostal churches relevant. At the end of this chapter, it should be clear whether the topic 'Agencies of capitalism: evaluating Nigerian Pentecostalism using African moral philosophies' fill any academic gap and contribute to academic knowledge. To achieve this aim, various works of literature will be reviewed under three sections namely church and morality, the morality of Capitalism and the connection between African moral philosophy and capitalism.

2.1 - The Church and capitalism

The topic of this research logically implies that there could be a possible relationship between church practices and the activities of capitalism. It is on this ground that investigating capitalistic activities in the church becomes necessary. This section focuses on the review of different kinds of literature that throw their searchlight on the connection between capitalism and the church. Most importantly, this section intends to discover the scholarly research gap which will show the relevance of this research topic and its contribution to the body of academic knowledge. The following paragraphs are some reviews in that regard.

Looking at the Pentecostal movement in other parts of the world Sung-Gum (2013: 1-15)**,** a professor at Seowon University, in his work titled *Pentecostalism, shamanism and capitalism within contemporary Korean society*, analysed the Pentecostal phenomena of the current Korean Church. Using the Yoido Full Gospel Church as a case study, he maintained that as at the time this article was written, Korea had the largest single congregation in the world and so the perspective of Korean experience as regards Pentecostalism is very vital for any research in a related topic.

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Even though Sung-Gum calls for new research in Pentecostal capitalism, he seems to have given so much on the current and future positive effect of Pentecostalism in relation to shamanism and capitalism. The difference between Sung-Gun's work and what this thesis seeks to achieve is that the former dealt strictly with the Korean experience while the latter intends to deal with the Nigerian experience using selected churches. While the former investigated positive effect, the latter intends to deal with the negative impact of the practice of Pentecostal capitalism in Nigeria.

In a combined effort Giddings and Brown (2011:1-14) wrote on *Church and capitalism*. The duo maintained that capitalism is more about the distribution of wealth rather than the accumulation of wealth which concentrates wealth in the hands of a few people thereby creating a future problem. They went further to say that morality and the law come first, particularly in looking at the various kinds of capitalism. Casino Capitalism[4] for example they identified as the foundation for most of the world's economic woes today, a system which is exacerbated by the absence of regulation which might have moderated the excesses. It is then very clear that the question of regulation is imperative. Capitalism requires a framework of laws and values if it will be properly utilized. Giddings and Brown's literature understudied the free market system in a Christian moral perspective as it relates to the Church of England. While their study brought out fundamental realities on the problem of capitalism, it also listed the church as part of the practitioners of capitalism (ibid). The difference between the work of Giddings and Brown and this research is that the former focused on the England experience and the Anglican Communion, while the latter centres on the Nigerian Pentecostal experience.

[4] Kayne (1936) referred to casino capitalism as a system where ventures and businesses excesses are unregulated; a situation that permits few individuals to experience boom and bust in their enterprise through immoral and insidious activities at the expense of the public. Strange (1997) corroborates Kayne's opinion with notion that casino capitalism causes social and political disruptions in global systems. Among the five causes of casino capitalism, removal of government regulations from the banking system and other businesses was listed (cf Papadimitriou and Randal, 1998:199-225). Furthermore, Giroux (2016), gave a more recent description of casino capitalism. He argued that casino capitalism is driven by a kind of mad violence and self-sabotage that destroy the social and political contract between the masses and the government. Giroux (ibid) maintained that except this type of economic system is checked, regulated, and perhaps ended, continuous destruction of human lives will be inevitable (see Judt: 2010: 10). The word regulation is at the centre of casino capitalism discourse. Business excesses are unregulated in the casino capitalism, thereby permitting the destruction of the socio-economic contract between the leaders and masses. In the same vein, socio-moral excesses among the Nigerian Neo-Pentecostals are not regulated.

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In the article *Pentecostalism in Nigeria: a capitalist ethics*, Rachel Revelle (2013) narrates her experience as an attendee of the religion and public life seminar in Lagos, Nigeria, on the 23rd February 2013, where Ruth Marshall spoke on *"Pentecostalism, Poverty and Power***.** In this article, Lagos state and the Redeemed Christian Church of God (RCCG) were the points of reference. Lagos was described as a megalopolis that seems apocalyptic, a place where anarchy, human misery, violence, and crime are prevalent and unceasing. In such a fallen landscape, Pentecostalism can be a response to radical uncertainty, a form of redemption. As at the time of this publication, the denomination in reference has fourteen thousand (14,000) parishes in Nigeria and is possibly the largest single landowner. Marshall described RCCG's rapid expansion as one of 'empire building'. Marshall reported that RCCG also operates a resort space, a private university, banks, and estates (from which you can buy land from their banks). RCCG is so connected to the global network that they have modern-day moneychangers set up outside the churches, ready to exchange currencies as people prepare their offerings. The point of the article is clear that attention is more on the material acquisition of the church and economic expansion rather than how it contributes to the community's wellbeing. This is a form of capitalism that is questionable given the standard of Christian integrity.

The difference between the article of Rachel (ibid) and this research is the fact that the former concentrated on RCCG, while the latter investigates other churches like Lifaworld Church (LFC), Paholag Church (PHC) and Daystar Christian Centre (DCC). The former did not exhaust the subject matter as only RCCG may not be enough to address the socio-moral challenges of Pentecostalism in Nigeria. Furthermore, Rachel (ibid) only produced an article from a single seminar of one denomination, whereas this thesis is more comprehensive as it is a complete research on Pentecostal capitalism in multiple denominations in Nigeria. The former only related an event while the latter engages in a scientific process to evaluate the practice of capitalism among the Nigerian Pentecostal denominations.

In *The protestant ethic and the spirit of capitalism*, Weber (2005: 1-125) presented that Puritan ethics and ideas had influenced the development of capitalism. In his first chapter titled "Religious affiliation and social stratification", Weber observes the religious demographics of Europe. He observed that the richest, most economically developed, highly skilled and trained professionals fell under the protestant faith in the 16th century. As opposed to the involvement of the Catholics in skill-oriented jobs and craftsmanship, the Protestants

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were more engaged with industry and moved up the ladder to become factory managers, though the Catholics in Germany were an exception. Weber sought to answer the question - can earning one's living under capitalism ever have an inner affinity? He then postulated a two-part solution to this, one there must be a 'business sense', the other a 'strong sense of piety.

In the second chapter, Weber provides an illustration reflecting on Benjamin Franklin's work on Money, Credit and Man. The third chapter is concerned with 'Luther's conception of the calling'. This concept of 'calling' was a product of the reformation period where for the first-time worldly activities acquired moral justification and religious significance, though it was alien to the Catholic faith. The Fourth Chapter is titled 'The religious foundations of worldly asceticism'. In this chapter, he discussed the major forms of ascetic Protestantism which are Calvinism, Pietism, Methodism and Baptism. In the final chapter titled, 'Asceticism and the spirit of capitalism, Weber argued that asceticism's disengagement with the pleasures of life was most conducive to the capitalistic way of life.

Weber's work is a good material for any study in the field of capitalism; however, it deals with religious experience in Europe and America. The concentration of this research on the Nigerian experience has created a distinction between it and Weber's work. Additionally, Weber deals with protestant ethics and the spirit of capitalism while this thesis intends to deal with Pentecostal socio-ethical implication of the practice of capitalism in Nigeria. Thus, the interest of this research is not to delve into capitalism but to show its connection with Pentecostalism in the Nigerian perspective.

In the book *Global Pentecostalism: the new face of Christian social engagement,* Donald Miller and Tetsunao Yamamori (2007: 15-38) revealed in the first chapter that Pentecostalism is an emerging force in our world. They delineated the emergence of Pentecostalism as the major engine driving the reshaping and transformation of religion in the world. However, the authors' claim that Pentecostalism encourages human right and equality may be contestable because their perspective applies only to democratic voting rights. Whereas there is a massive abuse of human right via injustice and inequality between 'General Overseers' (founders) and serving clergies, or between the pastors and their adherents. Likewise, the position of Miller and Yamamori (ibid) which held that there are no negative implications in the practice of Pentecostalism may not be accurate because, over the years, the practice of individualism and

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capitalism continue to rise among the Neo-Pentecostals. It can be argued that replacing egalitarian principles with individualism raises socio-moral questions among the Neo-Pentecostals. Hence personalisation of churches, the concentration of wealth in the hands of the church leaders only, is an evidence of negative implications among the Neo-Pentecostals. Noteworthy is the fact that Miller and Yamamori's view is the opposite of what this research intends to achieve. The duo dwelt more on the positive effect of Pentecostalism as against addressing the socio-moral implications of Pentecostal capitalism. More so, the duo did not touch on any specific denomination or location while this research intends to look at specific churches, location, setting and the evaluation of their socio-ethical practices.

Dominic Umoh in the 'African journal of scientific research' documented an article titled *Prosperity gospel and the spirit of capitalism*: *the Nigerian story* (Umoh 2003: 654-688). He asserted that we are in the age of crass materialism where flamboyant lifestyle, wealth, power, and sex become a preconceived idea. He further mentioned that this preconceived idea has taken over the place of modesty, thereby becoming the fast-current new Christian doctrine and dogma in Nigeria.

In Nigeria, using the richest preacher in Africa Olowonla and a few others as examples, Dominic (ibid) alleged that Pentecostal pastors amass wealth for themselves with collections of private jets inclusive. Even though Nigerians frown at such flagrant display of opulence given that seventy per cent of Nigerians still wallow below poverty line (living on $1.25 per day), the paradox is that the same congregants who complain are still the ones financing these pastors in tithe, offering, seed sowing and thanksgiving with the illusory hope of multiplied blessings in return. For Dominic, the economic situation of the country made Nigerians irrecoverable victims of the prosperity gospel and these predators using hypnotizing and persuasive speeches continue to milk their victims. For Umoh, (ibid, 656-657) pastoral ministry is supposed to be voluntary and religious groups are supposed to be non-profit making organisations, but since the reverse is the case, they should be classified as tax evaders. He called the prosperity gospel the 'Business of Capitalist Materialism' caused by greed.

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The work of Dominic Umoh seems to be much more related to this research, however, Umoh stayed more with theological and sociological perspectives and touched a little on the ethical perspective when he mentioned greed. This gives room for more research and detailed work on the ethical perspective. More so, asides the mention of Olowonla and Adeboye of South-western Nigeria, the article took examples within one or two states in the South-South region and Cameroon. But this study intends to go deeper by moving into specific Pentecostal denominations particularly DCC, PHC and the LFC with branches all over Nigeria, to make findings on the socio-moral implications of the practice of capitalism.

Al Chuckwuma Okoli and Ahar Clement Uhembe of the department of Political Science, Federal University Lafia, Nigeria, contributed their scholarship in the European scientific journal on the topic *Materialism and commodification of the sacred: a political economy of spiritual materialism in Nigeria* (Okoli and Uhembe, 2014: 595 - 604). They started with the notion that commodification is the soul and underlying logic of capitalism. Also, commodification beyond the market sphere they called over-commercialisation of society. Furthermore, they called commercialisation of the religious setting 'over-commercialisation of the sacred'. This trend they said, raised serious ethical and moral concerns. This capitalist spirituality they alleged is antithetical to religious orthodoxy. In their opinion, they used Shaumyan's concerns against spiritual materialism to state what religious practise should be like, selflessness, genuineness, and concern for others.

On the final note, they argued that Nigerians are 'hyper-spiritual' due to the prevailing material and socio-economic condition and so religion serves the purposes of 'Superstitious Escapism' and 'Popular Opiate' (ibid, 603-604). They quoted Soyinka's view who alleged that the practice promotes 'religious opportunism' (Soyinka, 1991:25). Additionally, they referred to Kukah's claim that such practice is only a 'Spiritual Trade Fair' (Kukah, 2007:38). Centring on the religious leaders who amassed wealth for themselves, the authors held that they protect their economic interest by making religious commercialisation a family affair, family ownership and inheritance. In other words, general overseers maintain sole ownership of the organisation. In their recommendation, since the religious organisations have commoditised the sacred values of religion, the government should incorporate their activities and tax them to garner revenue for the state.

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The limitation of this article remains within the scope of political economy, although immoral effects were slightly touched, the theoretical framework makes it more sociological in direction. This creates a research opportunity for this study to dig deeper into the moral implication of the practice of capitalism among the Nigerian Pentecostals. Okoli and Uhembe did not investigate specific religious organisations, but this research intends to investigate socio-moral abnormalities among the Pentecostals in Nigeria using the LFC, PHC and DCC as case study churches.

Anthea Butler published an online article titled *Heresy, bad taste, or capitalist adventure: is it still Pentecostalism?* (Butler, 2009). In her introduction, she described the Pentecostal movements as the Tribbles who were born pregnant, reproduced at a staggering rate and ate everything they saw on sight; a description which suggests corruption. Although Anthea Butler's article and this research gravitate towards capitalism among the Pentecostals, on the other hand, the article deals with the American situation, while this research intends to concentrate on the Nigerian situation. Besides, the article did not focus fully on socio-moral issues, but this thesis intends to dwell more on socio-moral issues of Pentecostal capitalism using African Moral Philosophies. Moreover, investigation and evaluation were not part of this article as against this thesis' methodical approach which covers investigations.

Stephen Hunt (2002:1-29), in an article, titled *Deprivation and western Pentecostalism revisited: neo-Pentecostalism*, examined the relationship between Pentecostalism, deprivation and the fulfilment of the needs of specific social groups in western societies, majorly the United States of America and Britain. Hunt attempted to establish a link between Pentecostalism and deprivation in relation to social class and ethnicity. He also projected that in the future, there is the possibility that it will fully embrace the 'experiential' spirituality that is so attractive to the postmodern pilgrim - a faith that helps individuals through life in the here and now. He argued that if this proves to be the case, then Pentecostalism will evolve into a very different species as against what was obtainable at the beginning of the twentieth century. Although the writer worked on Pentecostalism, yet it was centred fully on America and Britain. This creates a difference between Hunt's article and this research. The journal dealt with deprivation while this research focuses on the moral implications of the practice of capitalism in selected Pentecostal churches in Nigeria. The former is western, while the latter is African.

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2.2 - The morality of capitalism

Morality, as it concerns capitalistic practices both in the secular and religious systems, provides a gauge for constructive evaluation of the positive and negative effects of capitalism. With such a background, it becomes instructive to review pieces of literature on the morality of capitalism. This is necessary because viewing capitalism with a moral lens provides a strong foundation for the primary aim of this research, which is to critique the morality of capitalistic practices among the Pentecostal churches in Nigeria. The next few paragraphs contain some reviews in this regard.

Michael Novak (2015**)** writes on *How Christianity created capitalism***.** This article focused on the Catholic Church as Novak argued that contrary to Max Weber's position that capitalism originated in modern Protestant cities, it was found in rural areas, where monasteries began to rationalize economic life. He quoted several writers as he presented his motion in this paper. Novak (2015) agreed with historian Randall Collins (cf Stark, 2017) that the church must put in place what Weber called the 'preconditions of capitalism' which include, the rule of law and bureaucracy for resolving disputes rationally, a specialised and mobile labour force, the institutional permanence that allows for trans-generational investment and sustainable intellectual and physical efforts (ibid).

Novak attributed this freedom for enterprise, markets, and competition to the Catholic Church. He further discussed several monasteries of the Catholic Church such as the Cistercians, Benedictines, Dominicans, and Franciscans. Novak (ibid) referred to an economic historian David Landes (1993:132-170), who described himself as an unbeliever, but maintained that the main factors of the great economic achievement of western civilisation were mainly religious. In conclusion, Novak advised that the church could lead the way in setting forth a religious and moral vision in which all live under a universally recognisable rule of law and every individual's gifts are nourished for the good of all. He called this principle 'civilization of love', in his words; 'capitalism must be infused by *Caritas*'. Undoubtedly, Novak made a great sense in his call for a balanced approach in the practice of capitalism. However, Novak seems to be dealing with the context of the Catholic Church while this research seeks to concentrate on the Pentecostal denominations.

In the article, *Poverty and wealth*, Don Closson (2014) compared the different economic systems to how they affect the possession of wealth by individuals, quoting several

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researchers as well as delving into their relationship with Christianity. A fantastic job was done by Closson as he focused on the balance of the practice of capitalism. While he refused to pitch tent with socialism, he believed that capitalism is a good way to go if fairness is at the centre. He argued that capitalism is not immoral, but the greed of those who practice it and as such, he affirmed that capitalism is not unscriptural or unethical. The similarity of Closson's article with this study is that both strongly hold the moral principle of equity and sharing. However, the difference is that Closson directs his argument to individual capitalists within the state and calls on government to regulate their excesses, while this study is centred on the Pentecostal institutions in Nigeria and not individuals.

Barbara Branden (1959) used as a framework the philosophy of Ayn Rand in her article titled *The moral antagonism of capitalism and socialism.* To explain the moral antagonism between capitalism, socialism or individualism and collectivism, she used the question of Ayn Rand (1961:18) which states that - does man have the right to exist for his own sake? In response, the individualist answered: yes, while the collectivist answered: no. In further explanation, Rand (ibid) maintained that an individualist holds that human life is an end in itself, on the other hand, the Collectivist holds that the human life is a means to an end to be designated by society. Individualism holds that a human being possesses, by his nature, the rights of life, liberty, and the pursuit of happiness. Collectivism holds that a human being possesses, by his nature, the duty to sacrifice his life, his liberty, and his happiness whenever and wherever the collective may demand it. Collectivism regards a human being as property, signed, sealed, and delivered up to those who claim to represent his fellow human beings; he must exist for their sake, in their service, and by their command (see Rand, 1961:18-27). The difference between Barabara's article and this research is that one deals with moral differentiation between two systems or ideologies while the other deals with findings within an ideology. Barbara deals with a cross-ideological question between socialism and capitalism whereas this research focuses on capitalism and its moral implication within selected Christian organisation called the Neo-Pentecostals in Nigeria.

2.3 – African moral philosophy and capitalism

So far, the pieces of literature reviewed had no critiquing elements from a pure African perspective. The goal of this study is to critique and make recommendations within the context of African moral standards. It is, therefore, necessary to review works of literature that touched on the relationship between African moral philosophy and capitalism.

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2.3.1 – **Philosophical consciencism and capitalism**: History has shown that founding fathers of African philosophy fought against the prevalence of colonial and post-colonial capitalists and their activities in Africa. Vincent Dodoo, a historian, and political scientist at Kwame Nkrumah University Kumasi in an article titled *'Kwame Nkrumah's mission and vision for Africa and the world'* delineated Nyerere's Pan-Africanism and Capitalism (Dodoo, 2012: 78-92). He noted that Nkrumah's teacher's lesson on the 'metaphor of the piano' built an ideology in him, as a result, he developed a vision not only to unify Africa but the whole world. With an understanding that colonial masters brought capitalism to Africa, Dodoo argued that Kwame Nkrumah's mission in the world was to dismantle colonialism in Africa while his vision was to restore the lost dignity of Africans caused by slavery and colonialism so that Africa can participate freely in the coming unified world society as an equal player and partner. Although Dodoo's report attributed the discovery of African disease called 'alienation' (caused by colonialism) to Frantz Fanon, he opined that Nkrumah picked up the challenge to confront the disease. In 1947 the campaign and process for decolonization in Africa were then kick-started with urgency and energy when Kwame Nkrumah returned to the Gold Coast to take up the position of Secretary of the United Gold Coast Convention (UGCC), the first political party formed to achieve independence for the Gold Coast.

Highly influenced by Nnamdi Azikwe and Marcus Garvey, Nkrumah organised thoughts against capitalism and colonialism around three themes: socialism, neo-coloniality and African unity. Nkrumah believed in social justice, that is, access by the general population to the resources of society particularly with necessities of life. This idea is opposed to neo-colonial capitalism which centres on non-communal participation in ownership of wealth and resources. To enact social justice, concrete realities associated with ex-colonial societies such as poverty, illiteracy, ignorance, disease, and the pervading presence of colonial mentality must be dealt with under 'one-party system' which would be the appropriate vehicle for socialism. Nkrumah maintained that colonialism created capitalism, and neo-colonialism increased it. Rather than being the terminal stage of capitalism, imperialism increased continuous exploitation of the former colonies. When the capitalists were confronted by socialists, they abandoned the old pattern of naked exploitation. However, they entered a neo-colonial state whereby national bourgeoisies were used to extort the former colonies. Dodoo maintained that for Nkrumah, Socialism is the sure road to Africa's development; neo-colonialism is the number one enemy of Africa's development. Therefore, socialism is an antidote to neo-colonialism and anything that promotes the growth of socialism serves to

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frustrate neo-colonialism. Regarding African unity, what Nkrumah wanted was total political integration which includes overall continental planning on a continental scale; a unified land, sea, air, military, and defence strategy; and a common foreign policy. Dodoo finally, noted that as a person of peace, Nkrumah was not fully convinced of the Marxist approach, but his attitude changed after his government was toppled. Afterwards, he agreed that socialism in Africa could be achieved through violent and decisive struggle.

Comparatively, Dodoo (ibid) was historical in his article, and it pictured the connection between capitalism and African moral philosophy. It also brought to light a few practical examples in Ghana's experience. However, it did not address specific moral issues. Furthermore, this article did not connect the discussion with religion in any way, thereby creating a gap for this study to fill. It created room for further research towards a socio-moral and theological perspective. While this article addressed state affairs, it created room for this study to apply the same African moral philosophy in addressing capitalistic religious practices in Nigeria.

In the article of Syed Eesar Mehdi on *Re-inventing Kwame Nkrumah, Frantz Fanon and Amilcar Cabral's critique of colonialism,* the ideas of the three men on colonialism were explained (Mehdi, 2018:537-544). On Kwame, response to Pan-Africanism and consciencism was the bedrock of discussion. Unlike his mentors, Nkrumah's focus was 'radical and reformative change'. Medhi brought forward Nkrumah's position on religion and socialism where he described himself as a "non-denominational Christian and a Marxist socialist" who has "not found any contradiction between the two" (Nkrumah, 1959:10). Mehdi went further and described the central point of Nkrumah's consciencism. He argued that Africa consists of three main segments: Traditional, Christian, and Islamic. Nkrumah seeks to form his ideology on how these three could blend under indigenous humanist African principles. He calls this ideology a 'philosophical conscience'. This philosophy of conscience is about African socialism which encompasses indigenous African cultures wherein society is 'classless and egalitarian' (see Kwesi, 2017: 185-198; Nkrumah,1967:200-208; cf Borona, 2018: 1-4; Awuni, 2014; Mabovula, 2011:38-47). The summary is that this moral philosophy seeks to embrace practices of great morality that is humane enough to accommodate the wellbeing of everyone in society.

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Mehdi's article is related to this study. It provided a religious background of Kwame's ideology. It opens the fact that Kwame sees Christianity as part of the neo-colonial institutions built to enhance the colonial exploitation through capitalism. Though Kwame did not call for the abolition of Christianity and Islam, he seeks to have them contextualised with social-moral philosophy of indigenous Africa. However, this article did not deal with specific practices that enhance the expansion of colonialism through capitalism. Therefore, a gap has been created for this study to fill, wherein, a comprehensive study is to be carried out on capitalistic tendencies of certain religious practices in Christianity as it affects the Pentecostal adherents in Nigeria.

Progressively, in *The logic of consciencism* an article written by Richmond Kwesi (2017: 185-198), there was a more comprehensive analysis of the moral philosophy of Nkrumah. In Kwesi's opinion, philosophical consciencism aims to chart a course of action to defeat colonialism and imperialism; cut the wings of neo-colonialism, build unity; and articulate an ideology suitable for national reconstruction and development. In the analysis of consciencism, religion was at the centre of the discussion. According to Nkrumah, the conscience of the African society is plagued with three strands of influences which must compete using conflicting ideologies. They are Traditional, Christian, and Islamic ideologies. And when the three with their conflicting ideologies are allowed to co-exist, the African society will be racked by the most malignant schizophrenia. In other words, religion conflicts with African moral ideology which is centred on humanness and communality. The ideology of consciencism is therefore loaded with a characterization of the Euro-Christian segment of the tripartite, and Nkrumah associated this tradition with the 'evils' of colonialism and neo-colonialism, animated by the principles and systems of feudalism, capitalism and individualism. These principles are not only foreign to, but conflicting with, the communalism, humanism, and egalitarianism of traditional African society. Furthermore, Nkrumah's ideology argues that harmony is to be forged such that Islamic and Euro-Christian influences should be weaved into the traditional African way of life; that is, the harmony is to be done in such a way that the combined presence of all three influences 'is in tune with the original humanist principles underlying African society' (Nkrumah, 1964: 74). Nkrumah went further that an ideology that can solidify into a philosophical statement is needed for animating the harmonic process, and for couching a harmony that will preserve or restore the humanist and egalitarian principles of communal African societies. This philosophical statement he calls *philosophical consciencism*. Thus, he defined Philosophical consciencism

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as 'the map in intellectual terms of the disposition of forces which will enable African society digest the Western, Islamic and the Euro-Christian elements in Africa, and develop them in such a way that they fit into the African personality' (ibid, 1964:104).

Using philosophical consciencism, Kwesi outlined Nkrumah's thought on Africa's progression from colonialism to national development as 'dialectical materialism, socio-political education and great awareness of the impact of neo-colonialism among the African masses. Firstly, to achieve independence from colonialism through philosophical consciencism dialectical materialism must be embraced. In other words, the social conflicts of social forces caused by material needs must be addressed. Philosophical consciencism acknowledged that there are two forces in tension in every colonial territory. They are 'Positive and Negative actions'. While the positive action represents the sum of the revolutionary forces 'seeking social justice as it relates to obliterating oligarchic exploitation and oppression, the negative action represents the sum of the reactionary forces tending to prolong colonial suppression and exploitation. The negative forces composed of the colonial powers (external) and the indigenous greedy Africans who promote colonialism by ensuring that the colonial powers maintain political ties with the colony. Nkrumah contends that a territory remains colonized as long as the negative action is greater than the positive action. Ultimately this suggests that the interests of the people are estranged and subjected to those of a group of territorial invaders. On the other hand, as positive action increases, the negative decreases. Worthy of note is the point of Nkrumah that zero negative action is scarcely achievable, however, it should reduce to negligible quantity as the positive action increases. Once it gets to that point, independence is attainable. Although the colonialist may temporarily bow to the social pressure of the masses for a short while, it is possible to re-introduce or continue the negative action in another form. Nkrumah sees it as 'negative action playing possum'. He further insisted that a crucial way to fight neo-colonialism by reducing the subtle negative forces is by concentrating on the *conscience* of the masses, that is, by awakening, quickening, and vivifying the consciousness and awareness of the populace to the insidious threats of neo-colonialism, hence, *conscience-ism*. Philosophical consciencism weaponises the indigenous people with an ideology to fight the negative forces of neo-colonialism.

In connection with this study on Pentecostal capitalism, the article of Kwesi (2017: 185-198), is very logical and theoretical, and it addressed the socio-economic issues that affect the right

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of masses. It focused on the involvement of the church in the expansion of the capitalists' activities. It also went further to state the involvement of indigenous Africans in neo-colonialism. The religious bodies particularly Christianity, were not excluded in these capitalistic activities. Kwesi validates Nkrumah's thought that if the church is not enshrined into the African moral philosophy which puts the people first by being communal and egalitarian, she (the church) will only serve as an extension of capitalism set up by the neo-colonialists. Though this article may serve in the area of theoretical framework in this study, most especially its delineation of philosophical consciencism, however, it must be noted that it was silent on the activities of the church particularly its detailed role in the expansion of capitalism via compromises with the neo-colonialists. This gives room for this study not only to investigate the religious role or practices of capitalism in the church but to also venture into the moral and theological implications of such actions as it affects the social wellbeing of Nigerians and African communities.

2.3.2 – **Ujamaa and capitalism**: The word Ujamaa is a Swahili word which means familyhood. It is the term chosen by Julius Nyerere to describe the kind of socialist society Tanzania desire to establish (see Gbadegesin, 2020: 50). Additionally, Gbadegesin (ibid, 51) submitted that what is especially fascinating to Nyerere about the term *Ujamaa* is that it refers to a certain modicum of social ethic that permeates social life in traditional African societies. Nyerere believes that such modicum is not anachronistic, rather, it is still required for modem life. Such social ethic is best exemplified in the traditional family, which is the basic socio-economic unit, supplying most of the necessities of birth, life, and death. With this background of Ujamaa, the reviews below brought forward the relationship between Nyerere's Ujamaa and capitalism.

Borona (2018:1-4) began his article with imperative questions on the cause of underdevelopment as he focused on the perspective of *Mwalimu Julius Nyerere's philosophy on development and capitalism* in African nations. He asked -What is development? Who is developing who? Who gets to define who is developed and who is not? What if the developed one is the cause of underdevelopment in the underdeveloped one? In the bid to respond to these questions, he delved into Nyerere's philosophy. Although Borona focused on Nyerere's concept of development visa-viz capitalism, however, there are different ways to conceptualise it. Pillay (2002:16) argues that development does not take place overnight; it is a process, and the concept is open to various interpretations. Additionally, Pillay (2002: 21-

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24) sees development as a transformational exercise achievable through many factors, including social justice and distributive justice. These factors seem to agree with Allan Boesaks philosophy of redistributive justice and Julius Nyerere's thoughts on socio-economic balance in an ideal African society (see Boesak, 2017:1-15; ibid, 2015; ibid 2005; Ntibagirirwa, 2004; Korten, 1990: 9; Nyerere, 1968).

Furthermore, Borona replicated Nyerere's ideology of capitalism when he argued that we have colonisers who look like us. He used Frantz Fanon's slogan - 'Black skins white masks'. For Borona and Nyerere, most countries are still under colonial occupation 1.0. Now it has graduated to colonialism 2.0 and we are quickly realising that nothing much has changed for good in Africa. We are still enslaved! Unfortunately, African leaders are now participants in the new economic order, and we remain at the bottom of the racial caste system around which this world is structured. This is not development; it is called the capitalistic exploitation of Africa. He went further to argue that in practice 'Third World Nations' cannot become developed capitalist societies without surrendering the reality of their freedom and without accepting a degree of inequality between their citizens which would deny the moral validity of our independence struggle. Quoting Nyerere's philosophy, the present poverty and national weakness made socialism the rational choice for us. Under capitalism, money is king. He who owns wealth also owns the power.

In Nyerere's work on 'Man and development', while some African countries like Kenya claimed to be capitalists' nations and look down on neighbouring countries like Tanzania and Uganda, Kenya and other so-called capitalists' African nations remained the colonies of the imperial neo-colonialists. Hence the questions: who owns the mines in Africa? Who owns the land? Who owns plantations of various crops that Africa grows to feed Europe? Who owns the water? Who owns African bodies? This article noted that the Kenya colony, a self-declared capitalist country, recently imported doctors from a socialist country (Cuba), after collapsing its healthcare system. How do you explain that? Nyerere claimed that African nations are addressed as 'third-world nations', whereas the name was only given during the cold war to nations who were not affiliated with either of the warring parties in their fight. Unfortunately, it has been redefined as the underdeveloped nations. Consequently, according to Borona (2018:3), Nyerere sees capitalism as a fighting system whereby capitalist enterprise survives by successfully fighting other capitalist enterprises. For Nyerere the capitalist system survives by expanding, that is, by extending its area of operations and in the

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process eradicating all restraints upon it, and all weaker systems of society. In other words, capitalism is war. That is why countries that claim to be capitalist like Kenya colony are oozing with violence (ibid). Correspondingly, it appears like the third world capitalism is established by the foreigners who used the word 'developing Africa' as a decoy to invade Africa and exploit her nations. Nyerere then argued that development through capitalism means that third world nations must meet conditions laid by capitalists in other countries. He then advised that until African leaders find an alternative economic system, the global south just becomes a subsidiary to the foreign capitalist economy.

Borona further noted that Ujamaa's thoughts underscored that 'Capitalism cannot operate without exploitation. There must be an exploiter and the exploited'. If you are economically weak, you are exploited. This article, therefore, argues that capitalism is only an operation of economic domination of a few against the masses. It is beyond Africa as it prevails even in America, Britain etc. In other words, in so-called capitalist countries, extreme wealth and poverty walk hand in hand. Borona, therefore, agrees with Nyerere's thoughts that 'development is a wrapped-up lie founded on exploitation and most unfortunately internal forces in Africa cooperate with them to further impoverish Africa in the name of development. He cited examples that spending huge sums on elections when citizens lack water and food is capitalism; paying politicians huge salaries when there is no medicine in hospitals or books in schools is capitalism. Clear-cutting forests to grow flowers for Europe, diverting water from rivers to irrigate flowers and other horticultural produce for export to Europe is capitalism or sheer plunder of people and their environments. He, therefore, concluded that the so-called development of the western world in Africa is a scam and it is antithetical to Ujamaa. This is so because Ujamaa as an African moral ideology puts the welfare of the people first and makes ownership of material possession, such as mineral and natural resources communal.

With regards to this study, Borona's article is socio-ethical and instructive for interpreting and critiquing the research information that will be collected during the fieldwork. It categorically points to the motive and function of capitalism against the African society. It also argues that African moral thoughts particularly Ujamaa, as employed by Nyerere in Tanzania, is the way out of capitalistic domination. Nevertheless, this article mentioned nothing on Pentecostalism and capitalism, rather, it only suggested an applicable logic to this research using Ujamaa as a moral philosophy. This gives room to this study to investigate the

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capitalistic activities of the Neo-Pentecostals with regards to the exploitation of church adherents and its socio-ethical implication on the wellbeing of Nigerians.

In another article by Gbadegesin (2020:50-69) titled *Ujamaa: Julius Nyerere on the meaning of human existence*, he began his discussion with the biography of Julius Nyerere and his socio-political influence in his days which include the establishment of Ujamaa Institute in New York and the Ujamaa residence Centre in Camell University. He then proceeded to define the word Ujamaa in one word as chosen by Julius Nyerere -familyhood'. With the cooperation of the Tanzania African National Union, the word familyhood was adopted to represent the kind of socialist society aimed to be established by the people of Tanzania. The word familyhood is so important to Nyerere because it brings to the mind of the people the idea of mutual involvement in a traditional society. This social and political concept of Ujamaa has three major factors namely 'mutual respect, common ownership of property and work obligation. These three factors, therefore, lead to three (3) principles of Ujamaa which are 'equality, freedom and unity'. Besides, Gbedegesin added that Ujamaa became deeply enthralling to Nyerere because it referred to a positive modicum or certain degree of social ethic that influences social life in traditional African society. Interestingly, the relevance of this Ujamaa's social ethics Nyerere believes goes beyond the traditional setting, it is also vital for modern life. In other words, Ujamaa principles are constant in relevance, both then and now. Nyerere's thought was that this social ethic is best exemplified in the traditional family, which is the basic socio-economic unit, supplying most of the necessities of birth, life and death.

Also, a very important value of this family unit is that members of the society or family are held in high esteem, everyone is given a vital role to play. This is founded on one of the three principles of Ujamaa (equality) which holds that society should be egalitarian. In other words, each member, young or old, man or woman, is considered as having dignity and value which no one else can replace. Consequently, this socialist concept provides that neither poverty nor wealth is privatised. The wealth of one is the wealth of others and the needs of one are the needs of others. Better still, the joy and sorrow of one are shared by all. This idea is synonymous to Ubuntu.

Gbadegesin gave an example from the thoughts of Nyerere that this concept sees an African chief or monarch only as the first among equals. It further provides that there are effective

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checks and balances in the unwritten constitutions of these societies. However, with the coming of colonialism, the system of indirect rule dealt a serious blow to those institutions and the kings and chiefs acquired authority which did not belong to them in the traditional scheme. By implication, everyone is a member of a social group and so surrenders his or her freedom to that group. From Nyerere's direct words, such a person's gain is the fact that other members of the group do likewise. If they do not, he or she has not become a member of society; he has become a slave or a servant of another individual or group of individuals (Nyerere, 1966: 8). Nyerere, therefore, concluded that an ideal society is based on human equality and a combination of the freedom and unity of its members. There must be equality because only on that basis will men work cooperatively. There must be freedom because the individual is not served by society unless it is his. And there must be unity, because only when the society is united can its members live and work in peace, security, and well-being (Nyerere, 1966: 8). But it must be noted that Nyerere also sought to create a balance in that he does not encourage laziness wherein the indolent can scavenge and profit on the labour of the hard workers. He argued that every member of the social unit had the obligation to contribute to the pool of things which were to be shared, in other words, every member of the family was expected to work and accept the responsibility of working. (Nyerere, 1966: 11). He then sustained his point with an opinion that factors of traditional life include love, sharing and work. In other words, everyone must work to contribute with love for the benefit of the entire society.

Gbadegesin also noted that Nyerere applied the three principles of Ujamaa to sharing of property, politics and African democratic dividends, capitalism, religion, and education for self-reliance. He criticised religion but more specifically he discovered problems with the church and its mission in Africa. He argued that human beings are the purpose of development. He criticized the church's philosophy which held that development is a personal thing. In order words, the church was acting like everything in Christianity is personal and so society's development is not central to religion. It then appeared as though the church is not concern about the oppressors and capitalists' activities in Africa. Nyerere felt it is often the case that if the church does not side with the agents of oppression, it remains silent, trying to console the wretched with words of comfort. In his own words,

> "They preach resignation; very often they appear to accept as immutable the social, economic and political framework of the present-day world. They seek to

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> ameliorate intolerable conditions through acts of love and of kindness where the beneficiary of this love and kindness remains an 'object" (Nyerere, 1973:215).

Consequently, if the church is quiet on social justice, then its dignity and commitment to the people are questionable. Furthermore, Nyerere maintained that dignity requires freedom and equality, but the church has failed to respond with the force in its spiritual arsenal even when the societies in which it operates are not organized for social justice. In many African societies, as Nyerere observed, capitalism and exploitation prevailed. In his words, he asserted that;

> "The few with power use the wealth produced by society for their own 'grandeur and to ensure their power. At the same time, masses of men, women and children are reduced to beggary, squalor and to the humiliation of that disease and soul-destroying insecurity which arises out of their enforced poverty'. Then in such cases, the church has not served its purpose of bringing men to God with honesty and sincerity. It has only served them with opium" (Nyerere, 1973: 219).

In Gbadegesin's conclusion on the church versus Ujamaa, he stated the role the church must play in fulfilling its purpose in the society in the following points;

- *The church must encourage and educate the people*. The people must know that they are not created for poverty and indignity. Therefore, to fulfil its purpose, the church must seek to ensure that both men and women can have dignity in their lives and their work.

- *The church must become a force of social justice and it must work with other forces of social justice wherever they are and whatever they are called* (Nyerere, 1973: 219). The church leadership must go beyond kindness, piety, and charity. They must struggle with the people to achieve dignity, equality, and freedom. In other words, the church must engage in social transformation. The church must attack the causes of indignity and poverty: 'The church has to help men rebel against their slums, thus helping to reduce hatred and promote its doctrine of love to all men' (Nyerere, 1973:

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220). By implication, poverty eradication is a major assignment of the church in Africa.

- *The church must work with and not just for the people*. That is, the church should avoid telling people what to do but share work with them based on equality and common humanity. This means the social services provided by the church in developing countries should take a new direction of working with and through the organisations owned and controlled by the people themselves (Nyerere, 1973: 221).

- Nyerere insists that *the church must abandon its painful silence on the great issues of society*, she must resist the temptation to side with the powerful oppressors and avoid the urge to uphold the established order and must recognize the need for social revolution and to play a leading role in it, if it must realise its purpose and thus justify its relevance in the modern world.

Reviewing this article in the light of this study, Gbadegesin's work on the philosophy of Ujamaa as theorised by Nyerere went beyond socio-political discussion, it brought forward the role of religion in establishing a society that is humane with great emphasis on human dignity, love, work, and equality. Although it does not address Pentecostalism as it were, it does mention some issues predominant in Pentecostalism such as accountability, communal ownership, and leadership role in social transformation. This article's opinion about the failed role of the church reveals a problem that deserves a comprehensive investigation. It also provides a socio-ethical theory by which the capitalistic activities of the church particularity the Neo-Pentecostals can be critiqued.

2.3.3 – **Ubuntu and capitalism**: Thaddeus Metz (2018: 36 - 53), in an article, titled *An African theory of good leadership* drew on the indigenous African intellectual tradition to ground a moral-philosophical theory of leadership that informs accountability. His moral idea suggested that a leader is one who creates, sustains, and enriches communal relationships and enables others to do so. In his thought the voices of Consciencism, Ujamaa and Ubuntu were loud. Specifically, the article pictured African value of communion and indicated how this Afro-communal value system grounds a certain ideal approach to leadership. Mitz stressed the dissimilarities of Afro-communal leadership pattern with those of Confucianism and

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Kantian contract theory and suggested that the African moral philosophy deserves to be treated as a viable alternative to them. Mitz argued that communion is the basis for African value. Mitz spelt out further an Afro-communal ethic in the context of maxims widely taken to capture indigenous or traditional sub-Saharan morality, that is, 'I am because we are' and 'a person is a person through other persons.' Such an ethic Mitz maintained is an *eudaemonist* or self-realisation perspective, similar to the foundations of Aristotelianism and Confucianism. Quoting Augustine Shutte, Mitz pointed out an Ubuntu ethic;

> "Our deepest moral obligation is to become more fully human. And this means entering more and more deeply into the community with others. Although the goal is personal fulfilment, selfishness is excluded" (2001:30).

Mitz then sustained that it is common for ethicists working in the African tradition to maintain, or at least suggest, that the only comprehensive respect in which one can exhibit human excellence is by relating to others communally or harmoniously. Also, Mitz brought forward the statement of Masolo which states that,

> "A life of cohesion, or positive integration with others, becomes a goal, one that people design modalities for achieving. Let us call this goal communalism, or, as other people have called it, communitarianism. Considering this goal, virtues also become desirable (2010:240)".

From an Afro-communal ethic to leadership accountability, the author provided an abstract characterisation of how to lead in terms of the Afro-communal ethic. He used one of the most common sayings in an African context about good leadership to describe what is expected of a leader and what makes him a leader; "A king is a king through his people" (see Pheko and Linchwe, 2008:399, 409; Mofuoa, 2015:32). In other words, Mitz argued that a leader is not an island, neither is he or she a leader because of him or herself rather, he or she is a leader because of his or her responsibility towards the people he or she leads. Therefore, Mitz suggested that one should become a real leader, which one can do insofar as one relates communally and enables others to commune.

As he concluded, Mitz opined that what the African Ubuntu spirit suggests about leadership is nothing but 'servant leadership'. A leader does not place him or herself above the people or

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personal interest above the communal goals. Rather, a servant leader is not so much one who gets others to do what he or she wants or thinks best but is roughly one who does much to help others. Servant leadership is of course not unfamiliar in the western literature, however, unlike in the western literature on leadership, servant leadership is the patently predominant theme in the African literature. Also, the Afro-communal ethic grounds a distinct specification of precisely what should be involved in helping others: a good leader is one who helps to meet others' needs and above all their need to realise their social nature by pricing communal relationship very high. By implication, in the Afro-communal conception of leadership, each person has dignity in virtue of his or her capacity to commune and to be communed with, which means to treat every person with respect, a leader must strive to meet the needs of each.

Concerning this research, Mitz article applies to a variety of topics, including what the end of an organisation should be, how decisions ought to be made within it, who counts as a stakeholder and how to deal with non-performing or misbehaving employees. The focus of the article is the business world. It focuses on business leadership in the first instance, but it is possible to apply the points made to a wide array of organisations including the Pentecostal churches and their leaders.

In Ubuntu journal, Ojakorotu (2019: 25 - 46) wrote on *Ubuntu and nature: towards reversing resource curse in Africa*. Focusing on the management of mineral resources across Africa, the author opined that Ubuntu as an African moral philosophy can provide a proper management strategy to manage natural resources for improving the quality of life of the people. Ojakorotu argued that natural resource governance in Africa should be based on the philosophy of Ubuntu as it will remind Africans once again of their cordial relationship with nature as a provider of wealth for all. The paper observed that despite the continent's natural resources, envisaged development is far from reality. Rather poverty, violence and crisis are prevalent due to what scholars called 'weak institutions and socio-political ills such as corruption, conflicts, and other complexities' (Henry, 2019; Ojakorotu, 2015). Ultimately resource exploitation by the elites and state conspiracy denied the masses the opportunity to benefit from what belongs to them. To address this challenge, Ubuntu then becomes a strong moral ethos. Theorising Ubuntu as an African Philosophy the author explained that Ubuntu speaks to the idea of the wholeness of the individual in relation to his community and other people within it. Quoting the popular slogan of Ubuntu the author described it with the

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statement '*Motho ke batho ka batho*' in Sesotho or '*Umuntu ngumuntu ngabantu*' in Zulu which means that 'a person is a person through the other persons' (Asamoah and Yeboah-Assiamah, 2019). This portends that Ubuntu refers to the inseparability of the individual from other persons from his or her community[5].

Furthermore, the paper inferred that Ubuntu differs from most western philosophies that dwell more on individuality. Rather, Ubuntu is a way of life, a demonstration of the communal living of Africa. It is a culture, well nurtured and transferred from one generation to the other. Ubuntu looks at the individual in terms of humanity and interdependency with others. Ubuntu speaks to the idea of non-isolationism of a human being from everything and everyone around him, including nature (natural and mineral resources). This is because Ubuntu brings about balance and harmony between a person and the rest of his or her community or environment. The author listed the features of Ubuntu as humanness, consciousness, caring, sharing, respect, compassion, and communality. The values of Ubuntu hold firm the ideals of shared humanity which culminates into the good and welfare of society among many others. Ubuntu is a call on individuals to advance societal welfare towards all. Ojakorotu maintained that Ubuntu is about benevolence towards all. In other words, the idea of 'one person for him or herself' never arises, it is rather one person for the other person because their humanity is bounded with one another and they cannot find their individual full expression in the absence of the other in a time of need or trouble.

Concerning the mineral resources and Ubuntu, Ojakorotu argued that 'oil politics' in Angola like Nigeria is based on 'oil authoritarianism', that is, repression using state apparatus to quell dissent and aggressions of the oppressed especially against multinational oil companies. In other words, there is capitalism and neo-colonial agenda, promoted by elites whereby the masses are at the mercy of the neo-colonial masters and a few African elites who plunder the masses. Despite the vast amount of oil receipts, Nigeria and Angola are backward in the provision of basic infrastructure, healthcare, education, and generally good life for their

[5] Rightly said are the words of Tutu (2004: 25) where he posited that 'A person is a person through other persons. None of us comes into the world fully formed. We would not know how to think, or walk, or speak, or behave as human beings unless we learned it from other human beings. We need other human beings in order to be human' (see Tutu, 2010: 44).

Etieyibo (2017: 311–325) also added his voice as he noted that Ubuntu as a prescriptive principle akin to the common moral position of African peoples means that policies, law, and general governance should be based on caring and sharing.

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citizens. Ojakorotu, Kamida and Eesuola (2018:85) then argued that oil endowed countries in sub-Sahara Africa's oil wealth is nothing but 'oil wreck', brandishing sorrow, tears and blood, and frustrating internal and external efforts towards sustainable development. In his recommendation, Ojakorotu suggested the philosophical principle of Ubuntu as the antidote for this social malaise as it is usually based on the worldview of the people. He opined that Ubuntu reminds the people of their interdependence and the need to run the society based on such interdependence. In other words, governance and natural resource management should be about mutual humanity and concern for the masses in Africa. It should be a moral position for African leaders and people in policies, law, and general governance. This is because the absence or non-application of Ubuntu as the philosophical basis of resource governance defeats even the noblest of intentions on resource management.

In connection with this study, Ojakorotu focused on Ubuntu concerning mineral resources of African communities. It points out that Ubuntu is a moral ethos needed to address the under-development caused by greed, corruption, manipulations, monopoly of what belongs to all by a few elites, their capitalist neo-colonial masters, and their oppressive operations. However, Ojakorotu did not speak about the role of religion in plundering the masses via capitalistic practices and lack of social commitment to be the voice of the masses in the face of neo-colonialists' oppressive activities. It therefore gives room for further research on the role of Ubuntu in critiquing the purpose of religion in the face of oppression, manipulations, corruption, and underdevelopment.

The philosophy of Ubuntu: some management guidelines came from the desk of Dr Johann Broodryk, (2006: 52-55) the first person to obtain a doctorate on the philosophy of Ubuntu. In his thought on the practice of Ubuntu in the workplace, he explained that Ubuntu self-management process is African, and it is derived from a world view in which the basic values of humanness like caring, sharing, respect and compassion are of cardinal importance to practically 'live' and enjoy life cemented in true, real, and selfless happiness. He then created an acronym for the elements of Ubuntu as underlisted.

U – universal: global, intercultural brotherhood,
B – behaviour: human, caring, sharing, respect, compassion,
U – united: solidarity, community, bond, family,
N – negotiation: consensus, democracy,
T – tolerance: patience, diplomacy,

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U – understanding empathy (ibid, 52).

Furthermore, he maintained that the core of values of Ubuntu include humanness, sharing, caring, respect and compassion and they are practical tools for determining the status of the human presence in organisations. Broodryk (ibid, 52) was more specific on the elements of Ubuntu by creating synonyms for each element. Humanness meant 'warmth, tolerance, understanding, peace, humanity'. Humanness, also known as '*siza'* is the most basic value in understanding Ubuntu. What makes one human is the ability to treat all human beings equally. The author noted that the starting point of Ubuntu is humanness. Caring meant 'empathy, sympathy, helpfulness, charitableness, friendliness'. Caring is echoed in the way parent treat children and vice visa. It is reflected in how the aged, beggars and unprivileged are cared for with love. By implication, the author inferred that by caring for others, caring for oneself is a logical implication: a person is a person through others. Respect is about 'commitment, dignity, obedience, order, normative'. Known as ukuhlonipha in Zulu it relates to 'discipline, law and order' and is generally regarded as the most central theme of the Ubuntu world view as it embraces several customary rules overseeing relationships at various levels of society. It is about respecting the familiar, unfamiliar and others view on specific issues. Additionally, sharing can synonymously be 'giving (unconditionally), redistribution, open-handedness'. 'Mahala' is an African concept that declares that it is fine to give something like food and water to others free of charge without expecting something in return. Though it is not compulsory under law to give in this manner, it is a matter of the heart. The author noted that heartless people will not be at ease with this ethical expectation of Ubuntu. Compassion can be interpreted as 'love, cohesion, informality, forgiveness, spontaneity'. The author explained that compassion is a quality in humans that goes a long way in binding people together. And it glues all forms of relationships and friendships. The author mentioned that Ubuntu is so relevant such that the Gauteng department of education introduced it to schools as part of the subject, guidance, for pupils of all races.

Finally, Dr Johann Broodryk, (ibid, 55) discussed Ubuntu in the light of corruption. He defined corruption as moral deprivation or badness whereby one abuses or misappropriates personal power through nepotism, favouritism, and bribery. On corruption, the values of Ubuntu make corruption unacceptable in society, although it does not mean then that it does not take place. However, those found with such immoral deeds can be forgiven since all human beings make mistakes. The author then challenged managers of various organisations

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to encourage moral commitment which can be done using codes of conduct and the enforcement of these codes.

Broodryk's article focused on management setting in the secular working environment, yet it can be relevant for others. Even though there was no direct discussion on Ubuntu's connection to religion in this paper, it can be inferred. Most relevant to this research is the connection of Ubuntu with morality. Immoral activities like extortion, bribery and corruption are unacceptable in society. On this account, the Ubuntu philosophy then provides a means by which morally unacceptable issues in the church can be critiqued particularly among the Neo-Pentecostals.

2.4 – Summary

It is important to mention that more books have been consulted beyond these reviewed materials as will be seen in the subsequent chapters. All the pieces of literature reviewed have a connection in one way or the other with this research. However, they have not looked at the negative impact of the practice of Pentecostal capitalism in Nigeria with the moral lens of African moral philosophies. Also, the pieces of literature have not looked at PHC, LFC and DCC at the same time and in a morally comparative perspective, hence the need for this research as a contribution to scholarship. This research will now move to chapter three to view Pentecostal capitalism in the eyes of African moral philosophies.

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Chapter Three

Pentecostal capitalism in the eyes of African moral philosophies

3.1 - Theoretical background

In the previous chapters, the theoretical perspectives were introduced. In doing so, the relevance of African moral philosophies to the research and related literature were highlighted and extensively reviewed. This chapter advances the discussion by critically examining the purport and significations of the perspectives as they relate to critiquing capitalistic practices among the Neo-Pentecostals in Nigeria. At the end of this chapter, the African moral modica needed to evaluate the socio-moral activities of the Pentecostal churches in Nigeria would have been articulated and ready for application in chapter six.

In intellectual undertakings such as this, the importance of theoretical frameworks cannot be over-emphasised. To understand, select and integrate theories, Grant and Osanloo (2014:14) described such action as creating a blueprint for a house. In doing so, they believe that all research is theoretical. Love (2004:4) explained that a theoretical perspective consists of all the abstract and theoretical factors that shape the sundry that a researcher makes. This notion corroborates the opinion of Grant and Osanloo as they described the word ‘blueprint’ as an appropriate analogy of a theoretical framework for a dissertation (2014:12). Love (2000:5) further explained that the theoretical perspective does not only have an overarching background, but it is also a perspective from which the research problem is addressed, and the thesis is written. These corresponding schools of thought simply suggest that every successful thesis must undoubtedly have a well-structured theoretical perspective. In other words, every academic construction in a thesis requires a theory or theories if the work will make any intellectual contribution to knowledge.

Consequently, if every thesis requires theoretical perspective(s), then it becomes necessary to define ‘what it is’. Grant and Osanloo defined it as ‘an existing theory (or theories) in the literature that has already been tested and validated by others and is considered a generally accepted theory in the scholarly literature’ (2014:14). The duo went further to explain that theory provides clear directions for how the researcher moves beyond intuition and ‘pre-theoretical commitments’ to a solid basis for understanding and conceptualising a topic within the context of the study (2014:21). Additionally, the centrality of the discussion is on

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the word 'theory' or 'theories'. In Eisenhart (1991) perspective, a theoretical framework is a structure that guides research by relying on formal theory. He maintained further that a thesis is constructed by using an established, coherent explanation of certain phenomena and relationships (1991:205). In this order, this chapter deals with selected theories that will undergird the thinking, understanding, planning, and critiquing of Pentecostal capitalistic practices in Nigeria. In the end, the selected theories will enhance this research in discovering agencies of capitalism, their socio-moral abnormalities, the causes of such practices and ultimately a guide to necessary solution in the context of African community ideals of morality.

In furtherance of the background to this chapter, it is instructive to delineate and justify the grammatical pluralisation of the chapter title which refers to African philosophies. The nomenclature adopted is 'theoretical perspectives' which is plural in nature. The justification for such adoption is predicated on the multiple African philosophies that will be used to critique the practice of capitalism among the Neo-Pentecostals in Nigeria. Correspondingly, a method where more than one theoretical perspective is employed is acceptable in research designs. While Grant and Osanloo opined that there is no one perfect or right theory for a thesis, they also agreed that certain theories are popular within each discipline (2014:14). Love (2000:11) buttressed the position of multiple applications of theoretical perspective in one research, in order to add a rich and useful contribution to knowledge. In her opinion, a PhD thesis that attempts to shoehorn design research into a single theoretical perspective is unlikely to be satisfactory. Such research according to Love is unlikely to be adequately sufficient for the research and the theoretical foundations may not be well or fully addressed. As a result, it may be unlikely to make a rich contribution to knowledge.

Gibson (2016:3) took the same position when he claimed that there is no right or wrong theoretical framework to use when examining a topic since every topic can be analysed from several different perspectives. More remarkably, Love called the idea of the use of more than one theoretical perspective 'required skill' for everyone in research. In her own words, 'being conscious of, and competent in, the use of different theoretical perspectives, and explaining and justifying one's choice and application of them is a basic skill required of competent researchers, philosophers, and other professionals involved in analysis and theory-making' (2000:12). Based on this argument, to achieve a robust outcome, this thesis engages multiple theoretical perspectives. By implication, the use of three different African moral

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thoughts to evaluate Pentecostal capitalistic activities will provide a robust output and quality value to the research. More so, the unification of the three schools of thoughts on specific issues will further emphasize the validity of African philosophy is addressing socio-moral issues within the African context. Most importantly the use of more than one African philosophy for one socio-moral issue shows the richness of African philosophies and thereby positions the same as the best theoretical perspectives applicable to this research. However, this research does not in any way claim that the single perspective approach is inferior, neither is it unacceptable for academic research. There are no rules against the use of a single theoretical perspective.

African moral philosophies adopted in this thesis are Philosophical Consciencism, Ujamaa and Ubuntu. The research draws moral thoughts from these three perspectives, to examine and critique capitalistic activities among the Neo-Pentecostals in Nigeria and Africa, respectively. This chapter intends to provide a moral lens through which the socio-moral implications of such religious practices can be viewed and addressed. The three philosophies will be delineated. Cross-references will also be applied such that scholars and materials that identify with these three positions will be brought forward. Beyond this synonymous approach, a diametrical approach will be briefly considered. In other words, the approach unveils and recognises the works of other scholars who have contrary opinions on the three African moral philosophies. The idea behind this is to give a balanced approach to the study. This background will now be followed by the first African moral philosophy – Philosophical consciencism.

3.2 – Philosophical consciencism

In systematic order, it is instructive to delve into the discourse of philosophical consciencism by asking a few questions and to provide answers accordingly. Firstly, what is the historical background of Philosophical consciencism? Who propounded it? What is the definition and thrust of this African philosophy? Are there scholars and academics who agree with this phenomenon? Are there others who oppose it? How does it connect with religion, capitalism, and Pentecostal capitalism? Beginning with a brief historical background, answers to these questions will be orderly provided under a few subtopics.

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3.2.1 - Kwame Nkrumah: history and philosophy

It will be incongruent to historically discuss consciencism without starting with the African philosophical figure behind it. Kwame Nkrumah, a native of Ghana who was carried longer than regular nine months in the womb, was born in 1909. His philosophical orientation began from his formative years at the Achimota School in Accra under Dr James E.K. Aggrey. Two lessons from Aggrey shaped Nkrumah's initial mission, vision, and thoughts for Africa. According to Dodoo (2012:82-85), Aggrey's story of an eagle who lived and ate with chickens on the ground but had to be promoted at a certain age to fly in the sky while leaving the chickens below was fundamental in shaping Nkrumah's mind. Nkrumah saw that eagle as Africa. There and then, he caught his task to take Africa off the ground to where it belonged. Secondly, while Dr Aggrey taught his students the discipline of the piano, he insisted on the necessity of playing the black and white keys together to achieve harmony. Again, Nkrumah saw Aggrey's instruction as a metaphor of the piano; he saw the world as the piano built with creatures. He then began to think of the necessity to upgrade Africa as an equal partner in global affairs and the need to harmonise the whites and blacks under equal roles and opportunities. This was how the idea of Nkrumah's philosophical consciencism began under the influence of his schoolteacher.

With the initial understanding of Africa as an Eagle and the world as a Piano, Nkrumah went to the Universities of Lincoln and Pennsylvania in America where he had a ten years' journey of personal research. Those years represented the most crucial period in the development of philosophical consciencism. In these American schools, he was introduced to the philosophical systems of the past. Indeed, his interactions with these monuments of intellection sparked an awakening of consciencism. In his own words, Nkrumah (1970:2), stated that he was introduced to Plato, Aristotle, Descartes, Kant, Hegel, Schopenhauer, Nietzsche, Marx and others. But these titans he explained were expounded in such a way that a student from a colony could easily find his breast agitated by conflicting attitudes. These attitudes he claimed can affect the entire society if the student ends up in political leadership. Dodoo (2012: 82-85) reported that after four years in America, Nkrumah started interacting with the Republicans, the Democrats, the Communists, and the Trotskyites, to learn the techniques of organization and to find a formula to solve the colonial question and the problem of imperialism. These interactions fostered a relationship with C.L.R James through whom he learnt how an 'Underground Movement' worked. In all his philosophical learnings, Nkrumah (1970:5), focused on social cohesion, although he did not claim it was the only way

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to approach philosophy. For him, to understand human society, philosophy calls for the analysis of facts, events, how they fit into human life, and experience. In other words, philosophy can enrich and define the experience of people. (Ibid, 1970:2).

Additionally, the interactions connected him with Marcus Garvey, a man who was concerned about the emancipation of Africa with his notion that blackness was never a badge of inferiority. This notion registered so well with Nkrumah that he had to name the national shipping line of Ghana as 'Black Star Line' when he became the president of Ghana. The influence also reflected in other names such as 'Black Star Square,'. The same influence led to the appearance of a black star on the Ghanaian flag. Afari-Gyan (1976), observed that Nkrumah was so influenced that he quoted Garvey in one of his Ghana independence speeches- 'Thus, the negro stands at the crossroads of human destiny… he must move forward or backwards. If he goes back, he dies, if he goes forward, it is with the hope of a greater life'(Dodoo, 2011:68). One would agree no less that Nkrumah was dogged on realising the unfulfilled dream of Garvey, which was, to see a united and strong Africa ruled by Africans. The gestation period of Nkrumah continued as he left America for London in 1945 where he studied law and completed his doctorate. In England, he interacted with George Padmore and others who helped him to perfect his political stance. Afari-Gyan (1976), further reported that in 1947, Nkrumah became the general secretary of the United Gold Coast Convention (UGCC), a position that allowed for the implementation of his philosophical ideology. It must also be noted that the diasporic journey of research was influenced not only by Dr Aggrey but also Dr Nnamdi Azikwe who returned from America in 1934 to edit the 'Africa Morning Post Newspaper' in Accra. Indeed, Azikwe had a great influence on Nkrumah's pan-African ideology. Afari-Gyan (1976), noted that in the end, the influence of Aggrey and Azikwe informed firmly the decision of Nkrumah to pursue his studies in America.

This historical background then leads to a precise articulation of Nkrumah's vision and mission. Firstly, the metaphor of the piano registered his vision to unify Africa and the entire world. More specifically, Nkrumah desired to prepare Africa for the task of playing a significant role not as a subordinate, but as an equal and dignified member of that global partnership. Nkrumah's vision was the restoration of African dignity that was lost to slavery and colonialism via capitalism. According to Dodoo (2006:79), Nkrumah believed that if the problems of Africa were not addressed, those of humanity would neither be fully addressed.

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Obeng (2009:107), further stressed that Nkrumah passionately believed in humanity and saluted all who worked for the promotion of human dignity. Suffice it to say Nkrumah's vision was to restore Africans' glory as equal partners with the rest of the world in global partnerships. The next subtopic will now delineate the core of his philosophy with which he fostered his vision and mission.

3.2.1.1 – Nkrumah's connection of philosophy with religion, spirit world and exploitation: Though, over the years, western philosophy focused more on the abstract nature of philosophy, the early history of philosophy showed that it had roots in human life and human society. Nkrumah claimed that philosophy originated from theological speculations such as the idea of God, human soul, thoughts of destiny and law (Nkrumah 1970:29). It was on this premise that Nkrumah used philosophical thoughts to address religious issues as seen in the ideology of consciencism.

The position of Nkrumah on theology can be traced to his religious foundation. His autobiography revealed that he admittedly called himself a 'non-denominational Christian and a Marxist socialist' as he found no contradiction in the duo (Nkrumah, 1959:10). He was highly influenced by Christian ethical thoughts such that he adjudged religion consistent with his philosophy (Ibid, 1970:84). Nkrumah demonstrated his belief in the consistency of religion with philosophy when he discussed the spirit world philosophically in the light of the emancipation of Africans from the oppression of colonialists and African bourgeoisie alike. Interestingly, he opined there were fundamental questions; 'what there is and how what there is can be explained'. On what there is, Nkrumah gave an example with two schools of thought; one was that of Thales who claimed that 'water' is the origin of all things while the other was from Berkeley who opined that all things originated from 'spirit'. Nkrumah called both notions the acts of reductionism because both water and spirit may be considered mainly as a part of 'what there is' in the world. Nkrumah then suggested the need for a replacement of such reductionists position with further discoveries of the origins of the cosmic materials. Hence, 'what there is' must be supervened with the question of the origins of 'what there is' in the world (Ibid, 1970:5-7). In the end, Nkrumah argued that if there is a cause or origin for what 'what there is', then the claim of the principle of self-sufficient reason is valid (Ibid, 1970:8).

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Nkrumah did not deny the existence of spirituality; perhaps his religious foundation may have informed this position. However, using these two philosophical notions, he argued for the self-sufficiency of Africa and Africans; If there is an origin of all things, then, the principle of self-cause could lead to self-discovery, self-transformation and emancipation through self-motivated call or cry for change or revolution. In interpreting the philosophy of the 'origins of things' from a Christian perspective, Nkrumah recognised the cosmic contrast of the inside and outside world. He asserted that if Christianity proposes that 'we live and have our being in God (Act 17:28)', then, 'what there is' may be explained by the conversion of a process between the inside and outside world. He argued that God from the outside was converted to Adam through his living breath, while Jesus was converted by a mystical incarnation (Ibid, 1970: 11-12). It is safe to infer that Nkrumah was Christocentric in his philosophy of the cosmic world as it concerns the origins of all things. A perfect scripture for Nkrumah's position is Hebrews `11:3 where all cosmic elements 'inside the world' were deemed product of 'outside the world'.

Needless to say, is the fact that Nkrumah looked at the origins of things in the perspective of Christianity, vis-à-vis self-sufficiency and emancipation from capitalistic activities of white colonialists in Africa. He also believed that the indigenous bourgeoisie which included religious elements like the Pentecostal leaders, saw the 'outside world or spirit world concept as a means to propagate exploitation of the masses. The cosmic contrast of the outside and inside world thus became a tool of capitalistic exploitation by the colonialists and indigenous African bourgeoisie. One must then ask; how did the human elements of exploitation use the philosophy of origins to their advantage? Nkrumah upheld that when the process of conversion of the 'inside-outside world' is twisted or adjusted, a contradiction between interests inside and outside the world is stared. Thus, the exploiters project their interests by encouraging followers to focus on the outside world and make no relevance to the inside world; they are expected, as seen in Christianity, to lay up treasures in heaven (outside world), implying their poverty and exploited state inside the world is irrelevant. In Nkrumah's words, 'when the gaze is fixed upon things in the 'outside world', the requirements of earthly life which condition the existence of human beings suffer neglect' (Ibid, 1970:12). By implication, the social life and expectation of basic social necessities inside the world do not count. This is strategic to accommodate acclimatisation to oppression and exploitation. Additionally, Nkrumah suggested this ideology triggered Marxist criticism of religion as an instrument of exploitation because religion was used to divert workers'

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attention from the value which they had created by their labour to outside world concerns (Ibid, 1970:12).

Consequently, this twisted transcendentalism shows how the Afro-religious capitalists and foreign colonialists used cosmic contrast ideology as a device to exploit Africans by diverting their attention and energy from secular or social needs while they hold onto everything material including mineral resources in the earth realm. It is on this note that Nkrumah called religion an instrument of bourgeois social reaction because its social use is not only by the imperialists and colonialists; politicians use these religious 'outside world' idea for political gains. Using religion as such also encouraged all kinds of unethical practices by religious leaders against the masses. Nkrumah then called for consistent emphasis of the African states as secular rather than religious, otherwise, exploitation will continuously ravage Africa (Ibid, 1970:13).

Furthermore, it must be observed that the practice of religion with such a twist increased the spread of poverty in Africa. The richer the religious and political leaders, the poorer are the workers, church members and the masses in general. More specifically, Pentecostal religious leaders in Nigeria and Africa are part of the bourgeoisie collaborating with and borrowing the capitalist culture to exploit the adherents of faith. In other words, the art of running a religious entity as an enterprise is a post-colonial culture of the indigenous bourgeoisie. Additionally, it suffices to infer that to address the exploitative role of twisted religious philosophy, the sociological connection between religious belief and practice on one hand, and poverty, on the other hand, must be recognised and appreciated. Nkrumah agreed with this idea when he stated that in the ancient and middle ages of Europe, economic concerns, without which the clergy themselves could not have survived, were required by them to be confined within the limits of human sustenance. To transgress these limits was in their eyes to indulge greed, and so to hazard their disfavour in this life and the divine disfavour in the afterlife (Ibid, 1970: 29). Therefore, to declare war against religious exploitation, there is a need to establish a society that caters for the basic needs of the people. There is a need to promote a theological perspective that is socially responsible. Consequently, such socially responsible theological perspective can be achieved among the Neo-Pentecostals in Nigeria by placing an African moral searchlight on religious exploitation. Using Nkrumah's philosophical consciencism such exercise will investigate and identify African bourgeoisie who operate as religious agencies of capitalism, their characteristics, and the root cause of

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their entrepreneurial ventures on the pulpit. This is the core interest of this research in connection with Nkrumah's consciencism.

On how some Africans became bourgeoisie in collaboration with the colonialists, Nkrumah opined that the defective approach of African students to scholarships while studying abroad made them enlightened servants of colonial administration. More so, the fact that they had lost contact with African roots and culture in their early ages, made them pick capitalistic ideology as an alternative. Some of them allowed western philosophers to titillate them to become alienated from their immediate society (Nkrumah 1970 2-3). By implication, it is safe to suggest that foreign influence shaped the disposition of African bourgeoisie. This then can be applied to the African religious leaders, particularly the Neo-Pentecostals, influenced by the capitalist nature of American Pentecostalism. The root of religious exploitation is alien to African custom which emphasizes commonality, equity, justice, and fairness. Delving into American Pentecostal theology, philosophies, and philosophers without any recourse to African roots is the reason behind a defective approach to religious practice. When a philosophical school of thought does not relate to the struggle or happenstances of the human environment, it is baseless. Pentecostal practices titillate the masses from the reality of their challenges just as the American Pentecostal culture titillates African Pentecostal leaders to ignore the historic relevance of Pan-African way of life. Philosophical and religious ideologies are only relevant to the degree with which it recognizes or is sensitive to the challenges in one's immediate environment. Thus, religion becomes a threat to human peaceful and social existence if humanness is not at the centre of its core values.

3.2.1.2- Nkrumah on philosophy and society: The human being was said to be the centre of the universe during the European Renaissance (Nkrumah, 1970:30). It then suffices to argue that humankind is the centre of all things in society. In other words, discussions around philosophy cannot avoid humanness. A major part of Nkrumah's philosophical discussion in the society revolved around social justice covering Africans access to basic necessities of life. He associated lack of these necessities to the damage done by ex-colonial societies and the 'colonial mentality' of the colonised (Dodoo, 2006:87). After the independence of African countries, the colonial activities evolved into neo-colonialism, a much higher imperialistic practice. This time, old naked exploitation was abandoned to accommodate neo-colonial state; a system which empowered national bourgeoisie. The trick was to use aids in the name of support for African development, whereas multinational corporations came along with

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donor agencies to ensure exploitation and balkanisation. This is how neo-colonialism continued. As a way out of this continuous milking of Africa, Nkrumah recommended socialism[6] as the only way to development and not capitalism. For him, socialism is the antidote to neo-colonialism; anything that promotes socialism will frustrate neo-colonialism (Dodoo, 2006: 87-88).

The whole idea is to foster equality, fairness, and egalitarian society for the benefit of Africans, seeing that neo-colonialism was fuelling individualism, slavery, feudalism etc. Kwesi (2017: 188) reported that Nkrumah favoured socialism over capitalism because the latter shares the same principles and ideologies with slavery, feudalism, colonialism, imperialism, idealism, and individualism.; whereas socialism is about communalism, humanism, and egalitarianism (see, Nkrumah 1964:73). To eradicate imperialism, there are two types of socialism to be employed; the one created from non-communalistic society and the other from communalistic society. The former is a revolution guided by the principles underlying communism as influenced by Marx and Lenin (Kwesi, 2011: 67-68). The latter he noted emanates from the continuity in communalism with socialism in communalistic society. In other words, it is not what is created by revolutionary creed. The former is drawn from external creed via Marx and Lenin philosophy, while the latter is naturally embedded in Africa's nature of communitarianism. Thus, he favoured the latter linked with communalism. While he argued against capitalism as a system that is contrary to African society and the conscience of Africa, he endorsed the case for African socialism[7], a continuity between

[6] Merriam-Webster (n.d) defines socialism as any of various economic and political theories advocating collective or governmental ownership and administration of the means of production and distribution of goods or a system of society or group living in which there is no private property. However, socialism can be defined in different ways ranging from economic, philosophical, social, and political perspectives. Gilabert (2017), alluded to the existence of different dimensions of socialists' social justice views. First of such is core ideals and principles that animate the concepts of justice. The second one is the creation of institutions and practices to implement social justice and thirdly, the process of social transformation of the society through social institutions. In a broader perspective, Nkrumah's concept of socialism seems to cover more of the socio-political perspective, whereby the welfare of the masses and discontinuation of capitalistic exploitation takes precedence. Thus, socialism is at the heart of Nkrumah's philosophical consciencism (see Kwesi, 2017:188). Furthermore, all-inclusive benefit in the society is what this socialism concept represents; it preaches communalism. It is in that light that Nkrumah (1964:73) sees socialism as a form of a social organisation guided by social principles underlining African communalists societies. In other words, Nkrumah's type of socialism is Afro-centric socialism.

[7] There are two kinds of socialism namely non-communalistic and communalistic. The first developed out of non-communalistic society whereas the second developed from a communalistic society (see Nkrumah, 1972: 258). However, Nkrumah pitched tent with the second one because it represents the African experience of communalistic society. For him, it is not a revolution that is needed to promote socialism but building principles for communal co-existence. With a background in African communalistic culture, Nkrumah argues that there is

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communism and socialism (Ibid, 1972:258). Later, he rejected African socialism and embraced scientific socialism[8] since socialism is a science. In other words, the passage of socialism depends on the activation of revolution (see Ibid, 1964; 1970: 74; McClendon 2003; Hountondji, 1996:145-6).

3.2.1.3 - Nkrumah on consciencism: It must be established that it was based on socialism that Nkrumah formed the philosophy of consciencism. It is more interesting to know that consciencism was deeply connected to religion in Nkrumah thoughts. Nkrumah saw Africa consisting of three conflicting segments: Traditional, Christian, and Islamic. To resolve the conflict, he opined there was a need to unify them using the indigenous humanist African principles. This idea of unifying the trio under Afrocentric principles or African socialism Nkrumah calls 'philosophical consciencism'. His ideology was that thoughtful engagement with foreign religion is instructive, otherwise, it will become an instrument of exploitation. Thus, he maintained that Practice of religion without thought is blind; thoughts without practice are empty (Nkrumah, 1970:78). In other words, Africans attitude towards western Christianity and Islam must be guided by thoughts emanating from Africa's moral traditions. While he never rejected the acceptance of the duo, to be perceived rightfully, they must be accommodated only as experiences of the African traditional society. The whole idea is that religion can endorse capitalistic activities of the neo-colonialist except it is checked by African moral philosophy which provides for a socially and morally acceptable way of the life of Africans. This indeed is the whole idea behind philosophical consciencism as Mehdi (2018:541) rightly underscored the definition. Thus, the philosophy of conscience, which encompasses indigenous African cultures is classless and egalitarian. Correspondingly, Kwesi (2017:190), argued that harmonizing the three conflicting segments is not the ultimate goal of philosophical consciencism but the crux of Nkrumah's consciencism is the call for, and the institution of, socialism in African societies. For Nkrumah, consciencism is the map in intellectual terms of the disposition of forces which will enable African society to digest

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a natural continuity between communalism and socialism (ibid). thus, he concluded that communalism is the basis for traditional African socialism. (ibid,257).

[8] Nkrumah later rejected African socialism to embrace scientific socialism both in theory and practice. He claimed that concepts like African socialism, pragmatic socialism, traditional African socialism, Arab socialism, etc., will have to be analysed and carefully explained so as not to confuse African people as to the real meaning of socialism and the correct way to go about achieving it. Alternatively, he claimed there is no need for an explanation when it comes to scientific socialism because socialism in its principle is a science, hence the need to embrace it (ibid, 1964).

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the Western, Islamic and the Euro-Christian elements in Africa, and develop them to fit into African personality. The African personality itself is defined by the cluster of humanistic principles which underlie the traditional African society (Nkrumah, 1970: 95).

The question then will be – what is the core mission of philosophical consciencism? Nkrumah believed that if capitalism and imperialism would be destroyed, the principle of operation must be socialistic. This, he believed, would be for the total interest of African society (Nkrumah, 1970: 105). The core mission of consciencism then is to destroy the operations of both the foreign capitalists and neo-colonial African bourgeoisie. The next question then will be – what is the cardinal ethical principle of philosophical consciencism? The cardinal ethical principle is to treat every human being as an end in himself and not merely as a means. Nkrumah argued that this principle is a fundamental humanistic conception of humans as agreed by all socialists. Citing an example, he argued that Immanuel Kant also identified this as a cardinal principle of ethics, but whereas he regarded it as an immediate command of reason, Nkrumah derived it from a materialist viewpoint (Ibid, 1970:95). Though it is materialistic, Philosophical consciencism is not necessarily atheistic (Ibid, 1970: 84). Nkrumah's social conception of humankind agreed that the minimum assertion of materialism is the absolute and independent existence of matter. Matter, however, is also a plenum of forces which are in antithesis to one another. Therefore, the philosophical point of view is that matter is endowed with powers of self-motion. (See Ibid, 1970:79-89, 91-92).

Since the cardinal ethical principle is to treat every person as an end in himself what are the details of the principle? The details rolled out the blueprint of the mission; to eradicate the neo-colonial activities of both foreign and local bourgeoisie. Below is the summary of the blueprint.

- The blueprint is a thought pattern called 'intellectual revolution' directed towards the redemption of the African society. In other words, for the social transformation of African society, western and Islamic religions which have elements of colonization and capitalism must be accommodated but moderated through thoughts and philosophies that engender the wellness of the masses or all humankind; It must carry the idea of 'humanness'.

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- This intellectual revolution must find its weapon in the 'environment' and 'conditions' of the African people. The weapon must be for the emancipation of human beings from all kinds of capitalist ideologies and practices because the emancipation of the African continent is the emancipation of all human beings. It is from those conditions (social wellbeing) of African people and their environment (resources) that the intellectual content of our ideology must be created. Weaponizing the environment and conditions of African people will achieve two aims: firstly, the recognition of the egalitarianism of human society, and secondly, the logistic mobilization of all African resources toward the attainment of the wellness of Africans.

- This thought pattern for the emancipation of Africans from the Western, Christian, and Islamic hegemony is what Nkrumah calls 'Philosophical consciencism' *(*See Nkrumah, 1970:78).

Noteworthy is the benefit of the cardinal ethical principles of Nkrumah's consciencism. The phrase 'intellectual revolution' or 'revolution of the mind' as the cardinal principle is directed towards the redemption of African society from the capitalistic activities of the colonialists and African bourgeoisie. Consequently, if the cardinal ethical principle is applied by both Neo-Pentecostal adherents and leaders, their minds will be revolutionised thereby making room for the recognition of egalitarianism, communalism and humanness in all religious practices and activities. As such value for human life and moral sanctity will be sustained and heralded by the church.

3.2.1.4 - Justification for the use of Nkrumah's consciencism to critique Pentecostal capitalism: One of the goals of the intellectual revolution is to recognise the egalitarian society. If Nkrumah's consciencism will apply to the issues in Pentecostalism, it then becomes necessary to investigate its connection with socio-moral ethics and egalitarianism. On socio-moral ethics, Nkrumah opined that since consciencism connects knowledge with action, it must be checked if it is susceptible and has ethical influence. However, he argued that consciencism cannot apply closed ethical rules to any society, because it is viewed based on matter. In other words, it is viewed based on specific societies. On the other hand, between egalitarianism and socio-moral ethics, he maintained that egalitarianism is not only political but also ethical. This also has a clause in the sense that egalitarianism cannot freeze its ethical

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rules with changelessness. By implication, it is not philosophical consciencism that determines specific society's socio-ethical rules but the conditions within specific societies, hence the rules cannot freeze changelessness (Nkrumah, 1970:92-93). But, if socio-ethical principles are founded on egalitarianism, they must be objective. Since humankind is sociologically seen as an end in himself and not a means, then a non-differential generalisation is applicable in socio-ethical principles. In other words, if all humans are equal, then the same rule applies to all. According to Johnson (2019), this is what Immanuel Kant called ethical principles based on anthropology (cf Reath, 2015:232-255; Rawls, 1989: 81-113). While Kant forbids ethics to be based on anthropology, Nkrumah seeks to see it as applicable in consciencism based on egalitarianism (Ibid, 1970:94, 97). In Summary, two models are confirmed here, the possibility of not freezing change and non-differential generalisation.

If the non-freezing model is applied, it is then possible that ethical rules can change. By implication, it is not out of order to infer that on the scale of socio-ethical balance, based on specific society, group or organisation, the socio-ethical principles upon which Pentecostalism operate in Nigeria and Africa respectively may need to be changed particularly if it lacks an ideal level of humanness in an egalitarian society. Additionally, Nkrumah insists that since the relationship between the ideals and institutions is a similar one, therefore if the ideals must be pursued throughout the changing scene of life, it may be necessary to 'Modify or Replace' institutions (Ibid, 1970:94-95). In line with Nkrumah thoughts, it is sufficient to suggest that if the ideal socio-moral disposition in the Neo-Pentecostal practice of religion will be realised, the institution must either be modified or replaced. However, this research does not call for replacement, rather, it calls for modification of the capitalistic system of operation among the Neo-Pentecostals.

Furthermore, since Philosophical consciencism argues that ethical rules may change but instructively, the cardinal principle of egalitarianism must be sustained or conserved. It is then instructive to maintain that so far as Pentecostal practices may change over time, the foundational ideal that validates its acceptability in the society is predicated on the principle of egalitarianism (Humanness). In other words, humanity and humanness must be at the centre of all religious activities. Indeed, there is a need for 'intellectual revolution' that will foster the modification in practice among the Neo-Pentecostals in Nigeria in order to

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maintain a socially and morally ideal system that puts society at the centre and not individuals. Furthermore, it is non-contestable that Philosophical consciencism is African at heart. As Nkrumah maintained, it agrees with the traditional African idea of the absolute and independent existence of matter, the idea of self-motion, the idea of categorical convertibility, and the idea of the cardinal principles of ethics in the nature of humankind (Ibid 1970, 97-98). It is then justifiable to suggest that philosophical consciencism is usable to critique the socio-moral practices of the Pentecostal Christian group in Nigeria and Africa alike.

Finally, to answer the research questions of this thesis, the core moral principles of consciencism which are humanness, egalitarianism, and communality positions Nkrumah's thought as an appropriate critiquing tool. The research questions on accountability and transparency, fundraising styles, nepotism and tribalism, church ownership and staff welfare can all be satisfactorily critiqued by the moral modicum of philosophical consciencism. Indeed, Nkrumah's notion that religion can endorse capitalistic activities of the neo-colonialist except it is checked by African socio-moral philosophy increases the chance of philosophical consciencism as a moral gauge for critiquing the activities of the agencies of capitalism among the Neo-Pentecostals in Nigeria.

3.2.2 – Olufela Anikulapo's perspective

Since 1938 when Fela was born, the experience of coloniality was part of his life. His birth into the family of Reverend Israel and Funmilayo Ransome Kuti of the Anglican church revealed his religious background. At age sixteen, he began to form political consciousness with a self-formed club called the 'planless society' (Moore, 1982). Chief among his influencers was his mother; a Nigerian women's unionist and anti-colonial activist (see Veal, 2000). Fela's mother's bravery attracted Nkrumah such that he visited her in Lagos in 1958. During the visit, Fela and Nkrumah met. From this point, Fela embraced Nkrumahism; a socio-political Pan-African philosophy that is antithetical to capitalism and exploitation of African masses (See Moore, 1982:47). Also, his American friend Sandra Izsadore introduced him to the Black Panther Movement, an autobiography of Malcolm X, and other literature of black civil rights. In Fela's words "Sandra gave me the education I wanted to know" (Ibid, 2009, 1982: 85, cf Olaniyan, 2009:48). Malcolm's influence on him was summed up as a social and psychological rebirth; he discovered that knowledge is power, particularly how to use it to overcome systematic impoverishment. This impoverishment was connected to the

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use of religion as a medium of black enslavement by the colonial capitalists from Europe and America.

Even though Fela ignored Malcolm's 'unjustified valourisation' of Islam to do the opposite of what the colonial capitalist did to Africa, nevertheless, he got a mental rebirth from Malcolm (Olaniyan, 2009: 49-50). Consequently, the learning process engendered, endowed in him the ability to speak truth to power. Fela learnt that the democratisation process of Africa by the colonial capitalists was nothing but 'disguised hypocrisy' abating African freedom. Finally, Fela learnt the import of 'advocating and cultivating' Pan-African political and cultural relations, and unity' (Ibid, 2009:51). Obviously so, the music of Fela had in a strong voice, the templates of three basic lessons from Malcolm X. He was indeed vocal, speaking truth to power, confronting the political anomalies of various regimes, and speaking for the masses. Not only the political class but also, he accused and critiqued the religious organisations for their capitalists' approach which disfavours the masses. Olaniyan (ibid), described him as a libertine moralist and crusader; a 'socio-political musician' who used his music to intervene in injustice, corruption and pronounced judgements on the partisan social and institutional political arrangements of the society. Fela was strong on the moral question of the 'haves' and 'have nots' and he sympathises with the exploited. As a counter-culture figure, using his music satire, he confronted 'social disorderliness' and interpreted most of society's problem as rooted in general moral turpitude. Using his music satire, Fela called for 'moral rearmament' to bridge the gap between the rich and the poor (ibid:70-72). Fela's critique of the religious leaders in Nigeria, particularly their capitalistic approach against the masses is a welcome idea usable for the critique of Pentecostal capitalism in Nigeria. His moral question and conclusion on the undue advantage of the Nigerian clergies, the profiteering and exploitative nature of their practices and their elitist alliance with the political class provide a moral modicum for this research in critiquing the outcome of the field interviews especially on questions 5.2.2, 5.2.4, 5.2.5 and 5.2.10. Indeed, Fela's moral perspective is undoubtedly usable for a socio-moral critical analysis of the activities of the Nigerian Neo-Pentecostal.

3.2.2.1 - Fela on philosophical consciencism: Evidently, Nkrumah's vision was synonymous to the philosophy of ideal state as initially embraced by Plato. As a post-colonial thinker, Fela wore the same cap with Nkrumah in the prescription of the ideal state suitable for Africa. His political philosophy is the realisation of Africa's cultural independence,

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unification under democratic governance and Africa's return to the traditional communalism of its ancestors (Awuni, 2014: iii; cf Veal, 1995:8-13). Palombit (1981:2) reported that Fela believed that socio-political and religious forces constitute an obstacle to the overall progress of Africa's socio-political and economic development as he viewed capitalism and communism as two incompatible ideologies that regarded Africa as a 'milking cow and territory to settle their differences'. Just as Nkrumah, Fela confronted neo-colonialist African leaders with songs like 'International Thief Thief' and 'Authority Stealing'. He accused them of using multinationals like CFAO, UAC, BP, Total, Mobil etc., to promote their foreign masters rather than develop African economies. Like Nkrumah, he focused on the conditions and environments of the African people. Fela lamented that poverty, disease, hunger, oppression, and confusion in Africa are direct consequences of the colonialists' operations in Africa (Jaboro, 2012; cf Awuni, 2014:16; Alimi and Opeyemi, 2013: 74-79). Thus, Awuni (2014:29) corroborated that Fela joined African freedom fighters like Nkrumah using the same principle. After 1973 his music took on the tune of African conscience, to fix complexities and contradictions of post-colonial Nigeria and Africa in general. To this end, using his music shrine, he established a symbolic independent republic which he called 'The Kalakuta Republic' (Ibid, 2014:32).

Also, through the music track 'Government of crooks', Fela confronted government complicity in the pollution of environment and despoliation of Oil-rich Ogoni land by executing Ken Saro Wiwa, an African freedom fighter who opposed the exploitation of the African environment for the colonial masters (Veal, 2000: 4). In this experience, it was obvious that Fela practically invoked the blueprint of philosophical consciencism as laid down by Nkrumah; the intellectual revolution must find its weapon in the 'environment' and 'conditions' of the African people. Additionally, the mission of consciencism was the eradication of capitalism. Fela aligned with this thought as he used various music satires to confront the plundering of Africa's wealth by both foreign capitalists and the indigenous bourgeoisie. Such tracks include 'International Thief-Thief (ITT)' and 'Amen Amen Amen'. Targeted indigenous neo-capitalists include Olusegun Obasanjo, Sani Abacha, M.K.O Abiola, Mobutu Seseko, and Blaise Camporee, among others. Similar to Nkrumah, Fela rejected the capitalist system of production as a system that is too exploitative of human labour to be reconciled with traditional African communalism, which manifests the qualities of humanism, classlessness, and egalitarianism. Fela's core vision was the glorification of African communal past, the adoration of the black race, and the continental unification of

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Africa ((See Palombit, 1981:2; cf Awuni,2014:41). Indeed, Fela's vision was very much related to philosophical consciencism. Linking the duo's opinion to this research, their moral rejection of the prevalence of hunger, poverty, and oppression while the foreign and indigenous bourgeoisies plunder Africa's wealth is instructively applicable for a socio-moral critique of the exploitation of church adherents by the clergies who through 'authority stealing' from the adherents, accumulate wealth for themselves. The duo's claim and analyses on the participation of the religious leaders in the abject penury of the masses is a good template to critique Neo-Pentecostal capitalism in Nigeria.

3.2.2.2 - Fela's moral philosophy on religions and capitalism: Olaniyan Tejumola, a Louis Durham Mead Professor of English, African languages, and literature at the University of Wisconsin-Madison, documented Fela's album that rightly described his philosophy on 'Religion and Capitalism'. In his classic song titled 'shuffering and Shmilling'; he spoke about the Christian and Muslim leaders as 'profiteering men of God'. Fela's voice hit the highest pitch against the capitalists' religious leaders. In separate titles 'Who are you' and 'Na fight O', Fela showed his attitude towards religious leaders where he described them as 'aiders of capitalism'. He described them as representatives of foreign capitalists because of their capitalistic ideology in religious dispositions and practices, although he was indifferent to religion until his 1970 trip to America where he became an antagonist to Christianity and Islam.

Olaniyan deduced three major reasons why Fela developed a venomous opposition to the two religions. Firstly, he considered them to be foreign to Africa. His opinion was that Africanism should be privileged above foreign religion. African values, traditional religion and culture should not be relegated because of the importation of other religions. He argued that 'Europeanisation or Arabization' of Africa via religion is contrary to Pan African spirit. Hence, he stated that no Arabs or Europeans are running around proclaiming themselves to be 'Ogun' or 'Obatala'[9] worshippers (Olaniyan, 2009:88-89). Secondly, both religions are

[9] Fela was referring to the traditional gods (Ogun and Obàtálá) of his Yoruba ethnic group in Nigeria. It has been reported in the religion of Yoruba people that Obàtálá is the deity which created the human flesh while the Almighty God called 'Olorun' formed the breadth and life of humankind. Obàtálá is seen as Olorun's favourite deity or idol and that is why many refer to him as the 'Orisha Nla' meaning the big idol (see Obatala, n.d). Furthermore, Oladipo (1988:89) noted that Ogun another idol completed the work of human creation by creating the bones in addition to the flesh created by Obatala (cf Idowu, 1962:87 According Omolafe (1988:36), Ogun"s devotees fondly address him as "Ogun Alada meji; o nfi nkan sako, o nfi nkan yena" (Ogun, the owner of two cutlasses; with one, he cultivates the farm, and with the other he clears the road). Ogun is greatly honoured as

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instruments of securing undeserved advantages especially through Reverends, Alhajis or Alhajas (titles obtained after a pilgrimage to Mecca). In Fela's opinion, the conferment of these titles can open doors of advantages. Thus, both religions become tools of economic competition and accumulation in desacralizing dependent capitalism. In other words, Fela saw Christianity and Islam as instruments of capitalism in Africa. This position is closely synonymous to the intended findings of this thesis, hence African moral philosophy as found in Fela school of thought becomes instructive. Thirdly, to obtain an undeserved economic advantage, the two religions are founded on 'submissive theologies'. In other words, they use the principle of 'submission' of their subjects or followers to exploit them. As Olaniyan described it, 'they dole out opium through the promise of paradise in heaven as solace for hard times on earth, whereas the priests jostle with soldiers or military regime dictators, businessmen and bureaucrats for the grand price for acquisitive venality' (Olaniyan, 2009:89).

In other words, Fela argued that Africans have their traditional religion whereas foreign religions like Christianity and Islam do not subscribe to African Traditional Religion. On that basis, Africans ought not to submit to the submissive theology of those religions because it allows for the exploitation of Africans. More so, those religions are used by both the priests and politicians to exploit Africans. On that note, Fela queried the morality of such submissive theology used for the exploitation of Africans. Relating it to this research, the spiritual authority and loyalty-disloyalty doctrines used to silence and exploit church adherents among the Neo-Pentecostals perfectly fit into Fela's description. It then suffices to say that Fela's ideology on the negative role of submissive theology can be subscribed to as a modicum to question the morality of spiritual authority and loyalty-disloyalty doctrines of the Nigerian Neo-Pentecostals which freely allow oppression and exploitation of the church adherents.

3.2.2.3 - Interpreting the songs - 'who are you' and 'na fight o': Fela addressed the Imams and Pastors in his songs titled 'Who Are You' and 'Na Fight O'. The two songs contained mockery against Reverends, Bishops, and Imams. On the church, Fela opined it is an 'ideological centre for the spreading of European and American cultural and political awareness' (Moore, 1982:81-83). Insisting further, he argued that Christianity represents more of capitalism and exploitation. Fela used the Pope as a case study, saying he has no

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the great master artist; and as the god of iron and steel; he is accorded great respect among the other deities (see Idowu, 1962:85, cf Peel, 1994:1; Mbiti, 1969; Yakubu, 2009: 43).

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reason to bring his religion to Africa in the name of help. Should any people need help, it will be the people of the west. In an advertisement as Moore reflects, Fela was quoted in his mockery style to have said to the pope – '*Make him repair him own country'*, meaning the pope should use his Christianity to fix his country and not Africa. His statement was predicated on the fact that the pope's country was full of assorted criminals such as thieves, robbers, rapists, and alcoholics (Moore, 1982: 77). In other words, the Pope had nothing moral to teach Nigeria with his religion. Against Islam, Fela opined that the Arabians raped Nigerians economically, annually in millions of dollars for Mecca pilgrimage, but what Nigerians get in return are 'sick pilgrims and brainwashed Africans' (Moore, 1982: 83). Furthermore, Fela described the two religions as agents of 'second slavery'. At his concert in Brooklyn, New York, he performed M.A.S.S (Movement Against Second Slavery). In the first session of the concert, he criticized Islam by mocking the prayer chants – 'Allaaaaahu Akbar' a chant he described as alien to Africa (Olaniyan, 2009:90).

In the second section of the Brooklyn performance, Fela took on the word 'Alhaji'. Wonders why Nigerian Muslims bear the name Alhaji. With an understanding of the translation, Fela defined it as 'Stranger'. He then mocked all Nigerian leaders in Government, business, bureaucrats and the military as he labelled them 'Strangers'. He then echoed - How can a country ever develop when it is ruled by strangers? (Olaniyan, 2009:91). He accused our leaders of running the state with Islamic or foreign religious titles. One can add at this point that it is not only the Muslims that embrace titles, also, the Nigerian Christians always add 'J.P' (Jerusalem Pilgrimage), as a prefix to their names. It then suffices to say the identities African leaders were proud of were foreign. This then raised the question of the identity crisis brought on Africans by these two religions. In the same song, Fela blamed the effects of these two religions on the Africa government. He argued that African governments sold the continent to Europe and Arabia for an epoch of second slavery. He accused the religions of bringing war and sowing division in Africa. By interpretation, Fela called government officials and religious leaders' strangers because of the foreign influence they adopted to maintain the post-colonial practices that sustained the oppression of the masses. He believed that exploiting and extorting the people is not a practice motivated by the African spirit, rather foreign political influence and religion fostered such practices. Applying the scenario to this research, it could be inferred that Fela's point on the influence of political and religious leaders in Nigeria applies to the umbilical cord relationship between the American and African Pentecostalism; a relationship which promotes prosperity theology among the

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Neo-Pentecostals in Nigeria. With such influence, unethical fund-raising styles, accumulation of wealth by the clergies including the use of private jets and luxurious lifestyle at the expense of the adherents may have been passed down. Furthermore, Fela's point that foreign influence promotes socio-moral abnormalities among politicians and religious leaders is valid for the critique of Pentecostal capitalism in Nigeria.

3.2.2.4 - The profiteering businessmen of God - 'Shuffering and Shmilling': Olaniyan (2009:91-93) reported that the most astute commentary on Islam and Christianity from Fela can be found in the classic song titled 'Shuffering and Shmilling'. The song was rendered to expose the crooked and hypocritical religious leaders. Also, a portion of the rendition unapologetically took a swipe on masses who run to religious charlatans and illusionists. The lyrics began with the popular chorus '*suffer, suffer for world'*. Following that was his strong message to the masses that they contributed to their sufferings in this world. He continued by emphasising that when the masses voluntarily depend on church and mosque, they become exploited. He then echoed the 'suffer - suffer' chorus to make his second point – 'Christians will fool you and Moslems will dupe you'. Furthermore, he began to instruct the masses as he revealed the lifestyle of the leaders of those religions. In Olaniyan lyrical account, Fela told the masses to open their eyes and see how the Archbishops live lavishly in luxury, the Pope basks in opulence and maximum comfort, while the Imams revel in abundance and great splendour. He then touched on their foreign and colonial connection; Archbishops live in London, Pope in Rome, while Imams live in Mecca, Saudi Arabia (ibid 2009:91-93).

Subsequently, he accused the religious leaders of 'money laundering'. As they travelled to London, Rome, and Mecca, they moved money along, whereas they threw opium at their followers to endure sufferings while focusing on heaven. In the next line of the song, Fela painted the bigger picture of the suffering of the masses; while religious leaders travelled all over the world, the working masses are back home (Nigeria) every day struggling in buses and taxis without cars and comfort. They work for capitalists every day with labour and maximum energy but with minimum take home. As if that was not enough suffering, after labouring with minimum pay, they are constantly harassed and abused by the police and Army. To make it worse, when they finally get home, there will be no water to freshen up. Here, Fela painted a full picture of the oppression of the masses whereas the religious leaders live in opulence alongside the colonial capitalists and government officials. This 'Shuffering and Shmilling' album of Fela, perfectly fit into the profiteering nature of the Pentecostal

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gospel preachers in Nigeria. It provides a moral lens to see the unethical abnormalities of the commodification of the gospel in Nigeria. It also shows that exploitation and extortion of the masses via religious manipulation is not a new thing in Nigeria, it has been an ancient practice, and thus need serious attention.

3.2.2.5 - Justification for the use of Fela's thoughts to critique Pentecostal capitalism: Olaniyan's interpretation of 'Shuffering and Shmiling' caught the three categories of exploiters namely Christian clergies, Muslim Imams and Aljahis, and Government officials as 'Foreign Heads Gatekeepers'. In other words, they represent foreign power and interest by doing overseas work in Africa. The summary of Fela's socio-moral message in his songs raises a sharp moral critique of the use of religion to exploit the masses (See Olaniyan. 2009:96-98). Correspondingly, Fela accused religious leaders of luxury while followers wallow in abject penury. His direct attack on the leaders also suggested that his African socio-moral philosophy is totally against individualism or the comfort of a few at the expense of the majority. These songs take the same ideology with communality and egalitarianism as found in philosophical consciencism. With all the applicable points made at the end of all the subsections of 3.2.2 (3.2.2.1 – 3.2.2.4), It is safe to justify the use of Fela's thought to critique the socially unethical practices of the Pentecostal leaders in Nigeria which among many others include materialism via luxurious and opulent lifestyles, money laundering, exploitation of the masses and ministry staffs, and finally conspiracy with the political class to oppress the masses.

3.2.3 – Diametrical perspectives on Nkrumah and Fela's consciencism: In Awuni's critique of Fela, he argued that he did not adopt a critical stance toward Nkrumahism, intellectually. This is so because he failed to consider certain weaknesses inherent in Nkrumah's political literature. Nkrumah had earlier been criticized for advocating a return to the African communal past. Critics argued that such a return to the communal past portrays the African as being fit only for jungle life. Nkrumah was therefore compelled to change this thesis in consciencism. But Fela was dogmatic on the initial position of Nkrumahism and thus Fela exposed himself to those criticisms against Nkrumahism. One may, therefore, be compelled to conclude that either Fela did not understand Nkrumahism or espoused Nkrumahism religiously (Awuni,2014:48-49, See Nkrumah 1967:205). Secondly, the dismissal of Christianity and Islam as recommended by Fela may not represent a remedy. This is contrary to the position of Nkrumah on the metaphor of the piano and consequently

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the idea to tolerate Christianity and Islam but embedded in the best humanness of African moral philosophy. By implication, Fela's position may represent extremism

Lastly, Awuni argued that Fela contravened societal norms through his extreme and brazen display of hypersexuality and excessive use of cannabis. These he claimed distracted him from putting forward a coherent and consistent ideology required of political philosophy (Awuni,2014:58-60). However, one may disagree with Awuni on this last claim as it cannot be proven that sex and cannabis are the reasons for incoherent philosophy. Although Fela's private life may have a little negative impact on his pursuit of Africa's freedom from oppression, however, cannabis may have influenced his boldness to confront the government and the seemingly untouchable corrupt leaders in Africa. Consequently, Fela's contribution to the socio-moral abnormalities of foreign extortioners and local exploiters of the masses has added value to this research, thus Awuni's criticism, may not have an appreciable significance in this regard.

3.3 – Ujamaa: definitions and history

The moral philosophy called Ujamaa, cannot be separated from the thoughts of Julius Nyerere. To understand the foundation of this philosophy, it is instructive to briefly look into the autobiography and social gestation period of Julius Nyerere. On his first day on earth, he was called *Kambarage*; the rainmaker spirit, because it rained so hard (Mesaki and Malipula, 2011:94). Born in 1922 to a chieftaincy family and exposed to Christianity, Nyerere obtained a diploma in education from Makerere College in Uganda and Edinburgh University, a Master of Arts degree. In 1952 he went back to Tanganyika. While teaching he organized associations with political objectives and mobilized people for nationalist struggles against British rule. He was elected in May and December 1961 as a parliamentarian and first Tanganyika prime minister, respectively. In December 1962 he became the first president of the Republic of Tanzania. Nyerere became a global influence on many individuals and organisations. An example is the Ujamaa Institute in New York and Ujamaa Residence Centre in Camell University, both inspired by Nyerere's philosophy (Gbadegesin, 2020: 50; cf Listowell, 1965:196; Ntibagirirwa, 2004: 153)

With all his educational qualifications, all Nyerere wanted were answers to such questions as to why his country was not free and why there was a colonial administration (J. Listowell, 1965: 208). His thought was invested in the liberation of his people. Little wonder his people

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called him Mwamilu, meaning the philosopher of thinkers (See Che-Mponda,1984: 63). Nyerere lived out that conferment as he acted as a guiding spirit in all socio-economic and political life of the society. He was a man given to seeing an ideal state where moral and civic principles provide the environment for all men's wellbeing. The major motivation for Nyerere was the inequality that became the norm in his days. Nyerere was born under colonial suppression where a three-way social stratification was the order of the day; whites enjoying first-class rights and privileges, Asians rated as a second class with their equivalent benefits while the Africans are treated as third-class citizens. Denying Africans equal access and right to vote by the Europeans stirred up a passion to see this white supremacy come to an end. On this inequality and injustice, Italiaander documented the reaction of Nyerere thus;

> "Our struggle has become a struggle for the right of man...we are struggling against a tiny minority which has established its dominance over a large majority. There are countries where a man's civil rights are datelined by the colour of his skin. In Tanganyika, we believe that only evil godless men would make the colour of a man's skin the criteria for granting him civil rights" (19621:84).

Subsequently, the African moral philosophy of Nyerere called Ujamaa emerged from the desire to end the oppression of the white supremacists. Additionally, most of the underlining principles of Ujamaa are not only applicable to end the foreign colonialists' socio-moral abnormalities, but also the unethical activities of post-colonial African bourgeoisie which include political and religious African leaders. It is on this premise that Ujamaa will be utilised as a moral modicum to critique the activities of African Pentecostal leaders, especially in Nigeria. This thesis will now attempt to delineate Ujamaa.

3.3.1 - Delineating Ujamaa: In Swahili language *Ujamaa* means family-hood; a term preferred by Nyerere to describe communitarianism and used with the cooperation of his nationalist party, Tanzania African National Union (TANU) to describe the kind of socialist society achievable in Tanzania. The word stands for the basic values that traditional African society represents. Ujamaa seeks to emphasize the Africanness of the policies to be pursued and implemented. It is to explore the idea of mutual involvement among the people. Most importantly, Ujamaa represents a certain social ethic that fills the social life in traditional African society and best exemplified by the family; a basic socio-economic unit supplying most necessities of birth, life, and death. In this system neither wealth nor poverty is

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privatised, everyone's basic needs were to be satisfied (Gbadegesin, 2020: 50-51; cf Nyerere, 1968a:2). Ujamaa emphasises human dignity and recognizes the community as vital for the realisation of such an individual's dignity. It rejects competition, but rather embraces the complementarity of individuals in the community (Ibid, 2020: 68). Ujamaa's ideology was an African personality face-lift project of Nyerere needed to regain Africa's honour in human civilization. "Yes-manism" had to stop and African originality and innovation had to excel. Consequently. Rather than see it as an idea born out of class struggle, Nyerere considered it as what emanated from the very nature of the traditional African system which was to be Africa's guide (Che-Mponda,1984: 64). The socio-moral philosophy puts equality forward as fundamental to any group any individual belongs. By implication, the principle of equality as established in Nyerere's Ujamaa forbids 'yes-manism' which promotes hero-worship and clergies' undue advantage over the Pentecostal church adherents in Nigeria. It puts forward the value of African moral character in treating all men equally. It is indeed a principle valuable for critiquing the unethical supremacy of the clerics over the adherents they are called to serve.

Nyerere (1966: 8), described it better when he opined that by joining a social group as a member, a person is surrendering certain freedoms. His gain is that others do likewise. If they do not, he has not become a member of society; he has become a slave or a servant of another individual or group of individuals. By implication, the society or community is united in freedom and service only based on unity and freedom where everybody works cooperatively. There must be freedom because the individual is not served by society unless it is his. And there must be unity, because only when the society is united can its members live and work in peace, security, and well-being. To achieve this, Nyerere gave principles and factors. Gbadegesin (2020:52-54) listed the principles as 'Equality, Freedom and Unity' and the factors as 'Mutual respect, Common ownership of property and Work'. The factors were said to be considered as subsidiary to the Ujamaa principle introduced by Nyerere. On the principle of equality, everybody is equal in the society irrespective of his or her position or responsibility. For Nyerere, even a chief is recognised only as first among equals in terms of his relationship with the people. Unfortunately, this African modicum experienced a setback with the coming of colonialism as Kings and chiefs acquired authority which did not belong to them according to African tradition. Originally, equality makes all men voluntarily share rights and duties of the society as a requirement of social life. (Gbadegesin, 2020: 51; cf Nyerere,1966: 8). Furthermore, Gbadegesin (2020:51) pointed out the leadership and

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accountability ethic with regards to equality. He argued that equality does not deny the fact that an age difference and hierarchical ordering exist. Rather, it underscores the fact that within the same age grade, the equality of the members is the working basis for dealing with them. Most importantly, those in the seat of higher authority are held by certain socio-ethical modicum, they are placed under effective checks and balances in the unwritten constitutions of African societies. In relevance to this research, Ujamaa's principle of leadership provides leadership modicum whereby accountability is demanded from leaders by the people through effective checks and balances. In connection with this research, this Ujamaa's principle of leadership accountability is most importantly applicable to research question 5.2.3.

On the factors: love, sharing and work, love is instructive in building a common society without any dispute on its importance. As individuals are loved by parents from birth, Nyerere opined that such action should grow into a community culture. This will address the selfish nature of the spirit of individualism in society. For Nyerere, the love attitude must be viewed such that everyone understands that they fall and rise together. Everyone must understand that 'I exist because there is we' (See Gbagegesin 2020:53-54). The sharing factor entails joint ownership of property among the family members, it is an expression of the solidarity that exists between them. By implication, 'no member of the family goes short of food or shelter so that personal property may be acquired by another member'. Each member has a right to a share of the family property as well as an expectation of a share in the private property of relatives. The property of one potentially belongs to all in a family sense, there is no room for accumulation beyond needed private appropriation. Additionally, whatever has been accumulated stands to be shared as needs may arise because needs take precedence over luxuries. Nkafu succinctly puts it thus 'African socialism, whose true realisation implies sharing and distribution of goods among all, consists in trust of belonging to a community and this is the total responsibility of the community towards its members (Nkafu, 1999: 52). However, this does not create room for laziness among the people, which is why Nyerere added the factor of work for everyone. For him, every member of the social unit has the obligation to contribute to the pool of things to be shared by all. In other words, every member of the family was expected to work and accept the responsibility of working. (Nyerere, 1966: 9,11). The work factor is profound in Nyerere's statement – 'everybody is a worker, as the society does not tolerate idleness. Even visitors are treated as such for two days after which he or she is given a hoe' (Nyerere, 1968b: 4). With regards to this research, the work ethics provided by Ujamaa is usable for the criticism of the theology of prosperity

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which encourages, access to wealth only by prayer, fasting and miracle. It provides the right principle to challenge the culture of spending seven days in a week in prayers and waiting for miracle jobs, money, or contracts. Ultimately, the commercial gospel preachers' fundraising style which proposes 'give ten and get a thousand', can be challenged with Ujamaa's principle of work.

3.3.2 - Applying the principles and factors to politics: Additionally, it must be noted that Nyerere applied these principles and factors to his political system of governance as a political philosophy. It then suffices to agree that Ujamaa as an African Moral philosophy was the bedrock upon which Nyerere's political strategy was built. Gbadegesin (2020:55) agreed no less in his remark on Nyerere's political philosophy of equality. He stated that 'lasting political association can only be founded based on equality' (ibid). On work factor, Nyerere opined that a political community must be founded on some tasks which need to be carried out. In other words, work is the means of carrying out such tasks. In his words 'a society that fails to give its individuals the means to work, or have given them the means to work, prevents them from getting a fair share of the products of their sweat and toil, needs putting right' (Nyerere, 1968b, 6). On sharing, Nyerere sees it as a way of eliminating poverty. If poverty is privatised it will hurt society. For him, a political and economic solution to such is to make poverty a public responsibility to be addressed by all through sharing (See Gbadegesin 2020:55-56).

3.3.3 - Ujamaa on democracy, capitalism, socialism, and communism: Nyerere saw African traditional socialism as a system which makes the rich and the poor in the society secure; nobody starved, either of food or human dignity for lack of personal wealth. Everyone may depend on the wealth possessed by the community of which he is a member (Nyerere, 1968:3-4). Worthy of note is the fact that African socialism is completely different from western socialism. Ujamaa is firmly built on African traditional socialism. It points to the fact that African moral philosophy is social and communal as against the western philosophy which is individualistic and capitalistic (Ibid, 1968:11; cf Daggan and Civile, 1976; Mudimbe, 1988:94-95). This system of Ujamaa via socialism is antithetical to the capitalistic pattern of materialism and self-centeredness. Undoubtedly, Nyerere was opposed to capitalism and western socialism (Nyerere, 1966: 170-171; See Ntibagirirwa, 2004: 155). Also, Nyerere rejected colonialism because it violates the principle of equality. He defended African democracy entrenched in African socialism as he opined that 'we in Africa have no

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more need of being 'converted' to socialism than we have been taught democracy. Both are rooted in our past- in the traditional society which produced us' (Nyerere, 1968b:12; 1966:76; cf Gbadegesin 2020:56-57).

On democracy, Nyerere considered it as what is needed in Africa based on robust consultations or discussions. He saw democracy as a means of carrying out community tasks by agreement, and agreement can only be reached by discussion. For such discussion to make sense, however, it is not necessary to organise the community into two camps for the sake of formal opposition. A free discussion of issues among participants is even hampered by that kind of arrangement. hence, as Nyerere later argued, a two-party system is not a guarantee for a democratic system of government (Gbadegesin, 2020:57). In Nyerere's opinion, discussion, equality, and freedom are the essential conditions of democracy; these are important features of traditional African political arrangements even before colonial imposition. Therefore, traditional Africans are democratic and do not have to be taught democracy (See Gbadegesin, 2020:57, 60; Nyerere, 1973:58). It must be noted that the summary of it all is that Ujamaa is the basis for African democracy.

Additionally, Nyerere believed that the basic difference between a socialist society and a capitalist one does not lie in their methods of producing wealth, but in the way that wealth is distributed. Whereas in a capitalist society, the surplus is privately appropriated, in a socialist society, it is societally appropriated. The same amount of wealth may be produced in both societies, but since the distribution is different, the nature of the social relations that exist will also be different. He argued that in the case where there is private appropriation, there can only be inequality; therefore, it is possible to have millionaires in capitalist societies but very rarely in socialist societies. As Nyerere puts it, 'the appearance of millionaires in any society is no proof of its affluence, they can be produced by very poor countries like Tanganyika just as well as rich countries like the U.S.A' (Nyerere, 1966: 162). But equality is an important principle of social life which, for Nyerere, cannot be compromised. For compromising equality, capitalism stands rejected. (1966: 162-614).

Furthermore, Communism did not sit well with Nyerere because it was founded on hatred and violence. For whatever reason Marx's communism stood justified, it was not to Nyerere, because there were better means of achieving his goals of social transformation. Nyerere rejects the Marxist emphasis on class and class struggle as if this was an inevitable feature of

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any society. For him, class as a concept had no place in the analysis of traditional African societies. (Nyerere,1968b:11; cf Gbadegesin. 2020:61). As profiled by Gbadegesin (2020:63-64), Nyerere gave what he considered the features of African socialism;

- The purpose of everything is man; he is the purpose of all activities of the society. His human development is, in fact, the purpose of society itself and there is no other purpose above this; no glorification of 'nation', no increase in production - nothing is more central to a socialist society than an acceptance that Man is its justification for existence.

- Equality of human beings is a necessity of life in socialist societies.
- The belief in human dignity as a value. Nyerere expects that 'a man-centred society would promote the dignity and the growth to the excellence of all the human beings who are members of society.
- Democracy is a requirement, in the political organization of society, for the fulfilment of the other features.
- No exploitation of one man by another in a socialist society.
- Cooperation and harmony are necessities, as opposed to competition and conflict.

- Respect for communal service as opposed to personal acquisitiveness.

Contrary to capitalism, the African social society seems to consider all humans equal, whereas the capitalistic societies encourage inequality, social classism, and the survival of the fittest. The African social society embraces egalitarian and communalistic co-existence, whereas capitalism promotes individualism. In connection with this research, the pattern of wealth accumulation by Pentecostal leaders in African especially in Nigeria encourages capitalism via individualism. Thus, the capitalistic approach engenders exploitation, competition, and self-acquisitiveness. However, Ujamaa's social structure kicks against such practices. On this note, the social structure of Ujamaa becomes beneficial in critiquing the capitalistic tendencies and activities of the Neo-Pentecostals in Nigeria.

3.3.4 - Nyerere's Ujamaa and religion: It is instructive to first establish that Nyerere was a Christian in principle and practice (Listowell, 1965:183). In the summary of his religious experience, Vedasto Kyaruzi, one of Nyerere's closest friends, registered that Nyerere was

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very religious (Listowell, 1965: 196). Besides, Gbadegesin (1984:14-28) noted that Nyerere created a national institution for the spiritual and material upliftment of the people. This certainly was done under the inspiration of Ujamaa philosophy. By implication, Nyerere would have considered it unacceptable to have religious organisations operate contrary to the African modicum which provides for the upliftment of the people both spiritually and materially. Consequently, based on Ujamaa's principle, the church in Africa was then expected to feed the sheep, rather than live on the sheep. Rather than milk the people, adding value to them in terms of material upliftment was much expected. It is then safe to assert that one of the reasons the church came under criticism during Nyerere's leadership was the anti-material upliftment philosophy of church leadership. Similarly, Giblin (1992:40), opined that Nyerere's Ujamaa philosophy acknowledged the deeply human and indeed religious aspirations of the people. Nyerere must have weaved the spiritual with the material essence via socialism which is the core of Ujamaa. Admittedly, socialism may not be a concern with the organisation of a person's life, soul or fulfilling God's will on earth, as it is a question of a personal relationship with God, however, if the person's religion involves human sacrifice or demands exploitation of human beings, such religion is unacceptable and not allowed in an Ujamaa oriented society (See Mesaki and Malipula, 2011:95).

Furthermore, Nyerere engaged religious leaders in discussions that foster an understanding of the connection between Ujamaa and Christianity. As reported by Mesaki and Malipula (2011:96), Nyerere claimed that there is nothing incompatible between socialism and Christianity, Islam or any other religion which accepts the equality of all humankind on earth (cf Nyerere, 1974). Fortunately, the Tanzanian churches seem to be receptive to Nyerere's ideology. According to Mesaki and Malipula (2011:79-98), the communique released in 1968 by the Roman Catholic Church of Tanzania agreed with the 'Arusha Declaration'. The church found the true practical principles of human living and human society in the declaration. As quoted in the writings of Mesaki and Malipula the Roman Catholic leadership declared that 'we can see very well how closely it agrees with the true spirit of Christ and the church, which is a spirit of brotherhood, of sharing, of service and hard work' (ibid, 2011: 97). Indeed, the church accepts Ujamaa as being consistent with Christian beliefs of justice and equality.

However, Nyerere discovered certain problems and therefore criticised the church especially on the neglect of human development in the society. On the principle of Ujamaa that provides

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that human beings are the purpose of everything, he frowned at church leadership's avoidance of the social challenges of the people. For Nyerere, it was unacceptable for the church to turn off on what goes on in the environment as it affects the wellbeing of the people. He objected to the opposite posture of the church leaders which suggest as though a person's development is a personal and internal matter, which can be divorced from the society and the economy in which he lives and earns his daily bread (Nyerere, 1973: 215). Nyerere argued that the church cannot remain silent or be found taking side with the agents of oppression against the masses. For him, the church must get involved and solve the problem that concerns the wellbeing of humankind rather than just bring solace and consolation to the wretched. In other words, the church must actively participate in the social life of the people; the church cannot remain passive. To seek to ameliorate intolerable conditions with words of comfort will mean the church is dolling out opium to massage the people's pain rather than solve the problem (See Gbadegesin, 2020:67).

By implication, Ujamaa's moral principle does not permit religious leaders as members of the society to be mute on social injustice and inequality of the neo-colonial capitalists and indigenous oppressors. Ujamaa provides that the church becomes the voice of the people in the face of oppression. This position of Nyerere seems to align with Nkrumah and Fela's criticisms of religious organisations as 'agents of capitalism'. While Fela brought out the unethical elitist alliance between the clergies and the political class in Nigeria, Nyerere brought forward a recommendation whereby the clergies ought to align with the right of the masses and speak truth to power. This will serve as one of the recommendations for Nigerian clergies in this research.

3.3.5 - Nyerere's Ujamaa and education: The same principle of Ujamaa is expected to manifest in various other institutions beyond the religious groups. Nyerere opined that individualism was the bedrock of western education and so has no value added to communal life and service to one's fatherland and nation-building. Using the Ujamaa principle Nyerere decided to provide an education system that has 'serving the fatherland at heart'; a system that is made more available to all and not just a few. In other words, a society built on Ujamaa, considers education, not as a privilege of the few but the right of all. For Nyerere, the purpose of education is to 'transmit from one generation to the next the accumulated wisdom and knowledge of the society and to prepare the young people for their future membership of the society and their active participation in its maintenance and development'

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(1968b: 45). In the account of Gbadegesin (2020:66), Nyerere's Ujamaa on education was summarised thus;

- The education curriculum should at every point emphasize self-reliance and inculcate it as a virtue.
- The merit and manual of work - should be the focus and from primary school to college, every student should be made to understand the need for work and self-reliance.
- The educational system must emphasize cooperation.
- Education must foster social goals of communitarianism

Under the spirit of Ujamaa, Nyerere's modicum for education which centres on 'education for all', is a great critiquing point in challenging the non-communalistic nature of unaffordable private schools (primary, secondary and universities) belonging to Pentecostal churches in Nigeria. Nyerere's education social policy is suitable for critiquing the interview outcome of research question 5.2.6 in chapter six.

3.3.6 - Diametrical perspectives (opinion against Nyerere's Ujamaa): Senghor among a few others critiqued Nyerere's African socialism, particularly in two areas. The first was the argument that the principles behind Nyerere's Ujamaa called African socialism was antiquated. In other words, the conditions surrounding the principles, though valid in traditional society but as a network of social relations were no longer available in the complex modern society (See Gbadegesin, 2020:54-55). But in Nyerere's response, the time and age did not seem to be as important as the value of the principles and its possible results. He argued that if we recognise the indispensability of these principles, then even if they do not exist in our contemporary and complex societies, we should work for their realisation (See Nyerere, 1966:13). The second criticism was on the ground of classlessness in African society. Perhaps Senghor argued that there was no historical or anthropological evidence that African society was classless (See Nkrumah, 1970:202). Nyerere responded that a class promoting society was not indigenous to Africa. In other words, even if it is granted that traditional Africa is not wholly classless, the features that it exhibits are such that they cannot be regarded as capitalist. They are closer to a socialist than a capitalist institution (Nyerere, 1966: 170). Nyerere argued further that there is, therefore, a good ground for an ideological use of traditional Africa socialism as an apparatus for the transformation of modern Africa.

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Yes! the philosophy may not be modern and complex, yet if applied to modern challenges, it can foster self-reliant African states.

3.3.7 - Justification for the use of Ujamaa to critique Pentecostal capitalism: The three Nyerere's Ujamaa principles namely 'Equality, Freedom and Unity' and the three factors namely 'Mutual respect, Common ownership of property and Work' are good frameworks to critique the socio-religious anomalies common among the Neo-Pentecostals in Nigeria and Africa. The ten research questions bothered on subjects such as leadership accountability, church personal ownership, exploitation and oppression of congregants, personal acquisition of material wealth, education, and church involvement in socio-political affairs. Some of these questions have robust moral perspectives embedded in Nyerere's Ujamaa principles and factors, thus creating the necessity of critiquing the response from the field research using Nyerere's Ujamaa. The application of these principles and factors to specific situations among the Nigerian Neo-Pentecostals as earlier explained under 3.3.1 - 3.3.5 will be expounded in chapter six.

3.4. Ubuntu: definitions and history

Historically, Ubuntu emerged as an outburst of reaction by black men in response to racial activities instituted against African nations by the colonialists; a period Chimakonam (n.d) referred to as an era of excavation aimed at retrieving and reconstructing African identity. The success of the ethno-philosophers stood against the intention of the French and British philosophers' who seem to classify the blacks not only as second-class citizens but also erase their cultural identity. Leading philosophers from the colonial system like Hegel (1975:190), wrote that Sub-saharan Africans had no high cultures, nor did they contribute anything meaningful to world history and civilization. Levy-Bruhl (1947:17) corroborated Hegel with a notion that Africans are not fully human but two-third of human. These colonial thoughts referred to Africans as people without dignified identity like their European counterparts. This was done to impose the French assimilation concepts and British colonial system on African thinkers, such that they will consider their identity inferior, then take on the colonial masters' cultural orientation and identity (See Betts, 2005:8; cf Lambert, 1993:239-262). After many Africans had lost their identity to ethnic and colour racists, Ruch and Anyanwu (1981:184-185) began to ask the question – why should Africans search for their identity? And they concluded that the act of slavery, colonialism and racialism prompted the need for the search of African cultural identity and thoughts.

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Whereas the origin of philosophical thought was African, the ethnocentric philosophers and their colonial government seek to rob Africans of their rich heritage of philosophical ideology which is not only cultural but socio-moral. James (1954:54) in his monumental thesis titled 'the stolen legacy' accounted that all philosophies were firstly Egyptian or African in origin; meaning Africa gave the world her civilization. He argued further that most western philosophers like Pythagoras, Socrates, Plato, and Aristotle plagiarized the Egyptian philosophies. He claimed that it is absolute dishonesty to claim that Africa has contributed nothing to the civilization of the globe (cf Adebajo, 2016:13, Herodotus, 2015:17; Asante, 2015:24; ibid, 2004). Additionally, Mbiti (1969:2) agreed with James opinion that Africans have their identity before the arrival of the Europeans. He boldly declared that 'we shall use the singular, 'philosophy' to refer to the philosophical understanding of African people concerning different issues of life'. By this, Mbiti suggested that African philosophy addresses social, political, and cultural issues within the African setting. Mbiti connected this philosophy to African religion as he claimed that African people do not know how to exist without religion. Abraham (1962) agreed no less as he viewed the Bantu philosophy in the light of Mbiti's thoughts. Mbiti went ahead to describe the nature of this African philosophy as 'communal' and not individualistic as found in western orientation. Hence, he used the clause 'I am because we are, and since we are, therefore I am' (1969:108).

Correspondingly, the Bantu philosophy is not the only product of this African philosophy. Keevy (2008:261) suggested that Ubuntu as an ethno-philosophy is part of the moral principles derived from the Egyptian principles of Maat as evident in Yoruba moral epistemology. Without any doubt, there is synonymity in Keevy, Mbiti and James. In agreement, Ntibagirirwa (2004: 111), connected Bantu and Ubuntu to show that Ubuntu was part of the origins of Egyptian philosophy. He noted that the human being is part of the cosmological community of beings, which represents (*ntu*), as well as part of the community of human beings (*Bantu*); the former represents cosmology while the later represents the human aspect of the cosmos. According to Battle (1996:99), Ubuntu consists of the prefix *ubu* and the stem *ntu-ubu* which evokes the idea of being in general. Thus, ubu-ntu is the fundamental ontological and epistemological category in the African thought of the Bantu-speaking people. Thus 'ntu' in both Bantu and Ubuntu suggest the superiority of communality over individualism as earlier opined by Mbiti. Additionally, as suggested by Keevy (2008:271) Mbeki links Ubuntu to African communitarianism, extended African

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family and African values. Therefore, from a historical perspective, it is safe to suggest that Ubuntu is part of the African philosophy that emanated because of the search for self-discovery of Africans in order to free himself from the ethnocentric colonial racists and capitalists. Consequently, the importance of Ubuntu's phenomenon to this research is the corroborative social value it brings to Consciencism and Ujamaa as social modica to critique capitalistic practices as may be found among the Neo-Pentecostals in Nigeria. This thesis will now delineate Ubuntu proper.

3.4.1 - Delineating Ubuntu: Khoza (2005:269) defined *Ubuntu* as 'an African value system that means humanness of being human, a worldview characterised by such values as caring, sharing, compassion, communalism, communocracy and related pre-dispositions'. Khoza adds that 'Although it is culturally African in origin, the philosophy can have universal application'(ibid). Ntibagirirwa (2004: 131), stated that Ubuntu expresses the sense of community with these popular Zulu and Khosa words; *umuntu ngumuntu ngabantu* which literary suggest that 'a person depends on another person to be a person'. He went further using Burundian culture of child ownership as an example that the child in the Burundian culture does not belong to one family or his or her nuclear family but to the entire community (cf Mudimbe, 1988:150; Ntibagirirwa, 2004: 133, 140; Nyerere, 1968: 107).

In further explanation, Teffo (1998:3), defined this African entire community as having great value on human worth; a place where individualism is not recognised, hence a child of one is a child of all. Both Khoza and Teffo were in alignment with Mbiti who claimed that in African community 'whatever happens to the individual happens to the whole group and whatever happens to the whole group happens to the individual' (1970:108). Mbiti went on to claim that this 'one for all and all for one' ideology is what leads to social cohesion and harmony starting at the family level and further extended to the entire community. Mbiti then concluded that an individual as a being is at the centre of the greater purpose of the community and therefore Ubuntu can be simply described as African humanism (ibid).

Correspondingly, Mabovula (2011:38), further described the African humanism in the community as a dynamic association of men and women, with a special commitment to one another and distinct sense of responsibility towards a common life. He called it a social contract in which an individual's choice or way of life is a choice constrained by the community's pursuit of shared ends. Additionally, Khoza (2005:21) described this social

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contract of Ubuntu in the context of African spirit and religion; it constitutes the spiritual cradle of African religion and culture and finds expression in virtually all walks of life – social, political, and economic. For him, Ubuntu encourages equal human rights, promotes human relationships, and enhances human value, trust, and dignity. Masolo (2006:489-490) brought a balance to the scope of expression of the African spirit of Ubuntu with the notion that the communitarian culture transcends the immediate human community. Ubuntu makes an African 'feel and thinks' in union with other beings in the universe, ethnicity, God, etc. Also, as it relates to this thesis, Ramose (2002: 41), stated that Ubuntu is the foundation and the edifice of African philosophy.

Correspondingly, in a South African perspective, Mabovula (2011: 42) accounts that Justice Mokgoro used the word 'humanity' (English) and 'menswaardigheid' (Afrikaans) as synonyms to Ubuntu. He further argued that it embraces both section 9 (the right to life), and section 15 (the right to human dignity) of the Constitution's Bill of Rights. The Bill of Rights was born out of a long struggle against colonial oppression and apartheid. Indeed, it is part of the African Renaissance, the rebirth of African values which have been suppressed by colonial powers and institutions. In a small-scale quantity survey, Mabovula confirmed that Ubuntu, though not in very popular use, is still fresh in the mind of the people, with the willingness to embrace its values (2011:46). In his own words, Steve Biko stated that;

> "We reject the power-based society of the Westerner that seems to be ever concerned with perfecting their technological know-how while losing out on their spiritual dimension. We believe that in the long run, the special contribution of Africa will be in this field of human relationship. The great powers of the world may have done wonders in giving the world an industrial and military look, but the great still has to come from Africa – giving the world a more humane face" (2007: 167).

By implication, Biko's opinion embraced humanism; an Ubuntu core value as the most appropriate for running the affairs of African nations. He rejected the western culture which he believed was the root cause for the destruction of African values and beliefs.

One word very much promoted in Ubuntu and other African moral philosophies such as Ujamaa, Bantu and Consciencism is 'communitarianism'. Menkiti (1984:172) opined that in

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an African communitarian context, community defines the person as a person, not some isolated static quality of rationality, will, or memory. In Menkiti's argument this Afro-communitarianism seems to be incompatible with the expression of human right by individuals (See Ibid, 2004: 234-331; cf Matolino, 2009:161; Molefe, 2018:217). As will be seen in the diametrical position later, Matolino seems to make a case for moderation as regards the practice of communitarianism. Notably, the opposite of communitarianism is individualism which a few scholars made a case against as it is contrary to the spirit of Ubuntu. In Mabovula's report on the South African media statistics of violence, individualism seems to show up as one of the reasons for crime and violence increase (2011:39). Perhaps, lack of respect and commitment to communal values allow individuals to perpetrate evil at will. Khoza in Roux and Coetzee (1994:3) defined individualism as a socio-political philosophy that places a high value on the freedom of individuals without restraint. Against this background of the increase in criminality based on individualism, Khoza (2005:266) suggested that Ubuntu thinkers advocated 'collective consciousness' as a way forward; a system that involves universal brotherhood and sharing.

3.4.2 - Archbishop Desmond Tutu on Ubuntu and Christianity: Tutu was born on the 7th of October 1931 in Klerksdorp, South Africa. His father was a Xhosa tribesman, his mother a Tswana, and his grandmother a Sotho speaker. The multi-ethnic household, in which Tutu grew up, empowered him to be multilingual, as he could speak at least eight South African languages. His family's denomination shifted from the Methodist Church to the African Methodist Episcopal Church, and finally to the Anglican Church (SAHO, 2018). This experience empowered him later to easily partake in interdenominational ministry both in his local and international ministry. He was trained and influenced by a British priest Trevor Huddleston who provided spiritual consolation to Tutu when he suffered from tuberculosis as a teenager (Webster 1982:17; Clarke 2008:340). When Tutu joined the ministry, Trevor Huddleston and other Anglican priests inspired and assisted him to study theology and join the Anglican church (SAHO, 2018). Webster (1982:20) gathered that Trevor's passion against apartheid and injustice ignited the desire to pursue a life philosophy that seeks to approve of Ubuntu. However, mentors such as Gandhi, Martin Luther King Jr. and Dalai Lama, increased the passion that fired him up.

Furthermore, while Tutu studied (Master's degree) in London, he realised that racism was not only a South African problem; it was also in existence in London (SAHO 2018). After his

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theological studies abroad, he worked as a pioneering black academic theologian in various academic institutions both locally and internationally (Clarke 2008:341; Webster 1982:18; Pieterse & Scheepers 1995:10). As the first appointed Black General Secretary of the South African Council of Churches (SACC) between 1978 to1985, Webster (1982:18) stated that he used SACC to make a clear call for justice and social reform.

Mangena (n.d), in the Encyclopedia of Philosophy, gave a list of the first few African scholars to whom Ubuntu philosophy was credited. They were listed as the first-generation scholars of Ubuntu. The first of them was Ramose (1999:2014), who defined Ubuntu as humaneness. Followed by Samkange and Tommie Marie Samkange, and finally, Desmond Tutu, who sees Ubuntu as a conflict resolution philosophy. However, Ifejika (2006) identified Tutu as the modern proponent of Ubuntu Philosophy. In the book, the Ubuntu Theology of Desmond Tutu, Battle (2009) stated that the Archbishop was one of the major African voices raised for the recognition and respect of the black race, identity, and culture. On the background of his theological experience aided by the Calvinist, Anglican, and Liberation theologies, influenced by the likes of James Cone and Itumeleng Mosala, Tutu developed a concept that demands justice and equality but rooted in prayers and protests. He took a position that apartheid makes no theological sense because it denies that human beings are created in the image of God. Allen (2006:347), reported that as the head of the Truth and Reconciliation Committee of South Africa, Tutu was an advocate of restorative justice, an effort he considered characteristics of traditional African jurisprudence in the spirit of Ubuntu (cf Pali, 2019:26).

The crucial role of Tutu's Christian perspective to Ubuntu cannot be overemphasized. Tutu believes that church leadership should not be confined to the church environment: hence his leadership ministry spoke out in many diverse situations, and he used the press as a vehicle of communication (Webster 1982:16). Indeed, he was humane as he shared his funds with his family and SACC staff and even established a scholarship fund for South Africans in exile (Gish 2004:95). Tutu (1994:113; 2010:44) believes that humanity is endowed with the image of God; therefore, humanity is a respectful and special creation of God. Consequently, no one is an accident or a non-entity to God; everyone is somebody (See Ibid, 2005:13, 14, 18). Furthermore, Tutu (2005:22, 25) opines that humanity is all God's family characterised by interdependence, sharing of resources, without any form of discrimination. He used the metaphor of a rainbow people to emphasise that our diversity should not deter us from

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working together for peace and prosperity (Ibid, 2005:7). For him, Christianity is founded on true faith in God who rules all of life in both its secular and sacred aspects, therefore humanity should experience the transforming power of God against social ills. He understood the work of Christ to mankind as functional and transforming rather than decorative and conforming (Ibid, 1994:29, 30, 31). In other words, religion ought to bring hope, advocate for the oppressed, mobilise humanity to challenge all unjust social policies, systems, and institutions (Ibid, 1994: 71; 2005:64). In his words, 'Christian faith must motivate us to be socially involved, hence, the use of religion as a form of escapism or skulking behind prayers is not an authentic Christian spirituality' (Clarke 2008:341, Tutu 1982:30). Additionally, he took a position that activism does not portray true Christianity as long as it does not confront the evil social structure (Ibid, 1982:30).

With these Christian perspectives, it is safe to suggest that Tutu was strongly influenced by the principles of Ubuntu. In his own definition '*Ubuntu* is about humanness, gentleness, hospitality, and putting ourselves on behalf of the others. It is about recognising our humanity is bound up with others so that we can all be human beings together (Tutu, 2010:12,84,99). He further opined that *Ubuntu* is not only African but relevant to all humanity. He believes that, during the apartheid era, when the perpetrators dehumanised the other, inflicting untold harm and suffering, they were inexorably also being dehumanised (Ibid, 2010:84). In other words, to oppress others is to oppress oneself. In connection with this research, Tutu's perspective on Ubuntu opposes all activities that suppress, oppress, or dehumanise all people of all class in African society. It then suffices to claim that Ubuntu is a fundamental tool to critique all socio-morally inhuman activities among the Neo-Pentecostals in Nigeria.

3.4.3 – President Kenneth Kaunda on Ubuntu and Christian socio-moral responsibility:
The first Zambian president, Kenneth Kaunda who followed the pathway of nonviolence as in the case of Gandhi, agreed with Ubuntu as African moral philosophy, specifically on humanism and communitarianism. In his words;

> "I suppose I could be called a humanist, though I have never had the leisure to read the standard works on the subject. I have a passionate belief in the worth and possibilities of man and I expect him someday to achieve perfection" (Kaunda, 1966:19).

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Additionally, he opined that the African community is a mutual society, organised to satisfy the basic human needs of all its members to the extent that individualism is discouraged. Most resources such as land and cattle might be communally owned and administered by chiefs and village headmen for the benefit of everyone (Ibid, 1966: 25). The point Kaunda made was that human needs, in African humanism, are the supreme criterion of behaviour. This indeed corresponds to Ubuntu's characteristics. Furthermore, as in Mbiti, Kaunda corroborated the fact that the African community is an accepting and inclusive one (Ibid, 1966:25-27).

By way of application, Kaunda related his thoughts from a Christian perspective. It appears he had his humanism philosophy founded on the Christian faith as he claimed that;

> "I must be a Christian humanist! By Christian humanism, I mean that we discover all that is worth knowing about God through our fellow men and unconditional service to our fellow men is the purest form of service to God. I believe that Man must be the servant of a vision which is bigger than himself, that his path is illumined by God's revelation and that when he shows love towards his fellow-men, he is sharing the very life of God, who is love" (Ibid, 1966: 39).

Kaunda's Christian interpretation of humanism is that the only way a Christian or the church or the community can express the love of God is to express that love to others by sharing. This sharing is part of the characteristic of Ubuntu called humanism. In other words, the fundamental yardstick for being a Christian must be an expression of God's love through a socio-moral attitude of sharing what belongs to one with all. Kaunda went further to relate his Christian perspective of Ubuntu with his political responsibility as a leader. He states that;

> "When a man learns, by better experience if in no other way, that the only hope for the peace and happiness of the world is to give political and economic expression to love for others, we shall have entered not the Kingdom of Man but the Kingdom of God" (1966:39).

In other words, he claimed that a leader has a responsibility to share the political and economic gain of the community equally among all men, that way he is expressing God's

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kingdom on earth. The kingdom of God is about love and it is about expressing love in sharing all with everyone (cf Ntibagirirwa, 2004:158-159).

3.4.4 - Socio-moral perspective of Ubuntu: Concerning socio-moral perspective Ntibagirirwa (2004:134), explained that Ubuntu is about one's moral constancy in relations to one's ontological identity. In other words, Ubuntu is connected to one's moral responsibility as it affects others. It has a moral lens that guides the expected behaviour of each person in the community and for the benefit of the community. Ricoeur (1992:165) held that Ubuntu is about self-constancy whereby each person's manner of self-conduct is expressed such that others can count on him or her. He went further to argue that 'because someone is counting on me, I am accountable for my actions before another'. In other words, a person is expected to be accountable not only to himself but to others around and the entire community where he or she lives. It then suffices to say Ubuntu values accountability and considers it evidence that one is responsible to himself and others. Ntibagirirwa (2004: 134) further delineated that Ubuntu comes with the moral responsibility that revolves around the value of humanness. In other words, one's situation is to be viewed in the light of moral obligation in relation to others, just like it is said in Burundian culture that 'a person who has no moral engagement towards the community is dead while alive' (Ibid, 2004: 136). So, to belong to a community is to commit to moral responsibility and to disconnect from the community is to be deprived of one's humanness just as Mkhize (2008:40) puts it – 'To be is to belong and to participate, it is to be bone for the other' (cf Karenga, 2004:254). Additionally, the moral value is what holds the community together because it enriches the community with guiding principles which shape their views of the world, and their dynamics in their universe. In correlation, Bujo stated that 'African value system and its ontological foundation should be exercised in a communitarian manner' (1998:148). This value system in the words of Mabovula (2011:46) is referred to as public morality, though it may be less appreciated and used in recent times, it is what regulates the behaviour and values of both the community and the individual to achieve ideal humaneness.

Interestingly, Ubuntu philosophy does not only demand a moral responsibility from the individual to serve other members of the community but to also express one's ability and right both to challenge and be challenged when necessary using his moral sense of judgement. Ezekwonna accurately puts it thus;

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> "The availability of others in the community allows the individual to use his reason and to allow his reason to be challenged. Therefore, the community should not be seen as swallowing the individual, instead, it helps the individual and gives the individual a forum within which to manifest himself. It is when one is with others that he can think and then in the process, his thinking can have a meaning" (2005:67).

Consequently, Ubuntu does not allow oppression and suppression of individuals' voices, nor does it permit sacred cows, unquestionable and untouchable individuals. Everybody is equal and has a right to challenge and be challenged. The best illustration for the use of Ubuntu in this perspective is in decision making for political or religious consensus. Ubuntu creates a platform for people to speak their minds and challenge one another in a classless atmosphere until a consensus or common ground is reached (See Nürnberger, 2007:194; Deng 1998:159; Wiredu: 1996:186).

3.4.5 - Allan Boeasak and Steve Biko's Ubuntu response to capitalism: Biko was a pan-African leader who commented on the principles of Ubuntu, particularly humanism. He believed that one lives to serve his or her neighbour. For him, it is not right for a neighbour to starve when one has food; sharing the food with them is an act of humanism. Biko (1987:24) maintained that 'in Africa, in which the majority of the people are African must inevitably exhibit African values and be truly African in style'. According to Msila (2013:495), Biko argued that Africans develop a sense of belonging to the community within a short time of coming together; this is cultural with black Africans. Additionally, the easy and friendly communication among Africans is not forced by any authority but is inherent in the genes of the African people.

Biko went ahead to reject the act of capitalism which he claimed was alien to the spirit of Ubuntu and Africanism. Since capitalism promotes individuality, inequality exploitation, Biko rejected it in his claim that human life was immeasurable in monetary worth and infinitely priceless. In the account of Kunnie (2015), he narrated how Biko frowned at how Africans were sacrificed for money in a capitalists' system. Money was idolised and entrenched as the principal arbiter of human value. Kunnie (ibid), further reported that Biko saw a major social crisis coming with the embracement of capitalists' individualism and the accompanying sense of ruthlessness. This was achieved by the capitalists increasingly

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siphoning the Blacks into a western system that minimizes the sense of indigenous African cultural roots. Consequently, the family units that were once intimately interwoven with each other gradually diminished and disintegrated under economic pressures that forced millions to migrate to toil in the mines or seek employment under the capitalists, hundreds of kilometres away from home. By inference, the consequential and ultimate catastrophe was the creation of a wide gap between the economic power of the whites and the blacks. Correspondingly, Sommer (2013), brought forward Allan Boesak's lecture on reconciliation, Justice, and the spirit of Ubuntu in which Boesak stressed that social inequality between the Whites and the Blacks is frightening as it appeared during apartheid; a circumstance where most of the black people remained racially segregated, economically depressed and exploited. He further cried out that the individualistic model could not solve the problems of injustice created by the capitalists. Hence Boesak called for 'redistributive justice' as a way out.

Still, about injustice, the Uniting Reformed Church of South Africa (URCSA) maintained in the Belhar Confession that;

> "God, in a world full of injustice and enmity, is especially the God of the destitute, the poor and the wronged (Luke 6:20–26); God calls the church to follow God in this; for God brings justice to the oppressed and gives bread to the hungry (Luke 4:16–19); that God supports the downtrodden, protects the stranger, helps orphans and widows and blocks the path of the ungodly (Psalm 146); that for God pure and undefiled religion is to visit the orphans and the widows in their suffering James (1:27); that the church must therefore stand by people in any form of suffering and need, which implies, among other things, that the church must witness against and strive against any form of injustice, so that justice may roll down like waters, and righteousness like an ever-flowing stream (Amos 5:14–15, 23–24). Based on these believe the church then rejected any ideology which would legitimate forms of injustice and any doctrine which is unwilling to resist such an ideology in the name of the gospel[10]".

[10] The Presbyterian Church (U.S.A.), 2016, 'Approved Confession of Belhar as part of the Book of Confessions at the 222nd General Assembly', viewed on 10 August 2020 from https://www.presbyterianmission.org/resource/belhar-confession/.

Also see Christian Reformed Church of North America _CRCNA, 2020, Confession of Belhar, viewed on 10 August 2020 from https://www.crcna.org/welcome/beliefs/contemporary-testimony/confession-belhar

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In summary, Allan Boesak, Steve Biko and the Belhar confession oppose injustice in any form. This anti-injustice position of the trio is sufficient to critique or challenge the morality of poor staff, members, and associate welfare among the Neo-Pentecostals in Nigeria. The result of the research questions 5.2.4 and 5.2.10 obtained from the field interviews will be appropriately critiqued using the modicum of justice provided by the trio.

3.4.6 - Characteristic features of Ubuntu: In summary, Ubuntu has the following characteristics:

(a) Humanism: This is a fundamental African socio-ethical thought that provides for practices that guarantee human well-being and flourishing. It illuminates commonality and interdependence of persons and human relationships. Also, the factors of humanness include forgiveness, recognition, being respectful and polite and human dignity. These factors are expressed in almsgiving, sympathy, caring, sensitivity to the needs of others, respect, consideration, patience, and kindness (Mabovula, 2011: 41).

(b) Tolerance: With a view that there will always be disagreement among intra and inter-family members in the community, Ubuntu encourages tolerance in the sense that one must not disregard other people's points of view on both moral and general issues. Where there is no tolerance, society cannot enjoy freedom (ibid, 2011: 41-42).

(c) Respect: It is regarded in Ubuntu as a vital instrument of reasonable communication towards teamwork and productivity. It provides that no institution can function if mutual respect does not shape and inform its activities (ibid, 2011: 42).

Subsequently, there are five things Mabovula (2011:46) suggested as obstacles to achieving Ubuntu namely;

- Poverty and lack of resources
- Crime and substance abuse
- Lack of trust among community members
- Foreign cultures and religious beliefs
- Lack of knowledge and motivation

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3.4.7 - Diametrical perspectives: There may be more opinions that differ from Ubuntu's school of thought, but this thesis will accommodate two. The first is the position and alternative recommendation of Allan Boesak and that of Menkiti. The former is a position on the ground of justice, while the latter is a position on the ground of an individual's human right.

Boesak held that Ubuntu was not sufficient to address the injustice caused by capitalists' individualism resulting in inequality, particularly on economic empowerment. While he admitted that Ubuntu is indisputably relevant, he warned that the reconciliatory power of Ubuntu has been romantically over-emphasized as it does not empower the undoing of injustice. Sommer (2013) puts it succinctly that in Boesak's opinion, Justice may be implied in Ubuntu, but it is not demanded in Ubuntu, it, therefore, becomes inadequate to address the subject of justice as required in the Christian perspective. In other words, Boesak was convinced that Christians are required by God to demand or bring about justice, which is subsequently reflective in addressing inequalities between women and men, rich and poor. If Ubuntu only infers but does not address right and wrong or liberation and oppression, it is then termed inadequate. As an alternative to Ubuntu, Boesak called for Woltersorff's position for 'social inversion' to bring about justice. This system calls for reciprocal sacrificial acts by all and sundry. However, Sommer (Ibid) recounted that the prospect of reciprocal sacrificial acts or social inversion may suffer in countries which fully practice capitalism like South Africa and the United States of America. This is because liberal capitalism in such societies comes with inbuilt or cultural practices of inequalities, exploitation, and greed, which will be a fundamental barrier to the justice system. In that case, Boesak prophetically associated the achievement of justice directly with 'economic inversion of capitalism'.

In the second instance, Matolino (2009:161) submitted that Menkiti followed his predecessors' (Tempels and Mbiti) position on communitarianism, but he took the view further that the community takes ontological and epistemological priority over the individual. However, Menkiti still noted the threat this Afro communitarianism, poses on an individual's human right. He then settled for a balance between the interest of the community and the right of an individual within the community which he called a moderated compatibilist view of Afro-communitarianism (see also Molefe 2018: 217). In applying Menkiti's point to this research, while the leadership of the Pentecostal churches may be focusing on building cathedrals and hosting multimillion-naira projects like concerts, the right of the individual

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church staff, members and pastoral associates must not be ignored. Menkiti's position calls for a balance.

3.4.8 – Justification for the use of Ubuntu: The obvious focus of this chapter is delineating the three African moral thoughts; Consciencism, Ujamaa and Ubuntu. Besides, they are also presented as lenses useful to critique socio-moral issues among the Neo-Pentecostals in Nigeria. The justification for the use of consciencism and Ujamaa has been rightly articulated in their respective sections. On the third, the moral modicum in the practice of Ubuntu suggests that it is indeed possible to use it as a critiquing moral gauge in this thesis. The characteristics of Ubuntu; humanism, tolerance, and respect play an important role as they position Ubuntu as an applicable moral tool necessary for this research. The principle of communitarianism which is not in any way adverse to the scriptural practice of fellowshipping together stands as a gauge for running the church as a family rather than an individually owned enterprise. The former is African in practice while the latter contradicts African moral philosophy as it prioritizes individuality above communality. Finally, Ubuntu is a strong moral principle needed to address the issue of 'sacred cows' in the church and the unquestionability of church leadership. It surely addresses the erroneous practice of spiritual authority and unaccountability. The philosophy of Ubuntu provides for individuals the opportunity to use their reason and to allow it to be challenged. The fact that everybody is equal and has a right to challenge and be challenged is a fundamental socio-moral yardstick to measure certain practices among the Neo-Pentecostals in Nigeria. The response to the research questions put before the interviewees on the field will be appropriately critiqued in chapter six using the Ubuntu Modicum. As earlier explained under sub-sections 3.4.2, 3.2.5 and 3.4.7 Ubuntu remains one of the strongest African moral philosophies usable to critique the socio-moral anomalies among the Neo-Pentecostals especially on issues of equality, injustice, accountability, staff and associates' welfare, and corporate social responsibility.

3.5 – Chapter conclusion

This chapter has been able to delineate the three African moral philosophies brought forward as the theoretical perspectives in this research. The historical, philosophical, and socio-moral dimensions of these three African moral thoughts have also been expounded. Also, the most possible role of each philosophy as it relates to applicability in this research have received adequate covering. Without any doubt, the robust exercise in this chapter is a pointer to the fact that African socio-moral issues are approachable and resolvable using African moral

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solution. It is then praise-worthy that Africa has Afro-centric moral economy to address unethical issues demonising the nations within the continent. Obviously so, the three moral modica cover all the ten research questions with possible critiquing moral values to call the Nigerian Neo-Pentecostals who commodify the gospel as capitalists to order. This exercise also shows there is interconnectivity within the three moral thoughts in terms of moral value and, therefore, they can be used interchangeably, or in reference to one another while critiquing the various capitalistic tendencies that may come out of the research findings. Therefore, this chapter will not only impact positively on chapter six (the interview analysis chapter), but it will influence the possible recommendations in chapter seven. This research will now move to chapter four where the focus will be on the case study churches chosen to represent the three strands of the Neo-Pentecostals in Nigeria namely: classical, contemporary and paradigm Neo-Pentecostals.

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Chapter Four

Literature and media investigation of the case study churches

In the previous chapter, the three African moral philosophies employed as the theoretical perspectives for critiquing the impact and influence of capitalism on the Neo-Pentecostals in Nigeria, were delineated. The exercise involved the connections and the applicability of the three African thoughts to the research questions and the possible socio-moral issues that may emanate from research findings**.** In the end, it was clear that African moral philosophies are sufficient to address socio-moral issues in Africa including the socio-moral issues among the Pentecostal churches.

Progressively, this chapter will focus on the preliminary investigation of capitalistic socio-moral issues among the Neo-Pentecostals in Nigeria. To achieve this, three selected case study churches among the Neo-Pentecostals in Nigeria; namely the Lifaworld Church (LFC), Paholag Church (PHC) and Daystar Christian Centre (DCC)[11] shall be examined. At the end of this chapter, the background information with regards to the brief history, businesses, leadership and lifestyle, and the prosperity theology of each of the three selected churches, available in the audio-visual tapes and CDs, online media publications, and scholarly writings would have been examined. Thus, a literary and media background would have been provided. Consequently, the similarities or dissimilarities between this chapter's investigation and chapter five's field interviews will buttress the research findings and thus reveal if these churches represent agencies of capitalism or not. Additionally, it is noteworthy that these three churches are not specifically targeted for any intentional criticism, rather they have been chosen to represent the Pentecostal churches in Nigeria based on their pedigrees as outlined in chapter one (scope of study-1.4). Sequentially, this chapter will begin with an overview of the growth of Pentecostalism in Nigeria; a necessary background to the discussions around the case study churches and the Neo-Pentecostals in general.

4.1 - Brief introduction

The Pew Research Centre (2006) surveyed the growth of Pentecostalism in Nigeria and the result suggested that approximately three (3) in ten (10) Nigerians are renewalists; Charismatics and Pentecostals. The survey also observed that roughly six (6) in ten (10) Protestants in Nigeria are either Pentecostal or Charismatic. Also, three (3) in ten (10)

[11] Note that while these are actual case studies the real names of the churches and individuals have not been used where necessary for ethical reasons.

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Catholics can be classified as Charismatic. Furthermore, Akanbi (2017:2) opined that if we go by the assumption that Muslims and Christians in Nigeria are almost of equal population, Christians will be about forty-five per cent (45%). Additionally, out of forty-five per cent (45%), the Pentecostal population will be about twenty per cent (20%). Consequently, the population of Christians will be ninety (90) Million while that of the Pentecostals will be about forty (40) million. These findings are consistent with the general belief that the Pentecostal movement is not only growing but getting more influential in Nigeria in recent years. It is then safe to submit that Nigeria may have become a fat ground for different kinds of Pentecostal practices including running the church like a personal business entity. It must also be noted that these Pentecostal churches are mostly under the singular ownership of charismatic leaders called General Overseers (G.O) whose leadership and practices have come under strong criticism over the years.

Examples of these churches and their leaders include Lifaworld Church led by Bishop Olowonla, who was rated as the richest pastor in the world with an estimate of about one hundred and fifty Million Dollar ($150M). British Broadcasting Network, (BBC, 2011) reported that in Olowonla's response, the rating was not only false and belittling but also insulting. In other words, Olowonla claimed that he is worth far beyond the said amount (cf Forbes News, 2011; Nsehe, 2011). Another Church under consideration is Paholag Church led by Pastor Royalton. According to Nsehe (2011), Royalton claimed he is truly a billionaire (cf Nkosi, 2020).

Additionally, Nsehe (2011), labelled the Synagogue Church of All Nations (SCOAN) as not only one of the fastest-growing Pentecostal churches but also a church pastored by one of the richest preachers in the world by the name T.B. Joshua. He is said to worth $15 million. Alongside, was tagged Christ Embassy led by Rev. Chris Oyakhilome. Nsehe's account added Kingsway International Christian Centre (KICC) pastored by Mathew Ashimolowo whose net worth was estimated to be between six to ten ($6-$10) million dollars. Also enlisted was Household of God Church led by Pastor Chris Okotie who was rated with a net worth of ten ($10) Million dollars. In the mentioned report (ibid), Nigeria has an array of wealthy pastors who were not considered in the BBC news report. Notables among those not mentioned are Pastor E.A. Adeboye of the Redeemed Christian Church of God (RCCG); Pastor Sunday Adelaja of the Embassy of God Church with headquarters in Ukraine and branches all over the globe including Nigeria, Dr Daniel Olukoya of the Mountain of Fire and

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Miracles (MFM), Bishop Mike Okonkwo of the Redeemed Evangelical Mission (TREM), Pastor Oritsejafor of the Word of Life Church in Warri, Pastor W.F Kumuyi of Deeper Life Bible Church, Rev. Sam Adeyemi of Daystar Christian Centre, Pastor David Ibiyeomie of Salvation Ministries, among many others.

In response to the various reports on the wealth accumulation of these Christian leaders, there have been claims and counterclaims. T.B Joshua rebuffed the claim using hospitality and welfare as his defence. For him, all the money goes back to the needy in society (Nsehe, 2011). However, men like Chris Okotie and Matthew Ashomolowo validated the media reports on their wealth status. With regards to Rev. Chris Okotie, when asked by Nsehe (2011) in a BBC news report, 'are you truly worth $10 million?' Affirmatively, he replied – 'possibly'. Corroborating the claim further, he alluded that Jesus recognised that poverty is not part of God's plan for humankind, and prosperity is an integral part of the gospel. It is a common knowledge that Okotie came into ministry as an already wealthy secular musician. He was a foremost popular Nigerian music legend, with one of the most popular records; he left the music industry rich in wealth and material things!

Nsehe (2011b), referred to Mathew Ashimolowo who claimed that 'the amount of money he makes within one hour is higher than his late father's whole lifetime earnings. Meanwhile, his father was a soldier in the Nigerian Army from the late 40s until the Nigerian Civil War. Accordingly, KICC annual accounts confirmed that Matthew Ashimolowo earns an annual salary of one hundred thousand pounds (£100,000 or about N26 million); however, the major source of his financial flow is from the sale of Christian literature and perhaps documentaries from his media company, which holds more than sixteen million pounds (£16m) or about ₦4.5 billion in short term investments alone (ibid). This assertion shows that Ashimolowo may be richer beyond BBC's profile, hence the need to raise an important question; if his basic salary is about £100,000 as at 2013, is there a possibility of upward review between then and the year 2020? Also, if his media company alone (aside from other companies) is worth £16 million as 2013, will his wealth rating remain as claimed by BBC News? It may not be out of place to infer that Ashimolowo may be wealthier beyond what was enumerated in the BBC News report. Correspondingly, this postulation may apply to many other Pentecostal leaders in Nigeria whereby media reports rating may be lower than their real wealth status. However, taking these wealth status claims and counterclaims into consideration, it suffices to agree that an investigation into the sources of Nigerian

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Pentecostal pastors' wealth, the morality of the procedures of wealth accumulation, the moral perspective of their materialistic dispositions or opulent lifestyle and the overall socio-moral and economic implication of their wealth accumulation on their adherents and the society at large, becomes imperative.

Admittedly, the list of popular Nigerian Pentecostal churches and pastors may be very long, however, this research has chosen only three (3) among them sufficient to investigate the socio-moral activities of Nigerian Pentecostal churches and their leaders. These churches have been chosen based on wide coverage of branches across the globe, the influence of their brands and the popularity of their General Overseers. Other factors for the choice of the trio are membership population and popular annual events attended by hundreds of thousands of Nigerians e.g. 'The Experience Lagos' (PHC), 'Shiloh Convention' Lagos (LFC) and 'Excellence in Leadership Conference' Lagos (DCC). Additionally, these churches have been chosen based on their political influence in the Government, the Christian Association of Nigeria (C.A.N.) and Pentecostal Fellowship of Nigeria (P.F.N.). For example, the visit of the likes of Tony Blair, President Goodluck Jonathan, Speaker of the National Assembly and some Nigerian governors to these churches attest to their political influence (see Olasunkanmi, 2019; Odunayo, 2017; Adebumiti, 2017 cf Domi stream, 2015; Okonkwo, 2015; Osodi, 2013; Azuakola, 2013). Furthermore, these churches have been classified in this research into three strands of Neo-Pentecostals in Nigeria namely, the Classical (LFC), Contemporary (PHC) and Paradigm (DCC) Neo-Pentecostals, respectively[12]. This research will now focus on the trio, firstly with the Lifaworld Church.

4.2 – Lifaworld Church

4.2.1 - Brief history: The Lifaworld Church is undoubtedly one of the largest Pentecostal churches in the world with Olowonla as its first Bishop and president. The church has a strong presence all over the world. Falaye (2017:2) documented that LFC began with an 18-hours vision in May 1981 where Olowonla claimed to have received a mandate from God to liberate the world from all forms of satanic oppression through the preaching of faith. At the onset, the church was known by the name 'Liberation Faith Hour Ministries'. After a few years, specifically on the 17th September 1983, Olowonla's ministry was commissioned and

[12] The classification of the three strands of Nigerian Pentecostal churches into Classical, Contemporary and Paradigm, is strictly the researcher's hypothesis. It is based on personal observation of the leadership style, recurrent activities, and the American Pentecostal influence on the Pentecostal churches in Nigeria in the last ten years.

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he was ordained at the same time as a pastor by Pastor E. A. Adeboye of the Redeemed Christian Church of God (RCCG). Five years later, in 1988, Olowonla was consecrated into the office of a Bishop, all this while the ministry was based in Kaduna state in Nigeria. Adelagun (2013), gave an account that in 1989, Bishop Olowonla claimed God instructed him to move to Lagos, Nigeria. From then on, the church began to branch out all over the country and beyond. (see Falaye, 2017:2, cf Mbamalu, 2015: 2; Kuponu, 2007:39)

Furthermore, Beecroft (2016), reported that as at the year 2006, LFC had gone global with over eight thousand (8,000) church auditoriums in over sixty (60) countries, many of which are the largest in their cities or nations of residence. This global explosion was due to the commencement of the African Gospel Invasion Project (AGIP), the massive recruitment of pastors trained at the Lifaworld Bible Institute and proper church administrative structure (see, Falaye, 2017:1-5, Wofbi, 2020). As the second-largest church estate in Nigeria and the world, its headquarters is sized as being over one hundred and seventy (170) times bigger than the Vatican City in acreage. Corroborating Beecroft, Phillips (1999) had earlier mentioned that the headquarters called 'Faith Tabernacle' is an edifice that seats over fifty thousand (50,000) congregants at once (cf Ojo, 2014: 4). In addition to the live appearances of congregants in over eight thousand (8,000) churches, LFC also has an online presence in over one hundred and seventy (170) nations of the world. Beecroft (ibid) in his testimony covered other investments of the church. These include the largest printing and publishing house in west Africa, second largest infrastructure in Nigeria second only to Roman Catholic church, two best Christian universities in Nigeria namely Covenant and Landmark with five more universities under construction and various processes of establishment all over Africa. Besides, Okwudarue and Akinpelu (2014) argued that LFC has three (3) functional universities: Covenant, Landmark and Crown. As at the time of Beecroft's report, the LFC already had twenty-two (22) secondary schools called 'Faith Academy' (cf Education commission, 2019). Likewise, another one hundred and twenty (120) secondary school projects and one hundred and fifty-eight (158) nursery schools are in the pipeline across Africa over the next fifteen years. The church also has a plan to increase Faith Academy by four thousand eight hundred (4,800) networks across the globe (cf BBC News, 2014). Additionally, the church has a kindergarten school called 'Kingdom Heritage Model School' commissioned in the year 2002 (See LFCWI official website, 2020).

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Referencing what Olowonla calls 'The Divine Mandate' as documented in the official website (LFC official website, 2020), Beecroft (2016) alluded that LFC has shown with vision 2031 that she is not just the church of the now, she is the church of the future. This was made possible by the wisdom of the church leadership to learn strategies of longevity, continuity, and succession from the Catholic Church. Indeed, wisdom as one of the twelve (12) pillars of the LFC has played out tremendously, yielding obvious result in the development of the church. Perhaps it may not be out of place to infer that such wisdom, borrowed from the Catholic Church enabled the LFC to metamorphose into the global stage. In the past three years Falaye (2017:1), reported that LFC is one of the fastest-growing churches in Africa and indeed in the entire world with branches evident in the United States, the United Kingdom and Dubai. Thus, it may not be an exaggeration to call LFC a global Pentecostal denomination. Based on current trends, it is obvious that LFC is still expanding (cf Livinspaces, 2015; Leke, 2015).

4.2.2 – Olowonla's biography, businesses, leadership, and lifestyle

4.2.2.1 – Biography: Born on the 27th of September 1954 in Oshogbo, the family of a Muslim healer by the name Ibrahim Olowonla and his wife, a member of the Eternal Order of Cherubim and Seraphim Movement, would never have thought that a global pastor and businessman just came into their lives. Bishop Olowonla was born and raised in a family of dual religion, even though his Christian values came from his grandmother (See Ojo, 2020; Falaye, 2017:1). According to Ojo (2020), Olowonla hails from Irepodun LGA, Omu-Aran, Kwara State. He obtained a Higher National Diploma in Architecture in Kwara State Polytechnic and a PhD in 'Human Development' at Honolulu University, Hawaii, U.S.A (cf Okwudarue and Akinpelu (2014). He is married to Pastor Mrs Olowonla with four children (Falaye, 2017:1). Okwudarue and Akinpelu (2014) further reported that Bishop Olowonla was led to Christ by a missionary and a schoolteacher called Betty Lasher in 1969.

Olowonla built a 50,000-seater Cathedral rated by Guinness book of record as the world's largest auditorium as at the year 2008 and 2009 (see Peoplhill, 2015; Okwudarue and Akinpelu, 2014). In the year 2011, Forbes magazine announced Olowonla as the richest preacher in the world (see Sammy, 2013; Sahara Reporters, 2012; Nsehe, 2011; BBC News, 2011). As a mandate, Olowonla claimed in 1981 that God called him to go and liberate humanity from poverty. Subsequently, Olowonla has been at the forefront of the Pentecostal Movement in Africa. He is an author of over seventy books using his Dominion Publishing

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House. He is equally a chancellor and owner of three Universities located in Calabar, Kwara and Ogun states in Nigeria (See LFCWI official website, 2020; Peoplehill, 2015).

4.2.2.2 -Businesses: Although Olowonla is a pastor, he also doubles as a businessman. The first statement on the administrative structure page of the LFC constitution confirmed that the church is structured ideologically as a business entity. The first statement says 'any enterprise built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts' (Olowonla: The Mandate, 2012:225). Undoubtedly, the ideology behind the LFC operation is enterprise. With this background, this research will now list and explain the investments and sources of revenues of Olowonla and the Lifaworld Church.

- **Real estate:** Olowonla's business acumen covers real estate investment. An internationally credible and investigative media organisation called 'Sahara Reporters' (2012)[13] alleged that LFC headquarters where Olowonla operates from, sits on an estimated estate value of about ₦10 billion which is approximately twenty-six million Dollars ($26Million). This valuation was done in the year 2012. The current worth of the property should be much more at this time. Additionally, it is common sense to opine that the branch churches all over the world may also own properties registered under the same Bishop Olowonla Ministries. To further corroborate this real estate venture, it appears that part of the Church's landed property was developed for sale. Sahara Reporters (2012) alleged that the church has completed a massive housing project for sale. This is in addition to several guest houses around the camp running in a full business capacity.

- **Tithes and offerings:** As a Christian culture, giving is a popular practice in most if not all churches across the globe. Certainly, the numerical strength of a church is likely to add to the amount of revenue generated. The weekly service of the LFC is a money-spinner. From thousands of congregants, the church rakes in millions of local and foreign currencies. People give in tithes, offerings, vows, pledges, building and other project offerings. An anonymous usher (a member of offering collectors) at the

'Sahara Reporters' is an investigative media house, led by a Nigerian called Omoyele Sowore, but headquartered in the United States of America. The online media house investigates and exposes the corruption of political leaders in Nigeria over the years. Their reports have been to a very large extent accurate on stolen funds and all forms of fraudulent activities in Nigeria. See http://sahararepporters.com/news for further information of the media organization.

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headquarter church confided in Sahara Reporters (2012) that as at the time of the report, the LFC headquarter made over thirty ₦30million every Sunday. This excludes the midweek services and other activities where offerings are collected per week. The report also alleged that Sunday service income is nothing compared to what comes in during the annual 'Shiloh' programme. Comparatively, an important follow-up question is 'if, by the year 2012, the church made ₦30million every Sunday at the headquarter church alone, what will be the approximate revenue coming to the headquarter per week, per month and annum from all the Lifaworld Churches worldwide in the year 2020'? It is safe to infer that the entire churches' weekly revenue may be in billions of naira. Undoubtedly, the branch churches all remit the larger chunk of their funds back to the headquarter church. Sahara Reporters (2012) alleged that LFC maintains thousands of mission stations in about 40 nations of Africa, Europe, Jamaica, and America. Among Olowonla's thriving foreign outposts, which send revenue to the headquarters in Nigeria are those in Ghana. According to Sahara Reporters (ibid) in 2004, the high-flying Ghanaian arm of the church drew Olowonla's ire when its head, Bishop George Adjeman was suspended for discontinuing the remittance of money to the headquarters. Before this event, Ghana parishes were then said to repatriate $60,000 monthly to the headquarter Church in Nigeria. Consequently, if Ghana parishes of the LFC alone remitted sixty thousand dollars ($60,000) monthly, it is unimaginable what other higher currency countries like United Kingdom, United States, South Africa, Dubai and highly commercial cities within Nigeria like Abuja and Port Harcourt would have been remitting. Indeed, it may not be out of place to argue that the LFC as a one-man leadership church rake in millions of dollars or billions of Naira every month.

- **The conglomerates; Hebron water factory, bakery, filling station (oil and gas), restaurants and microfinance bank:** In the academic paper of Okanlawon (2018:37), he listed different conglomerates of LFC located at the headquarters. They include Dominion publishing house, Hebron bottled water processing plant, a bakery, various restaurants, and stores. Additionally, he mentioned that a microfinance bank and several residential estates are available at the headquarter church. Sahara reporters (2012) corroborated Okanlanwon's report with the notion that LFC runs a factory which produces Hebron sachet water. It claimed that patronage of the water business is very high because members believe as they are told that the water is divine and

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could help unburden their afflictions. The water also sells within the city where the church resides. The report also covered the bakery, filling station, restaurants, internet cafe, bookshop, supermarkets, and a microfinance bank.

- **Aviation industry:** Ogar (2017) reported that Bishop Olowonla started floating an airline called 'Dominion air' from the year 2012. He floats the airline as an owner. The investigation of Sahara reporters (2012) shows that Olowonla sits as the Chairman of the Board of the airline, just as he sits as the Board Chairman of the church. While one may assume that airline business is the sole reason for the purchase of different aeroplanes by Olowonla, Sahara reporters (2012) obtained insider information that the cost of maintenance and parking at the airport is about one thousand dollars ($1000) per day. In addition to this fee, cost of staff (pilots inclusive), escalation of aviation fuel price and landing fees led to the sale of two among Olowonla's jets. But, when buyers scarcely surfaced, Olowonla made floating an airline an alternative. The list of the jets includes Gulfstream V Jet, Gulfstream IV, Challenger 604 and Challenger 605.

  While Okwudarue and Akinpelu (2014) agreed with Sahara reporters that Olowonla owns four (4) private jets, Crystal (2017), gave an account of the commercial operations of the airline. He confirmed that one of the major oil companies in Nigeria took one of Olowonla's jet on a lease, paying a good prevailing commercial rate until it was involved in a minor accident. This further confirmed that Bishop Olowonla runs an aviation business.

- **Education industry:** Whereas Okanlawon alluded that the fees paid from primary to tertiary schools of the LFC are ridiculously high, he still hailed Olowonla's investment in education as massive (2018:37). Falaye (2017:3-4) added that the LFC operates educational institutions which began with the establishment of Faith Academy in 1999, followed by Model Christian College as well as the Tertiary Institution which began with the establishment of Covenant University in October 2001. Today, the church remains the only private organisation in Africa with three universities. Without any doubt, the LFC church makes a lot of money from these institutions. Conversely, concerning affordability, the schools may not have been put in place for the masses as it takes an elitist posture. The report obtained by Sahara

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reporters alleged that the secondary school fees range from ₦250,000.00 to ₦350,000.00 per term (Sahara Reporters, 2012). Giving that there are three (3) terms in a year according to the Nigerian school calendar, it is obvious that parents will have to pay up to a million naira or more per annum (approximately $3000). Besides, Covenant University charges not less than N500,000.00 (approximately $1,500) per session for a degree programme (Ibid.) As a situational review, for a country where an average Nigerian survives on about $2 or less daily, these fees raise the question of affordability. However, the question will be attended to in chapter six as the focus here is to prove that the church's education arm is a business that brings in high returns for the owner(s) of the school.

4.2.2.3 – Leadership style: It is easy for a leader to assume an autocratic position in a church when the focus is on his charisma. A leader who is highly revered by the followers out of fear and believe that he or she has some form of supernatural power may gravitate towards authoritarianism. One of the ways to discover a dictatorial leadership style is to check the possibility of the leader's accountability to the associates and members under his or her leadership. A second way is to check the leader's ability to accommodate 'team decisions' and embrace associates and members as stakeholders with rights to be part of decision making, suggestions and recommendations. Thirdly, the ability to permit 'the right to challenge and be challenged' makes a leader not dictatorial. Finally, the leader's humble disposition towards a policy where he or she submits to the organisation's board especially when accountability is demanded classifies the leader as non-autocratic.

In Bishop Olowonlas's ministry, it appears the spiritual authority of the leader is above all. The constitution of the church called 'the mandate', places him above the church Board. Rather than report to the Board, the opposite is the case; he seats as the Chairman of the church's Board of Trustees (BOT). In Article 8.1.2 of the LFC constitution, it is stated that;

> "The trustees of the church shall be a twelve-member board consisting of the following: Chairman (Founder)…the chairman of the board of trustees shall be resident with the founder in his lifetime" (Olowonla: The Mandate, 2012: 225).

Additionally, the constitution reveals that Olowonla sits as the President of the ministry at the same time (Ibid. 2012:227, 243). These positions: BOT Chairman and President of the

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ministry, place Olowonla in an unquestionable position as he remains the final authority, constitutionally. Worthy of note is the fact that the chairmanship of the BOT is a lifetime self-appointed position. Therefore, as evidence to confirm the autocratic leadership style of Bishop Olowonla, reference to an interview with one or two of Olowonla's former associates is instructive. Meanwhile, Sahara reporters (2012) gathered and alleged that two former pastors (names withheld), who once questioned the Bishop's dictatorial manner of running the entity, had to leave the church. Their complaints ranged from poor staff welfare to the absolute power Olowonla wields. Consequently, it may be admissible to classify Bishop Olowonla's leadership style as 'Papal and Totalitarian'. This thesis will now look at the offshoots of his leadership style.

- **Ownership and succession plan:** The constitution of the church expresses the pattern of leadership. On the succession plan, the constitution[14] of the LFC singlehandedly written by Bishop Olowonla had positioned his son to be the next president of the ministry. Ideally, it may be expected that Bishop Abolade, the current vice president will be the next president-elect of the ministry. But the constitution has been drafted to disfavour him, but only to the advantage of Olowonla's sons. The politics of keeping the leadership of the LFC within the family of Olowonla is deeply entrenched in the constitution. Under the administrative structure of the constitution, Article 8.1.2 (c), declares that 'any incoming president shall not be a member of the BOT. Article 8.1.2 (f); declares that BOT membership is for life; Article 8.1.2 (b) states that at the exit of the Chairman of the BOT, the vice shall step in temporarily until a chairman is appointed; Article 8.2.1 states that the office of the president is the final authority on all things and shall reside with the founder in his lifetime. Consequently, it is conspicuous that Olowonla's two sons are currently not members of the BOT, but his wife, Faith Olowonla and Bishop Abolade are vice presidents and members of the BOT. It must also be noted that the specific vice-chairman to step into the office of the BOT Chairman temporarily at the exit of the current Chairman was not clear in the constitution; it may be Bishop Olowonla's wife or Bishop Abolade who are both current vice presidents of the ministry (see Olowonla: The Mandate, 2012).

[14] The constitution of the Lifaworld Church is writing and documented in a book form titled 'The Mandate'. It is not available online but can only be purchased at specific church locations. But it can be cited as –
Olowonla, D., 2012, *The mandate: Lifaworld Church Worldwide International*, Nigeria, Dominion publishing house.

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Accordingly, based on Article 8.1.2 (c), as a member of the BOT, Bishop Abolade, the first Vice President is not eligible to be the next President. Likewise, there is no guarantee that he will be the next Chairman of the BOT as the constitution did not specify which of the five Executive Vice Presidents will be the next BOT Chairman. However, Olowonla's son, who is not a board member but serves as a Vice President is the only eligible pastor among the Vice Presidents to be the next President of the LFC worldwide. Beecroft (2016) confirmed this projection with two analyses of the game plan to achieve the presidency of Pastor Olowonla Junior. Firstly, the rapid promotion of Bishop Olowonla's son as the youngest Vice Presidents and current Resident Pastor of the Headquarter church shows there is a deliberate effort to position him as the next President of the LFC. Secondly, the non-inclusion of Olowonla Junior as a BOT member enables him to beat the constitutional obstacle of article 8.1.2 (c); a strategy which positions him rightly as the next President of the LFC. Olowonla Junior is not only projected as the face of the ministry, but he is also currently positioned intentionally to lead the church globally.

Beecroft (2016) stated that at 61 years of age, Bishop Olowonla has talked about seeing himself on the altar at the 'good old age' of 85 years. However, at 75, he must choose a successor to be ratified by the Board of Trustees. The BOT members must not be members of the Supreme Executive Council. The founder alone will ever retain membership of the two separate bodies and that must end on his departure. Beecroft (ibid) sustained that there is a final defining clause in the succession according to the 'Mandate'; the successor to the presidency of the Lifaworld Church must not be more than 60 years of age at his ordination. Consequently, at the moment, all the Vice Presidents are fifty years and above, except 33-year-old Pastor Olowonla Junior. With some mathematics, once Bishop Olowonla attains 75, all other vice Presidents will be above 60 years except Pastor Olowonla Junior who will be 47years old.

Following Beecroft's analyses, the presidency and most likely the BOT chairmanship will remain within Bishop Olowonla's family. This then reflects the fact that Bishop Olowonla runs the affairs of the church as a family business. In agreement with this thought, the account of Ojo (2020), shows that all the nuclear family members of Bishop Olowonla are on the forefront of the ministry leadership (cf Okwudarue and Akinpelu, 2014). Sahara reporters (2012) also alleged that Faith Olowonla owns and

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runs all the model schools and Faith Academy nationwide[15]. Therefore, it may be in order, to infer that Bishop Olowonla sees the Lifaworld Church as a personal property to be managed as a family business.

4.2.2.4 – Lifestyle: The level of wealth that surrounds Olowonla calls for attention. One of the interesting areas to look at is his lifestyle. As common among wealthy Africans, it appears Bishop Olowonla maintains a flamboyant lifestyle. Sahara reporters (2012) did not only report his acquisition of private jets but also his deistic clerical lifestyle with homes in London and the United States. Arbuthnott (2012) alluded that the news of Olowonla's possession of four private jets is very popular (See Arbuthnott, 2012; cf Crystal, 2017; Nsehe, 2011). Likewise, Faith Olowonla enjoys a flamboyant lifestyle along with her husband as she travels around with some of the most expensive and siren-blaring 'sport utility vehicles'. Obi (2018) reported that Olowonla had hundreds of cars acquired from members' donations of cars as seeds to the ministry. Among these car seeds, the best of them are picked and added to the fleet of cars in Olowonla's garage. Some of the cars used by Olowonla include SUVs like Range Rover, Toyota Landcruiser, Phantom Rolls Royce, and many more. As the richest preacher in the world, this does not appear as news, but the moral challenge that comes with the opulent lifestyle deserves attention. Perhaps, the level of wealth could inform certain abnormal dispositions like pride, arrogance, and abuse of power. For example, the Nation Newspaper (2012), reported that Olowonla was accused of human rights abuse for an exorcism slap during a church service, unfortunately, there was no remorse on the side of the clergyman. According to Premium Times report of July 2020, Olowonla's response to the allegation was that 'it is my ministry to slap; people are complaining all over the internet that I slapped a witch. If I see another, I will slap again' (Premium Times, 2020). This socio-moral anomie is unacceptable irrespective of the level of wealth and class difference between the Bishop and the victim. Thus, it is permissible to submit that affluence can create boldness to act inordinately, particularly when there is more than enough financial power to pay for legal services in self-defence. To corroborate this inference, Arbuthnott (ibid), mentioned that Olowonla was sued for eight hundred thousand pounds (£800,000) over the assault, but the court struck it out. However, the case is being appealed. Indeed, if there were not so many resources to engage self-defence legally, certain moral excesses would have been curbed. Despite the public outcry particularly on the internet, it is still tough to get Olowonla

[15] Further details on these claims are available in the interviews in chapter five.

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prosecuted on the matter. This may be due to Olowonla's money power to block or prolong justice. Arbuthnott (ibid), further brought in the international community's concerns as he cited the worry of a member of the British Parliament who alleged that such incidence is taking humanity back to a previous age of ignorance and prejudice that we all thought the church had escaped.

In many cases, with a few exceptions, wealth and arrogance may be congruential. The report of Nsehe (2011) on Forbes rating of Olowonla as the world richest preacher gave an idea of Olowonla's pomposity. According to P.M news (Babalola, 2018), Olowonla called Forbes rating - nonsense! Olowonla claimed that his children alone are worth more than one hundred and fifty million dollars ($150M). Furthermore, quoting Philippians 4:19, Olowonla disdained the rating and announced to his members that he is worth billions of dollars. Consequently, Olowonla's wealth influences his lifestyle and attitude. His wealth comes with certain socio-moral baggage expressed in his lifestyle; a lifestyle which does not promote Christlikeness or lay great moral examples for the next generation of Christian leaders in Africa. Unfortunately, dabbling with wealth accumulation goes beyond Olowonla, many Pentecostal leaders in Nigeria have become proud and unapproachable. Additionally, it appears like wealth accumulation has become the centre of influence, power, and fame. The appetite for wealth accumulation has increased thereby allowing unhealthy competition in the Church. The competition is about who becomes the richest pastor, with the largest cathedral and highest number of congregants.

4.2.3 – **Doctrines (prosperity theology):** Religion runs on ideology and every Christian organisation has a theological perspective it promotes. Among the Neo-Pentecostals, prosperity theology is prevalent. With regards to Olowonla's rating as the richest preacher in the world, it is important to investigate his theological belief and practices. His focus on prosperity, giving, seed-sowing and the doctrine of faith are well pronounced. Falaye (2017:1) credited Olowonla's virtue of tithing to his grandmother. Perhaps that may be the gestation period of Olowonla's philosophy of giving. Olowonla came from a clan called 'Odo-oro'; a Yoruba word interpreted in English as 'the place of wealth'. Moreover, the clan also believes that hard work is the prerequisite for the acquisition of such wealth (Ibid). With a background in tithing and a clan philosophy of wealth acquisitions, it is not a surprise that Olowonla focused more on the theology of prosperity. Invariably, his American Pentecostal influencers contributed greatly to his prosperity theology. In his book, 'understanding financial prosperity', Olowonla (2005:145,

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155), claimed that his mandate of prosperity gospel was inspired while reading the book of Gloria Copeland which suggested that prosperity is God's will. Correspondingly, Salinas (2015:10) reported that Olowonla was a very good disciple of Oral Roberts, John Anvazini and Benson Idahosa. On the heel of such influence, he has taught his members so much about giving such that he gets harvests of revenues in million as returns on investment. Olowonla's strength in dispensing teachings on giving consequently increased the wealth of the church. Falaye (2017:3), affirmed that tithes, offerings, free-will offerings, special donations, and other gifts, are part of the major sources of income of the LFC. Falaye (Ibid), sustained that LFC emphasizes tithing and giving as kingdom investment that yields double-fold return to the givers.

Accordingly, the strength of the LFC is a strong theology of giving and receiving, hence the over-abundance of cash flow. This is evident in the mandate of the church which Olowonla claimed God gave him; to liberate the people from poverty (LFCWI official website, 2020). To fulfil the mandate, he teaches the adherents to give so they can receive. Evident in his teaching titled 'The secret of prosperity' with Haggai 2:8-9 as his chief text, Olowonla told his audience that;

> "We are not asking you to give so the church can be blessed, we are asking you to give so you can be blessed. The church is a blessed body already, you are not giving as a sponsor but as a privileged covenant child. You are too small to sponsor the kingdom. God's project is according to God's size, you can not measure up. You are too small to be a kingdom sponsor, No! Do not ever mistake yourself as a kingdom sponsor. Our mission (Lifaworld Church) has no sponsor, God is the sponsor. But we get blessed along as God does the project by committing ourselves to it in giving…I knew giving was the way up and I committed myself to it by covenant. I am blessed; I am not down, I am up" (Olowonla, 2018)[16].

[16] Bishop Olowonla's message at the Living Word Christian Centre, under the pastoral leadership of Bill Winston, located at Roosevelt Park, IL, 60130, United States on the 25th of February 2018. Citation; Olowonla, 2018, 'The Secret of Prosperity - Bishop Olowonla, YouTube', *YouTube video*, Living Word Christian Centre, Roosevelt Forest Park, U.S.A, 25 February. 2018, viewed on 12 August 2020 from https://www.youtube.com/watch?v=xMLL-G-7ALg

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In the same message, Olowonla attested to the alleged media story that claimed he is worth $150 million, however, Olowonla described the rating as an insult. He stated that 'some fellow said I was worth $150 million, and I said that's an insult 'I am worth Philippians 4:19…$150 Million is too small, that can't be'[17]. Olowonla then quoted Job 22:44 to substantiate his wealth where he stressed that laying gold as dust is not synonymous to the media claim (Olowonla, 2018; cf Nsehe, 2011).

Correspondingly, one of the biggest gatherings where giving is over-emphasised is the annual Shiloh. From all over the world, people gather in hundreds of thousands and are for over a week constantly indoctrinated to give and make 'Shiloh covenant sacrifice'. These include donations of houses as seeds, cars, landed properties, local and foreign currencies etc. Conversely, while there may be nothing wrong with teaching members of the church to give, when the theology is skewed and the style of raising funds becomes unscriptural and immoral, the theology of such Pentecostal church needs to be subject to theological gauge. Additionally, when the theological perspective of the church is not balanced visa-viz biblical Christian virtue, then the motive of the preacher needs to be questioned. Where there is a materialistic motive, the interest is redefined. Thus, when the motive of the messenger is different from the purpose of the message, the original intention of the message becomes impossible. Sahara reporters (2012) alleged that Olowonla is unapologetic about the materialistic tinge to his prosperity gospel as he described his prosperity-centric teachings as 'covenant software' usable to access God's goldmine. Delineating his theological concept of giving with Job 22:21-26, Olowonla stressed that;

> "Giving does not automatically result in prosperity…You have to be spiritual for your giving to command returns. God is not interested in your donation, it is poor people that want donations, the earth and all therein belongs to God. God does not need a donation from you, your giving is a spiritual transaction, not a donation and when it is acceptable the returns become obvious...The church is not a bank where anything you bring is acceptable, you must give it correctly to be acceptable. Many givers are frustrated because they are giving off spiritual frequency"[18].

[17] Ibid, (Olowonla, 2018)
[18] Ibid

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On a much more ethical note, Olowonla said to the audience 'you can't be cheating your company and say you are giving. You can't be in drug business; destroying destinies and say you are giving'[19] He used Haggai 3:2-9, Malachi 3:1-5,17 and Act 20:32 to discuss purification as part of the conditions for result-oriented giving and maintained that;

> "We need to have a spiritual root to access our inheritance; you don't have inheritance without commitment to sanctification as a lifestyle which involves striving to please God in the spirit, walking in love, not robbing people. We need to wake up to this. God will separate those who are serving him and those who are not serving in righteousness via wealth transfer. So, it is time for us to clean up so that our tithe and offering can ascend to God as a sweet-smelling savour"[20].

Although the ethical perspective of Olowonla's prosperity teaching in this message is highly commendable, however, despite his call for an ethical response to giving, he sustained the main goal of his message which is to encourage the people to give by citing himself as an example of a great giver with abounding material evidence. He claimed giving is the way to not lack food or funds for bills payment. In his final words, he added that strange blessings will run through the hands of all attendees when they stay committed to the kingdom projects by giving' (Olowonla, 2017)[21].

Another theological position of Olowonla is that tithing and giving kingdom offerings as a constant covenant practice is a bailout from any curse, poverty, devourer, and financial crisis. In his words,

> "I have proved this for thirty-five (35) years. When our church had N18,000 income per annum we did not borrow, beg, or steal because of the mystery of covenant practice. And now for thirty-six years (36) running, we have not borrowed nor beg or take a draft from any bank. This covenant practice works, do not compare it with Harvard school of business theory"[22]

[19] Ibid
[20] ibid
[21] Ibid
[22] Bishop Olowonla teaching the congregation of one of his proteges, Pastor Enenche; the Pastor of the single largest auditorium and perhaps membership in Abuja City Nigeria. Citation;

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Correspondingly, using Mal 3:10-11 to promote tithe and offering, Olowonla stated that;

> "These scriptures work for all times and applicable to whosoever is interested. Understand that until you return to God in tithe and offering your glory cannot be restored. You have wealth in your redemptive package, God became poor that you may become rich, and the way to it is covenant practice (tithe and offering)"[23].

On this claim, Mbamalu (2015:6), testified that Olowonla teaches that one can only be wealthy by becoming a covenant practitioner of tithing and giving. Mbamalu's reference was confirmed by Olowonla when he used several examples in the bible to embellish his pontification. Olowonla (2006:77-78) brought forward King Solomon and Job as examples of men who were blessed with wealth because they made giving a covenant lifestyle. In his words, 'being a covenant practitioner is the only way to enduring wealth' (ibid, 78).

In another message, Olowonla (1992:36) used 2 Corinthians 8:9 to teach that;

> "Jesus descended from his throne, to take us into glory, thereby making wealth a part of our redemption package. Jesus did not only come to save us from sin, but he also came to rescue us from the consequences of sin which includes poverty. So, one of the principal consequences of sin is poverty. No wonder, the son of God came and made it part of his business to restore the dignity of wealth to humanity" (ibid).

By implication, those who do not pay their tithe as a consistent covenant practice are labelled as sinners since paying tithe is part of the redemptive package to save humanity from sin. This position psychologically creates fear and guilt of sin in the heart of congregants who default consistent payment of tithe. Concomitantly, it can be argued that the most important purpose of the message is to motivate compliance through fear and guilt. Stressing fear and guilt to advance compliance, Olowonla quoted Revelation 5:12 and maintained that 'power,

Olowonla, 2017, 'Bishop Olowonla speaks on Tithing', *YouTube*, Dunamis International churches Abuja, Nigeria, 23 Nov 2017, viewed on 12 August 2020 from https://www.youtube.com/watch?v=wNN9SqqJ7OI

[23] ibid

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riches, glory, honour and blessing are part of the Christian redemptive heritage. He then challenged the congregants to learn how to access the redemptive heritage through giving or covenant practice. In his words, he stated that 'I can tell you this if you are not a tither you will end up a beggar'[24]. Towards the end of the message, he indirectly commanded the congregants to obey his instructions on giving by using the statement of Mary, the mother of Jesus, in John 2:5; 'whatever he tells you to do, do it'. In other words, Olowonla instructed the congregation to give tithe and offering as though God was right there commanding them to do so. Contrarily, under socio-moral and theological scrutiny, the following points have been observed in the prosperity messages of Olowonla.

4.2.3.1- A linear perspective of the source of God's blessings: Olowonla denied the possibility of prosperity or God's blessing through prayer and fasting. In his words to the Dunamis congregation in Abuja, he said;

> "Don't break your head over prayer and fasting, as far as God is concerned, prayer and fasting is no factor for prosperity…God spoke to me that my son - my prosperity plan is not in a promise, so it does not answer to prayers and it has no respect for fasting, my prosperity plan is a covenant. Until your part is played, I am not committed! You can go for forty days in fasting you will return poorer than you went. The only way to prosperity is to commit to the covenant of seedtime and harvest which is ensured by tithing. Everything you give returns, only tithing secures. Only your tithe secures your blessing because it is the tithe that rebukes the devourer for your sake. Malachi 3:11 – it is tithing that rebukes the devourer or Satan from your wealth…show me a tither and I will show you a man who does not run up and down" (1bid, 2017).

By implication, the congregants do not need to pray for blessing, all they need do is to give to the church and they will be blessed. This opinion is theologically contestable. Scriptures such as Deuteronomy 28:6-12, Proverbs 10:22, Psalm 68:19, Psalms 145:15-19, Philippians 4:19 support the fact that Christians can pray for God's blessings. Moreover, Romans 8:32 shows the unconditionality of God's love towards humanity such that he gives all things freely.

[24] ibid

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Therefore, the position of Olowonla which suggest that the blessings of God respond only to giving is inaccurate and inconsistent with the scriptures.

4.2.3.2- Commercialisation and deification of prosperity objects: Objects such as anointing oil and handkerchiefs are sold as elements which carry the anointing after prayers are offered upon them by Olowonla to attract the blessings of God. Salinas (2015:12) reported that Olowonla sells olive oil and holy mantles to the congregants for wealth and health benefits. Additionally, Salinas (2015:14) alleged that white handkerchiefs are referred to as mantles that have been prayed over and are believed to be so powerful that they can meet all congregants' needs. Some members hang them on the entrance of their offices or shops to attract customers and some on their doorpost to drive away demons. In his book 'satan get lost', Olowonla alleged that the anointing oil is not a chemical product. He claimed it is the spirit of God mysteriously put in a bottle, mysteriously designed to communicate the power of God bodily. In his words;

> "It is the power of God in your hands, it is the person of the Holy Spirit, to humiliate Satan. It is the power of God placed in a tangible form in the hand of man, to make an open show of the devil" (Olowonla, 1995:136).

Consequently, there are two questionable issues in these practices. Firstly, buying those elements from the church sales points subjects the motive of the preacher to query. Secondly, ascribing some sort of spiritual power to such elements for financial breakthrough confers a level of marketing on the oil and other objects sold by the church. More importantly, in the African context, it confers idolatry and deification upon the entire practice. Ultimately, the theological question will be – where were such sales done by Christ as a way of empowering people financially in the New Testament? Contrarily Jesus drove buyers and sellers out of the temple to protect his father's house from desecration (see Matthew 21:12).

4.2.3.3 – Psychological indoctrination, and manipulation: To indoctrinate the congregants into demonstrating a wealth lifestyle through giving, Olowonla led them through a confession. In his words 'I'd like you to say and believe this: 'I am saved to display his wealth! I am on the right side! I am not a goat! So, wealth is my heritage, abundance is my birth-right'. (Olowonla, 2005:16). Subsequently, he declared that;

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> "Friends, you are saved to display his wealth on the earth! To clothe the naked, feed the hungry and attend to the sick! That's what you are sent to do! (Matt.25:34–40) …Prosperity is our identity. If you don't demonstrate it, then you are a misfit in the kingdom" (ibid, 17).

In the confessional statement, a misuse of Matthew 25:34-40 was evident. The intent of the text was an encouragement to givers to focus on social services towards the needy. Contrarily, Olowonla used the texts to challenge and indoctrinate the congregants to give to the church. This was confirmed in his last statement above; 'if you don't demonstrate it, then you are a misfit' (ibid). Consequently, the whole idea is to psychologically use an oath-like confession, guilt, and fear to coerce the congregants into consistent covenant giving to the LFC. Furthermore, to avoid any form of doubt or questioning on the destination of the tithe and offering, Olowonla maintained that 'it is not the church you are paying your tithe to, it is Jesus' (Olowonla, 2017). With an emphasis on Hebrews 9:7, Olowonla claimed that;

> "Though ushers may collect and count it, it is Jesus that receives your tithe. Through the divine mystery of tithing, you do not run out of ideas and blessings. Also, every kingdom project you support financially is your next-level opportunity for prosperity. Upon tithing is kingdom promotion endeavours" (ibid).

Invariably, the deception is to foster courage and passion to give since Jesus is the one who receives the tithe and offerings. The question then will be - how does Jesus receive the tithe? Contrarily, the church receives the tithe, and the funds are meant for the propagation of the gospel which is an acceptable position and practice. Jesus does not collect, bank, or save the tithe and offerings. Rather the church receives the funds and appropriates the same in the best possible moral way to expand the gospel of Christ on earth. The people ought not to be manipulated to give, but to be encouraged to support the work of the kingdom of God on earth.

In another instance, one of the consistent statements made by Olowonla at the Living Word Christian Centre is 'God does not need your money, you are too small to sponsor the kingdom' (Oyedpo, 2018). An important question in this regard will be – if God does not need the congregants' money or their giving for the work of the church, why are they

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encouraged to give? In the same message, Olowonla claimed that the LFC has never needed help from any person. In his words, 'the Lifaworld Church has no sponsor, our sponsor is God' (ibid). Another question will then be - does God drop the money from the sky to finance the church? Does God create money and directly pass them to the LFC? Both scientific and theological perspectives will argue against such claims. It then suffices to infer that such claims by Olowonla maybe some sort of psychological deception. The peoples' monies are needed to run the church, yet the reality is avoided so as to deny membership a sense of ownership or stakeholder-ship. Otherwise, if God does not need their money why ask them to give? If Jesus receives the tithes and offerings directly, why pass it through the church's bank accounts? Why not encourage the members to directly give to the motherless babies' homes, the homeless, the hungry and the needy on the street? It may be right then to let the congregants know that their giving is important and appreciated because of the need to support the work of the kingdom but, to deny that the church has needs and that congregants' financial contributions play an important role is socially and theological incongruent.

4.2.3.4 – Theological contradictions: As explained in Sub-section 4.2.3.1, Olowonla had earlier claimed in his own words at the Dunamis Church, Abuja, that wealth and financial breakthroughs do not answer to prayer and fasting. However, contradicting his earlier position, Olowonla opined in another message at the LFC headquarters that 'supernatural breakthrough (prosperity) is one of the outcomes of prayer and fasting' (Olowonla, 2018b)[25] . While it may seem confusing to listeners of both messages at different times, the supposed reason for such theological contradiction may not be far from manipulative attempts to box congregants into compliance. As a result, there may be a possibility of forgetting initial actions and words. Otherwise, ignorance may be the nearest alternative to the intentional manipulation of the people.

Although Olowonla continues to enlarge his territory financially, he has been criticised severally on his methodology of ministry centred on the prosperity gospel. Okanlawon (2018:32), in his scholarly paper, revealed that churches like the LFC are bipolar in operations. They run as secular businesses and corporate social responsibility models. In so

[25] Olowonla, 2018b, 'Bishop Olowonla breaks his silence on tithing', *YouTube video*, 22 Jan 2018 at Lifaworld Church headquarters. Viewed on 12 August 2020 from https://www.youtube.com/watch?v=3nZpb0ZpOo4

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doing, they reduce Christianity to 'faith for finance' and material gains, a doctrine anaemic to accurate bible teachings. From international quarters, the British Charity Commission (BCC) had accused Olowonla of using his prosperity gospel as a tool of exploitation against the citizens of the United Kingdom and members of his United Kingdom branches of the church. Arbuthnott (2012) profiled that the Charity Commission decided to assess the church finances after receiving donations of sixteen million, seven hundred thousand pounds (£16.7 million). Locally, Olowonla was critiqued by the media; he was called a 'pastorpreneur' (Ibid). Moreover, Pastor Tunde Bakare, one of his most vitriolic critics has severally called Olowonla to order on prosperity focused gospel. Bakare described Olowonla as apostate (See Sahara Reporter, 2012; cf Omotoye and Opoola, n.d,). Bakare once publicly tore Olowonla's book on national television, claiming its content was contrary to the teachings of Jesus. Another criticism came from Cardinal Okogie who particularly accused preachers like Olowonla as shepherds skinning the flock and milking them rather than feeding and nurturing them (ibid). By interpretation, skinning the sheep by the shepherd is another way to describe the use of prosperity teaching as a tool of exploitation as seen in the LFC and other Pentecostal churches in Nigeria.

In summary, Olowonla's theology is centred on 'give and get more' as revealed in the theological analysis of his messages and other literary references. Mostly, stressed is the demand for tithe, followed by kingdom project offerings. With regards to the relationship between capitalism and Pentecostalism, it appears the 'give and get more' strategy is closer to the gambling exercise popularly engaged in the capitalistic business world. Similarly, 'give and get more' is the core business strategy applied in most casinos across the globe. Unfortunately, this system of acquisition is subject to probability with regards to the gamblers who intend to multiply their funds. Consistently, the 'give and get more' theology of prosperity appears to present the same approach. Members keep releasing funds or seeds with probable expectation just like the gamblers. As the CEOs of casinos accrue to themselves humongous profits, gamblers take risks without any assurance of reward. Likewise, Pentecostal 'give and get' preachers, accumulate the bulk of seeds while the donors are unsure of their spiritual investment returns. An example was cited by Salinas, (2015:15), where a victim of the Pentecostal church views of the 'give and get more' theology lamented his woes. As reported, he stated that;

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> "I once asked my nephew why he had not gone to church on a Sunday. He answered by telling me that, in response to his pastor's preaching, he had donated his Volkswagen car to his church, expecting God to replace it with a Mercedes Benz car. After some months when his miracle car did not materialise, he thought God had disappointed him. He stopped going to Church. I told him that God had not disappointed him. Instead, he had been 'misled'. My nephew had been attending a 'prosperity' preaching Church and had been 'arrested' by the offering time" (ibid).

Besides, noteworthy is the sales of anointing oil and mantles which present the picture of sales of financial miracle elements; a synonymous culture of buying and selling in business enterprise. Summarily, it may be sufficient to infer that there is a strong link between the prosperity theology of 'give and get more', the casino business enterprise and the open market of buying and selling in the capitalistic world of enterprise. Thus, the answer to whether Pentecostal churches in Nigeria are agencies of capitalism particularly the LFC may be affirmative. This research will now discuss the second case study church called the Paholag Church.

4.3 – Paholag Church

4.3.1 – Brief history: 'Paholag Church'; a Model or Contemporary Pentecostal church which has attained international status via expansion, took its name from Jesus' parable of the wise and the foolish builders in Matthew 7:24-27 and Luke 6:46-49. With its headquarters in Lagos, Paholag Church (PHC) is one of the fastest-growing churches in Nigeria. The church was founded in December 1994 by Pastor Royalton. Accordingly, the Abuja branch called 'Refuge PHC' alleged that the church was established to be a 'vanguard twenty-first-century church with a vision of empowering believers for the fulfilment of their God-given ordained destinies (see Refuge PHC official website, 2020). As a symbol of establishment and stability, the church constructed a magnificent cathedral, a classical edifice. According to 'All Africa' Newsletters (2019), the building is a multi-billion-naira cathedral in Lagos, housing an average of 8,000 worshippers every Sunday. Relate (2016) suggested that the worshippers are of mixed ethnicity; hence he called it a vibrant and multi-ethnic church.

Relate (ibid) profiled the foundation of the church as what began as a prayer meeting in the living room of Pastor Royalton's mother with a few attendees. Presently, PHC has over fifty

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branches both locally and internationally. Some of the branches are in London, Dublin, Johannesburg, Abuja, Port Harcourt, Kaduna, Jos, Ibadan, Warri, Enugu, Calabar, Uyo, Makurdi, Minna, Ilorin, etc. The founder of the church is Pastor Royalton. 'AllAfrica' Newsletters (2019) documented that aside from the branches, Royalton also started an organisation with social and humanitarian services like rehabilitation and empowerment of ex-convicts, urban miscreants (popularly called 'area boys'), prostitutes and drug addicts (cf Thisday Newspaper, 2019). Additionally, the biggest event of the church called 'The Experience Concert' has global coverage and attendance. It is a programme that attracts politicians, international music artists, and businesses. The concert ground has become an annual marketing and social gathering events centre for people from all works of life.

4.3.2 - Royalton's biography, businesses, leadership, and lifestyle

4.3.2.1 - Biography: Pastor Royalton was born into the family of Justice Royalton senior, a high court judge in Nigeria and the then president of the International Federation of Red Cross and Red Crescent Societies. He was raised by his mother of Jamaican origin; a midwife, a former chairman of Consumers Consultative Committee under the National Electric Power Authority (NEPA), and a former president of National Council of Women's Societies (NCWS) (cf Blerf, 2016; Jeremiah, 2019). Udodiong (2018) profiled Pastor Royalton as a former drug addict who now uses his life experience to help rehabilitate and transform other addicts. Oyewale (2014) in his report testified that Pastor Royalton graduated from the University of Miami with a bachelor's degree in Architecture. He also proceeded to Florida where he practised before finally going into full-time ministry (cf Udodiong (2018). The biography shows that Pastor Royalton was raised in a wealthy and popular family as such his background may have influenced his quest for more prosperity and popularity. It has not been officially known that Royalton owns a private jet, but he often flies on private jets, particularly around the country.

4.3.2.2 - Businesses: PHC has grown to an international level. By implication, it engages with international currencies and transactions. Below are some businesses identified with Royalton and his Pentecostal Church.

- **Tithes and offerings:** It is popular with churches to receive tithes and offerings during church activities; Pastor Royalton's church is not different from others. Tithes and offerings are major among the revenues of the Pastor. In Oyewale's report, PHC

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is worth fifty (50) billion naira with a Cathedral valued at about five (5) billion naira (Oyawale, 2014). The church is said to make approximately five (5) billion Naira in tithes and about two billion and six hundred million Naira in offerings annually (ibid). This is not part of the financial partners' commitment nor the funds raised towards the Lagos 'Experience Concert'. Breaking it down further, Oyewole (ibid), argued with simple mathematics that among PHC 50,000 worshippers, if 10,000 of them pay a tithe of N10,000 weekly (and some may pay millions), that will be N5.2 billion annually. And when the average 50,000 worshippers pay a weekly offering of N1,000 weekly, that's N2.6 billion annually. Additionally, as an international and local speaker in various conferences and meetings, Pastor Royalton makes a lot more than the estimates above. Besides, his books and messages which are sold on tapes, VCD and DVD bring in millions of naira monthly (ibid). Worthy of note is the remittances that come from over fifty (50) branches which include lucrative cities like Abuja, Port Harcourt, and foreign nations like London.

Oyewole's argument above may be substantiated by Pastor Royalton's declaration in one of his Sunday morning meetings:

> "I am a billionaire and there is nothing anybody can do about it. I have coached many billionaires and you know; the pastor of billionaires is a billionaire…The preacher of a billionaire can only be a billionaire because a monkey cannot give birth to a goat and a goat cannot follow a baboon. I am a preacher. I am a motivational speaker. I am a TV personality. I am a life coach. You can criticize me or slander me in the pages of newspapers, but the blessings are in me and there is nothing anyone can do about it" (AllAfrica' Newsletters, 2019).

- **Real estate and schools:** PHC may not be one of the churches that engage in human capacity development as such the church has not invested in schools, unlike the Lifaworld Church. However, a few branches like the Abuja centre have primary schools. Moreover, while the pastor may have his real estate business officially unknown, it is clear that the church is rich in property investments. This is clear with Abuja, Port Harcourt, London, Jos, Enugu, Kaduna, Makurdi, Minna and Asaba - all

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owning properties worth billions of naira. According to one of the pastors who pleaded for anonymity[26], in one of the synods of the church, an instruction was given that all properties up to the last pencil of every branch; belong to the trustees, whereas none of the pastors over the branches listed above are members of the BOT. But Pastor Royalton, his friends and allies are part of the trustees. Consequently, these branch pastors laboured, raised the money, built the structures, yet they are not stakeholders. All the buildings belong to Pastor Royalton and his friends who have no idea how the pastors' labour in the fields.

Pastor's appreciation day: The rationale behind 'Pastors appreciation day, is to bless the pastor. A day is fixed annually when members bring gifts in cash and material things as a reward for the pastor's service to the people throughout the year. Royalton brought the idea into the contemporary Pentecostal churches and it has become a popular event in most Pentecostal churches in Nigeria. New cars, houses, and cash are donated during this annual event to pastors. Most pastors' appreciation services are fixed on or around their birthdays, most likely the closest Sunday before or after the exact birth date. It is to be noted that the 'philosophy of reward for service' behind this project justifies the claim that it is a revenue and wealth-generating source. Pastor Royalton gets wealth transfer in material things on his birthday during the appreciation service. Okonkwo (2015) captured the event of Royalton's fifty-second birthday where Royalton was presented with a brand-new G-Wagon Mercedes Benz (cf Akpos, 2015). Many unannounced gifts of such are handed over to him on his birthday, during the 'pastor's appreciation service. A car in the range of thirty-five to forty-five million Naira as a reward for pastoral work annually sends a message that pastoral work comes with wealth transfer. This may be one of the reasons why many people are enlisting into pastoral work in Nigeria.

4.3.2.3 - Leadership style: Paholag Church may appear to be different from the classical Pentecostal churches like LFC particularly in the introduction of the urban experience of worship, praise, service structure and infusion of excellent service delivery. However, PHC still maintains some practices obvious among the classical Neo-Pentecostals. For example,

[26] Inside information (1): A current branch pastor gave this information but pleaded to be released as anonymous as spiritual authority leadership dogma forbids releasing information of the church to the public. He also claimed that the branch heads of all the above branches have no access to the church's constitution.

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the leadership pattern is autocratic among the classical Neo-Pentecostals as seen in LFC. Likewise, one of the major doctrines in PHC is the theology of 'spiritual authority'; a philosophy which ranks the 'General Overseer' as a demi-God. Using this tactic, the leadership is seen as accountable only to God. The intention of deifying leadership is likely to ensure the unquestionability of leadership and blockage of any mental reasoning that may expose any form of leadership vulnerability. The members are programmed through spiritual authority training to have a mental concept that sees serving the pastors as serving Christ or God. On the official website of PHC, the spiritual authority has a quote that reveals three important purposes of the training. It states that;

> "This course plays a critical role in the strength and excellence seen and frequently commented on in the Paholag Church workforce. The course teaches the truth of the way by which God works in the earth, and how you can align with him and his representative so that you can prosper in life, family, business, and ministry. It will teach you how to obey (submit) like Jesus Christ that you may also rise in power, being exalted, and glorified like he was. It's an essential key to success in life and ministry" (PHC official website, 2020).

Firstly, the quote reveals that the training is for the workforce that is the staff, pastoral associates, and volunteer workers. Secondly, it shows that the training is about how the workforce will align, submit to, and serve the representatives of Jesus which are the pastors starting from the General Overseer. A one-on-one discussion with John G. Emmanuel[27] who has been through the training has it that spiritual authority is all about how to submit as a servant under the leadership of PHC. The training also teaches the workforce to be loyal without any question because the pastors are the spiritual authority of God on the earth. This leadership style as described by Emmanuel may appear to be papal and totalitarian. This research will now give details of the leadership style.

- **Family structure leadership:** The administrative structure may give an idea of the leadership style of Pastor Royalton. For example, the ownership of the church organisation may be deduced from the fact that his wife Pastor Mrs Royalton

[27] John G. Emmanuel served PHC for many years as a staff before transiting into music industry. He was a member of the workforce in PHC and went through both spiritual authority, loyalty-disloyalty training and graduated.

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popularly called the First Lady of PHC, is not an associate pastor, but a co-pastor alongside Pastor Royalton. Oyewale (2014), described her as the co-pastor and president of the women fellowship arm of the church. Aiyekoto (2019)[28], provided a piece of information suggesting that Ifeanyi Royalton doubles as head of human resources and co-pastor. Aiyekoto (ibid), interpreted the role of a co-pastor as not only the next person in the line of authority in the church but also one who shares equal authority and privilege with the General Overseer. She reports to no one but makes decisions in agreement with Pastor Royalton. Aiyetoko's information also showed that the same co-pastoral authority is vested on all branch pastors' wives at their level globally.

Aiyekoto (Ibid), presented that when pastors are called by God to serve in the vineyard, and their wives automatically assume pastoral title and authority, such a system becomes questionable morally and theologically. The pastoral assignment is ideally a matter of calling and personal conviction. There is nowhere in the Bible where wives of men of God assume pastoral calling and title by proxy. Consequently, such a system causes crises in many pastor's families within the system. In a situation where a branch Pastor (Husband) does not accept the theology of proxy title and calling or where the wife does not want to be forced into pastoral ministry, conflict may emerge. In the end, such a pastor or the wife may be tagged as rebellious to the spiritual authority of the church. Aiyekoto (2019) also noted that the spiritual authority system that creates the unquestionability of leadership is applicable in all branches of the church as a culture. Pastors are final authorities at their levels. Leaders such as the heads of departments are unquestionable by their team members. Thus, the hierarchical levels follow the same leadership pattern. The main books used to drive this ideology are 'Spiritual Authority' and 'Loyalty and Disloyalty; the former was written by Watchman Nee while the latter was written by Dag Heward-Mills (see Heward-Mills, 2017; ibid, 2015; Nee, 1972).

[28] Aiyekoto is not a real name but a nomenclature which one of the long-standing pastors accepted to be used in this research as a condition to give information. This is to protect him from the consequences that may follow due to the policy of spiritual authority used by the leadership of the church. He gave this information on Saturday 28th December 2019 at Ikeja Lagos, Nigeria.

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- **Ownership, trusteeship, and succession plan:** A former administrator[29] who pleaded to be anonymous confirmed that PHC personally belongs to Pastor Royalton. He detailed that in one of the bi-annual synods of the church, the global administrator Pastor Kolanle[30] stated that 'all properties of the branches to the very last pencil, belongs to the trustees'. This statement came as a shock to most of the branch pastors who labour to build the branches, since the initial motivating proclamation by Pastor Royalton was a franchise model; a system where branch pastors and their local church board remain the major stakeholders of each local assembly. Although they have a level of authority at branch level, none of the serving branch and regional pastors irrespective of their level, experience or years of service is part of the 'Board of Trustees'; only the general overseer and his few friends outside the church officially own the church as stakeholders. The former administrator further mentioned that Pastor Royalton once said that he is building the church and cathedral for the next generation. Whereas no associate is a trustee or stakeholder, the general thinking among the pastors and members is that his biological son may have been the targeted as the next-generation arrowhead under training to be the next Metropolitan and Prelate of the church in the future. Again, the ownership structure confirms that Pastor Royalton may be running PHC as personal property and a family business.

- **Pastoral nepotism:** Aiyekoto (2019), narrated obvious occurrences whereby tribal favouritism though not highlighted were intentionally carried out in the system. Although PHC claims it is a multi-racial contemporary church, the tribal undertone is undeniable. The first observation was that the first few most senior pastors at the highest leadership cadre share the same ethnic group (Yoruba) with the General Overseer. These leaders include Pastor Royalton (G.O), Pastor Yamusan (Outgone lieutenant G.O and chief of staff), Pastor Kolanle (Executive Coordinator) and Pastor Iranse (Missions Director). In the second observation, Aiyekoto (Ibid) alleged that there is consistency in the pattern of arising issues between the core leadership and branch pastors who are not of Royalton's tribal extract. He listed how branch pastors

[29] A former administrator who pleaded to be anonymous affirmed that he had access to details of the members of the Board of trustees and was shocked to note that no serving clergy at regional or branch level despite their years of service are stakeholders. Only the general overseer and a few of his friends outside the church are the trustees and official owners of the church. The information was given on Monday the 2nd of March 2020 in Pretoria, during his visit to South Africa from Lagos Nigeria.
[30] Real Name withheld.

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of Ibadan, Calabar, Port Harcourt, London, and Abuja had various issues with the central leadership and eventually resigned. He noted that none of them was of the Yoruba ethnic group as the General Overseer [31] . However, at their exit, they were all replaced by men of the same ethnic group with the General Overseer except the Abuja branch where the people resisted the possibility of ethnocentric choice of their pastor. Aiyekoto gave the list thus[32];

- **Abuja** - Pastored by Pastor X (Igbo tribe), replaced with Pastor Y (Edo tribe) after a long time of agitation and resistance by the people. Year: 2016

- **London** – Pastored by Pastor J (Itsekiri tribe) but replaced with Pastor K (Yoruba tribe). Year: 2015

- **Port Harcourt –** Pastored by Pastor M (Ijo tribe) but replaced with Pastor N (Yoruba tribe). Year: 2004

- **Calabar –** Pastored by Pastor W (Urhobo tribe) but replaced with Pastor Z (Yoruba tribe). Year: 2010

- **Ibadan:** Pastored by Pastor U (Ibibio tribe) but replaced with Pastor V (Yoruba tribe). Year: 2011

Among the seven branches listed only one could not be replaced with someone from Pastor Royalton's ethnic group. This perhaps may be due to two factors. Firstly, Pastor Y is the next most senior pastoral officer in Abuja who the people feel should naturally step in. Secondly, the members' resistance to the intent of replacing Pastor X with either Pastor Iranse (Yoruba tribe) or Pastor Kolanle (Yoruba tribe) may have stopped such intentions. These analyses suggest that PHC leadership may be ethnocentric in their operations.

4.3.2.4 – Lifestyle: As a man born in a family of affluence, Pastor Royalton is no doubt someone familiar with wealth and material resources before getting involved with the

[31] Aiyekoto is the same person described in footnote 16: Aiyekoto is not a real name but a nomenclature one of the long-standing pastors accept to be used in the research as a condition to give information. This is to protect him from the consequences that may follow due to the policy of spiritual authority used by the leadership of the church. He gave this information on Saturday 28th December 2019 at Ikeja Lagos, Nigeria.
[32] All names listed here are Pseudo names for the purpose of anonymity.

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ministry. Also, his sojourn in the United States of America for many years for study and work may have defined his status as one without traces of poverty. Given this background, it becomes easier to discuss his current lifestyle as an individual and a leader. The following subtopic is relevant in this regard.

- **Class, excellence, and flamboyancy:** Regarding his background and current status as one of the billionaire pastors in Nigeria, Pastor Royalton does not hide his wealth, rather he flaunts his privilege with wealth displayed in material things and a flamboyant lifestyle. He travels using private jets and the best of the latest cars. AllAfrica Newsletters (2019) described Pastor Royalton as a person blessed with a rich occidental drawl, imposing height, unabashed taste for flashy cars. It is obvious, that his flash-like culture extends beyond cars; it is evident in almost every aspect of his life and ministry. Correspondingly, Pastor Royalton wants everyone to know about his status as much as possible. He achieves this with word of mouth and flamboyant display of material things. He is so passionate about flaunting his wealth such that Nsehe (2011), reported that Pastor Royalton was mildly upset that he did not make the list of the top five (5) richest Pastors published by Forbes and other media agencies; he took his grievance to the church.

In another account by Durojaiye (2018), Pastor Royalton made the list of the five (5) most flamboyant pastors in Nigeria. He drives flashy automobiles and wears Italian-cut suits which makes him one of the most elegant men in Nigeria. Pastor Royalton used his flamboyant advantage to create a ‘class’ for himself and his congregation. He claimed he is a billionaire and a pastor of billionaires. Correspondingly, Durojaiye (2018), described the PHC church as ‘the most upscale and posh Christian congregation in Nigeria’. Consequently, members and leaders around Royalton wear the same status and class attitude around, hence the church is popularly described by many as the church of the rich. On a final note, the touch of excellence as a lifestyle is undoubtedly obvious in the life and ministry of Pastor Royalton. The first paragraph of the ministry’s vision statement reveals that Pastor Royalton’s vision is to be the voice of excellence, the hand of power and a bridge of hope (Fusion, 2018; cf PHC official website, 2020). To a large extent, everywhere Pastor Royalton is sighted, excellence is seen around him. He epitomises the spirit of excellence and his church leaders and members learn this from him. He spends whatever amount it takes to achieve an excellent delivery. For example, as alleged he spent ₦8.5 million at ‘Eko Hotel and Suites’ in Victoria

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Island, Lagos for just one Sunday service, to provide excellent service delivery to his members (see Shadrach, 2011). This is a good aspect of his lifestyle worthy of emulation.

4.3.3 – Doctrines: prosperity theology: In this section, Royalton's teachings and other writers' opinion on his theology will be considered under several subsections.

4.3.3.1 – Triangular theology of giving (tithe and offerings), faith and submission: Metropolitan Pastor Royalton is known for his prosperity perspective. The theology focuses on certain conditions for prosperity. Three among the conditions consistently drummed in the ears of the congregants include tithing (giving), submission to spiritual authority and faith. On the theology of tithe, in January 2018, a video of Royalton's message on tithe was released.[33] Royalton upheld a hypothetical algorithm; a controversial step-by-step analysis of how the tithe is a pattern created by God and thus demands the sustenance of the tithing system by the believers today. In his own words, he explained that;

> "God created the universe, and he took a tithe of it; the milky way. He created the milky way and took a tithe; the galaxy. God created the galaxy and took a tithe of it from our solar system. God created the solar system and took a tithe; our planet earth. God created the earth and took a tithe; Israel, the fertile crescent. He created Israel and took a tithe; Jerusalem, the capital city, the city of David, the place where God landed. God created Jerusalem; he took a tithe; the temple. God created the temple; he took a tithe; the holy of holies. He created the holy of holies and took a tithe; the mercy seat, the ark of the covenant" (Royalton, 2018).

The preacher then went ahead and sustained that this system of taking tithe is consistent with the pattern of the mercy seat in heaven (ibid). In other words, tithing is a consistent culture in heaven. Additionally, he continued the hypothesis in his own words that;

[33] Different opinions came up in Nigeria against Pastor Royalton on the controversial hypothesis of tithe in which he re-interpreted the bible to suit his motive to sustain the collection of tithes from the congregants. One of such opinionists re-posted this video on YouTube. Citation; Royalton, P., 2018, 'January 09, 2018, 'Tithing: Pastor Royalton's fat lie about the tithe', viewed on 16 August 2020 from https://www.youtube.com/watch?v=BcfBeYj9sDM

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> "God created all species of beings, he took a tithe; family of God which comprises of angels of God, the living and the dead in Christ. He created the family of God and took a tithe; Israel. God created the Israelis; he took a tithe; the Levites. In another conjecture or another reality, God created humanity, he took a tithe; the Church. God created the church and took a tithe; the eldership. God created the eldership and took a tithe; the Apostles. God created the church and took a tithe; Christ. The tithe (God) now takes a Lamb. Under the Levites, the lamb God took was animal species. But under the New Testament, the lamb he gave us was also God. For he hath told Abraham, I will provide myself as a lamb" (ibid).

At this point Royalton had hypothesised that God and Jesus were tithes; the tithe (God) took a tithe (Jesus) from the church. He then stressed that taking tithe as a culture we now see in the earth is a culture of heaven. Progressively, Royalton in his own words applied his description so far to his congregants by saying that they should bring their tithes and give it to Jesus because it will cause a wealth explosion for them and God will open the heavens and pour out blessings that they will not have enough room to receive; they will not cast their young before their time, the devourer will be rebuked on the congregants' behalf because of the tithes and the fruits of their vine will not be destroyed. All these would happen if the congregants brought their tithes to God through the church (ibid).

In his concluding application on this algorithm of tithing, Royalton implied that Jesus as the tithe took the tithe of men and women to the mercy seat of God and used it as a propitiation. Jesus used the tithe as a seed of righteousness to neutralise sin and guilt. In his own words, Royalton told the congregants that;

> "In heavenly realities, the tithe is the throne room of God, the seat of grace. Not the seat of law, not the seat of judgement, the seat of grace. Grace did not extricate judgement; it satisfied judgement, so he could provide mercy to you and I. Mercy stood in the way when judgement said I will strike man, and mercy stood in the way and said strike me. Mercy took the blow, though the judgement is not stronger than mercy. Mercy went down to the ground, but because mercy is stronger than judgement, mercy came back alive and said judgement has been satisfied and Jesus said to man you are acquitted, and I proclaim you the

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> righteousness of God in Christ. All that he (Jesus) did as a tithe carrying a tithe to the tithe, which is the mercy seat and there, he said to the father, it is finished, it is all done" (Ibid).

In the end, Royalton challenged the congregants to give their best in tithe because Jesus gave them his best in the mercy seat. In his charge, he stated that;

> "What is wrong with you giving your best if Jesus gave his best so that you can have the best. But I don't want you to have the best and never possess it. You have to possess your possession. Take your possession; learn to tithe" (ibid).

The theological implication of Royalton's theology of tithe is that it is the substance presented to God as a token of appropriation whereby the sins of the congregants are replaced with the righteousness of God. In other words, the congregants can only possess their possessions in God or take their inheritance of righteousness in Christ by giving tithe in the church. Likewise, the tithe as a constant culture in heaven is practised by God and thus remains a culture the congregants must sustain. Theologically this doctrine is contestable as the ideal theology of righteousness was not conditionally tied to tithing. The blood of Christ through his death upon the cross provided the atonement and propitiation, as a result, humanity's sins were forgiven, and they received the gift of righteousness.

Furthermore, in an earlier message titled 'Understanding tithes and offerings', Royalton stated that tithing is an honour system contrary to his latter opinion that tithing is a culture of heaven; a substance of propitiation for sins and a token of exchange for righteousness. He stated that;

> "Tithing is an honour system unto God. It's a trust system, it is a faith system that says I didn't do any of this by myself, you did them for me without my performance and because of gratitude, I am going to return to you as a gratitude a percentage of it to recognise that I honour you and not money. But if I hold back the tithe, I am honouring money and not God" (Royalton, 2017).

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In other words, Royalton implies that it is a dishonour to God not to give tithe in the church. Noteworthy also is the theological error of sustaining the Yoruba culture of giving as an equivalent pattern for tithing in the church. He claimed that;

> "In my culture as a Yoruba man, my first salary I earned working for my brother's cleaning company. I took it as it is a tradition in the Yoruba family and gave it to my Father. I said, 'Daddy, this is my first salary', and he divided it and said, 'take this to your uncle; Femi, this to your aunt; Dorothy, your egbon (oldest brother); Wale…' When I had given out the entire salary to all those people, I came back to him and he dipped his hands into his pocket and gave me the equivalent of my salary. I honoured my fathers. By my action I have said, 'I would not have worked for that company if they had not raised me, trained me and helped me, and by giving back, I am honouring those who raised me'. In like manner, tithing is part of God's honour system, it is part of the trust system. I feel sorry for people who don't understand it and don't practice it. They are babies and unskilled in the word of righteousness" (ibid).

Theologically, the question to ask is whether such cultural analogy is acceptable and sustainable; is Yoruba cultural obligation sufficient as a theological modicum for theological action required of the congregants? This theology of tithe as an act of honour does not only reveal the non sola scriptura approach of Royalton but also the inconsistency in his theological pontifications at different times about tithing in the church.

In another message titled 'Don't be afraid to ask to be blessed', Royalton corroborated his protocol of prosperity and blessing by re-emphasising that tithing and giving is the way through which Christians appropriate God's blessings into their lives. In his words,

> "Prosperity doesn't come through communion, Abraham took 10% offerings and gave it to Melchizedek as tithe unto the Lord because God brought the blessings of healing, health, wellness, soundness, shalom from the King of Salem. We release (receive) prosperity by the tithe. He went ahead to further explain that the believers burnt offering or seed is what addresses or solve problems such as sicknesses, diseases, and all forms of infirmities" (Royalton, 2016).

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In other words, when tithe is paid to the priest in the church it releases health and wellness. This implies that paying tithe is a substance of obtaining healings and miracles from God. In a most recent message, Royalton added that faith and submission to spiritual authority or elders of the church attract prosperity. In his own words;

> "The just shall succeed by faith…Your success will not be by feelings, friendships or connections, your success will not be by the amount of money you have to buy stuff, your success will not be the number of degrees that you have, your success will be a function of your faith" (Royalton, 2019).

In the same message, Royalton challenged the congregants to take and pass the test of submission to spiritual authority if they will be blessed by God (ibid). So, Royalton teaches a *triangular theology of prosperity*; faith, submission to spiritual authority and giving (tithes and offerings) as necessary conditions for God's prosperity. Lastly, it may not be out of place to suggest that the theology of faith concerning prosperity as taught by Royalton is antithetical to the theology of works whereby dignity of labour is held in high esteem rather than claiming wealth by faith only.

4.3.3.2 –Theology of inherent wealth: Durojaiye (2018), opined that Pastor Royalton is emphatic on prosperity almost as if it is a pre-condition for salvation. Nsehe (2011) added that prosperity is cardinal in Pastor Royalton's theology. Using Genesis 13:2-5, Shadrach (2011) reported that Royalton opined that to become a millionaire, Christians must imagine it, ask, and realise that money, blessings, and favour that were already worked in them. By interpretation, this theology suggests that 'wealth is inherent', and the way to release the inherent wealth is to imagine and ask for it'. Believers are not to create but to unveil the wealth that is already in them. In a specific message where he pushed the doctrine of inherent wealth, he challenged the congregation thus – 'some of you do not see that you are already billionaires but there is a difference between 'to create and to unveil'. God will simply unveil to you as he did to me' (Shadrach, 2011). Consequently, the implication of inherent wealth can be viewed in two ways. Firstly, it may encourage indolence whereby members only need to imagine, pray or ask and wealth will flow. This is against the principle of 'no work no food' as stipulated in 2 Thessalonians 3:10. Perhaps such teaching may have informed laziness and desire for miracle money in Africa. Secondly, the inherent prosperity theology

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may be a motivation for some to pursue wealth at all costs. This may also inform the prevalence of corruption and all forms of immoral practices. It, therefore, means that PHC's theology on prosperity can damage the moral consciousness of a society.

Conversely, Udodiong (2017) profiled the theological response of Daddy Freeze, a popular critic of Pentecostal practices in Nigeria. Responding to Royalton's message titled 'Abraham's blessings are already upon me; a theology that supports inherent wealth', Freeze disagreed totally and added that Royalton's theology of tithe is wrong. Freeze (Udodoing, 2017) had argued that Abraham's blessing cannot be used as the model of tithing to encourage the people to give and receive blessings in return. He used Genesis 13:2-5, where two brothers Abraham and Lot were recorded to be immensely rich as an example. When Lot was captured as a prisoner, Abraham his brother set out on a rescue mission. On his way, he met Melchizedek, the king and priest who was in the likeness of Jesus. Freeze (ibid) maintained that the transaction between the two revealed a symbiotic sacrifice. First, Melchizedek gave Abraham 'bread and wine', blessed him, and prayed for him. Only in return did Abraham give Melchizedek a tenth of his spoils of war, not from his income, riches, or wealth. Freeze then sustained that Abraham's account in this scenario cannot be the direction upon which modern-day monthly tithing system can be based. If Abrahamic experience was relevant, how does one pay tithe to pastors who cannot bless and give bread and wine (social, welfare and material support inclusive)? Freeze then concluded that many of the pastors are concerned about using ATM and POS machines or online giving to sap members without giving anything in return to the members. More interestingly, Freeze sustained that tithing in the order of Abraham was only done once therefore it cannot be the standard for monthly demand for tithe by Pentecostal pastors today.

4.3.3.3 –Royalton's position on Pastors' wealth acquisition: Royalton does not only teach his members to upgrade to wealth status, but he also defended other pastors who do not only teach prosperity but practically express their wealth in acquisitions. In response to the public outcry against the opulent lifestyle of pastors, Royalton defended the ownership of private jet by some clergies. Perhaps, as one who travels around with private jets, he sees it as an obligation to speak on behalf of all those in the same class. Ikeji (2018) profiled Pastor Royalton's endorsement of private jets procurement by Pastors where he stated that;

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> "The itinerary of some Nigerian Pastors is more demanding than that of Buhari (the Nigerian President). We have only three (clergymen) who own jets, yet people make so much noise about it. A 30 years old boy buys a Bentley and private jet and instead of castigating him, they celebrated him, yet those of you who are pastors and do so much for communities are castigated" (ibid).

Contrarily, his point of argument may be contestable. The 30 years old musician trades his product and earns money legally from buyers, he spent millions to host concerts without asking for a public donation to do so. In return, the public pays for his musical products and services. It is from such transactions and profit that the young man bought his private jet. However, the clergies ask for donations from the public (members) and then buy private jets for personal use. Notably, the gospel is not for sale, so, to compare the musician with the preachers is tantamount to describing the gospel as a business enterprise.

In summary, the most important question to ask is - how does Royalton's leadership, businesses, lifestyle, and prosperity theology connect with Pentecostal capitalistic activities? The use of scriptures to frame a theological perspective that encourages compulsion in giving (tithes and offerings) and the exchange of such giving for blessings, healings, suggest that Royalton's prosperity theology is tailored towards an enterprise approach. It connotes the sale of healing, miracles, and other forms of blessings via giving. As in the case of the LFC, Royalton's theology of prosperity and leadership style is perfectly homogenous to the practices of private business owners and casinos. Likewise, the use of cultural obligations to force members to give also suggests the desperation of the preacher to extort the people. The use of spiritual authority doctrine to subdue the adherents and ultimately enforce compliance also speaks of socio-moral abnormality. Royalton's accumulation of wealth through financial remittances from over fifty branches, annual 'pastors appreciation service' and the 'Experience Concert' all point to the fact that PHC is operated like a business entity belonging to a CEO; a practice completely synonymous to the capitalists' business strategy and practice. Finally, the endorsement of private jet ownership by pastors in a country where an average citizen lives on less than $2 daily, classifies Royalton as an African bourgeoisie. Ultimately, this capitalistic attribute will affect the congregants and society in general. This research will now discuss the third case study church.

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4.4 – Daystar Christian Centre

4.4.1 – Brief history, age, demographics, wealth, and influence: Daystar Christian Centre is a Pentecostal church categorised under the paradigm Pentecostalism in this research. Reverend Sam Adeyemi as the founder and pastor has severally told his story about the church. In one instance, he narrated how his struggles and feelings of stagnation led to the establishment of the church. Oyawale (2014) narrated the experience of Sam Adeyemi before and during the commencement of the church. With such feeling of stagnation Rev., Sam Adeyemi decided to pray. In April 1994, Sam and Nike Adeyemi moved to the beach in Lagos for their prayer. While asking God, what next to do in life and ministry, the prayers lasted for days. Afterwards, God instructed him to start a ministry in Lagos where he is to teach biblical success principles. This instruction led to his 'Success Power' radio, television, tapes, and book publication ministries. Additionally, on the 18th of November 1995, the church was birthed as a place where successful people in life are to be raised (cf Dahlia, n.d). Today, 'Success Power' has become a global project that attracts Christians and non-Christians in the workplace. The church has also grown with over thirty thousand members in attendance. Oyawale (ibid) went further to explain that the church is currently worth over ₦2billion with core strengths in leadership and training. Reverend Sam Adeyemi's messages are tailored to mould and influence attitude and perception to enhance productivity.

Furthermore, as a result of the life and workplace impact of the ministry, people were motivated to partner financially with the church. Oyawale (ibid), further described how the ministry made partnership less burdensome; Royal, Gold and Corporate partners give N200, N2000 and N20,000 respectively every month. Beside partnership support, Success Power Ministry generates over ₦10million on monthly basis. Also, Daystar Academy, a resource development school, makes over ₦200million annually. The church also registered Pneuma Publishing Limited as a business entity in 1995 with Pastor Nike Adeyemi (wife) as Managing Director. The publishing firm brings in over ₦10million annually. Daystar leadership Academy was also established as a medium of fulfilling the mandate of the church towards workplace success. As of 2014, this arm of the ministry was worth over ₦100 million. The children centre popularly called 'Day-care Centre' was also established to support busy mothers' care for their children in a comfortable and spiritual environment while they are off to work. Daystar Day-care Centre is worth ten ₦10million as at the time of this report. While these avenues of income were well articulated, Oyawale (ibid) also profiled

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one of the outputs of the income. The 'Real Women Foundation' of the church, registered as a non-government agency, was dedicated to supporting the emotional, spiritual, and physical wellbeing of women and children. It further provides rehabilitation facilities for women and children with a history of abuse and neglect in the society. As an outflow of the church income, over ₦20million is spent per annum on the needy (ibid).

It is worthy of note, that of the three Pentecostal denominations described so far, this is the first instance where the church's financial status is made public for publishers and media groups. The transparency with which Daystar Christian Centre's financial status went to the public domain is commendable. Additionally, the church registered its profit-making section as a limited liability company under the Corporate Affairs Commission of the Federal Republic of Nigeria. Consequently, the church with this type of registration can be identified as a 'tax responsible' church. Whereas we see many Pentecostal churches do businesses through sales of various product, particularly sales of intellectual property like books, tapes, CDs, etc, yet the tax accrued on those products are not remitted.

4.4.2 – Adeyemi's biography, business, leadership, and lifestyle

4.4.2.1 - Biography: The biography of a leader makes it easy to discover the foundation of the philosophy with which he or she operates. Dahlia (n.d) profiled Sam Adeyemi's story as a man born on the 3rd of February 1967 in Ndayako village in Niger State where he spent the first few years of his life. He is a native of Odo-Ere, Yagba, Kogi State, Nigeria. Sam Adeyemi is a civil engineer, a graduate of Kwara State Polytechnic, Kwara State, Nigeria. He holds a master's degree (MSc) in Leadership Studies at the University of Exeter, the United Kingdom in the year 2011. He further proceeded to Regent University, Virginia, USA, where he obtained a Doctorate Degree (PhD) in strategic leadership in the year 2017. He is a husband and a father. Concerning his nuclear family, Ayo (2020) profiled that he is married to Nike Adeyemi, a passionate woman who is deeply interested in education, family, and finance. They both are blessed with three children. Oyawale (2014) added that Daystar Christian Centre was not Sam Adeyemi's first place of ministry assignment; he worked for many years as a pastor in Rhema Chapel, Ilorin - Kwara State, under the leadership of Reverend George Adegboye. He served as the Director of Pastoral Care and Resident Pastor before he was transferred to start a branch in Lagos, Nigeria. Sam Adeyemi is not only a pastor but a motivational speaker and an author of many books including, the 'Parable of the Dollars', 'Ideas Rule the World', 'Power Resistance', 'Strong Desire and Power of

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Imagination' (cf Clifford, 2019). It is noted that Sam Adeyemi had a humble background in life. Additionally, he had a mentorship background with George Adegboye; a teacher of the word and sound disciplinarian who believes in raising young ministers and releasing their potentials. Perhaps, from George Adegboye's ministry profile, it can be inferred that he passed some principles of leadership and success to Sam Adeyemi (See Rhema official website, 2020; cf Staff writer 2017).

4.4.2.2 - Businesses: Sam Adeyemi's businesses seem to centre around pastoral and consulting services. As a first assignment, he is a pastor. Secondly a motivational speaker and a radio host of the popular 'Success Power' global radio programme. He is a leadership and business coach. He owns a leadership consulting firm in USA and Nigeria (see Daystar official website, 2020; cf Forbes Africa, 2018). Sam Adeyemi's global impact in the business world is highly recognised. The World Economic Forum (WEC) detailed on their website that Sam Adeyemi is an 'Agenda Contributor' at the World Economic Forum. In the year 2017, Adeyemi's article strongly suggested at the World Economic Forum that Africa does not need charity but good leadership (see Adeyemi, 2017). Forbes Africa calls Sam Adeyemi an influential global speaker and mentor who runs the Global Leadership Consulting Company (GLC) with offices in Atlanta, London, and Nigeria. He is also a contributor to the internationally recognised Forbes magazine (see Adeyemi, 2018:4-5). Although Sam Adeyemi had a humble background, he has grown in many areas including the financial aspect. Clifford (2019) reported that Sam Adeyemi is worth $20million (cf Nsehe, 2011). Rumour has it that Sam Adeyemi is one of the Nigerian Pastors who own private jets. But Ayo (2020) reported Sam Adeyemi's response where he debunked the rumour, saying he never owned a jet.

4.4.2.3 – Leadership style: The leadership of Sam Adeyemi is reflected in his thoughts and what he teaches. In Forbes Magazine, Sam Adeyemi stated that 'one fact that separates great leaders from good leaders is the capacity for sacrifice' (Adeyemi, 2018:5). By implication, this quote connotes sacrificial leadership. Also, Dahlia (n.d) listed a few other quotes by Sam Adeyemi as follows;

- Be people-centred, not self-centred, and you would achieve more.
- Turning the focus from self to others is one of the greatest transformations in a leader's life. Service is the essence of leadership.

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- Faithfulness is a character trait, without the help of the Spirit of God, it is difficult to be faithful.
- You must meet people where they are, to get them where you want them to be; you cannot truly care except you get into their world.

Consequently, Sam Adeyemi runs a sacrificial servant leadership; a leadership pattern that puts people first. His people-centred leadership is reflected in his impute and impact at Daystar Christian Centre. As against the leadership style of the two leaders of the LFC and PHC, emphasis on spiritual authority and authoritarian leadership, are de-emphasised while self-empowerment and liberty to personally make decisions are core principles of his leadership with regards to members and mentees. He believes that the people have been given power and they should express their ability to think and make decisions. In his own words, 'Power is given to every human by the creator' (Adeyemi, 2020). He emphasised that being human is proof that the congregants already have power. In a further encouragement, he likened power to oxygen available to everyone. While speaking to the listeners, he stated that;

> "The most powerful things on the earth, the creator gave us for free. Have you noticed that you do not have to beg anyone to breathe in oxygen? It is free! It is the same thing with power, you have it already. You can begin to shift your mindset from there! The exercise of power begins in the imagination" (ibid).

He finally persuaded the people not to allow themselves to be demobilised by lack of thinking and imagination. Consequently, Sam Adeyemi wants his members and listeners to use their minds to think rather than submit to whatever anyone says or demand of them. Adeyemi's position in this regard resonates with one of Nyerere's principles in Ujamaa whereby 'yesmanism' is rejected as described earlier in Section 3.3.1 of Chapter Three (cf Che-Mponda,1984: 64).

Furthermore, Akinwale (2015) gathered that Sam Adeyemi raises leaders in different countries for workplace efficiency. He wants his members to affect society positively. Likewise, Sam Adeyemi does not only teach leaders to be people-centred but he also practices what he teaches. He undertakes transformational projects; corporate social

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responsibility carried out by Daystar Christian Centre under his leadership. The underlisted are some of the projects;

- **Back to school project:** Adewunmi (2018) reported that Sam Adeyemi does a 'back to school project'. The vision behind this is to help pupils particularly those from a very poor background. Adeyemi believes that the value of any church is measured by its impact in the society where it exists and not building cathedrals. Sam Adeyemi and DCC distribute books, bags, and other study materials to needy students around Lagos State.

- **Refugee support to the United Nations Refugee Agency:** Taiwo (2019) covered the story of Daystar Christian Centre's donation to the United Nations High Commission for Refugee (UNHCR). The gift of ₦10million, an equivalence of over twenty-one thousand Pounds (£21,000) was announced by UNHCR in Nigeria with further details that the donation was meant to support those who fled their homes as a result of violence or persecution on the African continent. Sam Adeyemi's comment on the gifts shows that he is committed to putting people first; a practical proof of his philosophy of sacrificial and people-centred leadership. Adeyemi stated that 'in line with our mission of empowering people to release their potentials, we are partnering with the UNHCR dedicated to saving lives, protecting rights, and building a better future for refugees (ibid; cf Adeogun 2019).

- **Ebola virus disease (EVD) support in Africa**: In addition to Refugee support, Taiwo (2019) brought forward Daystar Christian Centres' support during Ebola pandemic in Africa. The report has it that in October 2014, Sam Adeyemi led the church members to raise $1million to stamp out EVD in Liberia, Sierra Leone, and Guinea (cf Development cable, 2019; Mark, 2014).

- **COVID-19 support:** Punch Newspaper (2020), detailed Sam Adeyemi's effort in curbing the spread of Covid-19 and provision for the most vulnerable in terms of cash and food. It was gathered that personal protection equipment (PPE) were provided to the Nigerian Institute of Medical Research (NIMR) so that health care workers could be protected. Sam Adeyemi explained that the task of fighting Covid-19 is not a task

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> for the government alone; compassionate institutions must also take responsibility for the welfare of our nation in trying times. Also, ministry staff and church members received financial and food support during Covid-19 pandemic (see Eagle online, 2020)

4.4.2.4 – Lifestyle: The leadership quality of Sam Adeyemi reflects his lifestyle. From his biography, this research established earlier that Adeyemi had a humble background. His concern for people and the less privilege is proof of his cognisance of a humble beginning. A flamboyant disposition is not part of his philosophy of life. Akinwale (2015) described Adeyemi as a man of modesty. He is said to be very humble with unassuming personality. He is anaemic to an aura of pride and totalitarianism (cf Omoyemi, 2020).

4.4.3 – Doctrines: prosperity theology: Sam Adeyemi's theology of prosperity and giving seems to be different from the classical and contemporary Pentecostal leaders. In one of his teachings, Adeyemi (2020b) wants the adherents to take advantage of their intuition and utilise their inner knowledge. He described intuition from the etymological point of view; 'in' and 'tuition'. He defined tuition as 'learning'. Consequently, he wants his followers to consider their inner knowledge in order to be successful. This position is different from 'faith for miracles' prosperity theology as seen in the LFC and PHC. Success is portrayed more in the light of capacity building through seeking knowledge, thinking and productivity rather than success through tithing, faith, and submission to spiritual authority.

Interestingly, in an open house discussion and leadership training at DCC in 2018, Adeyemi was asked publicly - what should leaders do with church money? Adeyemi's response described his school of thought and practice. He stated that;

> "The primary thing that was done in the Bible is what we should do; take care of the welfare of church members. I believe that every New Testament church should ensure that what they did in the Act of the Apostles is what is done in the church; they did not allow anyone to go to bed hungry. That is the obligation we have put on ourselves in our church (DCC); no one will go to bed hungry" (Adeyemi, 2018b).

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The position corresponds with Matthew 25:35-40; a scripture that applauds serving the people on God's behalf. Indeed, it is a theology in alignment with social transformation.

In another instance, Adeyemi debunked the theology of miracles by faith with his position on work and labour. He believes that no Christian should be a liability; every Christian must work. In a teaching session titled 'a Christian shouldn't be a liability', Adeyemi stated that;

> "In Ephesians 4:28, Paul the Apostle said, 'Let him that stole, steal no longer, but let him labour with his hands that which is good that he may have to give to him that does not have'. That is amazing! When someone receives God's love nature, the person cannot become a liability on the community anymore…when you become a Christian you must stop being a liability to others by stealing or otherwise. The laws of God turn a 'taker into a giver" (Adeyemi, 2018c).

This theology of work by Adeyemi resonates with the concept of Ujamaa as explained in Section 3.3.1 in the previous chapter. Ujamaa principle sustains that everybody is a worker as society does not tolerate idleness. Even a visitor is treated as such for two days after which he or she is given a hoe (Nyerere, 1968b: 4). The position further corresponds with 2 Thessalonians 3:10, where work is a commandment and condition for food, success, or pleasure.

Looking at the fund-raising pattern as stated earlier in the history of the church, DCC partners are encouraged to give with ease and flexibility. Ranging from ₦200, an amount most people can afford, to ₦2,000 and ultimately ₦20,000. The giving style is flexible in the sense that it is voluntary support payable only once in a month. It is worthy of note that Sam Adeyemi maintains a position that nobody should be forced to pay tithe in the church.

Ayo (2020) broke down Sam Adeyemi's doctrine of tithe using his message where he declared that tithe dogma is an Old Testament philosophy of giving, hence nobody should be pressured to pay tithe. Adeyemi alleviated the fear of supposed curses attached to the delay or lack of payment of tithe. He sustained that the curse attached to tithe in the Old Testament is already broken by the New Testament ordinance. He agreed that Christians should be responsible enough to give and support the work of the ministry in their churches. However, his position remains that believers should be free to give tithe as led by the Spirit; that is why

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every believer has the Spirit of God in them. He maintained that the Holy Spirit would help everyone decide whether they want to tithe or not (cf Adewunmi, 2018). Consequently, this theological position separates the paradigm Neo-Pentecostals from others. The position does not seek to extort the members by creating fear in them to give. Rather, it encourages a heartfelt free-will donation.

4.5 - Chapter analyses and summary

In the final analysis, it is important to relate the information gathered so far with the capitalistic practices among the Neo-Pentecostals. Based on leadership style, the classical and contemporary Neo-Pentecostals seem to have similarities with capitalistic practices in the way they conduct their businesses. The LFC under the leadership of Olowonla runs businesses such as oil & gas, water factory, schools, publishing house, airline, a microfinance bank, real estate and also generate revenue from church services across all branches. These businesses are operated just as it is in the capitalist's business world. Likewise, in PHC fundraising and other kinds of businesses occur as it is in the business's world. Although the paradigm Pentecostal also engages in businesses, it appears the level of giving back to society makes the difference. While the classical and contemporary may have some form of welfare programmes, they are nothing compared to what is found in the social transformation services of the paradigm Pentecostal church, DCC.

More importantly, the leadership style of Olowonla and Pastor Royalton appears to be like that of a Chief Executive Officer of a company owned by an individual with attention and authority vested. They both lean towards the leadership practices of business private owners who act as 'alpha and omega' in their business conglomerates. With spiritual authority doctrine and totalitarian leadership style, these leaders operate boss-leadership style, whereas Adeyemi's leadership which represents the paradigm Pentecostal church operates servant-leadership style. His socialist approach to leadership whereby the members are allowed to think and make decisions by themselves seems to be contrary to the spiritual authority doctrine. One can infer that he holds more of a socialist view in leadership style; not as a CEO but as a servant of the people just like Nyerere held the people he led and served in high esteem. The theology of 'think and act by yourself and for yourself' in relation to the corporate good of all is reflected in Sam Adeyemi's leadership which represents the egalitarian and communal system of the African society. Most importantly, it represents the thoughts of the African socialist's view of the ideal society.

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Also, the theology of prosperity as in the LFC and PHC is similar. They both teach that tithing and giving are compulsory. They preach fear by consistently emphasising the consequences of not paying tithe in the church. As one of the major sources of their revenue, they use culture, dogma, and theological inaccuracies to embellish their prosperity theology thereby sustaining the revenue inflow through the tithe. They also uphold the theology of success by faith and submission to spiritual authority. In order words, they preach conditional prosperity messages. They claim the possibility of miracles and wealth creation are only by giving and service. In the end, it appears the whole idea is to generate revenue. Noteworthy is the LFC and PHC theology of submission which gives them undue advantage over their congregants. Fela in his critique, as earlier discussed in Chapter three, section 3.2.2 in this research, accused religious leaders of using submissive theology to take undue advantage of the masses; a practice Fela classified as capitalistic (See Moore, 1982:47; Olaniyan, 2009:89). It is on this note that Fela called religious leaders 'profiteering businessmen of God' as explained in Chapter three, Section 3.2.2.4 of this research. With this background, it is safe to classify the LFC and PHC arrowheads as capitalistic leaders and profiteering businessmen of God. On the other hand, with the theology of non-compulsive tithing, validation of strong work ethics and servant leadership, it is clear that the paradigm Neo-Pentecostals under the leadership of Sam Adeyemi, are not capitalistic as in the case of the LFC and PHC.

In summary, this chapter has brought forward the three categories of Pentecostalism in Nigeria. It used three churches as case studies. The Lifaworld Church (LFC) led by Bishop Olowonla represents classical Pentecostalism, Paholag Church (PHC) led by Pastor Royalton represents contemporary Pentecostalism and Daystar Christian Centre (DCC) led by Reverend Samuel Adeyemi represents paradigm Pentecostalism. The first two have common grounds in terms of policy and practice tending towards capitalism. However, the paradigm takes a different concept and outlook in theology and ministry focus. The first two are charisma-focused while the last one is people development-focused. The first two churches run on totalitarian and non-vulnerability of the charismatic figure, while the last one puts the followers first. The first two demand services of their members while the last one serves the members. This research will now proceed to Chapter five to discuss field interviews. Hopefully, Chapters four and five shall serve as complementary pieces of evidence on the

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capitalistic or non-capitalistic nature of the case study Pentecostal churches and the Pentecostal family in Nigeria.

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Chapter Five

Field research: interviews, interpretations, and analyses

The research aim in this chapter is to carry out field interviews in order to investigate pieces of evidence, causes and effects of capitalistic activities in Nigeria. Meanwhile, three among the most popular and populous Pentecostal churches have been selected as case study churches to carry out the investigation. Additionally, general observation on the capitalistic activities of all Pentecostal churches in Nigeria is in perspective along with the three selected churches. Also, noteworthy is the necessity and value-added advantage of chapter four; an exercise which covered for lack of access to robust insider information due to closed system policy in most Pentecostal churches in Nigeria. In chapter four, the literature and media reports on the selected case study churches were discussed. In doing so, a background of the churches and their leaders in terms of history, leadership style, lifestyle, businesses, and theology were delineated. Chapter four reports gathered that there are strong pieces of evidence of capitalistic activities with abounding socio-moral effects among the Neo-Pentecostals, particularly among the classical and contemporary groups. Correspondingly, using past and present staff or insider information via interviews, this chapter intends to validate the claims in chapter four and to further put a searchlight on certain capitalistic practices before a final evaluation in chapter six. At the end of this chapter, it should be clear whether some Pentecostal churches and their leaders in Nigeria are agencies of capitalism or not.

Furthermore, in accordance with the qualitative research model as mentioned in chapter one subsection 1.6.1, which requires a limited number of interviewees, fourteen (14) Christian leaders were interviewed. Four (4) interviewees represented the Lifaworld Church (LFC), three (3) interviewees represented Paholag Church (PHC) and two (2) interviewees represented Daystar Christian Centre (DCC). Also, one (1) interviewee represented both the LFC and PHC. This brings the number of core case study churches interviewees to ten (10). Among the ten, four (4) are currently serving in the case study churches, the other six (6) served these selected churches for considerable years before resigning. While they pleaded for anonymity, they committed to giving information based on absolute truth and integrity as it concerns their experiences while in the system without any personal bias or sentiment. To strengthen the fieldwork result through quality research, four (4) other Christian leaders who

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represent the umbrella body of the Pentecostal Fellowship of Nigeria (PFN), the Christian Association of Nigeria (CAN) and the Nigerian Pentecostal churches in the diaspora were selected and interviewed. All these Christian leaders remain active and committed as frontline leaders of the umbrella bodies in Nigeria and abroad. Their knowledge of what transpires in the LFC, PHC, DCC and arising socio-moral issues among the Neo-Pentecostals in Nigeria increased the value of research information obtained in the field. With ethical clearance, all the interviewees have voluntarily given sincere and useful information necessary to gauge, evaluate and critique the capitalistic tendencies or practices among the Neo-Pentecostals in Nigeria. Based on qualitative research model as mentioned in chapter one subsection 1.6.1, the samples and the numbers in the interviews are adequate to provide very fair deductions and conclusions. With the closed system of the Pentecostal churches in Nigeria, having both currently serving and outgone staff of the churches in question gives this research the balance of providing fair and adequate deductions.

Subsequently, ten (10) cardinal questions bordering on socio-moral matters were put forward. Such matters include accountability and transparency, the morality of fundraising styles, clergies' accumulation of wealth, branch ownership and staff welfare, church commercialisation, church and money politics, education policy, church ownership and inheritance, social transformational engagements, and paradigm approach to Pentecostalism in Nigeria. Additionally, a wider spectrum was engaged with regards to the locations of the interviews. Three countries and five locations were covered. Irrespective of the countries, all the interviewees have robust experience regarding the Pentecostal setting in Nigeria. Also, it is important to state that anonymity is the ethical approach with regards to the interviewees' identity. To this end, their names have been coded as outlined in the next sub-section.

5.1 - Interviewees: profiles, denominations, and coded identity descriptions

The quality of people interviewed matters to robust information obtained on the field. To proof the quality of the interviewees, underlisted are their profiles as obtained directly from the interviewees.

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S/N	Time	Code Id.	Location	Genre	Experience
1	1:30Mins	**FOPSA**	Pretoria S/Africa	**LFC**	12 years in the LFC as Provincial Pastor
2	1:40Mins	**JOPSA**	Pretoria S/Africa	**LFC**	5 years in LFC as Missionary in the Central Africa Republic.
3	60Mins.	**ULOSA**	Maiduguri Nigeria	**LFC**	7years in Lifaworld Church
4	1:37Mins	**JEROCK**	Abuja Nigeria	**PHC**	21Years in Ministry. 5 years Staff of PHC
5	1:30Mins	**JAROCK**	Abuja Nigeria	**LFC/ PHC**	10 years in PHC as Minister and 10 Years in Lifaworld Church
6	1:10Mins	**CIROCK**	Abuja Nigeria	**PHC**	18 years in Pastoral Ministry.
7	30Mins	**IMROCK**	Kaduna Nigeria	**PHC**	9 years in PHC Ministry.
8	1:20Mins	**STAROON**	Lagos Nigeria	**DCC**	24 years in Ministry. 12 years as Administrator at DCC
9	1:20Mins	**STARSOK**	Lagos Nigeria	**DCC**	19 years in Ministry. 8 years as Administrator of DCC
10	60Mins.	**SEGSA**	Pretoria S/Africa	**LFC**	15years in Ministry
11	1:58Mins	**CHUDAP**	Jos Nigeria	**PFN and CAN**	42 years in Ministry. PFN & CAN Secretary (2States)
12	1:30Mins	**YAPP**	Jos Nigeria	**CAN**	30 years in Ministry P.F.N & C.A.N National Council member
13	1:35Mins	**DAPSA**	Pretoria S/Africa	**NPASA**	30 years in Ministry. Chairman NPASA.
14	45 Mins	**OLAUK**	United Kingdom	**PFN**	Financial Consultant. 17 years as a Pentecostal leader

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5.2 – Field Research interview questions and responses

There are ten (10) questions framed with a few subsections in bullet points. Each question deals with a specific socio-moral issue that can identify capitalistic activities among the Neo-Pentecostals in Nigeria especially the three selected case study churches. Furthermore, the questions through interviews have been conducted and transcribed. The transcriptions are documented in the annexures -1 while the research final analysis table has been documented in Annexures - 2. However, the responses of the interviewees as it relates to capitalistic activities have been summarised, analysed, and interpreted to establish findings in the following subsections.

5.2.1 - Questions on styles of fundraising: On the 9th of September 2019, Banks & Miller reported on 'Religion News' that Benny Hinn, the American televangelist, renounced money-focused gospel when he declared: 'I'm sorry to say that prosperity has gone a little crazy, and I'm correcting my theology. I think it is an offence to the Lord; it is an offence to say, "Give a thousand dollars", I think it is an offence to the Holy Spirit to place a price on the gospel. I am done with it. I will never again ask you to give a thousand or whatever amounts because I think the Holy Ghost is just fed up with it' (Banks and Miller, 2019).

- We have also seen this among the Nigerian Pentecostal preachers as a fundraising strategy in different meetings (see Udodoing, 2018; Ijeoma, 2018 and Odunayo, 2018). What do you think about this style of fundraising in Nigeria particularly its theological, social, and moral implications?

5.2.1.1 – Responses on fundraising styles: The question above bothers on how Pentecostal Christian leaders raise funds across the globe, especially in Nigeria. The whole idea is to confirm if the fundraising approach is more of a manipulative and commercial approach or a missional, moral, and sincere approach. The next few paragraphs contain the summaries of the interviewees' responses and opinion on this first question.

The implication of FOPSA's opinion on fundraising as it concerns the LFC is that the church makes giving a condition for salvation. healing and blessings. This then implies that the fundraising style is synonymous to the trade by barter business principle where salvation, healing and other blessings are traded for money. According to FOPSA, this style is not only

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immoral but also capitalistic as obtainable in the shrewd business world. Also, JOPSA stated that Bishop Olowonla's claim to be the highest giver is very untrue. JOPSA claimed that such a statement is tailored to scam the congregants. JOPSA drew the researcher's attention to the fact that manipulative and exploitative fundraising is not only done through the microphone on the pulpit but also a direct deduction of 30% from staff and associates' monthly salaries without consent. Such an act is part of the socio-morally bankrupt fundraising system of the LFC. JOPSA asserted that it is more unfortunate that Olowonla raises money from the church pulpit for personal businesses like the Dominion airline, Dominion Publishing House, and others. This action is tantamount to larceny and criminal conversion in law and it cannot be said to be socio-morally correct. It is not only criminal and morally wrong but also a shrewd unethical business practice. ULOSA held that in as much as there are many cases of abuse on Church fundraising, nevertheless, the concept is biblical dating back from Acts of the Apostles. In other words, he agreed that the concept is biblical but the approach by many Neo-Pentecostals may be unethical. Likewise, SEGSA held that Benny Hinn's confession implies that he followed the bandwagon without conviction or the leading of the Holy Spirit when raising funds. He then proposed that for his confession to be valid, Benny Hinn needs to make restitution by refunding all the monies he acquired through this dubious means. In SEGSA's words 'I do agree that many pastors have gone overboard in the name of fundraising, but we must also be very careful when we analyse spiritual matters with worldly lenses. In the final analysis, SEGSA held that determining the right or wrong pattern of fundraising should never be about style but rather the fruits of the spirit and if anyone raises funds in a scriptural way, we must give him or her all the benefits of the doubt until a confession like that of Benny Hinn is made.

Interview with JEROCK revealed some socio-moral lacuna in the LFC and PHC. He alleged that the practice of 'borrow and sow' does exist in the LFC and PHC. Consequently, members are encouraged to take a loan and sow as a seed if they do not have the funds readily available. JEROCK then introduced a theological question that where did we ever see Jesus raise $1000? JEROCK went ahead to assert that there is no scriptural backing for these fund-raising practices. He gave an example using Mike Murdock who raised $1000 in a PHC conference. He then concluded that socially speaking, Jesus did not exploit the poor or extort the weak. The gospel came to strengthen the weak, not to take from the weak. Correspondingly, fundraising is allowed in the business world to raise business capital. In fact, some people specialise in raising funds for project and businesses in the enterprise

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world. IMROCK is a full time currently serving pastor with PHC. He agreed that fundraising styles are immoral and unbiblical among the Neo-Pentecostals. In his opinion, Pentecostal churches have made fundraising a priority. Fundraising has been presented as though those who do not give will go to hellfire. In his words 'congregants have been brainwashed. Although the gospel has been portrayed in a bad light the bible standard is cheerful giving, not forceful giving as practised today'.

JAROCK a former Minister at PHC and currently a minister in the LFC added his voice to the opinion of JEROCK as he interpreted the fundraising pattern of the LFC and PHC as 'gambling'. JAROCK claimed that these churches swindle vulnerable and desperate members with 'giving and getting'. He compared the practice with the Nigerian NairaBet gambling business, a type of casino gambling or a money-making machine for profit-making in business. By interpretation, the fundraising styles called 'borrow and sow' and 'give and get' are in the same class with the casino or gambling business. JAROCK also added another example using the pastor's appreciation service in PHC as another way of raising funds. He alleged that Staff and church voluntary workers are extorted through the culture of annual compulsory donation to buy gifts for the G.O. in the name of Pastors Appreciation Sunday. JAROCK claimed from personal experience that it is a must for branch Pastors, workers, and departments to contribute from all branches towards the G.O's 'appreciation day'. Relating it to the capitalists' enterprise, the capitalists' business world dividends on investments are shared at the end of the year. Likewise, Pastor's appreciation service is one of those days where the return on investment comes in cash, lands, cars, and other material things to the G.O and other associate pastors alike. Furthermore, in OLAUK's opinion, psychology is used to draw these cash and material things from the congregants. As it is in the capitalist business pattern, psychology is used to advertise and convince people to patronise products. There is no difference between the business world and these Pentecostal churches' approach to fundraising and profit accumulation. In the interview with CIROCK, he held that giving is not wrong but when it becomes compulsory, exploitative, and manipulative then it becomes wrong. However, he observed that Pentecostalism is fast becoming a capitalist movement, where leaders are trying to build their kingdoms rather than the kingdom of Christ. For SEGSA, Christians must be defined by Christ and not by the worldly standard of prosperity. Prosperity and material possessions have taken centre stage in most ministries, but this is not the Gospel.

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In an interview with STAROON, a former administrator of DCC who still serves as a pastor in the church held that most of the fundraising styles among the Neo-Pentecostals are unethical and manipulative. In his words, 'the Nigerian Pentecostal leaders copied these practices from the American Pentecostals hook, line, and sinker thereby stirred off the tangent. STAROON noted that Sam Adeyemi believes such fundraising style is not scriptural therefore it is not allowed in DCC. He then rolled out the giving style of DCC. In his words 'in DCC we believe there is a principle that guides giving. The people must not be forced or manipulated. We do a non-capitalistic fund-raising style'. Another current serving associate of Sam Adeyemi tagged STARSOK in this interview, attributed the unethical fundraising culture to 'beliefs and behaviours'. He claimed that the fundamental belief of DCC goes against compelling people to give. Furthermore, STARSOK stated that the research conducted by DCC around Lagos metropolis led to a policy that nobody should be compelled to give under any duress in the church. Both STAROON and STARSOK held that DCC as a paradigm Pentecostal church forbids the tradition of manipulative fundraising and thus is exonerated from the socio-moral issues attached.

With regards to the opinion of other Pentecostal leaders aside from the LFC, PHC and DCC, CHUDAP called the prevailing unethical fundraising practices a hoax because it is associated with emotional motivation and manipulation. In his opinion using a fraudulent unbiblical approach to raise funds is immoral and evil. He opined that the same fraudulent, emotional, or psychological motivation is used to raise funds in business sales. YAPP added that Pentecostalism in Nigeria focused on wrong prosperity theology and therefore made unethical fundraising a lifestyle. In the capitalistic business space, there are ethical and unethical investments. He concluded that unethical fundraising styles are questionable. DAPSA added that lying commercial elements have become more visible in the raising of funds in the Pentecostal churches. In his words 'these are charismatic and eloquent Pentecostal leaders who can move congregants to believe a lie. Fundraising among most Neo-Pentecostals is very capitalistic. This prosperity gospel has been so commercialised'. OLAUK the last interviewee concluded that the fundamental of business is that it is an enterprise set up with a for-profit motive. He alleged that the Pentecostal churches today use psychology to raise funds. Therefore, using psychology to raise funds is like doing business.

The literature and media investigation in chapter four seems to agree with most of the opinions of the interviewees in this chapter. Chapter four subsection 4.2.3.2 speaks about the

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commercialisation and deification of prosperity objects: a strategy of extracting funds from the congregants in the LFC. Likewise, subsection 4.2.3.3 speaks of psychological indoctrination and manipulation. Additionally, the theology of tithe and offering in the LFC and PHC as delineated in chapter four subsections 4.2.3, 4.3.3, 4.3.3.1 and 4.3.3. suggests there are existing alternative motives in line with capitalistic activities. On the order hand, the interviewees of DCC brought forward a variance; a piece of information which shows that the paradigm Pentecostal churches do not support socio-morally abnormal fundraising styles. Summarily, due to the corresponding pieces of evidence between the field interviewees and literature and media investigation, it is logically permissible to infer that fundraising styles among the Neo-Pentecostals in Nigeria are synonymous to the practices in the capitalist business world. Noteworthy is the unethical culture of 'borrow and sow'. Loan acquisition is prevalent in the capitalist business world. It could be inferred then that obtaining a loan to sow a seed in order to receive returns on the seed through miracles, healings and material things is similar to investing loans in business for profit-making. Consequently, this practice is socio-morally and theologically incorrect. Also, the desperation of the Pentecostal fundraisers on the pulpit is an aberration to the missional gospel. Correspondingly, selling deified objects as though they are drugs needed for healings and miracles is like a profit-making venture. Thus, it can be concluded that there are agents of capitalism among the Neo-Pentecostals in Nigeria with regards to fundraising styles.

5.2.2 - Questions on the gap between the wealthy churches in developed nations and the world's wealthiest pastors in the headquarters of poverty in the world.

Sammy (2013) on August 12th, 2013 in his report on 'The richest world money' explained that the richest churches in the universe are in the western world. They include Catholic, Latter-day Saints, Anglican and the Episcopals. Another report from Jide Adedoye (2013) on Infopedia listed the same churches as seen in Sammy's report but added that the richest Pastors in the world are in the Pentecostal churches and five (5) of these are Nigerian Pastors (cf Italoye, 2019).

- What do you think is the cause of this 'huge gap' between rich churches, with majority comfortable middle-class nationalities in the West and very wealthy African Pentecostal pastors located in poor countries like Nigeria which was recently named the poverty capital of the world?

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- What would you say about their financial capacity and impact in a financially and socially dilapidating country? Will you want to give a variance between them and Bill Gates or Tony Elumelus of Nigeria on social transformation?

- Recently, Daystar Christian Centre, pastored by Rev. Sam Adeyemi gave 10 million Naira (equivalent to USD 32,786) donation to United Nations High Commission for Refugee (UNHCR) as tweeted on the 2nd of April 2019 by UNHCR Nigeria (Taiwo, 2019, cf Adeogun, 2019). How would you compare his style of leadership in terms of social transformation to other Nigerian Pentecostal Pastors on the lists of wealthiest Pastors in the world?

5.2.2.2 -Responses on clergies' accumulation of wealth: This second research question above bothers on the accumulation of wealth by Nigerian Pentecostal clergies. Also, it bothers on the gap between these world's wealthiest Nigerian pastors in the world's headquarters of poverty, in relation to the poor state of their members and masses. The question seeks to investigate the causes of this gap, its connection with capitalistic practices and the moral justification for such a situation. The following paragraphs are the summary of the interviewees' opinions.

JAROCK alleged that manipulation and hypnosis are employed by the leaders of these Pentecostal churches to exploit members and acquire so much wealth to themselves. He alleged that Olowonla manipulates and hypnotises the people. He further sustained that the level of illiteracy in the country and the failure of government increased the people's poverty level and ultimately allowed the masses to become victims of prosperity enterprise gospel. Although the individual contribution of each member may be small, however, the church leaders use the law of turnover in economics to rake in millions and billions of naira. JOPSA agreed no less when he stated that 'the turnover tactic in the business world is what the LFC leadership applies using the church's numerical strength across the globe. Additionally, JOPSA alleged that all funds go into Bishop Olowonla's Ministries account instead of the LFC account. He then finalised that all funds and treasury are controlled by Olowonla's family. For ULOSA, there will always be a gap between the rich and the poor. ULOSA did not see any reason to critique the existence of the gap between the rich pastors and their poor congregants.

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JEROCK concluded that the causes of this gap between the rich pastors and members are selfishness and greed. In his words 'love and selfishness rule the world. The pastors gather for themselves from the weak and gullible masses.' He then interpreted that this practice is the same as what is obtainable in capitalism where individualism overrides communitarianism. In his final analysis, everything in business is about an individual just as the church is about the G.O.'s wealth acquisition. Furthermore, FOPSA alleged that as of 2002, Bishop Olowonla had six (6), vaults filled with foreign currencies at the headquarters known only to a few Pastors under oath. The funds are unknown to the church board members, Government or any accountability or finance agency. FOPSA also noted that 75% of all the offering raised in local and international missions is repatriated to the headquarters' vaults. This system is applicable in banks, gambling houses and money laundering. In OLAUK's opinion, Olowonla abuses his leadership position by using charismatic authority to demand the purchase of private jet from the congregants. Such action he claimed puts the church under the financial burden of maintenance. OLAUK opined these jets are unnecessary; the Pope and Queen of England use commercial planes, why not Pastors? More worrisome is the use of the missions' aircraft to run a private aviation business called Dominion airline.

On PHC's capitalistic activities CIROCK held that using associates, staff, and church members to build individuals wealth and empire is socio-morally unethical and unbiblical. In his words 'I left PHC because I could see the empire built right in front of me. Why must everything be about one person in an entire system? Why will all resources be channelled into making only one person great among all of us? No that is wrong! Pentecostal leaders are not trying to solve problems but to amass wealth, gain popularity, power, and influence.' He then concluded that such practice is about an individual or the CEO. In his words 'others are helping Royalton to build his business empire. This is the case in PHC. It is purely a business empire of one person.' Obviously, CIROCK's opinion sustained that capitalistic activities are operational in PHC. OLAUK then corroborated CROCK's position as he alleged that Royalton engages in abuse of power through financial misappropriation. In a one-on-one conversation with the London branch pastor of PHC, OLAUK gathered that Royalton took £500,000:00 of PHC London Branch building funds to buy a Phantom Rolls Royce and shipped it to Nigeria, while the London church struggles to build. In his final breakdown, OLAUK held that it was easy to carry out such an unethical act because Royalton functions

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as a CEO of a company rather than a pastor; he takes no order from anybody to spend the church money. If the money gathered in London was used by the G.O. in Lagos while the contributors at the local assembly-level have no say, then the pastor is an owner running a personal business. Although IMROCK agreed that the gospel has been twisted to a commercialised venture and the masses are exploited by the pastors, however, in a contrary opinion he held that churches like the LFC have done well to bridge the gap between the rich and the poor in Nigeria. He alleged that many churches are now engaging in corporate social responsibilities (CSR). As an example, he claimed PHC has equipped over a hundred schools in Lagos state with computer laboratories. As a result, Royalton was given an award by the Lagos state government. IMROCK also hailed the LFC for providing scholarships to students. He finally upheld that other ministries have also risen to that responsibility.

Correspondingly, STAROON's contribution touched on one of the causes of socio-morality bankrupt leadership system of exploitation and unaccountability that allows the Pentecostal leaders to act as unaccountable owners of churches. STAROON held that it is a cultural problem. In his words 'In the western world, churches are run by the community of believers. Even if the church belongs to one person, the BOT has a final say. Unfortunately, in most Nigerian Pentecostal churches' BOT members are puppets.' STAROON stressed that it is a cultural problem because in the traditional African (Nigerian) setting, you do not query or question the kings and chiefs, that is why the kings are called '***Kabi o osi'*** in Yoruba language meaning 'you are 'unquestionable'. In his analysis, assuming the 'Kabi o osi' status allowed the General Overseers to operate like unquestionable superhumans. Nevertheless, STAROON held firmly that DCC does not operate such a system of leadership. STAROON further stated that 'in DCC, the Senior Pastor, Rev. Sam Adeyemi submits to the BOT; they have the final say. Sometimes the BOT cancels certain expenses in the budget submitted by Sam Adeyemi'. In his final analysis, he stressed that 'accumulation of wealth thrives where the G.O. is the CEO and final authority, but in DCC the BOT which consists of professionals in finance, law, auditing etc, has the final say'. Correspondingly, STARSOK as the second DCC interviewee sustained the position of STAROON. He claimed that 'Our African culture supports individuals to have all the wealth while others wallow in abject penury. Again, our culture does not allow you to challenge the authority figure. Some Pastors carried this cultural background into the ministry, surrounding themselves with wealth, exalting themselves as Lords and putting everybody down'. In other words, wealth accumulation of Pentecostal Pastors is rooted in culture. STARSOK then submitted that the paradigm

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Pentecostal church like DCC seeks to change this narrative by calling for a cultural mind-shift. In his final analysis, he sustained that in DCC, authority is vested more in the BOT, not one person, so undue accumulation and ownership of church wealth are impossible.

Speaking about the Pentecostal churches in general, CHUDAP alleged that most Nigeran Pentecostal Pastors operate their churches like a Limited Liability Company (LLC) as though they were registered as such. They run the church as a personal business and use the church to acquire wealth for themselves. He maintained that the whole idea is to have security for themselves and their family. In his words, 'once the church is centred on an individual, then there is a personal interest'. YAPP agreed no less when he attested that supreme authority, money, and the entire church system is built around the Pentecostal pastors in Nigeria without checks and balances. In his words 'members and communities are unimportant, that is why they amass wealth for themselves. It is a personal enterprise for everything to be centred on one person and his benefit while others suffer'. Meanwhile, the interview with DAPSA suggested that the western churches are institutionalised where Pastors are accountable to structures, institutions, and communities, but the Nigerian concept of Pentecostalism is not based on institutions but the charisma of the leaders. The wealth of the church is not built institutionally but around the charismatic leader. In his words 'Pentecostal gospel carefully brought down the cross and replaced it with the charismatic leaders. Therefore, Pentecostal Capitalism in my definition is bringing down the cross and replacing it with the charismatic leaders' business interest'.

The summative account of the interviewees' reports is that certainly there are socio-moral abnormalities in the process by which Pentecostal Christian leaders accumulate wealth for themselves while the majority in the church and nation wallows in abject penury. The interviewees listed poverty, ignorance, selfishness and greed, lack of accountability on the part of the leaders and cultural impediments as the causes of the gap between the rich pastors and poor masses in Nigeria. Most importantly the summary connects with the literature and media accounts in Chapter four under the leadership and lifestyles of these leaders as seen in subsections 4.2.2.3, 4.2.2.4, 4.3.2.3, 4.3.2.4, 4.4.2.3 and 4.4.2.4. The corresponding evidence showed that individualism is the core principle that drives the wealth gap. The authoritarian leadership styles of these church heads motivated by the cultural philosophy of unquestionability of leaders allow them to operate the church entities as owners and not pastors. They operate just like the CEO in the capitalist business world. It then suffices to

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conclude that this second research question has an outcome which suggests that the LFC, PHC and many other Pentecostal churches operate as agencies of capitalism in Nigeria. However, the leadership and lifestyle of the DCC leader and the supremacy of the BOT suggest that not all Pentecostal churches in Nigeria are focused on pastors' accumulation of wealth via exploitation of the masses.

5.2.3 - Questions on accountability and transparency

- Can you touch on the subject of spiritual authority doctrine of the Nigerian Neo-Pentecostals vis-a-vis accountability as may be required by the members who contribute money in the church?

- What do you think about government regulating churches based on financial open policy and labour laws in Nigeria? Do members have the right to know how churches' finances are managed? If yes, why? If no, kindly explain? How popular is accountability among the Nigerian Neo-Pentecostals?

5.2.3.1 – Responses on accountability and transparency: The third question as stated above addressed the issue of accountability, transparency and subsequently the system of control and authority in the church. The idea is to investigate whether the leaders of the Pentecostal churches in Nigeria are accountable to their members, associates, and BOT of the church. The outcome then revealed whether the churches are personal business entities or publicly owned body of Christ by all and sundry. Below are interviewees' responses.

From many years of experience with the LFC, FOPSA stated that the leadership of the church is unaccountable and unchallengeable. In her words 'Olowonla runs a one-man enterprise style of leadership'. Likewise, in all the years of JOPSA as senior pastor in the LFC, there was never any annual general meeting where financial statements or budgets were laid before the pastors and associates. In JOSPA's words 'the Lifaworld Church runs a zero-transparency system'. He claimed that the reporting system only goes from the bottom to the top. In another statement, he alleged that 'only Olowonla and perhaps his account team have access to the funds generated and expended'. But contrary to JOPSA and FOPSA, ULOSA another LFC interviewees opined that contributions are voluntary. The Church is not designed to be accountable to members except in cases where the governmental structure permits, but mainstream independent Churches are not subjected to membership. This is not in any

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supporting lack of accountability or 'reckless' lifestyle. Accountability is as the leader of such an institution has set up. He then held that nothing is wrong with the government wanting to regulate Churches provided it is within the boundaries of the Law and especially the laws that establish the Church Act. Regulation might not necessarily mean 'control.'

IMROCK a currently serving clergy in PHC agreed that pioneers of ministry popularly called G.O maintain an 'Alpha and Omega' status in Nigerian Pentecostal churches which makes it difficult for members to demand accountability. He, therefore, called for 'Elders Board' or committees that should checkmate the excesses and spending of the G.O's in Nigeria. For him, they should be forced, even by the government, to submit themselves as G.O to accountability and scrutiny. In his words 'I have a problem with Pentecostal church leaders not being accountable in Nigeria…we lack accountability in Nigeria. This is a very big problem in Nigeria. Therefore, the government needs to forcefully regulate us.' Likewise, JEROCK held that accountability is one way in PHC; from the members and associates to the General Overseer. Moreover, JEROCK alleged that PHC uses the 'Spiritual Authority' and 'Loyalty and Disloyalty' training to silence all members and associates from questioning the wrong acts of the leaders. In his statement 'it is a total brainwash training. The training is synonymous to the practice of Machiavellian principles and as in the book "48 Laws of Power" by Robert Greene. It is pure spiritual manipulation. It is about the leader being accountable only to God and nobody else'. Juxtaposing this practice with capitalism in business practices, one-man business is where the CEO is unquestionable but demands the loyalty of everyone else. Likewise, the PHC principle of operation between the G.O and associates, staff and members is a boss and servants system, identical with business entity operations. However, SEGSA agreed that every position of leadership requires accountability and responsibility. The pastor is accountable first to God, to his family, church members, the government, the society at large and the universal body of Christ. Furthermore, SEGSA agreed that the government need to regulate churches as other religious entities, but the government must never interfere or usurp their roles. But in the context of Nigeria, the demand for the churches' accountability is tantamount to religious persecution from the government of the day. He, therefore, called for caution in the overdrive of the demand for accountability.

Concomitantly, JAROCK agreed with JEROCK with the notion that PHC operates a zero downward accountability system. In his words 'there was never a time that any meeting was

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called where the leader gave an account to us as leaders or members. Departments give monthly account to the Pastors, but the Pastors give no account. The branch Pastors give a financial report to the G.O., but the G.O is accountable to nobody'. In comparison, in the capitalist business world, the accounts are strictly maintained in secrecy. In the same vein, the Pentecostal leaders shroud all accounts in secrecy. In the capitalistic business world, only the CEO and the accounts office know about the finances; it is shrouded in secrecy. JAROCK then concluded that when members geared towards the demand for accountability, PHC leadership brought up the doctrine of 'Spiritual Authority' and Loyalty-Disloyalty to silence them'. Correspondingly, CIROCK who was part of the trainers of the spiritual authority class in PHC stated that 'the spiritual authority' has been the system used to try to manipulate the people to escape from accountability. It is very painful because the doctrine makes leaders unquestionable. PHC is chief among Pentecostal churches in the use of the spiritual authority doctrine in Nigeria.'. Thus, PHC leadership is not accountable to anyone.

Conversely, STAROON revealed that from the first year of DCC, 24 years ago to date, the church has been audited annually by an external auditor. The auditor is neither a member of the church nor a member of the BOT. As the former administrator of DCC, he authoritatively stated that DCC runs a structured and challengeable accounting system. In his honest opinion, he stated that 'Sam Adeyemi believes that we are not only accountable to God, but also members of the church'. Accordingly, STARSOK stated that 'our core value in DCC has an acronym called REAL; Righteousness, Excellence, Accountability and Love. Accountability is a big part of our culture. Our theology demands that everybody from Rev. Sam Adeyemi to the last member should be accountable'. He then added that DCC is a frontline member of Church Financial Accountability Association (CFAA); a body created by Christian leaders, accountants, lawyers, and auditors, to help Pentecostal churches develop an accountability culture in Nigeria. Also, as a former administrator of DCC STARSOK commented thus - 'In DCC, we do our audit and send the annual report to government agencies in charge. We also run the church on budget. The budget office submits the budget to the Financial Committee (no single Pastor is in that committee). The committee then passes it to the BOT. Financial Committee and BOT have the authority to challenge and disapprove the budget if perceived ambitious'.

Furthermore, regarding the Nigerian Pentecostal churches, in CHUDAP's forty-two years of experience in ministry, his analysis revealed that most Nigerian Neo-Pentecostals have left

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servant leadership. In servant leadership, there is accountability. In his words 'what we currently have is boss leadership that is not questionable or vulnerable It is indeed an authoritarian leadership and capitalism in the church. The account books are controlled by the Pastors because they employ the 'yes boss' kind of people'. Likewise, with YAPP's thirty (30) years' experience as a Pentecostal Christian leader in Africa, he held that 'these new Pentecostal churches do not give accounts. In YAPP's words 'You hear them say 'I am only accountable to God, if I fail, God will hold me responsible. Such theology of unaccountability based on spiritual authority should be stopped…How long will these Pastors keep manipulating the members? This practice is capitalistic'. DAPSA, another Pentecostal veteran with over thirty years' experience stated that most of the General Overseers (G.O.) are unquestionable and unaccountable to anyone but God according to the Pentecostal doctrine of spiritual authority. He then pontificated that if the Pastors are unquestionable by their spiritual authority doctrine, they have succeeded in giving false information about their authority. On a final note, OLAUK spoke his mind regarding African Pentecostal leadership and accountability. He stated that 'I have issues with Pentecostalism in Africa whereby whoever is leading the church claims to be above scrutiny; not accountable to anybody and tells the congregation they are only accountable to God…Evidence has shown that most of the privileged Pastoral positions are abused by 'Pastorpreneurs''.

Juxtaposing all the interviewees' information with the literature and media report in chapter four, it appears there is a connection which centres on the use of spiritual authority by the LFC and PHC to maintain an unquestionable status of leadership. As such, non-vulnerability and unaccountability of the clergies are sustained. More so the submissive theology of both the LFC and PHC in subsections 4.2.3 and 4.3.3 whereby the congregants, staff and associates are indoctrinated to believe that absolute submission to church leadership is a condition for wealth and blessing from God appears to be a strategy of ensuring that followership is quieted with regards to accountability. Likewise, the constitutional framework of the LFC as explained in subsection 4.2.3.3 in chapter four, which empowers the G.O to act in the capacity of BOT chairman, president, and founder, at the same stand as a pointer to the opinions of the interviewees. Also, the additional constitutional clause which made Olowonla the final authority in all affairs of the ministry portrays non-accountability and thus confirms the information given by all interviewees. The question then will be - if BOT members report to Bishop Olowonla, how can the church general overseer be checked or have his excesses regulated? Besides, the exclusion of all associate pastors at branch level from the trustees of

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PHC as stated in subsection 4.3.2.3, complements the information of the interviewees with regards the non-accountability style of the general overseer. In the end, both the literature, media and field interviews in chapters four and five provide pieces of evidence that the LFC, PHC and some other classical and contemporary Neo-Pentecostals operate as agencies of capitalism in the church with regards to accountability and transparency.

5.2.4 - Questions on Church ownership and staff welfare

- Can you share your experience on church branching system? Can you throw a bit of light on the financial structure of funds remittance to church headquarters, tithe, and ownership of the branch?

- How do you think the associate pastors and staff of churches and branches should be treated, particularly if the financial capacity of the church is robust enough to accommodate the ideal? Should church staff be paid based on government laws on wages or should they be treated as cheap labour?

- Aborisade (2017), on February 5th 2017 reported that leaders on the list of richest Pastors give terrible welfare packages to their staff and associates. Recently, Lifaworld Church announced that there are no more salaries for the Pastors. The slogan was "if God called you, he would pay you". What do you make of this welfare culture?

5.2.4.1 – Responses on Church ownership and staff welfare: Ownership and staff welfare remain key areas where the philosophy and practice of an organisation can be discovered. Therefore, the essence of this fourth question is to investigate the stakeholder-ship of Pentecostal churches and thereby discover whether they are privately owned or community-owned churches. In the end, it would be clear if the case study churches are under the control of agencies of capitalism or not. Below are interviewees' responses.

FOPSA, the first interviewee focused on human right abuses with regards to staff welfare as she alleged that there is a forceful deduction of 30% staff salary before payment without their consent. Also, she revealed that there is a system of forceful demand for contributions towards buying material gifts such as Jeep (SUV) for Bishop Olowonla. In her opinion,

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people should be allowed to make a willing donation towards birthday gifts. Besides, she claimed that the right of women and family of serving clergies and associates are not respected. As a personal experience, she stated that there are instant transfers of Pastors without any notification or family consideration. This leads to family losses. Also, Pastors' wives are not allowed to work. No respect for family, human dignity, and staff welfare. In FOPSA's words, 'a lot of Pastors' wives cried severally'. She also alleged that there is intentional enslavement of the branch Pastors. Citing an example, she claimed that personal gifts such as cars and lands given by members to branch pastors are retrieved by the headquarters. Additionally, she alleged deception and falsehood in the system. In her words 'Olowonla will announce a package for the outgoing Pastors to the church so that members can donate, afterwards, nothing will be given to the pastors. So, there is hypocrisy, falsehood, and deception in the system'. Sadly so, she alleged that there is no welfare or soft-landing package such as pension or gratuity for staff after resignation.

In JOPSA's opinion, staff and ministry associates are enslaved. In his words 'pastors are used as slave drivers in the LFC. The leadership of LFC makes sure the staff are financially starved so they can depend on the system continuously'. His information about resignation package tally's with FOPSA's story when he shared his departure experience from the LFC. He stated that 'I resigned with no pension, gratuity, or soft-landing funds; one was used as a slave driver to fulfil Olowonla's vision'. He added that as a policy staff salary is not determined by the local church committee which should have been ideal, rather Bishop Olowonla determines what every pastor is paid. Worthy of note is JOPSA's reference to the 'hire and fire' system operational in the LFC. In other words, staff and veteran pastors and associates are constantly laid off on the account of education rather than empower them academically. Immorality and injustice are evident in this practice because these staff members were laid off without any benefit after they had supported the Bishop to build and establish the LFC. As a witness of these events, JOPSA claimed that over three (3) among these Pastors committed suicide because of the shock of being sacked.

But contrary to FOPSA and JOPSA, ULOSA another LFC former pastor supported the remittance policy of the church. In his opinion, if a branch Pastor feels subjective, he should kindly exit the church. For him, remittances should be based on founding policies of the church and nothing else. On staff remuneration policy, ULOSA stated in his words that 'I was privileged to work with Lifaworld Church for seven years as a pastoral assistant,

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Lifaworld Church remains one of the highest paying Churches globally. However, there is a difference between full-time pastors and part-time pastors. As the mission expands, there became a need to have more volunteers which necessitated the setting up of the Part-Time pastoral structure which runs partly voluntarily. By way of critique, the claim of ULOSA is contestable as it may not be true that the LFC is one of the highest paying church organisations in the world. Although the focus of this research is not the comparison of church salary structure, however, if ULOSA's claim is to be held with the integrity of reality, the question then will be - how reasonable and fair is earning $130 with 30% upfront deduction monthly? Additionally, SEGSA did not see anything wrong with the current system of the Nigerian Pentecostal churches in terms of church branching, staffing and financial policy. He feels the churches should maintain their operational methods, however, pastors who are not comfortable with the system should quit. In his words 'If you serve in a church and you think something has not been rightly done, then you need to re-evaluate your stay there. I also advise pastors to be bi-vocational or to be tentmakers to reduce the burden on their churches. The Churches should not be compelled to pay salaries base on government laws on wages because it is a voluntary service and, in most cases, there are no contracts'. He then concluded that there is no rope tied to anybody's neck to stay at the Lifaworld Church. There are many other churches such people can serve.

JEROCK focused more on ownership in his interview. Information from him revealed that the branches of the LFC and PHC are operated as money raking centres rather than missional branches. In his own words, 'the branch system has nothing to do with making disciples but financial profit. If funds go from branches to the rich headquarters, then we must question the theology of the branch system; what is the morality of taking from the 'less haves' or 'have nots' to 'more haves?' In PHC, associates and staff are used as objects to fulfil Pastor Royalton's dream'. He then looked at the practices of LFC and PHC in the light of a theological model and thus concluded that these churches are run on purely business model, not the Model of Christ with regards to missions. In another instance, he briefly touched on welfare as he stated that 'the fundamental thing in welfare is love. The opposite of love is not hatred, but selfishness and it boils down to greed. Poor staff welfare emanates from the greedy nature of the leader. In comparison with the capitalist business world, greedy CEOs make little or no provision for good staff packages. JARCOK followed up on JEROCK with the notion that branch pastors are greeted with inhumane treatment. In his words 'Pastors are sent to start branches without salaries. I left PHC when I discovered that the church does not

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care about members' welfare. When a person runs the church as a business, it makes him inhuman; he cares less about what others around go through'.

Contrarily, CIROCK hailed the branch of PHC where he served before his resignation as second to none concerning good staff welfare package. He also praised the PHC policy of repatriating only 10% of monthly income from all branches as against other Pentecostal churches that take over 70% of their branches monthly income. He then concluded that PHC is minimally capitalistic in remittances compared to the LFC and other Pentecostal churches. However, CIROCK revealed that struggling branches are not supported. Expectedly the pool of remittances sent to the headquarters should have been used to support struggling branches and their pastors. In general, CIROCK held that the branch system as it is right now, is running on a capitalist business strategy. In his words 'General Overseers are just spreading out their tentacles so they can draw in more funds from far and wide to the centre. Money does not go from top to bottom, even if the branches are struggling headquarters take no responsibility'. Likewise, IMROCK alleged that the branch system of the Pentecostal churches in Nigeria is for profit-making rather than missions. He disagreed with the culture of sending the bulk of the monthly income of a branch as remittance to the headquarters while the branch associate pastors are suffering. While he hailed PHC for the good associate and staff remuneration at the headquarters, he did not address the same at the branch level. Juxtaposing his opinion with CIROCK opinion on struggling branches, it appears there is a problem of selective staff welfare in PHC. From CIROCK and IMROCK's report, it seems staff at the headquarters are well treated whereas those in struggling branches are not. By implication, there is no specific staff welfare structure for all branches in the church system.

STAROON maintained that staff welfare is part of God's economy. Using James 5:4, he sustained that he is not in agreement with paying staff poorly particularly when the church can afford it. STAROON further touched on church ownership. In his own words, he stated that 'we do not do branches in DCC. Pastors are trained and supported to start an independent work. Branching in church work is just to make more money for the General Overseer, period. It is a business and franchise'. Correspondingly, STARSOK said there is no excuse for taking all the funds to the headquarters without paying attention to the take-home of labouring Pastors. Many branch Pastors feel used by their general overseers'. With a focus on DCC, he sustained that the church runs on a structured salary scale and staff welfare. Besides,

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DCC does not run a branch system and therefore does not need funds repatriated to the headquarters.

Speaking about the Neo-Pentecostals in general, CHUDAP stated that 'it is selfishness and greed that makes General Overseers, grab all the blessings and allow their associates to suffer; this is man's inhumanity to man…Pastors are opening branches as a personal franchise to enrich themselves. This is pure capitalism'. As a CAN and PFN executive over the years, YAPP stated that he has raised an opinion severally for regional leadership rather than one central leadership… In his opinion, there is always corruption, nepotism, and tribalism at the centre. In DAPSA's words 'the principle of churches sending money to the headquarters is completely unbiblical. I have not seen that in the bible…That system looks like venture capitalism or profit-making venture'. He then concluded that it is lack of sharing spirit makes G.O.s starve their associates. The last interviewee, OLAUK agreed no less with the opinion that Pentecostal churches are exploiting associate Pastors and staff. In his words 'this does not happen in the Pentecostal churches outside of Africa because they have governing structures in place…In a one-man business, there is no governing structure that provides welfarism for all. It is about the owner'.

5.2.5 - Questions on Church as a business venture

- Some people alleged that the church has become a business for the clergies in Nigeria. Do you agree? If yes why, if not why? What is your opinion about the popular 'give and receive or miracle money' strategy among the Neo-Pentecostals?

5.2.5.1 – Responses on the commercialization of the church: The fifth question above aimed to investigate the operational model of the church whether it is still missional or now entrepreneurial. The idea is to hear the interviewees perspectives on the commercialisation of the gospel among the selected churches and Nigerian Pentecostal churches in general. The goal is to discover whether the Nigerian Pentecostal churches are led by entrepreneurial agencies of capitalism on the pulpit. Below are the summaries of the interviewees' responses.

The first interviewee, FOPSA passionately spoke about the alarming rate at which the gospel is changing from a missional agency to an enterprise in Nigeria and indeed the entire globe. Giving examples FOPSA alleged that the African Gospel Invasion Project (AGIP) of the LFC is being used to carry out money laundering. In the ideal sense, the missional purpose of

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AGIP was to spread the gospel, but the same project is used to move foreign currencies to Nigeria. FOPSA then cited the case of Kenya. In her words 'The LFC money laundering activities is the reason why Nigerians now need a visa to enter Kenya under strict immigration supervision. The then Pastor of the LFC Kenya was caught moving huge sums of foreign currency from Kenya to Nigeria. So, the government of Kenya evoked strict immigration laws against Nigerians. The church is not missional, but it is a business so to speak. It is a system of capitalism'. FOPSA further revealed that some of the LFC were closed, not because they lacked members, but because they were not bringing in enough monthly income to the headquarters. JOPSA concurred with FOPSA but revealed another perspective. In his words 'all the businesses in LFC started with members contributions, but today they are all under Bishop Olowonla Ministries International and not the LFC. Everything is currently controlled by Olowonla and family. There is no doubt about it that the church has become the greatest business in Africa. The LFC has been at the forefront of driving the church into the practice of capitalism'. Likewise, JAROCK a current serving minister corroborated JOSPA and FOPSA as he alleged that the LFC, PHC and many other Pentecostal churches have become the place of money laundering collaboratively engaged by politicians and pastors. In his words 'corrupt civil servants and politicians are major clients of Pastors'. But ULOSA disagreed with the opinions of FOPSA, JOPSA and JAROCK. He held that there is nothing like' give and get miracle' practice among the Neo-Pentecostals. In his words, he maintained that 'I will not assume that all Churches operate the "give and receive" miracle pattern. If I say so, then I am agreeing to take sides with a jungle justice against the Church. Hence, I do not agree'.

Furthermore, JEROCK wondered why the cash flows from the needy people and churches to the established and very rich headquarters. He, therefore, stated that 'taking from the weak to increase the strong headquarters, is like extorting the widow's mite of the 'less haves'. In his words, he concluded that 'I will boldly suggest that these Nigerian Pentecostal Pastors are capitalists, they are not missionaries'. CIROCK also agreed that commercialisation of the gospel is a long-standing trend among the Neo-Pentecostals in Nigeria. Afterwards, he condemned the act. In his words 'running the church as a business is unethical and not acceptable, but it appears that is what is happening now; people run the church as their own business. Today, businessmen in the world see Pastors as their colleagues in business, but that is sad'. In agreement IMROCK, a currently serving pastor with PHC takes responsibility for what is going on in the church. In his opinion, Pentecostalism in Nigeria, of which he is a

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part under PHC, has turned the gospel to merchandise. He then gave an example with a scenario where a pastor charges consultancy fees before counselling or praying for people. Meanwhile, SEGSA took a different approach. He sustained that whilst there are "churches" who engage in 'abracadabra' to steal from people, he decided not to label the churches collectively. In his words 'anywhere you find humans, there will always be fake. There are many fake doctors but has that made us label hospitals as bad in the collective sense?' Meanwhile, STAROON and STARSOK outrightly spoke against the commercialisation of the church but lauded the position of DCC on the issue. STARSOK stated that 'the church is becoming a business because mammon is very strong especially among the Neo-Pentecostals. This is not obtainable in Daystar. DCC registered the business aspect of the church as a limited liability company and thus pay tax on the business.' Overall, they both attested that DCC does not believe in Church commercialisation.

CHUDAP, as a past and present PFN executive in Nigeria regretfully stated that the Pentecostal churches in Nigeria have become limited liability companies (LLC). Corroborating JAROCK's report CHUDAP also alleged that 'it is unfortunate, the Government can do nothing about it because politicians use the church for money laundering; they are partners in crime. These churches are purely business entities.' YAPP's opinion on the Neo-Pentecostals in Nigeria suggests activities of larceny and criminal conversion. He stated that 'These Pentecostal pastors 're-invest church money into personal businesses at home and abroad… this is purely an unethical business practice'. DAPSA went more specific on sales and marketing as part of the commercialisation activities of the Neo-Pentecostals. In his words 'we see several people who have commercialised the gospel including the sale of miracle water, anointing oil, miracle bangles and handkerchiefs. All those commercialised aspects should be taxable. Beside tithe and offering, all sales done by the churches represent buying and selling. This is a business and should attract tax payment'. OLAUK who is a financial consultant analysed the practice of the Pentecostal churches thus - 'Pentecostal churches run on the principle of merchandising. The church is commercialised… Merchandising runs on capitalistic business principles.'

In retrospective, if FOPSA's revelation is anything to go by, then the LFC branch model can be called a franchise; an entrepreneurial business model used to expand businesses across cities and nations. For example, KFC, Shoprite, and Stanbic Bank are South African businesses with branches and franchises in Nigeria. As businesses expand for greater profits

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so also the LFC expands on the principle of greater profit through money laundering or funds repatriation to the headquarters. Correspondingly, in the capitalist's business world, non-profiting branches are closed. If the LFC closes franchises on the grounds of low monthly remittances as alleged by FOPSA, then it suffices to conclude that the LFC runs on an enterprise or commercial model rather than a missional model.

Additionally, loudest among all the interviewees is the practice of money laundering in alliance with the political class, followed by larceny and criminal conversion and finally sales and marketing. In correspondence, the literature, and media investigation in chapter four revealed similar information with most of the interviewees' opinion. For example, chapter four subsection 4.2.2.2 profiled the constitutional mandate of the LFC which suggest that the church is structured ideologically as a business entity. Likewise, the conglomerate of businesses outlined and explained in the same subsection 4.2.2.2 shows that the LFC is fully in business. Correspondingly, the theology of 'give and get' in chapter four and the remittance styles which permit repatriation of funds to the G.O in this chapter both suggest that the LFC and PHC are involved in franchise structures of expanding business and increasing wealth through monthly turn-over. Lastly, with the style of leadership documented in chapter four as practised by both the LFC and PHC, it may be permissible to infer that the alleged larceny and criminal conversion by some of the interviewees are valid and true. In the final analysis, the reports both in chapter four and five validate the fact that some Nigerian Pentecostal churches are commercial agents of capitalism who have exchanged the missional model of the church with an enterprise model of the capitalistic business world.

5.2.6 - Questions on money and election matters

- In the last presidential election in Nigeria, Pentecostal Christian leaders out-rightly instructed their members to vote Atiku Abubakar. Unfortunately, he did not win. What do you make of that scenario given the financial and demographic influence of Pentecostal churches in Nigeria?

- In 2015, the then governor of Rivers State (Mr Rotimi Amaechi) alleged that Christian leaders, mostly the Neo-Pentecostals, got over 6 billion Naira (equivalent to USD 30.61 million) from the presidency of Goodluck Jonathan as a motivation for re-election (see Adebayo, 2015). What will you make out of this story in terms of

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Pentecostal leaders' role on accountability of public funds and taxpayers' money? How does this add up to social transformation and nation-building?

5.2.6.1 – Responses on Church, money, and politics: Question five necessitated the framing of question six. This is so because question six stands to confirm the elitist alliances between the pastors and the politicians. With the loudness of money laundering orchestrated by politician and pastors' business relationship, this question was raised as an attempt to confirm such. In the end, it would have been very clear that indeed a capitalist movement which increases the oppression of the masses has Pentecostal Christian leaders as part of the entire socio-morally bankrupt practice. Below are the interviewees' opinions.

On the alleged involvement of Olowonla in politics, FOPSA held that the LFC members are manipulated and thus a preferred political candidate was imposed on them during the presidential election in Nigeria. The motive behind Olowonla's support for a specific candidate was the evasion of aviation tax. Consequently, it was a personal interest motivated action. JOPSA narrated a specific story as an insider that the LFC leadership accommodates and encourages corrupt government officials within the church. In his words 'a government official stole a huge amount of money and brought 200 million Naira to the LFC. Eventually, when the anti-graft agency investigated him, he said part of the money went to the LFC. When confronted for a refund of the stolen funds Olowonla declined. He said his job is to collect tithe offering from the people, but not to know the source or make refund'. Also, JEROCK pointed out that fake election prophecies are the medium of manipulating the congregants and electorates by Olowonla. JEROCK alleged that Olowonla may have been to declare that God chose Atiku Abubakar to be president. JEROCK'S further alleged that 'during the campaigns and political meetings Bishop Olowonla was sighted in the company of Atiku Abubakar at Hilton Hotel, Abuja. However, JEROCK did not comment on PHC on election matters.

But ULOSA held that the church has a right to choose a presidential candidate. He went ahead to state that 'because of the unreliable political data especially around Nigeria politics, it is difficult to prove the claim of Rotimi Amaechi'. In other words, he did not agree with the allegation of election bribery perpetrated by the church during the elections. Likewise, SEGSA agreed that pastors are part of the society and they have the right to use their influence to direct those under them for political purposes. More so there is no record that

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they put a gun on anybody's head to vote for their political candidate**.** On Rotimi Amaechi's allegation, SEGSA agreed with ULOSA as he claimed in his words that 'I do not trust the words of any politician (especially in Nigeria). If true, did we bother to find out in what context the money was given? Religious leaders are very close to the community and are often the first line of consultation on community and even security matters. For example, Muslim leaders have been receiving billions from the government as part of support to fight against extremism particularly the Boko haram in the north yet there is no scrutiny'

Furthermore, using Donald Trump and the American experience, IMROCK held that there is nothing wrong with the church having a political candidate, but everything is wrong with the church accepting bribes from the politicians to impose their candidacy on the congregants and electorates. In IMROCK's opinion, he maintained that such culture would deny the church the authority to speak truth to power. STAROON held that the church is voluntary and so members are not under compulsion to obey the political dictates or direction of the Pastors from the pulpit. If the pastors' instructions are contrary to the word of God, the members should imitate the Berean Christians. In STARSOK's words, 'Christian leaders accept money from politicians and lie to the congregation that God told them who to vote for and who will win and therefore compel members to vote their candidate. When such a politician loses the election, the lies become evident. It is an embarrassment to the body of Christ. In DCC we have returned cash donations given to our church choir by politicians and government officials for singing in government functions. Why? because nobody knows what is written in books. So, in DCC we avoid anything that will make politicians use us to steal money from government coffers.'

CHUDAP claimed that Olowonla has more private jets and universities than Atiku the presidential candidate thus he stated that 'I cannot understand the purpose and level his greed'. In his words, CHUDAP confirmed that the media report that accused the churches of the collection of N6 billion from the politicians was not far from the truth. He claimed that the whistle-blower was in his house and confessed to him, however, he only blew the whistle because he was cheated in the sharing formula. YAPP stated that in Nigeria, politics is dividing the church because of the political campaign mobilisation funds…If the political fund is creating a crisis, then the money is at the centre of interest'. DAPSA concurred that the pastors and politicians' electoral alliance is informed by greed. In his words 'when Christian leaders file behind corrupt political leaders, then they may be birds of the same

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feather. The interest is money inflated by greed'. In his own words OLAUK, the last interviewee stated that 'the churches are now so strong that they formed an elitist alliance. They are now working together to further oppress the people…The political and religious leaders are now in cooperation in oppressing the people'.

Correspondingly, the literature and media report in chapter four section 4.2.2.2 revealed that aviation tax was a major reason Olowonla used the church's missional private jet to run an aviation industry. This information corroborates the claims of FOPSA where she alleged that evasion of aviation tax was Olowonla's interest in the presidential election. In connection with capitalistic practices, most of the interviewees revealed that money is the interest of the church in supporting and imposing electoral candidates on the congregants and the masses. Different allegations on lies, bribery, tax evasion and public prophecies in favour of pastors' preferred candidates show that indeed there is an elitist alliance as obtained in question five. Thus, the information on corrupt political practices in question six corresponds with the interviewees' claims in question five. In the end, profit or money is perceived to be at the centre of the alliance. Consequently, if profit is the goal of a business capitalist, it suffices to argue that the leadership of some Pentecostal churches, like the LFC, are agencies of capitalism on the pulpit who put their profit and interest first. On a different note, while much information may not have been gathered on PHC with regards to election matters, interviewees reports revealed that DCC has a policy on the boundary between the political class and the church leadership. As claimed by the interviewees', DCC does not accept monetary gifts from politicians. Based on the interviewees' opinions, it is then possible to conclude that it is not all the Pentecostal churches in Nigeria that participate in electoral corruption.

5.2.7 - Questions on Churches' education financial policy (affordability)

Covenant University of Living Faith and Redeemers University of the Redeemed Christian Church of God are some of the most expensive tertiary institutions in Nigeria. Given the fact that over 100 million people live on less than a $1 (£0.63) a day, what is the hope of many unprivileged children within these denominations for formal education? What do you think about the affordability of schools belonging to Pentecostal churches in Nigeria at all levels?

5.2.7.1 – Responses on Church's education policy: One of the areas where the church can reach out to the congregants and communities is the provision of affordable education.

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Undoubtedly, Pentecostal churches have invested in education. However, the purpose of this seventh question is to investigate whether the Pentecostal churches' education investment is profit-oriented or mission-oriented. In the end, the interviewees' information provides a concluding proof whether the schools run as personal businesses of the church leaders for profit or missional agencies for the good of the public. The interviewees' opinions are summarised in the following paragraphs.

FOPSA who was very much in the system alleged that members worldwide contributed money to build the secondary schools belonging to the church, unfortunately, they were registered in Faith Olowonla's name as the owner. This action is tantamount to larceny or criminal conversion in law. On the affordability of the primary and secondary schools for serving pastors children, FOPSA stated that 'rather than give discounts, Olowonla claimed he did not build the schools for Pastors' children, therefore, those who cannot pay should withdraw their children. This is an act of inhumanity to staff members' children'. In her final analysis, she stated that 'Olowonla used the church members to build a business for his wife. Yet staff members children could not be allowed to attend the schools. The schools are not missional but strictly profit-oriented'. JOPSA seconded the allegation of criminal conversion when he stated that 'the disturbing aspect of it is that the schools were not started as private or personal schools, they are institutions built from church funds and the highest givers are the poor within the church'. According to JOPSA, more worrisome is the fact that funds were raised from the pulpit using the interest of the children of the pastors and members as the fundraising selling point. In his words 'It was said that Pastors' children will have an opportunity in the schools. Those words motivated members to sell their property and give towards the project'. JOPSA then held that unfortunately, church leadership lied and manipulated the members to raise money in the interest of pastors and members, but they were not allowed to be part of the school on the account of unaffordability. At the end of the project, it became the schools for the elite's children. It is an elitist arrangement because it will bring more profit. JAROCK an educationist and current serving minister in the LFC also toed the same line when he alleged that 'unfortunately, money was raised from the church to start the schools but registered in Faith Olowonla's name'.

JAROCK then switched to PHC on the matter. He held that larceny is practiced also in PHC as he stated that 'PHC Abuja school was started with church finance but registered as the business of the then branch Pastor's wife. She ran the school as the CEO. In PHC the trend of

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unaffordability of church-owned schools is worrisome. The church-owned schools are strictly for profit-making'. But CIROCK as the former pastor in charge of the Abuja PHC primary school gave a reason for the unaffordability of the school. In his testimony, he stated that 'running costs are rather expensive, but I think the churches must give members some form of support. Some form of scholarship or discount arrangement is needed'. OLAUK held that the LFC and other Pentecostal churches who run universities are jeopardising the old government-owned universities in Nigeria because they went into school projects with a commercial mindset imbibed from American Pentecostal capitalists' universities. In STAROON's opinion, running schools for profit-making is expensive. However, the church should give members a priority placement and discounts. That will help to remove the stigma of the churches being capitalistic. In his words, he claimed that 'in DCC we have a primary school and staff members whether administrative or pastoral get 50% discount for their children'. STARSOK seconded STAROON's statement on a 50% discount for ministry staff but added that there is a fundamental problem with our government. He claimed that in most states in Nigeria, the government wants the schools to be made commercial rather than missional so that the government can generate more tax income from those schools. That makes the cost of running schools expensive thereby inflating school fees.'

In a contrary opinion, IMROCK stated that the schools belonging to the Pentecostal churches are not expensive, rather it is the economic condition of the country that makes the schools unaffordable for most people. In his words 'if the economy is better the schools will not be tagged expensive'. He then hailed the Redeemers University of RCCG and the LFC Universities for giving out scholarships to people. He also claimed that Bishop Olowonla gives out scholarships in Covenant and Landmark universities. He sustained that in Landmark University most of the students are on scholarship. It is purely a university of Agriculture and most of those studying Agriculture are on scholarship. ULOSA pitched tent with IMROCK with regards to the unaffordability of the churches' schools. He stated that 'affordability is a matter of choice. The private University cannot be expected to run at the same level as their public counterparts. It requires finances so much to set up a standard University. As a former staff of the LFC, I understand that Covenant University gives out more scholarships to their students than any private University in Africa'. Additionally, SEGSA upheld that quality education is not cheap. He supported the fact that the LFC 's universities cannot be sustained by church offerings thus the need to defend the unaffordable fees. For him, there was no basis to complain about the fees. In his words 'People accuse the

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church but never ask their government questions. How about the government you pay school fees to, pay tax to, etc yet the only thing they can guarantee is strikes, dilapidated infrastructure and lack of quality education'.

On a general opinion about the Nigerian Neo-Pentecostals on education projects, CHUDAP stated that 'education has become a business in the hand of Nigerian Pentecostal Pastors because their universities are not built for the poor. Thus, the church is encouraging a gap between the poor and the rich…Only the children of politicians who stole public funds can attend schools built by the churches. The church has gone capitalistic'. YAPP agreed no less with CHUDAP in his statement that 'most Pentecostal leaders in Nigeria started the churches and schools with the mindset of raising money and making a profit…' He then concluded that they are simply businessmen and women. OLAUK ended the discussion with an important point which revealed one of the root causes of the commercialisation of schools belonging to churches. In his words 'the commercial mindset in running schools was copied from American Pentecostal Christian universities. In his final analysis, he stated that 'it is the capitalist mentality of profit at all costs that makes Pentecostal churches go into the education business'.

Regarding the connection with literature and media reports in chapter four, subsection 4.2.2.2 has information about the education industry of the LFC which agrees with most of the interviewees' opinion on the unaffordability and commercialisation of the schools belonging to Pentecostal churches in Nigeria. Falaye, and Okanlawon's scholarly article, and Sahara reporters' information in chapter four complements the allegations of unaffordability, larceny, and criminal conversion via personalisation of church schools (see Okanlawon, 2018:37; Falaye, 2017:3-4; Sahara Reporters 2012). Furthermore, the voice of the majority among the interviewees described this practice as capitalistic, profit-making, and entrepreneurial. Consequently, both chapters' information can be used to categorise some of the schools own by the Pentecostal churches in Nigeria as personal business ventures. However, it must be noted that the failure of government in providing good public schools in addition to high tax charges on private schools are the reasons for the prevalence of unaffordable schools belonging to the Pentecostal churches in Nigeria. In the end, the ability to make the school still relatively affordable through discounts as seen in the practice of DCC is commendable.

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5.2.8 - Questions on church ownership and inheritance

There is a culture coming into Africa, particularly Nigeria, from the West; Kenneth Hagin junior, John Hagee Junior, Isaac Idahosa (Son of Benson Idahosa), Joel Osteen etc are taking over from their parents. Recently, General Overseers' children in Nigeria (for Olowonla's sons) are gradually preparing to take over from their parent in church leadership. What do you think of peoples' interpretation of Pentecostal church affairs run like a family business?

5.2.8.1 – Responses on Church ownership and inheritance: The focus of question eight above is to investigate the ownership of the church between General Overseer and the community of believers or congregants. In the end, this research will be able to categorise the case study churches as either personal entities or public institutions of the believers. Below are the summaries of the interviewees' positions.

During the interview, FOPSA alleged that Olowonla's children are positioned for transgenerational leadership of the LFC. Likewise, Olowonla's wife runs the primary and secondary schools nationwide. In her opinion, the LFC runs the church family business as we see in the secular system. JOPSA stated that 'the international headquarters is controlled by Olowonla's first son. Sadly, most Bishops who were ordained while Olowonla's son was in kindergarten now report to him. In the same manner, the second son, Isaac Olowonla controls the international missions in the USA with all senior Pastors reporting to him. Meanwhile, JEROCK upheld that the LFC is built as a family dynasty. In his words 'Olowonla sees ministry with Old Testament dynasty eye, where royalty resides in the family. But Jesus did not model church ownership as a dynasty'. JARCOK a current serving minister and leader in the LFC stated that 'Olowonla, said God told him to pattern the church after Kenneth Hagin of America in terms of a succession plan. By implication, as with Hagin Junior, Olowonla will hand over to Pastor Olowonla Junior'. In the end, JAROCK referred the researcher to the constitution of the LFC to confirm his allegation. Furthermore, CHUDAP in his own words claimed that 'some of the businesses that are run within the LFC environment were registered as belonging to individuals or company names but are hidden under the church platform. So, LFC leadership uses the church as an umbrella to run personal businesses without paying tax'.

But ULOSA supported family running of the church. He held that the LFC system is in order. In his conclusion Olowonla's sons, are both graduates of Oral Roberts University and holders

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of master's degree. You cannot have such a pedigree and want to employ an illiterate to run the Church because of religious sentiment'. Correspondingly, IMROCK is in support of handing over churches to the children of the general overseers. In his words 'it is a question of availability. People do it in secular organisations, and nobody is complaining and now they are doing it in the church and people are raising eyebrows. So, if you have a son and then you have a church, who do you hand over to? It is your son if he is available and that is good enough'. Admittedly he alleged that selfishness is one of the reasons why G.O's retain leadership in their family. SEGSA added his voice to ULOSA and IMROCK by stating that it is contestable to label the Neo-Pentecostals as churches that practice family inheritance in ministry. More so, he did not see anything wrong with such a practice. In his words 'I do not see anything wrong in family members taking up strategic roles within their parent ministries or even succeeding them. I think the argument should focus more on their spiritual life, competence, and leadership capabilities'.

In STAROON's explanation, he stated that 'ministry is by calling and you cannot force your family into it. In Act 7:27, Moses was asked 'who made you a ruler over us?' Every man of God will answer that question. If a man's father forced him to be the church leader when the father is dead, people will ask him, 'who made you a ruler over us, is it your father or God?'. Afterwards, STAROON strongly claimed that in DCC leadership decision is not only vested in Rev. Adeyemi but also the BOT. The church runs on structured leadership such that power is vested on the associate Pastor to make decisions as their offices require. In his conclusion on ownership, STAROON claimed that Rev. Adeyemi's children are not in any church leadership position. In the same vein, STARSOK's position is that 'the monarchical systems in Africa must be changed, our minds must change. The idea of manipulating the church to make sure the son or daughter of the G.O. becomes the next leader or president of the ministry is not right at all. Moreover, he concluded that there is no monarchical system of leadership in DCC. In his words, 'it is not allowed by policy'.

On the Neo-Pentecostals in general, CHUDAP maintained that 'priesthood is not about inheritance in the New Testament. It is theologically wrong when a G.O. starts training and forcing his sons to take over. That back-door arrangement is unacceptable…Furthermore, he testified in his own words that 'I was in America and I visited the LFC where Olowonla's son is the Pastor. I also met the Pastor that was laid off to make room for Olowonla's son, the Pastor was treated unfairly'. In YAPP's statement 'the belief that the church must be taken

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over by the G.O.'s son is completely wrong…most times the work crashes in the hand of the son or wife after his demise. DAPSA also added that 'the Pentecostal church in Nigeria is built around an individual powerful man who is also raising his children to protect that empire…It is not institutional-based but personal empire based. It is a personal dynasty entity. We never had that in scriptures.' Finally, OLAUK stated that 'it is ethically wrong for the church to become a family business or family asset. Lifetime headship of the church by one person or one family is unethical.'

In connection with the literature and media investigation in chapter four, the findings in subsection 4.2.2.3 as it relates to the constitution of the LFC suggest that most interviewees position that the LFC runs as a family business is correct. The constitution is framed to permit personal ownership. On the other hand, the documents of ownership and inheritance of PHC could not be obtained as leaders and members were afraid to give any form of information in that respect. Likewise, media and literature materials were not available on the PHC transgenerational leadership blueprint. However, the only available information is in chapter four subsection 4.2.3.2 where Aiyetoko revealed that Royalton's wife shares equal authority as a co-pastor with the General Overseer. Also, Aiyekoto's information on non-inclusion of any of the branch or regional pastors of PHC as trustees of the ministry is another pointer to the fact that PHC's ownership may be personal.

In summary, the information obtained so far on ownership and inheritance revealed that family dynasty, nepotism, and socio-morally incorrect practices are obtainable in some Neo-Pentecostals churches especially the LFC. In reference, this practice is also obtainable in the capitalists' business world as secular businesses plan transgenerational succession with the owners' family. For example, the Ford family automobile business is a transgenerational business entity. Consequently, the structuring of the constitution of the LFC to favour the family transgenerational transfer of leadership, the constitutional clause that retains Olowonla as President and BOT chairman at the same time, puts the church in the class of Ford Automobile company owned by a CEO and structured to transfer ownership to the family of the same. With the knowledge that it may not be the LFC alone in the practice of personal ownership and inheritance, it is safe to suggest that some Pentecostal churches in Nigeria operate as agencies of capitalism in Nigeria.

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5.2.9 - Questions on a new trend: Same Pentecostal but different approach

There is a new trend of leadership emerging. Sam Adeyemi of Daystar Christian Centre seems to vary in leadership style and practice. He raises the value of membership beyond himself as a pastor. This is at variance with the spiritual authority pattern in other Pentecostal churches. What do you think informs this upcoming variance or new paradigm? What role can leadership play in changing Pentecostal culture in Nigeria?

5.2.9.1 - Responses on Pentecostal paradigm trend: The ninth question above is aimed at comparing the classical and contemporary Neo-Pentecostals with the paradigm Neo-Pentecostals with regards to capitalistic activities. Ultimately, it is aimed to provide evidence to support the fact that paradigm Pentecostalism is different and should be emulated by many other Pentecostal groups and churches in Nigeria. So far, interviewees responses from questions one to eight suggest that paradigm Pentecostalism under the leadership Sam Adeyemi in DCC upholds policies and practices completely different from the LFC and PHC. FOPSA thinks it is better to work with Sam Adeyemi rather than Bishop Olowonla. In her own words, ‘‘I do not think the problem is the church. If a Tony Elumelu or Sam Adeyemi had the privilege of Pastoring the LFC, in the capacity of Olowonla, I think they might do better. It is not just about the church or the name of the church, it is about the leadership of the church’. Also, JOPSA stated that ‘when there was pressure on Sam Adeyemi to start branches of Daystar across the nations, he said no, he would rather empower people to go and start on their own and succeed. So far, he has empowered over three hundred and fifty (350) Pastors. The culture of mammon determining the power of the church is gradually changing with the emergence of people like Sam Adeyemi’. ULOSA agreed that Sam Adeyemi is a social transformer. In his words ‘Rev Sam Adeyemi and the Daystar Church have been at the forefront of much social-economic developments in Nigeria particularly in Lagos including renovation of roads and schools. Apparently, their resources have appreciated that they could help at a more global level’.

In JEROCK’s words, **‘**accountability in the Pentecostal church in Nigeria does not exist…Thank God for people like Adeyemi who is modelling a new paradigm’. CIROCK who has left PHC and started a new Pentecostal church testified that **‘**Sam Adeyemi’s system has always been different from the cabals. When it comes to the branch system in the church, he has revolutionised that completely, his system is one I am working with very closely…I was excited when Sam Adeyemi gave N10 million to the UN refugee agency’. STAROON,

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as a former administrator of DCC, declared in his own words that 'we stopped following the general Pentecostal pattern knowing that God wants us to bring change in the way ministry is done…DCC operates by effective leadership; it has to do with church effectiveness in community impact'. STARASOK, another currently serving pastor in DCC testified that Sam Adeyemi's paradigm style was informed by a passion to see Nigeria change for the better. In YAPP's statement, 'the paradigm church must be the voice of the people. The paradigm I stand for is that the church must influence the community. DAPSA hailed DCC policy and stated that 'DCC pattern is what we seek to practice in our ministry. The model of DCC is very instructive'. Likewise, OLAUK said 'Sam Adeyemi is making a social impact on society'. Additionally, IMROCK sustained that Sam Adeyemi is setting the pace for transformational servant leadership and concluded that such style will help to spread the gospel faster.

It is important to note that only two among the interviewees represent DCC, notwithstanding most interviewees agreed that DCC is not acting as an agency of turbo or monopoly capitalism under the leadership of Sam Adeyemi. In his disagreement with others opinion, JAROCK stated that 'I cannot use Sam Adeyemi as a standard. I think he makes much more money than he gives back to society. Not sure Sam Adeyemi is not capitalistic'. In the same order, SEGSA looked at the flip side of Adeyemi's CSR. He criticised Sam Adeyemi's giving by saying that Adeyemi could not be the standard for other Pentecostal Nigerian leaders. In his words, 'that Sam Adeyemi gave 10Million Naira to the UN does not make him any better than other pastors. The flip side of that giving could also be, "why give it to the UN" and not the Nigerian communities that need it the most? The measurement of every giving is not in the size but the intentions. Is it to increase his social capital with the world body? How about using the money to support the many struggling churches in Lagos as well? For me, using the singular gesture as a measurement of his leadership vis-à-vis other pastors is not sufficient. In the final analysis, SEGSA stated that 'I agree that what Pastor Sam is doing is great, but there are thousands of others doing even better'.

Furthermore, the information in chapter four section 4.4 corroborates the opinions of most of the interviewees as it shows DCC and Sam Adeyemi's commitment to people-centred leadership, servant leadership, accountability structure where the BOT is the final authority, theology of work and free-will donations, congregants' independent ability to think and act,

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and social transformation. With these, it is safe to conclude that paradigm Pentecostalism is not capitalist nor operates as agencies of capitalism in Nigeria.

5.2.10 - Questions on Social transformation (CSR) or laudable celebrations/monuments?

Moss (2018) said Pastor Royalton's net worth is 60 million dollars. From fundraising, he spends hundreds of millions of Naira for a one-night 'experience concert' every year. He built a N50 billion Naira (USD 164 Million) Cathedral in Lagos. If you look at Jesus' people-centred style of ministry comparatively, what would be your take in terms of differences? Which would you stand for as priority, social transformation project or laudable celebrations?

5.2.10.1 – Responses on Pentecostal Social Transformation: The focus of the last question above is to confirm the commitment of the case study churches and other Pentecostal churches to corporate social responsibility or social transformation projects in Nigeria. Although the question is directed to PHC with regards to the annual Experience Concert, some of the interviewees related their response to the specific case study churches they represented. Given that this question is centred around welfare projects, FOPSA revealed that the LFC is not so much into welfare ministry. As an eyewitness, while in the LFC she stated that 'donations gathered as welfare for the needy such as clothes, gold, bags of rice and all kinds of food items were sold, and the money deposited back into the church account on Bishop Olowonla's order. There is no budget for welfarism'. Thus, increasing church account from welfare donation suggests that the LFC is not about missions but business. JOPSA spoke about the issue of welfare within the LFC instead of focusing on the entire community project. In his opinion, the welfare support within the LFC reflects the social transformation projects available to the communities around. JOPSA held that internal welfare programme is very poor. Citing examples in his words he stated that 'sanctuary cleaners sleep in the church for three days weekly trying to clean 50,000-seater auditorium and the environs and yet no form of welfare support is handed to them. Likewise, most security staff are volunteers. Others who are on salary earn N4,000 as an allowance for a security job at the Faith Tabernacle. These are men with family and responsibility. They give all their time, only to earn less than $12 a month, whereas the church is swimming in billions of dollars'. JOPSA also added that 'part of the policy in the Lifaworld Church is that you (branch Pastors), do not give the LFC monies or relief to anybody'. In his conclusion, he held that the church is equal to nothing in social welfare and transformation. Contrarily, ULOSA took a different position,

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in his opinion, priorities are subjective. Our priorities differ hence we cannot measure Pastor Royalton's one-night concert to be less because of the funds involved in hosting such an event. He emphasised that unity is a great social benefit that comes with the Experience concert.

Furthermore, JEROCK's position on the experience with regards to social transformation and welfare was not affirmative. In his own words 'Experience Concert is Pastor Royalton's system of capitalism used for self and PHC business brand promotion. It is inhuman to see him hold multi-million-naira concert annually while his associate Pastors wallow in survival struggles'. Rather than gather hundreds of thousands of people in one night concert, JAROCK stated that 'the best thing to do will be to empower people rather than spend so much in one night just to gather a crowd for a concert. Unfortunately, PHC will never do that because the church is a business venture. PHC will only invest in projects that increase their fame and not what will accrue to human development'. Although CIROCK hailed the project, however, he stated that 'the Experience Concert' should not be annual. If such a huge amount expended on the Experience Concert is plugged into some form of social transformation projects like entrepreneurship it will impact in the lives of a critical mass. I think it is a lot of money to be spent on just one night. There is no practical change in the lives of people in Nigeria brought by the Experience Concert'. Subsequently, this research noted that IMROCK a current serving clergy in PHC avoided this last question as it bothers on the Experience concert of PHC. Perhaps he may have been constrained by spiritual authority doctrine and fear, as such, he decided to keep his opinion to himself.

As far as CHUDAP was concerned the Experience Concert in Lagos is a trade fair. In his own words 'PHC most likely makes more money than it spends at the 'experience concert' every year. Royalton can go to Benue or Niger state, buy 100 hectares of land, employ 300 youth, start a farm with a chapel on the farm to impact them spiritually through discipleship'. YAPP feels the experience is a celebrity project. He stated that 'if seeking to be a celebrity Pastor worldwide is the focus PHC's Royalton will not mind spending a huge sum of money on concerts and programmes that will not benefit the less privileged. In the business world, celebrities are signed on contract to promote products or brands. Programmes like Experience is anti-people but pro-celebrities'.

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In agreement with YAPP, DAPSA held that 'Fame and Power' is the motivation for the Experience Concert. In a further explanation, he stated that 'crowd gathering is what defines the popularity and power of a charismatic leader in Nigeria, not necessarily social impact. The Experience Concert, Lagos is about the power of Pastor Royalton, it is not about the people.' Notable is the appearance of foreign guest artists at the experience. Over the years foreign guests dominated the Experience Concert. As a financial consultant, OLAUK called the dominance of foreign artists at the experience and the subsequent repatriation of funds abroad an 'economic leakage'. OLAUK stated that 'it reduces the impact of the multiplier effect on the Nigerian economy'. Although OLAUK commended the feel-good factor that the Experience Concert injected into the economy but maintained that it is not as important as the long-term impact of social projects.

5.3 – Research data analyses

Annexures-2 has the final data analysis obtained from the interviewees. Among the interviewees, 75% held that the LFC operates the system of turbo-monopoly capitalism; a system considered to be socio-morally bankrupt and highly unethical in the society. Correspondingly pieces of evidence from the field show some capitalistic and socio-moral abnormalities in the leadership style, administrative structure, community relevance, staff, and members' welfare. In the same vein, 75% agreed that PHC also models turbo-monopoly capitalism with some similar socio-moral challenges as seen in the LFC. However, one PHC interviewee decided not to focus specifically on PHC but commented in general on the capitalistic nature of Nigerian the Neo-Pentecostals. Conversely, 100% discussed the DCC system. Among them, 85.7% opined that DCC is a Pentecostal denomination with a system almost opposite that of LFC and PHC. However, 14% disagreed that although DCC leader may not have modelled the classical and contemporary Pentecostal styles, DCC is not so different or better. This argument is predicated on an opinion that Samuel Adeyemi could do far more than what he is currently doing for the society as DCC income and outflow as community support both have a wide gap.

Contrarily, 25% interviewees disagree with the majority's opinion that the LFC and PHC are capitalistic. They held that PHC and the LFC are not capitalistic but validated their activities to be in good socio-moral and spiritual standing. In this regard, ULOSA, SEGSA and IMROCK represent the LFC and PHC in the interviews. They supported the family

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inheritance policy in ministry. They justified the unaffordability of the schools belonging to the Pentecostal churches especially the LFC Covenant and Landmark Universities. The trio further upheld that the LFC and PHC are very much into welfare support to communities and they also offer academic scholarships. ULOSA and SEGSA defended the church leadership's involvement in politics. They finally held that the employment policies, branching system and staff welfare of the LFC and PHC are perfect. In their opinions, anyone who is not comfortable with the churches' policy should leave. Consequently, although the focus of this research is to investigate the capitalistic activities, despite the challenges of the closed system, the research still pulled out information for and against the practices of Pentecostal capitalism in the selected churches in Nigeria.

On a general note, 28.6% of the interviewees were drawn from PFN and CAN leaders in Nigeria, South Africa, and the United Kingdom. South Africa and United Kingdom interviewees were used because two among the case study churches have branches in the two countries. Additionally, there are many Nigerian Pentecostal churches and leaders mentored by the leaders of LFC, PHC and DCC in South Africa and the United Kingdom. These 36.4% general interviewees agree that turbo-monopoly capitalism is the current model obtainable in most Nigerian Pentecostal churches in Nigeria and outside Nigeria. Overall, all interviewees (100%) agreed that Pentecostal capitalism is a cancer that needs serious attention in Nigeria.

5.3 – **Final deduction**

Chapter one (1.8.1.1) discussed different capitalism models. But chapter five shows the type associated with Pentecostal churches in Nigeria. Based on findings from the interviews, some Neo-Pentecostals are capitalistic because they are modelled after monopoly capitalism in one sense and casino or turbo-capitalism in another. In monopoly capitalism, as a system where control is in the hand of private individuals, some Pentecostal churches appropriately fit in as seen in the private ownership and leadership model of PHC and LFC. On the other hand, some Nigerian Pentecostal churches modelled the turbo-capitalism. They took advantage of the fact that religious organisations are unregulated in Nigeria. The Pentecostal churches are not under any government compulsory financial, tax and privatisation regulation. Like turbo-capitalism, they operate like the free market system. Thus, some Pentecostal leaders enjoy unchecked powers to hire and fire staff (including associate Pastors), put non or poor regulation in place for working conditions, and create a wider gap between the financially weak and the wealthy in the society. Consequently, the homogeneous characteristics between

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turbo-monopoly system and certain Pentecostal practices in Nigeria, make it possible to view and classify some Pentecostal Christian leaders as agents of capitalism.

Finally, it must be noted that there is a difference between turbo-capitalism and Pentecostal capitalism; turbo-capitalism is tax responsible minimally, whereas Pentecostal capitalism enjoys non-tax payment as in Nigeria. It must as well be noted that DCC also practices a form of capitalism called 'responsible capitalism' as explained in Chapter one (1.8.1.1), which is the closest opposite to turbo and monopoly capitalism. In this regard, DCC takes the form of a social-economic system where the people are priority and regulations are appreciably in place. With the details obtained and the confirmation thereafter in chapter four and five, this research will now move to chapter six, where these agencies of capitalism will be critiqued using the African moral thoughts discussed earlier in chapter three.

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Chapter Six

Critiquing Nigerian Pentecostal capitalistic practices

6.1 – Introduction

In Chapter one, the concept of capitalism was clarified as it relates to Pentecostal practices. The chapter further stated that the research intended to discover the possibility and practices of capitalism among the Neo-Pentecostals in Nigeria. In determining the possibility of such socio-moral challenges among the Neo-Pentecostals, Chapter five presented field research with an outcome traced to the evidence of the practice of capitalistic activities among the Neo-Pentecostals in Nigeria. Chapter three had expounded African moral thoughts; philosophical consciencism, Ujamaa and Ubuntu as moral modica to critically analyse the results in Chapter five. This chapter focuses on applying these modica to critique the outcome of the field research. Although, it has been strongly noted that the church is at the centre of this research, nevertheless, the African moral philosophies employed as critiquing tools, in principle and practice do not contradict the scriptures, particularly the New Testament modicum which characterises the leadership model of Jesus (see Bafinamene, 2017: 1-10, Biggar, 2011:16, Mealy 2009:35, De Villiers 2012:1-7). For example, the communitarian system of African philosophy corroborates Jesus's communal welfare system as reflected in the feeding of five thousand people (see Matthew 14:13-21, Mark 6:31-44 and Like 9:12-17). Concurrently, while feeding their souls with the message of the kingdom, Jesus socially engaged with them through feeding. These spiritual and stomach infrastructures provided were not capitalistic or individualistic. There was no record that Jesus nor his disciples ate first in that scenario. Jesus and his disciples were all about serving the congregants. As African thoughts are people-centred, so is Jesus' leadership model. Concomitantly, this chapter expresses the methodology used in the research and it takes cognisance of theological and sociological implications in engaging the African moral thoughts to critique capitalistic practices among the Neo-Pentecostals in Nigeria.

With the above background, the bible becomes essential as a supportive modicum in critiquing the socio-moral challenges among the Neo-Pentecostals. Hence, scriptural texts within the ideal socio-moral context will be used where necessary in addition to African moral philosophies. This concept is not new in socio-moral versus theological circumstances

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if coherence is sustained. Thabo Mbeki's concept is a good example in this regard. He always uses biblical theology as a moral fibre to address the antics of capitalism. In addition to combining Mandela, Ingrid Jonker and Shakespeare's thoughts, Mbeki constantly addresses post-apartheid capitalists with the bible. He used scriptures like Gen 9:24-26 and Joshua 9:23 to address the twenty-fifth meeting of the Association of African Central Bank Governors just as he used scriptures to address the socio-moral issues of racism in South Africa on several occasions (Gerald, 2008).

Systematically, using the ten cardinal issues raised in the research questions and field interviews, the critique will be categorised under socio-moral issues in context and the causative agents of the socio-moral abnormalities among the Neo-Pentecostals in Nigeria. This chapter will end with a critique summary.

6.2 - Issues in the socio-moral context

The field-research findings support the fact that capitalism with various socio-moral abnormalities exists among the Nigerian Pentecostal churches. This section will focus on critiquing specific abnormalities vis-a-viz the ideal situation under the ten cardinal points of the research's findings. A few case studies as presented by the interviewees will be infused. The section will now begin with the fund-raising styles utilised by some of the Pentecostal leaders.

6.2.1 – **Fund-raising styles:** Most Pentecostal preachers' fundraising styles in Nigeria have been described by most of the interviewees as a hoax, emotional and psychological manipulation used in exploiting congregants. These styles are part of the capitalists' business strategies deployed to enhance profit-making in the marketplace. These capitalists' business strategies are borrowed by many Pentecostal leaders to facilitate their entrepreneurial profit-making gospel with the use of charismatic and eloquent stamina to move congregants to give. Only in the case of DCC was the general opinion of the interviewees different. Two interviewees maintained that DCC carried out a survey to discover why so many people no longer identify with congregational worship in Pentecostal churches in Ikeja, Lagos. The result of the investigation showed that decrease in attendance borders on leadership and trust. Most of the respondents argued that pastors are not trusted with money matters which include fund-raising and wealth acquisition. On this premise, DCC enacted a policy of freewill giving

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to change the narrative. The policy provides that nobody in DCC should be forced or manipulated to give. It shows that the DCC style of fund-raising may be an exceptional case.

On the other hand, in the results of this research**,** 100% of the interviewees strongly opined that fund-raising styles among many Pentecostal churches are unethical, exploitative, and fraudulent. Among the interviewees, 64.3% specifically focused on LFC and PHC with strong opinions that they both use unethical fundraising patterns in their churches. Reference was particularly made to PHC where Mike Murdock, a popular televangelist travelled to PHC Lagos, from the United States of America as a guest speaker and raised a $1000 seed from the members in one of the services. This fund-raising pattern is synonymous to the culture of Matthew Ashimolowo, Funke Adejumo and Benny Hinn. Odunayo (2018) reported one of Ashimolowo's manipulative fund-raising gimmick where he told each congregant to sow a seed of $1000 per number of years of the giver. In other words, an individual will have to sow thousands of dollars according to the number of his or her years on earth (cf Tayo, 2017 and World News, 2017). Also, Ijeoma (2018) reviewed at least twenty (20) video clips where Funke Adejumo demanded seed sowing from the congregants including demands for $1000 seed. In one of the videos, Funke told mothers to sow $1000 seed to secure the virginity of their daughters. In other words, should the women sow $1000 seeds each, their daughters will remain virgins until they are married (cf Udodoing, 2018). One wonders what reference of the bible could be made for such emotional and psychological manipulation. Meanwhile, it is to be noted that both Ashimolowo and Adejumo are regular Nigerian speakers at PHC conferences, an indication that PHC does not only agree with Mike Murdock's theology of fund-raising but also that of Ashimolowo and Adejumo. By inference, some of these Pentecostal leaders have formed an alliance of enterprise gospel preachers who use the pulpit to rip off the adherents. In addition to direct pulpit fundraising styles, the interviewees observed that the compulsory donations by staff and associate pastors most especially towards G.O.'s appreciation services as observed in PHC is socio-morally questionable.

According to FOPSA and JOPSA, LFC strategies of fund-raising include lies, forceful deduction of tithe and offerings from staff salary, borrow and sow style and 'trading of salvation' as though giving is a condition for salvation and healing; a practice synonymous to trade by barter in business. Correspondingly, Kukah (1993:80), took a swipe on the Pentecostals with the notion that healing ought not to be monetised as practised by Nigerian clergies given that we live in a society with much poverty, sickness and death and therefore

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free healing should be a consolation to the masses. This position may have been ignored by the commercial Pentecostal healing ministers over the years as monetised healing crusades increased. It then becomes accurate to infer that rather than serve the people with their healing gifts as the scriptures require, they took advantage of the prevalence of poverty, sickness, and death to extract healing and deliverance fees from the masses. It is incoherent with the ideal standards of the Christian religion to trade salvation and healing as evident in Ezra 2:68, Amos 4: 5 and Mathew 10:8[34].

With regards to one of the fund-raising strategies of the LFC, FOPSA and JOPSA alleged that sometimes the fund-raiser lies by claiming he or she is or will be the highest giver in the meeting. As a result, he or she calls a huge amount as his or her donation, just so many others can be challenged to do likewise or give an amount very close to what the preaching fund-raiser declares. With reference to the allegations of FOPSA and JOPSA, it may suffice to suggest that it is indeed unscriptural, unethical, and socio-morally incorrect, for any leader to lie that he or she is the biggest giver whereas, it is only a claim to manipulate and motivate others to give large sums of offerings. Another strategy of raising funds is the 'borrow-and-sow' proclamation during fundraising meetings. Adherents are encouraged to give and if they do not have the money momentarily, they should borrow to sow a seed or make a pledge.

[34] Besides the socio-economic state of the masses, the American Pentecostal healing traders influenced African Pentecostalism, thereby increased the rate of the commercialisation of healing and miracle ministry in Africa. Details available in Harrell, E.D, 1985, *Oral Roberts: An American Life*, Bloomington, Indiana University Press, 460-63. (cf Billinggsley, 2008:89-90).

Mkhwanazi-Xaluva also confirmed in the CRL right reports, the commercialisation of religious activities including healing and miracle. The reports indicated that people are expected to pay the evangelists and prophets for their services before the prayers of healing and miracles can be performed on them. Details available in Mkhwanazi-Xaluva, T., 2016, CRL Rights Commissions Report of the Hearings on Commercialisation of Religion and Abuse of People's Belief Systems. Commission for the Promotion and Protection of the Rights of Cultural, Religious and Linguistic Communities, Braamfontein. Pg.15

Kalu's earlier work aligned with Mkhwanazi-Xaluva's information (see Kalu 2008:66). Kalu further stated that the commercialisation of healing and miracles encourages the rise and increase of fake prophets in Africa. (see, Kalu 2008:143)

Anderson, Cox, Kalu, further expressed the negative implication of the commercialisation of healing and miracle activities (see Anderson 2009:644; Kalu, 2008: 263; Cox 2001:129, 313).

Gaiser and Wilkinson discussed the ideal theological correctness of healing and miracles in the New Testament theology (see Gaiser 2010:173; Wilkinson 1988:37-39, 47).

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Conversely, it is not recorded in the bible that Christians should borrow or take a loan to give an offering in the church. Although with scriptures like Exodus 22: 25-27, Psalm 37:21, proverbs 22:7 the Old Testament revealed the permissiveness of borrowing and the consequences of the same. Likewise, in the New Testament borrowing was not denigrated, however, the bible warned against financial enslavement which is a major consequence of borrowing (see Matthew 5:42, Romans 13:8). Meanwhile, there was no scriptural encouragement or instruction to borrow and sow as a seed in the church. It is then arguable that to be in debt in order to be blessed by God is theologically contestable. While such maybe be permissible in the capitalists' business world, it may be antithetical to the ideal Christian theology. In agreement, Kukah (1993:73-74) corroborated the critique of 'trade by barter' using Matthew 7:7, Mark 11:23-24 and Philippians 4:19 as popular scriptures employed by the Pentecostal leaders who manipulate the people to gamble in the name of giving. These scriptures are main tools of canvassing for donation; a give-and-receive-double tactic. As it is in the gambling world, the casino does not guarantee the exchange, the giver only takes a risk, he or she only anticipates a reward on probability. The same applies to the Pentecostal fundraisers. It is then logical to classify the 'give-and-get fundraising style in the church as gambling since the instant possibility is not concrete as in the casino. These immoral practices of 'borrow-and-sow' and give-and-receive (gambling) are condemnable. Jesus showed an example in the temple when he condemned and overturned buyers and sellers in the temple as seen in Matthew 21:12. However, there is a need to balance the argument in the sense that receiving a reward from God after giving to the work of the kingdom is scriptural and encouraged. God demonstrated giving in John 3:16 and Luke 6:38 and encouraged Christians to give and receive as well. Most importantly, Leviticus 7:16, Psalm 54:6-7 and many other scriptures describe giving as what should be done willingly. But manipulating the giver to act outside his or her free-will or initiative is tantamount to exploitation as indicated by most of the interviewees.

More recently, the extremism of fundraising was obvious in the insensitivity of Pentecostal clergies to the plight of the congregants during the Covid-19 pandemic. In what can be described as 'offertory greed', some Pentecostal churches including the LFC, continued to insist on holding church services against the government lockdown regulation (Krippahl, 2020). While the attempt failed, they held online services and demanded online giving in tithes and offering from the members. Ideally, it would have been expected that the churches will use the Covid-19 situation as an opportunity to give back to the people, rather a handful

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of Pentecostal Christian leaders posted their account details online, calling for seed from the members (see Mambana, 2020). In a situation where church services are not held, logistics involved in running church services should be almost infinitesimal. This position then questions the moral justification for online offertory demands on church adherents amid Covid-19 shock. It then shows that communitarianism and human sympathy are not synonymous with some Pentecostal preachers' practices. Rather, profit-making was their priority despite the pandemic. Thus, it is insensitive to act as such given that people were seated at home with many having no access to funds and food. Pararan News (2020), in a video broadcast, showed an eyewitness (LFC member) of what can be described as offertory greed displayed by Bishop Olowonla; while the LFC member was struggling to survive in the middle of the pandemic, he got a pin code in form of a text message from the LFC instructing him to send his offerings into specific account numbers of the LFC. The frustration of survival struggle led him to call-out the LFC leadership on social media for such inhuman demand on members during the Covid-19 pandemic.

Evaluating the issue from African moral perspectives, Consciencism, Ujamaa and Ubuntu all oppose the fund-raising styles of the Neo-Pentecostals as it stultifies the socio-economic life of the church adherents. While the clergies get richer, the congregants experience abject penury. Invariably, it encourages a huge gap between the rich and the poor. This gap is what the trio African moral thoughts depict as a capitalist system, where individuals accumulate to themselves what belongs to all, through exploitation. According to Gbadegesin (2020:61-64), Nkrumah's Consciencism is socio-centric as he views a human being as the centre of creation. Hence, he opined that exploitation through capitalism expressed via promotion of individualism is antithetical to African morality. Additionally, taking from the 'less haves' to increase the wealth of the flamboyant clerics fits into Nkrumah thoughts on religious exploitation. His idea is that religion has the capacity to endorse capitalistic activities except it is checked by African socio-moral philosophy which upholds classless and egalitarian society (See Mesaki and Malipula, 2011:95).

Furthermore, Nyerere's Ujamaa is in perfect alliance with Nkrumah's thoughts (Gbadegesin, 2020: 63-64). Ujamaa speaks against congregants' exploitation as it suggests that people in every society ought to be uplifted both spiritually and materially by their religion. Nyerere's position is that the clergies as shepherds are to feed the sheep rather than live off them. On a more specific note, Ujamaa's thoughts strongly upheld that if religion involves human

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sacrifice or demands exploitation of human beings, such religion is unacceptable and not allowed in an Ujamaa oriented society. Likewise, Ubuntu upheld that humankind is the purpose of the community, hence the need for communalism and humanism. Kunnie (2015), narrated how Steve Biko frowned at idolisation of money at the expense of human life. In other words, money should not be the principal arbiter of human value. Consequently, with respect to the allegations of the interviewees in Chapter five subsection 5.3.1, it suffices to argue that the exploitative and socio-moral abnormality of fund-raising among the Neo-Pentecostals is anti-people and should not be upheld as a moral modicum. The socio-economic life of the adherents should not be muzzled by entrepreneurs on the pulpits.

6.2.2 - Wealthiest Pentecostal pastors' in the world headquarters of poverty: As earlier stated in Chapters one, four and five, Nigerian Neo-Pentecostal pastors have been rated as part of the richest preachers in the world. Coincidentally, Nigeria has recently been labelled as the world headquarters of poverty (Nsehe, 2011). Subsequently, necessity is laid on scholarly minds to question the moral justification of the accumulation of wealth by pastors while most adherents wallow in miserable poverty.

Research result in Chapter five discovered that such accumulation of wealth in the case of the LFC came from various unethical practices which include money laundering; a situation where seventy per cent (70%) of all tithes, offerings, and other donations in all the LFC branches worldwide are moved to the headquarters. Sadly so, as alleged, the funds do not go into the LFC account but Bishop Olowonla ministries' account. The testimony of FOPSA states that the government of Kenya Republic legally opposed and acted against the monthly remittance of huge sums of money in cash from Kenya to Nigeria by the LFC in Kenya. The money laundering, in addition to other illegitimate sharp practices, may be responsible for the accumulation of wealth by Olowonla. Additionally, FOPSA's testimony revealed that most of the laundered funds are kept in different vaults at the headquarters. While these monies in different currencies were unaccounted for or unknown to many church leaders, BOT members and government agencies, Olowonla was said to have placed a few close associates in the picture under oath. They were to remain silent forever regarding their knowledge of the existing vaults and the money laundering activities. Meanwhile, these funds are strictly under the G.O.'s family control. As well, the law of turnover in economics is used by the LFC to collect millions every week; a tactic used in the business world to build wealth. Members

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illiteracy and state of poverty are exploited; they are manipulated to give continually while Olowonla's wealth base is on the increase (cf Falaye, 2017:4).

On PHC, CIROCK testified that he left the church as an associate on the account of the G.O.'s style of using his associates, staff and members of the church to build his wealth empire. His cardinal question was – 'why would all resources be channelled into making only one person great among all of us?' His position remains that PHC is a personal business empire belonging to Pastor Royalton. Also, OLAUK corroborated the fact that Royalton draws everything in PHC to himself as a personal business. In OLAUK's one-on-one discussion with a former Pastor of PHC London, Royalton took £500,000 of the church's building fund to purchase a Phantom Rolls Royce and shipped it to Nigeria, while the London church members struggle with the mortgage of their building project for years. This amounted to an abuse of power, misappropriation, and mismanagement of funds. While the London church bled financially, Royalton enjoyed another luxurious car. Unfortunately, the contributors have no say; everything is about the owner of the business. Little wonder, YAPP sustained that all authority, money, and the entire church system is built around these Pentecostal leaders and their families without check and balances. Whereas members and communities are unimportant, the church leaders and their family members maintain a life of largesse. YAPP then concluded that it is strictly a personal enterprise project to have everything centred around one person's benefit while others suffer. In another instance, DAPSA submitted that western churches are institutionalised such that pastors are accountable to structures, institutions, and communities. But the Nigerian concept of Pentecostalism is not based on institutionalisation but the charisma of the leaders. As such, the wealth of the church is not built institutionally but around the charismatic leader. He then reasoned that the Pentecostal gospel carefully brought down the cross and replaced it with the charismatic leaders. Hence DAPSA defines capitalism as bringing down the cross and replacing it with the charismatic leaders' business interest.

Scripturally, it is immoral for pastors to live in wealth and opulence while the members bleed via contributions. It is larceny and criminal conversion, to take money contributed towards a building project to purchase a Phantom Rolls Royce. This method of wealth accumulation is scripturally, morally, and legally questionable. An ideal state of morality in good leadership does not agree with funds misappropriation, abuse of authority and trust vested in the charismatic leaders by their adherents. Maintaining a luxurious lifestyle while members are

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impoverished is antithetical to African moral thoughts and way of life. Private jets, luxurious cars, houses, landed properties, and schools converted for personal use and family business is not only immoral but criminal and unscriptural. The bible moral codes disagree with such acts as suggested in Hosea 12:6-8, Proverbs 11:1 and Proverbs 10:1. Hosea 12:6-8 heralds the moral code of kindness, justice, and tagged merchandise by fraud unscriptural. Hosea further opined that the fraudulent merchant weaponizes his privilege for oppression. Hosea 12:6-8 finally stated the standard code for wealth accumulation which is morally acceptable; genuine labour without corruption (sin or iniquity) and fraud. Proverbs 11:1 brings forth honesty as a moral scale. In other words, accumulation of wealth with dishonest and manipulative practices is tantamount to dishonesty and therefore abominable. Proverbs 10:1 calls wealth accumulation that is not within the acceptable moral codes 'ill-gotten wealth'. It was referred to as illegitimate profit. In addition, Pastor Tunde Bakare of Latter Rain Assembly, Lagos, a well-known Nigerian Pentecostal leader and a most vitriolic critic of 'Pentecostal pastorpreneuers' described Olowonla and the likes as apostates who are only interested in the gospel of wealth. A leading Catholic priest, Cardinal Okogie chided Pentecostal leaders for placing materialism high above the gospel. Using Olowonla as a reference point, Olajide (2012) reported that Okogie condemned as unscriptural the theology that gives ninety (90) per cent attention to the body, but ten (10) per cent to the soul. On a final note, Okogie added that these enterprise pastors on the pulpit are not feeding the flock as shepherds but skinning and extracting milk from the flock (see Sahara Reporters, 2012). Also, Gifford (2016:67), added his voice to this discussion as he described Olowonla's practice as a dysfunctional covenant riches Christianity and a dubious prophetic anointing kind of ministry.

From a socio-moral perspective, it is safe to infer that wealth and material things gathered by manipulation, abuse of trust, criminal conversion, diversion of building funds and money laundering are in the class of ill-gotten wealth. In Philosophical Consciencism, Fela Anikulapo condemned undue accumulation of wealth and the opulent lifestyles of Nigerian clergies. Anikulapo argued that religious leaders secure undeserved advantages and their ideology is founded on 'submissive theologies' (see Olaniyan, 2009:96-98). In other words, they use the principle of submission to God's authority vested in the charismatic leaders to place unquestionable demands on associates, staff, and members. This theology of submission makes it easy for exploitation to have free course in the system. Similarly, Ujamaa's equality principle which promotes equal distribution of resources challenges the moral integrity of wealth accumulation by the Pentecostal clergies in Nigeria. Supposedly,

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the resources ought to belong to all, and therefore should be distributed among all adherents and communities. Nyerere's Ujamaa maintained that 'needs take precedence over luxuries' (see Nyerere, 1966:9). Comparatively, having the richest pastor in the world in Nigeria makes no moral sense as against distributing the same wealth among the church members and communities through social transformation projects. After all, what was gathered mostly came from the same people. Likewise, with the lens of Ubuntu, Boesak's notion as stated by Sommer (2013), that the individualistic model could not solve the problems of injustice created by the capitalists applies to the Nigerian situation among the Neo-Pentecostals. Having capitalists as richest pastors in the world in a nation tagged the headquarters of poverty calls for the implementation of Boesak's thoughts called 'redistributive justice'. Hence the ideal moral situation is that the wealth of the church ought not to be personalised, and if so, the narrative needs to change; the wealth must be redistributed among all adherents.

As cited in Carter (1988: 216), Charles Spurgeon, could not agree less with Nkrumah, Anikulapo, Nyerere and Boesak when he asserted that it is anti-Christian and unholy to live with the objective of accumulating wealth. Malipula (2011:95) also corroborated Nyerere's Ujamaa in its rejection of wealth and materialism for the sake of a few privileged individuals. The idea was that there are more important things in life than the accumulation of riches such as human dignity and social equality. These two are priorities over wealth accumulation in the African society including the churches within Africa. Although the prosperity gospel preachers see the acquisition of material things as evidence of God's blessings to individuals, African moral thoughts depict wealth as a means of community supply. The notion of wealth as an evidence of God's blessings to an individual is the catalyst that drives Christian leaders and adherents to pursue individual wealth accumulation irrespective of procedure or rules of engagement. Two things suffer during this pursuit: the morality of acquisition and the consequential situation of neighbours and communities. As a result, corruption and unhealthy competition are evident among the churches, pastors, and adherents alike. The ideas of the richest pastors, the biggest cathedrals and the largest congregations are born out of this passion to accumulate wealth in order to prove a point to the world that the clergies in question are very charismatic, blessed by God and much closer to God. Unfortunately, the adherents of such clergies take after the clergies with belief that their value before men and God depend on the amount of wealth accumulated. Pentecostal leaders promote this ideology by giving special seats, respect and more attention to members who appear rich, whereas the

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moral and spiritual identity of the 'less haves' in the church gets trampled upon. This belief is socio-morally bankrupt, unacceptable and stands to be condemned.

6.2.3 - Accountability and transparency: In building systems with integrity whether secular or religious, accountability and transparency are fundamental constants. Hence, there is the need to ask questions and critique the integrity of Pentecostal church leaders concerning accountability and transparency. The field report discovered that almost all interviewees upheld that most Pentecostal churches in Nigeria rarely value the morality of accountability. FOPSA and JOPSA both maintained that accountability in LFC is from the bottom to the top, but the G.O. reports to nobody. It is common knowledge that heads of organisations should report to the BOT, Contrariwise, in Pentecostalism, the BOT members report to the G.O. Furthermore, in PHC, JEROCK explained that accountability to membership was intentionally avoided using the doctrine of spiritual authority to ensure the unquestionability of leadership. JAROCK also submitted that there is zero downward accountability in PHC. In other words, there was never a time that any meeting was called where the overall leader gives account to his associates or members. In the same order, departments give monthly account to the branch pastors, but the pastors give no account of their stewardship in return. The branch pastors give a financial report to the G.O, but there is no reciprocal stewardship account. As a strategy, 'loyalty and disloyalty' training was used alongside spiritual authority doctrine to further ensure the adherents are voiceless. Meanwhile, to confirm JEROCK and JAROCK's submissions, the researcher tried to obtain insider information on the financial reporting system of PHC, unfortunately, there was no willing informant as it appears the church may be operating a closed system.

Furthermore, in his critique of the Pentecostal leaders in general, CHUDAP maintained that servant leadership which places accountability as a priority has been replaced with boss-leadership among the Neo-Pentecostals hence the popularity of authoritarianism and subsequently lack of accountability. In YAPP's account as earlier stated in chapter five subsection 5.2.3.1 and transcribed in the annexures, YAPP in his own words, described the matter as the theology of unaccountability whereby the clergy in question declares that 'I am only accountable to God, if I fail, God will hold me responsible'. YAPP sees it as a theology of manipulation that promotes one-man business practice in the church. In his final analysis, YAPP described such unethical practice where pastors are above scrutiny a manipulative means of dodging accountability. Conversely, DCC runs the church on a policy of

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accountability. With an acronym REAL; Righteousness, Excellence, Accountability and Love, the G.O and his leadership team submit themselves to BOT members. The church also reports to Church Financial Accountability Association (CFAA); a body created by Christian leaders, accountants, lawyers, and auditors, to help churches develop accountability culture. The final authority in DCC is vested in the BOT and not the G.O.

While the effort of DCC is commendable, the socio-moral abnormalities in the LFC, PHC and Pentecostal churches in general, cannot be swept under the carpet. Putting the accountability moral codes in 1 Corinthians 4:2 and Luke 12:48 into perspective, it is expected that Pentecostal leaders will consider faithfulness and accountability as fundamental requirements in Christian leadership. In 1 Corinthians 4:2, those who have been given trust are expected to be faithful. Accountability denotes faithfulness in a sense; it is a requirement, not a choice. It then suffices to argue that the idea of reporting to God alone is a fallacy and scripturally unfounded. The way to earn the trust of the people is to be faithful in giving them accounts on all administrative matters, year in, year out. Congruently, Luke 12:48 stipulates that to everyone who has been given much responsibility, commensurate accountability will be demanded. Moreover, from anyone entrusted with much, much more will be asked. By inference, providing answers to questions from church adherents in all areas of church management is a biblical culture. Demanding accountability from leadership is not the same as rebellion; there is no provision in the bible where leaders were instructed not to respond to matters of accountability. Likewise, there is no scriptural verse which contradicts adherents demands for records. It must also be added that transparency is an act that leads to accountability. When a leader is transparent, opening the books become easy before the adherents. Therefore, the concept of unquestionability of leadership is cultural and not scriptural. Hence the leaders need to earn the trust of their adherents via accountability.

Similarly, in an African socio-moral view, Nyerere (1966: 8). noted that a chief is only first among equals. He further noted that there is a system in place where the chiefs' authority is checked by the community. In Gbadegesin (2020:51), it was clear that Nyerere's Ujamaa centres on leadership and accountability for all classes of men and women, particularly the community and spiritual leaders. The source of this idea lies in the subject of equality of all men; equality makes all men voluntarily share rights and duties of the society as a requirement of social life (see Nyerere,1966:8). A leader should be accountable to those under his or her leadership because both the leader and the followers are socially equal.

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Ujamaa underscores the fact that those in the seat of authority are held to certain socio-ethical modicum; they are placed under effective checks and balances in the unwritten constitutions of African societies. Consequently, as a secular or religious leader in Africa, it is a natural phenomenon to be accountable to those who are led; that is the African spirit. In the light of Ubuntu, accountability is proof that one is responsible to himself and others. Ubuntu is about one's moral constancy in relations to one's ontological identity. In other words, Ubuntu is connected to one's moral responsibility as it affects others. It has a moral lens that guides the expected behaviour of each person in the community for the benefit of the community (See Ntibagirirwa, 2004:134). Likewise, in his own words, Ricoeur (1992:165) described accountability thus – 'because someone is counting on me, I am accountable for my actions before another'. That means a person is expected to be accountable not only to himself but to others around and the entire community where he or she lives. It then suffices to submit that Ubuntu values accountability and considers it proof that one is responsible to himself and others. It must be added that the lack of trust among community members is one of the obstacles to achieving values expounded by Ubuntu in Africa societies (see Mabovula, 2011:46).

In a final analysis, it is incontrovertible to infer that accountability is a responsibility and not a choice. Both African moral thoughts and scriptural moral codes demand that every leader must be accountable to those he or she leads. There are no sacred cows in the duty of transparency and accountability in the African community including the church leaders. There is nothing wrong with members demanding details of accounts from the pastoral team. It is correct and acceptable for members of the BOT to demand accounts from the church management. The church is about the people and it cannot stand without the community. Thus, the community of believers in question have the moral authority and responsibility to ask or demand clarity when necessary. The Pentecostal culture whereby nobody has a right to know how the leader runs the system or where only the G.O determines the management of the church without any oversight function of the BOT is completely rejected socially, morally, and scripturally.

6.2.4 – **Church/branch ownership, trusteeship, and staff welfare:** The research outcome as stated by FOPSA in Chapter five subsection 5.2.4.1 had staff exploitation as one of the challenges in LFC with 30% extraction from the monthly income of staff and associates. Also, the rights of serving associates' wives are not put into consideration as they are not

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allowed to work but to tag along with their husbands anywhere, everywhere, and anytime they are transferred without prior notification. This destabilises families. Yet again, FOPSA and JOPSA both reported that on the resignation of associates pastors and staff, there is no pension, gratuity, or any form of goodbye package for a soft landing. This can only happen successfully in a one-man business where there are no staff unions or where everyone, but the CEO is voiceless. In chapter five subsection 5.2.4.1 JOPSA submitted that LFC staff are driven as slaves; they are financially starved so they can always depend on the system. JOPSA resigned with no pension, gratuity, or soft-landing funds. Additionally, JOPSA reported that LFC leadership operates 'instant hire and fire' style. Hardworking clergies are constantly laid off without benefits on the account of education rather than empowering them academically. As a result of sack-shock, JOPSA testified that a few pastors had committed suicide. In the same vein, Sahara Reporters (2012) captured several interesting cases of terrible treatment against staff and associates by the LFC leadership. As well, Falaye (2017) in his academic paper, corroborated FOPSA, JOPSA and the Sahara Reporters on the terrible nature of the staff and associates' welfare in the LFC.

Concurrently, JEROCK agreed that associates are driven as slaves, but he went further to infer that church branches are business extensions of the Neo-Pentecostal G.O. and as such the focus is always profit and not staff welfare or making disciples. He queried the morality and the theology of the branch system on the ground that it encourages moving funds from the 'less haves' or 'have nots' to 'more haves'. In JAROCK's opinion, the unfair treatment of associates and staff is caused by the business motive of the G.O.; it makes him or her inhuman and insensitive to what others around go through. On the other hand, CIROCK hailed his branch of PHC on welfare with claims that salary structure is localised, and his branch was second to none in terms of good welfare package. But he admitted that non-buoyant branches go through hard times and there is no provision in the PHC welfare system to support such branches. CIROCK finds it ridiculous and unacceptable that money does not go from top to the bottom, particularly to branches and pastors who are struggling to survive within the same church family.

Concomitantly, STAROON agreed with other interviewees that paying staff poorly especially when the church can afford it is unacceptable. He viewed staff welfare as part of God's economy as seen in James 5:4. Both STAROON and STARSOK maintained that DCC does not believe in the branch system, rather, pastors are trained and supported to start independent

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work. DCC policy does not support branch system as it is viewed as an avenue to make more money for a G.O. Since DCC does not operate a business franchise, they claimed there was no point to run branches. Meanwhile, DAPSA categorised sending money to the headquarters from the branches as a profit-making venture which promotes lack of sharing. In his analysis, it is unbiblical to run branches for profit-making. OLAUK finalised this consensus by asserting that Pentecostal church leaders are exploiting associate pastors and staff, a practice not obtainable in most Pentecostal churches in the developed nations because they have governing structures in place and human rights are respected. The African Neo-Pentecostals run churches as a one-man business where there is no governing structure that provides welfarism for all. It is about the owner.

Critiquing from the scriptural position, employees' moral codes are outlined in scriptural verses like Leviticus 19:13, Deuteronomy 24:14, Malachi 3:5, Luke 10:7, Romans 4:4 and James 5:4. Leviticus 19:13 seems to present a situation compatible with the present-day situation in the Nigerian Neo-Pentecostal churches. If delaying salaries can be pictured as immoral in this text, then, denying the staff their commensurate dues cannot pass any moral test. Progressively, Deuteronomy 24:14 enforces the employees' moral code with a clause - 'thou shall not oppress hired servants'. By implication, the moral ordinance of employers and employees classifies staff extortion and exploitation as oppression, hence the scriptural command to avoid such practice. In another instance, Malachi 3:5 rolled out penalties for various immoral activities which include the oppression of hired workers. Malachi strongly opined that there is a consequence for socio-moral abnormality against employees. It then implies that if there is a consequential action, the cause must be an aberration in the Christian faith practice. Harmoniously, Romans 4:4 addresses an abnormality common to Christian leaders in Africa; a situation where church leaders feel entitled to free services. They box their staff and members into rendering free services with the manipulative idea that the work belongs to God. They claim that money cannot be the reward for spiritual service unto God. With such a theology, they convince and constrain adherents and staff to engage in free labour.

In another instance, Romans 4:4 clearly defined the status of staff remuneration as not a 'gift' but a 'due' or 'right'. Therefore, service unto God via employment in the church may not only be quantifiable in terms of spiritual reward but also in remuneration for the time spent as staff in the religious environment. Such services may attract commensurate wages for

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services rendered towards the success of the church organisation. This theology of spiritual reward appears to be to the doctrine employed to obtain free and volunteer services from staff and associates who end up accepting poor or no salaries. Worthy of note is the possibility of a genuine reason for delayed salaries, poor paychecks and demand for free or volunteer services by the church. It is not contestable that not all the churches who delay or deny staff salaries engage in such with immoral or capitalistic intentions. In a situation where the church is going through financial challenges, it may be morally acceptable for salaries to be delayed. Also, the demand for volunteer and free services may become morally justifiable. The important thing is balance; where the church can afford the remuneration, fairness should prevail. However, where the church lacks affordability, the church workers may need to show understanding and express their love to the work of the kingdom in volunteer and free services. In the final analysis, accountability and transparency enable the balance; when the leadership of the church is transparent, willingness to volunteer for kingdom services without pay becomes easily acceptable.

Worthy of note is another wrong assertion that Christian leaders are doing their staff a favour by paying them meagre salaries. In Luke 10:7 the scriptural position is that labourers are worthy of their wages. It is therefore sufficient to argue that church leaders are not doing their staff and associates any favour by giving them meagre amounts as wages, they deserve their fair wages as a right and not as a favour. The situation where staff are paid as the G.O. determines can be associated with optionless position of the staff. Where the staff have no immediate alternative means of survival, the church leaders take advantage of their vulnerability. This practice is far below biblical socio-moral codes for employees' remuneration. James 5:4 crowns it up with the fact that withholding the labourers' appropriate wages is fraudulent and antithetical to scriptural moral standing.

The three African socio-moral thoughts; Consciencism, Ujamaa and Ubuntu all have humanitarianism as a core value in an ideal society. It is expected that in an ideal African society, employees' wages will meet the socio-moral standard which places the welfare of humankind at the centre. Besides, being humane and kind towards servants and labourers ought to be part of the African Pentecostal culture, therefore capitalistic activities of oppression must not be allowed to overshadow such endeavour. Such gesture corroborates Mbiti (1969) who submitted that black theology and African theology are indistinctive (cf

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Motlhabi, 2008:178). Likewise, Boesak (1984:61) upheld that to discover how to be human and humane is fundamental to what it means to be human.

Correspondingly, using the biblical position maintained in Leviticus 19:13, Deuteronomy 24:14, Malachi 3:5, Luke 10:7, Romans 4:4 and James 5:4, it may be accurate to sustain that Consciencism does not contradict the moral ideals of Christian religion or spiritualty, rather philosophical Consciencism speaks against the use of religion or spirituality as an instrument of exploitation. Besides, Boesak (1984:55-56) agreed no less when he submitted that humanity and humanness are core to the gospel. Therefore, using spirituality as an opportunity to oppress employees is tantamount to colonial capitalists and indigenous bourgeoise practices. But if spirituality is channelled positively, then Consciencism sees religion as an instrument of self-determination, emancipation, and transformation. Consequently, quality and fair employee culture should reveal the spirituality of Christian leadership. If anything, Afrocentric moral phenomenon condemns sharp practices that oppress servants and labourers. It is completely alien to African moral modicum to exploit church employees by hiding under religion or spirituality. Consequently, it is expected that African Pentecostal leaders will heed to the counsel of Woods (1987:33), by setting a new standard of self-reliance and human dignity through disengagement from all forms of oppression with regards to staff and labourers in the vineyard. Indeed Biko, as submitted by Du Toit (2008:32) calls this new culture of humanity a struggle of responsibility. In other words, African Christian leaders ought to see the liberty of their staff, associates, and congregants as part of their responsibility to free their followers from all oppressive activities within the church.

Furthermore, the philosophy of Ujamaa upholds a factor of ‘common ownership and sharing’ which entails joint ownership of properties and benefits. It posits that solidarity is deeply entrenched where everyone gets rightful benefits rather than an individual making profit at the expense of others. In an Ujamaa society, there is absolutely no room for personal accumulation beyond needed private appropriation. Invariably, exploitation is not permitted in an ideal African social structure. There is no justification for any church in African society to abuse the right of employees using spiritual connotations. Ujamaa practically opposes degrading staff welfare. Correspondingly, Ubuntu aligns with Ujamaa. It took a view that communality is sovereign, and its institutions are for the benefit of all; therefore, ownership should be public and not personal. In applying this thought to the Pentecostal family, the

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income of the church ought to be for all members of the church and particularly the working team of the church. A situation where the benefits accrue only to the G.O., his family and the inner caucus is unfair and immoral.

Lastly, Kaunda (1966:39) noted that the only way a Christian leader or the church can express the love of God is to express that love to others by sharing. In other words, a leader's way of expressing God's kingdom on earth is sharing the available resources with others; an unconditional service to fellow men termed as the purest form of service to God. Likewise, the words of Lenin as quoted by Obeng becomes applicable to the Pentecostal welfare situation; 'a society founded on the exploitation of man by man is immoral and must be changed' (Obeng, 2009:107). It does not matter who does it, where it is done or which institution engages in it, the unacceptability of the practice remains constant. On this note, the Nigerian Pentecostal churches cannot be immune from constructive criticism that challenges their socio-ethical status on any immoral disposition contrary to humaneness as it affects the wellbeing of Africans and the African society.

6.2.5 – Commercialisation of the church: FOPSA, in an earlier notion in Chapter five subsection 5.2.5.1 established that LFC engages in money laundering as seen in the LFC Kenya indictment by the Kenyan authorities. The interviewee also noted that some LFC branches were closed because they were not remitting enough income according to the target set by the LFC leadership. JOPSA emphasised that most businesses in the LFC started with members contributions, but today they are all under Bishop Olowonla Ministries International and not the LFC. Simply put, everything is controlled by Olowonla and family. Also repatriating over 70% of all income from all branches to the headquarters speaks of using those branches as money-making machines. Meanwhile, JAROCK agreed with FOPSA on money laundering activities in LFC. He further emphasised that corrupt civil servants and politicians are major clients of pastors; they steal from government coffers and launder the money through pastors who roll the cash into church project and award contracts back to the politician or civil servant. CIROCK confirmed that he is aware of certain churches that are involved in money laundering, but he chooses not to reveal their names for the reason of anonymity. However, he critiqued the practice as unethical. In his final analysis, he opined that businessmen in the world now see pastors as their colleagues in the same business. On a different note, STARSOK reported that DCC separates its business arm from the mainstream church project. DCC registered the business aspect of the church as a limited liability

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company and pay tax on the business to the government. CHUDAP also joined in the opinion which suggest that money laundering is the new leverage for politicians in partnership with the Pentecostal pastors. Likewise, YAPP accused the Pentecostal pastors of re-investing the church funds into personal businesses locally and internationally, a practice equivalent to larceny and criminal conversion. Still, on the interviewees' report, DAPSA categorized the sales of miracle water, anointing oil, miracle bangles, conference bangles, t-shirts and handkerchiefs as commercial activities and recommended the need to pay tax on them. This selling and buying in the church, OLAUK called the principle of merchandising as obtainable in the capitalists' business world.

In agreement with the interviewees' report, Okanlawon (2018:32) called this trend among the Neo-Pentecostals 'churchpreneurship' using the Redeemed Church of God (RCCG) and the Lifaworld Church (LFC) as prominent front liners. likewise, Pillay (2015:5) observed that the church now is so much like the world, corrupted by the desire for power, position and materialism. Whereas a church registered as an entity to advance religious course ought to remain missional, the reverse is the case. In line with this view, it is important to probe the legal purpose of a church. In Nigeria, churches are in the same cadre as not-for-profit organisations and are not to carry on business. A church, as a matter of fact, is not a legal entity per se. It is the board of trustees of the church that together constitute the corporate personality of the church. These are the individuals permitted under the law to enter contracts and enforce the same on behalf of the church. Because of this legal stance that a church is not to do business, the law exempts churches from taxation and exempts them from paying land use charges over properties owned by and used for religious purposes. By deductive reasoning, we can distil that the concept of churchpreneurship is also legally reprehensible and illegal.

According to Pillay (2015:4) to be missional requires Nehemiah's type of leadership whereby the central focus of the church ought to be missional spirituality, moral consciousness, Christocentric messages, and concern for the world around us (see ibid, 4-6). Unfortunately, the church has remained commercialised and materialistic. According to most of the interviewees in chapter five, the business ventures of these churches are not taxed, neither do they take voluntary responsibility to do so. But, if the church chooses to be commercial in certain aspects, it is morally expected that such aspects must be taxable. Sahara Reporters (2012) corroborated the interviewees' opinion by pointing that Olowonla runs all kinds of

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businesses using the name of the church without any form of tax payment. Jesus modelled what is expected of the church in terms of commercialisation in Matthew 21:12; the church is not a marketplace for buyers, traders, and money changers. The Christian moral code forbids idleness and thus supports doing business, but it forbids commercialising sacred activities such as selling miracle waters, using the church to raise cash for personal businesses or converting church-owned business organisations to personal property.

An African moral perspective from Nkrumah's school of thought as opined by Fela directly addressed the moral situation of the Pentecostal Pastors in Nigeria. In his song 'Shuffering and Shmilling' he called Nigerian religious leaders profiteering businessmen. He described them as aiders of capitalism and agents of secondary slavery (Olaniyan, 2009:91-93). By inference, Fela accused religious leaders of using their religious positions to perpetuate advanced slavery; a situation where spiritual activities are used to financially dupe adherents for personal advantage. Fela called them thieves; a profession alien to African socio-moral culture. Ubuntu, on the other hand, critiqued the attempt of the religious leaders to silence adherents who wish to confront the evil of commercialising the gospel. It provides that in African society, individuals deserve the opportunity to use their minds to reason and at the same time allow their reasoning to be challenged by other members of the community. The community should not be swallowing the opinions of individuals without question, rather it should allow a forum for individuals to manifest their reasoning. By implication, the aberration of commercialising the sacred must not be shrouded in secrecy; organisations and individuals must speak out. This is what Allan Boesak in Sommer (2013) calls prophetic justice. Silencing those who speak against the contradiction of scriptural and socio-moral modicum in African society is subject to criticism and condemnation. Kukah (1993:75-78) called this act of church commercialisation a qualitative and quantitative shift from theological to the mundane in motivational conceptions. He used the root of proliferation as a case study as he submitted that less of the breakaway on fundamental theological problems occur, rather major problems of proliferation include financial disagreement and ethnic squabbles. After listing several business activities of Nigerian Pentecostal pastors, Kukah (ibid) concluded that religion has become a money-spinning venture. Churches are now founded to extort and hoodwink unsuspecting adherents.

Correspondingly, Professor Lumumba (2015), alleged that these Pentecostal leaders in Africa use the power of God in a defective way. They run the churches as savvy businessmen and

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women. They run husband and wife formation with children or relatives as secretaries, treasurers, and accountants. In Lumumba's words,

> "They operate like pyramid schemes which have been essentially put together by individuals who have capitalised on what I call the Jesus industry. And this Jesus industry is being abused by the invocation of the name of Christ in a manner that is improper and to the detriment of the people of God and their country. They deserve condemnation. And they are peddling lies and selling miracles" (ibid).

Indeed, they deserve to be condemned. It is purely commercial to sell miracles using lies; a culture not supported socio-morally and scripturally.

A specific socio-moral aberration consistent with most interviewees' report on the commercialisation of the church is 'money laundering'. Giriraj and Mishra, (2010:7) described money laundering as a term traced to the famous mafia ownership of laundromats in the United States. They are a team of gangsters who make financial profit massively from illegal activities such as drug trafficking, extortion, prostitution, and gambling, but mix the money generated with legitimate means. In the same vein, Robinson (1998), called it dirty money put through a cycle of transactions so that it comes out at the other end as legal or clean money. Ogbodo and Mieseigha (2013:172), further gave a breakdown of how money is laundered; criminal act, placement, layering and integration. In his description, the cash is firstly acquired via criminal act, and then placed into an account. The money is later moved or integrated into other institutions to obscure origin. Finally, the funds are used to acquire legitimate assets. Undoubtedly, this practice perfectly fits into the description of money laundering in the Nigerian churches as described by JAROCK. Politicians steal and launder the funds through the church and the church leadership reroute the funds as legitimate contracts in favour of the politicians' or civil servants' companies.

Although, the bible may not have so much direct moral codes on money laundering, however, it is a practice condemnable under the law in most countries and international criminal acts. The US Department of States through its bureau of international narcotics and law enforcement affairs report of 2014, confirmed that Nigerian Government enacted the 'Money Laundering Prohibition Amendment Act 2012 and the Terrorism Prevention Amendment 2013, which criminalised fraud as a predicate offence to money laundering and financing of

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terrorism in line with international standards (INCSR, 2014). This law forbids and criminalises all forms of money laundering activities whether in the secular or religious system, locally and internationally. As patriotic citizens, necessity is laid upon Christian leaders to obey the laws of the land. 1 Peter 2:13 suggest that the Money Laundering Act is also binding on the church; Christians are to obey all authorities including government officials and the rules they introduce in the interest of the society.

6.2.6 - Money, politics, and Pentecostalism: Indisputably, religious leaders have a role to play in ensuring the emergence of a people-centred political leadership for the greater purpose of the nation and the delivery of the dividends of democracy. This they can achieve by sensitisation of adherents on exercising their constitutional right to vote for the right political leaders. Moreover, it is neither unconstitutional nor unbiblical for the clergies to be part of any transformational political system if it centres on public benefit at the end. On the contrary, the research findings in the previous chapter revealed that Pentecostal pastors have alliances with the corrupt political class to exploit the masses. FOPSA claimed that LFC leadership manipulated the members against their political wish during the presidential election in 2015 and 2019. A political candidate of Olowonla was imposed on the people via his office as a spiritual head or a prophetic medium. FOPSA likewise reported that an intention to evade aviation tax was a top reason why Olowonla preferred a particular candidate. JEROCK claimed that for the sake of financial reward, Olowonla sits with corrupt politicians like Atiku Abubakar during the election to decide the direction of elections. Admittedly, YAPP opined that politics is dividing the church in Nigeria because of political campaign mobilisation funds. It then means that if the political fund is creating a crisis, then the money is at the centre of interest. OLAUK agreed no less when he stated that the Pentecostal church leaders have formed an elitist alliance with the politicians to oppress the people. Unquestionably, STARSOK agreed that Christian leaders obtain rewards of corruption from the politicians. However, he claimed that DCC has distanced themselves from politicians to avoid the rewards of corruption given as seed to the church.

Sadly, the situation where Politicians accused pastors of sharing six billion naira (USD 30.61 Million) collected from the government coffers as partisan political mobilization fund is pathetic. To see taxpayers' money squandered in this manner between the politicians and those who should speak against corruption calls for strong criticism of such immoral acts. This act is best categorised under bribery. Worst still is the use of such corrupt mobilisation

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funds as motivation to manipulate or buy off the electorates' conscience among the church adherents. Biblical moral modicum as seen in Exodus 23:8 suggests strongly that bribery corrupts moral conscience and subverts justice. Proverbs 17:23 further agreed that aligning with the corrupt political class through bribery and other practices pervert justice. Proverbs 28:21 clearly condemns bribery and calls it an act that will most definitely lead to wrong action, wrong decision, and social consequences (cf 1 Samuel 8:3). Thus, it is scripturally unacceptable for Christian leaders to neglect their social assignment of preparing, mobilising, and encouraging the electorates to vote their conscience.

In the African moral sense Lumumba (2015) openly accused African Pentecostal preachers of unholy alliance with the political class. Although Lumumba acknowledged there are some good ones among them, but many of them are influence peddlers and businesspeople who give certain politicians who are otherwise thieves, avanias of spiritual legality. Lumumba held that it may be very difficult to stop this narrative because when people invoke the name of God, the congregation is frozen. Sadly, many African adherents cannot interrogate the situation. In the same manner, Fela Anikulapo (Olaniyan, 2009:89) critiqued religious leaders as those who use their position to secure underserved advantages at the expense of the masses. He called the practices of such political and religious leaders desacralizing dependent capitalism. In this case, the religious leaders use their spiritual status as a tool for economic accumulation in conjunction with the politicians. It was on this note that Fela was convinced that the pastors throw submissive theology at the adherents as solace for hard times whereas they form an elitist alliance with those in power for the grand prize of acquisitive venality (see ibid).

In a more optimistic African socio-moral view, Ujamaa and Ubuntu pointed out the ideal responsibility of the church in political matters as prophetic justice. In Nyerere's opinion poverty, war, misery, and hatred are not the problems of the world, but the real problem is social classism which allows separation of the satiated from the hungry, the rich from the poor, the dominators from the dominated, thus concentrating control and resources in the hands of the minority. Rather than allow this system to continue via politicians and religious leaders' elitist alliance, Nyerere suggested that religious leaders ought to take their position as custodians of prophetic justice and call the political class and governing authorities to order. Nyerere calls the church to stand and rebel against social structures and economic organisations which condemn men to poverty and degradation (see Mesaki and Malipula,

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2011:96). In an ideal state, it is never the job of the spiritual leaders to join the political class in capitalistic oppression of the people rather the church is established to serve the people. While the masses and congregants may be voiceless and powerless as submitted by Van Aarde (2016:8), the church must dissociate from any act of oppression. Thus, the counsel of Krul (2012) becomes imperative; there must be an emphasis on God's preferential option for the poor (see, Spickard, 1992: 326-342; cf Mbiti, 1974:41-44). In other words, the church leadership must view the masses and the congregants with the eye of God's connection with humankind. As Gutiérrez submitted, God suffers like the poor on the cross and in the slum, likewise, the church leadership must identify with the poor (1971:36-37). The church must be an example of submitting to God, rather than conforming with the unjust social norms perpetrated by the political class. (see Gutiérrez 1989:107). Consequently, to stamp out social injustice Nyerere called out the church to rise and create a social revolution for public benefits. This way the love of God will be well expressed to humankind. His idea of the role of the church is to be an institution that stands against any organisation, ideology, social or political structure which oppresses the people and thereby deny them the right and power to live as children of a loving God on earth (see Ibid, 97; Nyerere, 1974:106).

Correspondingly, Ubuntu agrees no less with Ujamaa. Two obvious voices in this regard are Allan Boesak and Desmond Tutu (Sommer, 2013). Using the scenario of apartheid, Boesak suggested the socio-political and socio-economic responsibility of the church; to speak openly with moral authority against any form of injustice. Rightly implied, to form an elitist alliance with politicians is tantamount to losing moral authority needed to challenge and call the political class to order. The Pentecostal churches in Nigerian cannot fulfil the prophetic justice mandate so long as money bags fly from the political class to the religious leaders. It is in the light of this notion that Boesak stated that 'either the church speaks with authority, or losses its authority' (Ibid, cf Boesak 2009:38). Consequently, the compromise of the Pentecostal leaders in socio-political matters does not only rob the adherents their electoral rights, but it also destroys the moral fibre and authority of the church to hold the political class accountable. It also means that the church leadership actively participates in the oppression of the people. To change the narrative, rather than sit and connive with politicians, the church must take a cue from Desmond Tutu's restorative justice protocol; 'Prayer and Protest' (see Battle, 2009, cf Gerald, 2008).

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6.2.7 - Education philosophy (missional, capitalistic and affordability): There are two major issues to be considered in this section; the unaffordability of church-owned schools and the moral undertone of ownership of such schools. Most interviewees agree that the schools owned by churches are largely unaffordable. They compare these schools to the missionary schools attended by many of the Pentecostal pastors. Almost all missionary schools were attended tuition-free. The missionaries used education as a means of propagating the gospel hence they ran the schools as missional rather than commercial entities. Currently, many Pentecostal church leaders do not take a cue from the missional perspective of the missionary. Evidently, the universities, secondary and primary schools belonging to churches cannot be considered as what average Nigerians who live below $2 a day can afford. Whereas these schools were founded and funded with donations from poor adherents, majority of the donors' children have no access to the schools (see Sahara Reporters, 2012, cf. Omotoye and Opoola, n.d, Odumuyiwa, 2006: 211 and Opoola, 2010:16)

Even though, many church adherents and the public criticise Pentecostal church leaders for making their schools only affordable to a privileged few based on affordability, CIROCK, STARSOK and STAROON gave some crucial reasons for the unaffordability. CIROCK indicated that he was involved in running the PHC school in Abuja and he claimed running the school is capital intensive such that the church had to continuously subsidise the school's expenditures. The major reason for such a situation was that the church injected a high standard of excellence in service delivery in the school. Consequently, sustaining such standard made the school unaffordable to the majority. But in closer moral value analysis, it may be contestable to place a high premium on the excellent outlook of the school at the expense of affordability. The development plans of most of these schools are rushed such that there is continual pressure on the available funds largely due to unrealistic pace of capital projects. Emphasis is placed on the development of physical structures and expansion over and above equitable growth plans. Although schools owned by Pentecostal churches have a good turnover of students because of wide patronage, however, claims of abnormally high operating costs are doubtful. Lack of proper corporate governance structure, capital flight on the instructions of the G.O. and CEO are common reasons for pressure on available resources. An excellent approach is good, but it is only aesthetic compare to giving the school a more relevant and purpose-driven approach which is ensuring a balance between aesthetics and affordability. This excludes the poor which should be the major concern of the church.

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As such, giving scholarships to church members, staff and perhaps a more affordable tuition should come to the fore.

Furthermore, STAROON and STARSOK gave a different reason for the unaffordability of church-owned schools. They both claimed that the government contributed largely to the unaffordability of schools. The desire to raise more tax income by the government places more financial responsibility on the schools, hence the increment in recurrent expenditure. Such high tax demand forces the school authority to spread the increased expenses across tuition and other bills payable by clients. Regrettably, this approach where income tax supersedes the need to educate the children cannot be stopped by the church, but by the government through the enactment of income tax policies that can enable relatively low tax remittance to the government from institutions that provide education for the Nigerian child. Notwithstanding, there should be an internal welfare arrangement possible within the church system whereby partnerships and scholarships are organised to alleviate the sufferings of church adherents who cannot cope with the financial demands of the church-owned schools. CIROCK advocated for such an arrangement. Voluntary missional support to church-owned schools via donations to such initiatives that promote affordable subsidy will not only be acceptable scripturally but also morally appreciable. An example was given in the case of DCC by STARSOK and STAROON where all staff, pastoral and non-pastoral enjoy fifty (50) per cent discounts for their children in the school belonging to the church. It then suffices to say that irrespective of the tax and excellent delivery challenges, the Pentecostal church leaders must find a way to integrate a human-face factor into their education system. This is purely a function of will-power by the church leaders.

According to Haizel (2001;60), Nkrumah utilised his egalitarian ideology to provide education and cultural identity for all children at public expense. Ujamaa, as an African moral philosophy in this regard, suggests that leadership is at the centre of the possibility of providing education for all irrespective of class and affordability. Practically, in the spirit of Ujamaa, Nyerere provided an education for all. A society built on Ujamaa's African moral philosophy considers education, not as a privilege of a selected few but as the right of all (see Nyerere,1968b: 45). Correspondingly, both Ujamaa and philosophical Consciencism agreed no less with the Sustainable Development Goals (SDG) of the United Nations, a policy which opined that education is a right for every child (see UNSDG Report, 2019: 7). Without exception, despite the challenges, Pentecostal Christian leaders ought to provide the

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environment for affordable education by considering it as a human right for every child. The social class created by expensive private schools at all level by the Neo-Pentecostals across the nation is subject to a socio-moral query. Inequality is socio-morally unacceptable both in the scripture and in the African socio-moral ideals. Hence, the necessity for a deliberate effort to provide affordable education for all, despite rising challenges.

The second issue is the moral undertone of ownership of such schools. FOPSA, JOPSA and JAROCK maintained that the funds used to build and kickstart Faith Academy primary and secondary schools and universities belonging to the LFC were raised from membership donations. Their opinions suggested that members were motivated to give because Olowonla announced that the schools will create opportunities for pastors and members' children to have affordable education. The three interviewees from this church alleged that Faith Academy schools were registered under Mrs Olowonla's name (Olowonla's wife). If this information stands valid, then there are two moral abnormalities connected to the report namely, deceptive lies used to raise funds and larceny or criminal conversion. Simply put, if members worldwide contributed money to establish the church-owned schools, but the schools were registered as Faith Olowonla's personal business, it can be termed as Larceny; an act classified as immoral. The right to own the school as a family or as a General Overseer resides in using personal funds to build the school from the scratch. The same principle should apply to Dominion Airline run by Olowonla. Also, the field report has it that Olowonla raised funds during church services to purchase private jets for missions and missionaries. However, they were converted to aviation business flights. Corroborating the immoral conversion to personal property, JAROCK mentioned a similar case in PHC were Safe-hands Primary School belonging to the church was kickstarted with the church funds but was registered as a school belonging to the pastor's wife. Clearly, we see the same case of deception, manipulation and lies in raising funds for a private venture. Noteworthy is the fact that the actualisation of such deceptions was at the point of registration. Worse still, the contributors cannot afford such schools as they were turned to elitist schools. This practice stands condemnable both scripturally and morally. Perhaps, consideration for affordability may be possible if the schools are under the authority of the BOT, but the private ownership strategy puts profit at the centre; a decision which may have been taken by a few supposed stakeholders. It is then arguable that government tax policy may not be the only causative agent of unaffordability. Greed and desire for more profit by the supposed owners could be a critical factor.

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6.2.8 - Church ownership, nepotism, ethnocentrism, and inheritance: Chapter four subsections 4.2.2.3 and 4.3.2.3 clearly showed that LFC and PHC maintain a leadership style where ownership resides with an individual; a style which permits family centred ministry, nepotism, and ethnocentrism. Chapter four further revealed that PHC is tribalistic in the choice of branch leadership while the constitution of the LFC indicated that transgenerational leadership is intentionally positioned within Olowonla's family. Also, LFC has three members of Olowonla's nuclear family as part of the management executives: Bishop Olowonla (President, CEO and BOT Chairman), Pastor Mrs Olowonla (wife/Vice President) and Olowonla Junior (son/Vice President). This family dynasty and the monarchical system is not only peculiar to the case study churches, rather it is a common phenomenon among the Neo-Pentecostals. Although it is arguable that family dynasty in church leadership emanates from western influence or American Pentecostalism, a different school of thought may suggest African Pentecostal leaders have an initial background of African monarchical system where royalty is retained within the family. Ultimately, either by western influence or cultural monarchical system, the impending question remains whether family ownership system of the church is morally and scripturally acceptable. All the interviewees agreed that most Pentecostal leaders have turned their churches into family assets, yet they all disagree with the moral correctness of such practice. The practice may be permissible in a capitalist's privately owned business, but it is incorrect to apply the same in a religious organisation. In a situation where such ownership is enforced on the church, the organisation then seizes to be missional but entrepreneurial.

Although we see in the Old Testament where God gave preferential treatment to the Hebrews, however, they were 'pars pro toto'. They represent part of a whole. Thus, in the New Testament Jesus' death made a way for the 'New Creation' of all people and divided the wall between the Jews and other nationalities (see Galatians 6:15-16). Subsequently, it may be morally unacceptable to promote favouritism. In Act 10:34 God's moral disposition on favouritism is clear; God does not show favouritism. Verse 35 of the same text revealed God's expectation of humankind which is 'doing what is right'. Verse 36 then inferred that rather than favouritism the right thing to do is to treat all men equally and fairly because Christ is the Lord of all. Simply put, Christ ought to be the centre in the churches and not tribes or tongues. The moral obligation here is that the church family is to be promoted by Christian leaders as against the socio-moral abnormality of tribal hegemony and nepotism. As

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well, 2 Chronicles 19:7 testifies against all forms of injustice, partiality, and bribery. Likewise, the moral consequences of partiality and favouritism are spelt out in James 2:8-9. Those who engage in such socio-morally unacceptable activities were scripturally labelled as lawbreakers. In other words, to be tribalistic or show favouritism is to break the law. As such, the lawbreaker walks in sin and is to be convicted by law. It then suffices to conclude that it is not only immoral to practice favouritism and nepotism in the church, but it is also illegal. By these moral templates of the scriptures, favouritism, nepotism, and tribalism centred on family ownership and tribal asset sentiments among the Neo-Pentecostals are condemnable.

Perhaps one of the reasons why such socio-morally incorrect practices exist is that human rights are not understood in a broader perspective among these Pentecostal churches. Thus, the submission of Pillay (2017: 13) on the need for broader context becomes imperative. Equally the socio-economic justice for serving staff and associates in terms of opportunities, promotions and succession leadership structures must come to the fore as part of the human right requirements. Pillay (ibid) submitted that this is possible with the inculturation of Ubuntu, communal rights, and care for one another. When those qualified for certain offices are neglected or replaced by specific ethnic group members, relatives, or family members of General Overseers then both socio-moral and socio-economic injustices have been served. According to Pillay (ibid, 11), the church must see all people under the umbrella of ‘mixed economy’ to transcend cultural and racial boundaries. Subsequently, respect for all human beings with equal treatment under God becomes easily achievable in the church.

Furthermore, the moral position of Nyerere as expounded in Ujamaa is contrary to the practice of favouritism and nepotism. Che-Mponda (1984:63), reported that under Nyerere's leadership, racial segregation and discrimination were abolished in 1961; Nyerere labelled the segregationist behaviour as ‘evil’. His decision destroyed the systemic Africanisation programme which demonised non-blacks in Tanzania. Naturally, Nyerere's pronouncement helped the minority community members to feel at home and have their confidence restored (ibid,1984:70). Ujamaa’s principle is that all men are equal and should be treated thus. Noteworthy is the connection between Nyerere’s abolition of Africanisation of the public sector and the ‘metaphor of the piano principle in Nkrumah’s thoughts. Hence promotion, appointments, and selection of successive leaders ought not to be based on colour of skin, language, or personal relationship; it ought to be a non-discriminatory exercise both in the public sector and in the church. Additionally, Ubuntu does recognise common ownership of

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property. By inference, Ubuntu's notion implies that communality is sovereign, therefore all institutions within the community should exist for the benefit of all. On that note, ownership should be public and not personal.

In another opinion, Ujamaa's philosophy which considered favouritism and tribalism anaemic to the African society has been challenged by contemporary change in the value system. Waliggo (2005:9) held that things have changed and therefore the contemporary African society does not observe public morality. No matter how immoral an action is, Waliggo argued that many Africans will rather praise and protect their relatives and friends who perpetrate immorality (cf Mabovula, 2011:39). It may not be out of place to suggest that ethnocentric favouritism and nepotism among the African Neo-Pentecostals may have been stirred by public moral carelessness. Subsequently, public moral carelessness can be linked to a lack of community conscience. Where community consciousness prevails, both the clergies and laity will see themselves as one indivisible family in Christ. In summary, all schools of thoughts consulted opined clearly that it is immoral and capitalistic to turn institutions of public interest to family dynasties or assets. The head of the church is Christ and the centre of all things within the church must be Christ. If Christ is at the centre, it becomes easy to align with sola-scriptura such that fairness, equality, and justice will naturally abolish favouritism, nepotism, and tribalism in any Christian organisation, particularly the African Neo-Pentecostals.

Worthy of note is the necessity to make exclusions with regards to the practice of family ownership and ethnocentric activities within the Pentecostal churches in Nigeria. Not all Pentecostal churches are run like the LFC and PHC. The closest example is DCC. Most interviewees' testimonies in chapter five and literature and media reports in chapter four subsection 4.4 suggest that Daystar Christian Centre does not run family ownership or ethnocentric leadership structure. Although obtaining the lists of trustees of the three case study churches was impossible due to the closed system in their administrative policy, Folajin (2017), listed thirty other pastors who run Daystar Leadership Academy along with Rev. Sam Adeyemi. Among them are pastors of other churches and tribes. This speaks of a level of openness to a system of 'mixed economy' as earlier suggested by Pillay (see Pillay 2017:11).

In another instance, it has been noted that certain established Pentecostal churches have all-inclusive leadership and administrative structure which transcends personal, family, and

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ethnocentric ownership. Such Pentecostal denominations may include Assemblies of God church Nigeria and Foursquare Gospel Church in Nigeria. A case in point is the emerging revelations from the leadership crisis of the Assemblies of God Church, Nigeria. The legal battle showed that the General Superintendent of Assemblies of Nigeria has no final authority over the church. The General Secretary, Dr Godwin Amaowoh, while reacting to public opinions, revealed the lists of trustees and their names. As reported by Irekamba (2018), as at the time of the legal battle, the General Superintendent was unknown to law because he was not a member of the church trustees. The trustees listed were pastors and leaders without any form of family connection with the embattled General Superintendent. It is then clear that the church is not and cannot be muzzled by an individual. In the same matter, several aspects of Assemblies of God church constitution were cited to validate the removal of the General Superintendent. Consequently, the report revealed that power resides with not only the executive committee but also the general committee; a body which plays the role of an appeal court on behalf of the congregants should there be any need to subject leadership to query and accountability. Additionally, the Assemblies of God mortgage bank directors' information available in the public space corroborates the fact that family ownership is not allowed in the Assemblies of God church. The bank report has nine (9) members of the board of directors which cut across gender and ethnic groups within Nigeria. Besides, there is no reflection of family or relatives' ownership. No two people represented one family among the directors (see AG Mortgage Bank, 2015). With such structure among the Neo-Pentecostals, it is permissible to argue that not all Pentecostal churches run a one-man ministry or family ownership in Nigeria.

6.2.9 - Pentecostal paradigm trend: In Chapters one and three, this research categorised the Nigerian Neo-Pentecostals into three groups and further explained the differences. The classical and contemporary Neo-Pentecostals represented by LFC and PHC are similar in capitalistic tendencies as they both practice monopoly and turbo capitalisms. Whereas the paradigm Neo-Pentecostals represented by DCC engage in a different approach. This research suggests that the paradigm Pentecostal approach can be tagged responsible capitalism. Most interviewees acknowledged that paradigm Pentecostalism as championed by DCC under the leadership of Rev. Sam Adeyemi, is what the African Pentecostal churches need as an alternative to the humongous liability that comes with the classical and contemporary Pentecostalism.

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On fundraising, DCC maintains a policy that forbids giving under duress or by manipulation of any kind. In DCC, the BOT which consists of professionals in finance, law and auditing has the final say. Sometimes, they cancel certain expenses in the budget submitted by the G.O. Accumulation of personal wealth through the church thrives only where the G.O. is the CEO and final authority. On accountability and transparency, from the first year of DCC, the church has been audited yearly by external auditors who are not members of the church or BOT members of the ministry. DCC has maintained this culture for over twenty-four years. Interestingly, DCC is a frontline member of Church Financial Accountability Association (CFAA); a body created by Christian leaders, accountants, lawyers, and auditors, to help churches develop accountability culture. DCC sends an annual report to government agencies as required by the Companies and Allied Matters Act (CAMA) of the Federal Republic of Nigeria. The church does not engage in the branch system, but trains and release pastors to go start independent work without any form of financial remittance. Without any form of reciprocal allegiance, DCC empowers such pastors financially to help stabilise their churches. Likewise, DCC registered the business aspect of the church and pay equivalent tax to the government. DCC runs a primary school and provides a 50% discount to all staff children. Based on these leadership management performances, it may be accurate to sustain that DCC uses responsible capitalism approach. Simply put, DCC runs a far better alternative that is socio-morally considerate with regards to adherents and public benefit.

The paradigm shift from monopoly and turbo-capitalism approach, may not have been supported by interviewees alone' African moral philosophies agree alike. Nkrumah's Consciencism called for 'moderation or replacement' of institutions which operate exploitative and dehumanising principles (Nkrumah, 1970:94-95). Since humankind is the centre of creation, Fela's call for 'moral rearmament' is in total alignment with Nkrumah's demand for moderation or replacement. The paradigm ideology then holds that maintaining exploitative culture and structure among the Neo-Pentecostals is equal to continuous social and moral abuse of their adherents. To abolish such practices, there must be a deliberate effort via prophetic justice, government regulations and intentional policies of moderation or replacement and re-armament. On a final note, the opinion of one or two interviewees on DCC cannot be ignored. For example, JAROCK declined from asserting Rev. Sam Adeyemi and DCC as the best alternative. In his opinion, the inflow of financial fortune in DCC is widely gapped from the community service outflow. In that sense, DCC is challenged to go further and do better in their paradigm approach. Rev. Sam Adeyemi and the DCC family can

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achieve this by stretching two among the four core values of DCC namely 'Love and Accountability'. These two can be further stretched to cover more equilibrium accountability between the congregants and the leadership, more love related ministry activities including corporate social responsibilities, capacity building for community development, investment in affordable education and Christocentric missional activities to the unsaved. Subsequently, while DCC is highly commended for a responsible and humane approach, the church must acknowledge there is a place called 'better' in its service to humanity.

6.2.10 – Social transformation (CSR): Question number ten is centred on Corporate Social Responsibility with reference to the 'Experience Concert' hosted annually by the PHC pastor, Pastor Royalton, in the last twelve years. The purpose of the question is to verify whether the funds expended on the 'Experience Concert' is morally tenable in the face of huge poverty and socio-economic challenges of Nigerians and needy members of PHC. From the interviewees' perspectives, JEROCK opined that the concert is centred on PHC and Royalton's brand promotion. He sustained that such is an act of inhumanity to see PHC hold multi-million Naira concerts annually while the staff, associates, and members across the nation wallow in survival struggles. JAROCK agreed no less in his argument that the 'Experience Concert' is for fame and not people-centred. He asserted that PHC will invest in projects that increase media publicity and popularity of the church rather than what will accrue to human development. CIROCK suggested that the concert should not be annual. If such huge amount expended on the 'Experience Concert' is plugged into some form of social transformation projects, it will impact the lives of the masses positively. For CIROCK, it is just a brand development project; there is no practical change in the lives of people in Nigeria brought by the 'Experience Concert'. In chapter five subsection 5.3.10, interviewee CHUDAP called the concert a trade fair. He opined that Pastor Royalton should rather go to Benue or Niger State, buy 100 hectares of land, employ 300 youth, start a farm with a chapel on the farm to impact them spiritually through discipleship. YAPP sustained that seeking to be a worldwide celebrity pastor is the motive behind the 'Experience Concert'. DAPSA described fame and power as the two motivators of the 'Experience Concert'. DAPSA upheld that it is a common thing that crowd-gathering defines the popularity and power of the charismatic leaders in Nigeria, not necessarily social impact. OLAUK referred to the economic disadvantage of the concert as he asserted that repatriation of funds to the USA or any foreign nation by foreign music artists from the Lagos 'Experience Concert' is a 'leakage' as popularly known in economics. It reduces the impact of the multiplier effect on

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the Nigerian economy. Although there is a temporary 'feel-good factor' injected into the country via the concert, however, it is not as important as the long-term impact of CSR.

Analytically, the points raised by the interviewees suggest that the Experience Concert is synonymous to a business model concert. The adverts of companies like MTN, sales and marketing of different companies' products and contracted vendors who pay for spaces to sell their products during the concert show that 'Experience Concert' is a socio-economic activity geared towards celebrity and brand promotion, sales, marketing and profit-making for the hosts and other partnering companies (see Vincent, 2017). The concert adds little or nothing to the general wellbeing of the attendees. Aside from the question of Corporate Social Responsibility, it is imperative to also ask – what is the value of the 'Experience Concert' to the economy of salvation? How many lives are transformed? What are the statistics of changed lives socio-economically and spiritually? How does the fee, accommodation, flight tickets of the foreign artists and their crew improve the economy of Nigeria, Lagos, and the adherents of the church?

Oyawale, (2014), claimed that over ₦50 million (USD 255,100) was spent on 'The Experience" in the year 2014, a figure subject to upward review annually. He went further to note that a large chunk of the money goes to foreign artists (cf Vincent 2017). Alade (2020), recorded that Pastor Royalton lamented during his first Sunday service of the year that bad economic situation of the country forced over three hundred voluntary church workers and members of PHC to resign from the church voluntary services and relocate to other countries to seek a better livelihood. Obviously, migration of members is an indication that all is not well economically with the people (cf Nkosi, 2020). According to Alade (ibid), Royalton promised to take upon himself the responsibility of government, to fix some basic needs of the populace within and outside his vicinity as he encouraged other billionaires to do likewise. Should such promise be implemented, Royalton's effort will be commendable. Perhaps, if the funds expended during the Experience Concert can be redirected towards a socio-economic development project, the people will be better for it. Social transformation cannot be said to be the sole responsibility of the government, the Church must intervene to ameliorate the economic woes of the people.

Consequently, despite the ovation, and praise for the celebrity pastor via the Experience Concert, PHC may not represent the face of hope to the people. While Pastor Royalton

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blames the government, the Nigerian church has failed in its Corporate Social Responsibility and the economy of salvation. Kukah (1993:81), gave an example of how the money of the church should be spent on the economy of salvation using the pattern of Rev. Chris Okotie as an example. He suggested that helping members to be self-employed through the establishment of small-scale businesses rather than mere extravagance is a way to spend church money in the economy of salvation. Furthermore, to fully engage in the economy of salvation, there must be a social inversion as recommended by Allan Boesak (see Sommer, 2013). But the social inversion is achievable through the rejection of economic injustice in the church. As stated by the 'Accra Confession' numbers 18 to 28 (Pillay, 2018:3; WARC, 2005; Opocensky, 1997:199) the Pentecostal churches must embrace the covenant for justice in the economy of the earth. The Pentecostal churches must strive to speak against the economic injustices meted against the poor by the secular neo-capitalists who accumulate wealth for themselves at the expense of the poor and the masses. Nonetheless, the church only has a moral authority to do so if the leadership of the church disengage from all socio-morally bankrupt economic oppression within the church. Thus, the church cannot speak against the empire[35] as long as she practices the empire's culture of economic injustice. Just as Pillay (2018:6) advised, the church must follow the footstep of Jesus to resist the economic, social, and political domination, which is oftentimes embedded in religious coatings, like imperial Christianity. Consequently, it will be tantamount to imperial Christianity if Pentecostal Christian leaders continue to sustain economic inequality withing the church by investing in fame and brand-related projects while the congregants and the community around suffer abject penury. This economic imbalance must be inverted through redistribution of the wealth of the church. On this basis, the Pentecostal churches must see the basic principle of sharing and making poverty a public responsibility as seen in Ujamaa. If the Pentecostal churches see addressing poverty as a public responsibility, their priority will change from celebrity or fame centred projects. However, the alternative witness of the

[35] The confession defines 'empire' as: The convergence of economic, political, cultural, geographic, and military imperial interests, systems, and networks for the purpose of amassing political power and economic wealth. Empire typically forces and facilitates the flow of wealth and power from vulnerable persons, communities, and countries to the more powerful. The Bible is full of stories of empire rising, over-extending, and falling. Empire today crosses all boundaries, strips and reconstructs identities, subverts culture, subordinates nation states, and marginalizes or co-opts religious communities (see Pillay, 2018:3; WARC, 2005; WARC 1982)

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economy of salvation, rejection and repentance from imperial Christianity, social and economic injustice within the church can only be possible when the Pentecostal leaders turn away from the spirit of consumerism and greed (see WARC, 1982).

6.3 - Causative agents of socio-moral abnormalities among the Nigerian Neo-Pentecostals

As captured in the research analysis in Chapter five, the field interviews did not only cover the ten cardinal questions concerning socio-moral issues, but also the root causes of such abnormalities. At the end of interviewees opinions and situational analyses, it was clear that the problems surrounding the Pentecostal abnormalities are not centred on the adherents as such. Apparently so, there is nothing wrong with having effective Pentecostal churches. The awakening injected into the Christian religious life by the Neo-Pentecostals is instructive and well recognised within the church and theological institutions. The challenges have never been resident with the name 'Pentecostalism' or the congregants of Pentecostal denominations. Most of the problems have always resided with drivers of the Pentecostal movement, the leaders, and pastors. The leaders run the churches as their personal businesses as much as they can, using their personal ideological views and interests. Alongside, leadership challenges are articulated in this section. They include cultural issues, identity crisis, personal moral deficiencies (greed and selfishness), foreign influence, the socio-economic situation of the congregants, Pentecostal theology of prosperity and finally the ignorance of followership. This research will now proceed to the first causative agent.

6.3.1 - Cultural issues: Two interviewees associated the leadership challenge among the Neo-Pentecostals with Nigerian culture. As summarised in chapter five subsection 5.2.8.1 STAROON held that in the western world, churches are managed effectively by the community of believers and not individuals such that the BOT has a final say on all issues. Contrarily, the Nigerian Pentecostal system is run based on charisma, hero worship and individualism. The connection with culture is based on 'Kabi-o-osi concept'; a system where leaders and kings are unquestionable[36]. In other words, in the traditional Nigerian or African setting, you do not query or question the kings, chiefs, leaders and fathers. Consequently, the

[36] Kabi-o-osi is the etymological root word for 'Kabiyesi' in Yoruba language of western Nigeria. The word Kabiyesi is the name given to kings, while the root meaning, 'kabi-o-osi' is the active or functional definition of the name. Kabi-o-osi means 'you are unquestionable'. The implication therefore is that kings, leaders, fathers, and all men and women in authority are not subject to questions and queries; they cannot be challenged. They are demi-gods whose actions are justified in their own rights.

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'Kabi-o-osi' concept has been imported into the church as the main leadership pattern. In this regard, the General Overseers of Pentecostal ministries are revered as superhumans and unquestionable. This concept was easy to adopt because the Pentecostal church system is built around the charismatic leader who operates like a king and does not report nor submits to anyone as stated by STAROON. The Pentecostal leaders assume the role of demi-gods, whereby they act as altar priests and middlemen between church adherents and God. Little wonder they assume they owe no one explanation except God. It is this concept that also empowers the Pentecostal leaders to manipulate, exploit and extort their followers. This practice is made easier as the leaders and followers alike see the leaders as lords and followers as subjects. Indeed, it is a cultural monarchical system imported into the administration of the church.

Correspondingly, STARSOK reported that the Nigerian culture supports individuals to have all the wealth while others wallow in abject penury and surround the rich individual with hero worship. Perhaps, this may be why many pastors surround themselves with wealth, exalt themselves as lords and treat others as their subjects. This hierarchical and cultural domination affect adherents psychologically and thereby box them into what Fela Anikulapo called 'submissive theology' (Olaniyan, 2009:89). This submission is not by conviction but by cultural manipulation. Noteworthy is the tax system of kings in the ancient African setting; the subjects pay taxes of farm products and market sales to the kings. This same concept is adopted by Pentecostal leaders whereby members are forced to bring seeds. The concept is employed in the practice of 'pastors appreciation service'; where members bring gifts, seeds, properties etc to the General Overseer as gifts once in a year. Painfully so, the pastors take from the 'less haves' to enlarge their wealth status; a practice that is unchallengeable as culture demands. The absoluteness of the spiritual authority of the clergies is the major advantage of the leaders in carrying out exploitations and oppression against their laity.

Furthermore, the people in the traditional setting believe that the kings and chiefs have traditional spiritual powers, thus they are revered, honoured, and dreaded. The instrumentality of fear backed by reverence and honour for the leaders makes obedience easy. The mental and traditional assumption that kings, chiefs, fathers, and pastors have spiritual powers that can be used to destroy or punish their subjects informs the intentional non-offensive and non-confrontational approach of adherents. With such background, the

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Pentecostal leaders are believed to have spiritual powers that can be used either to bless or curse the people. It is this concept that eventually constrains Nigerian Pentecostal adherents to bow to the fearful and submissive theology. By implication, just as the kings, Pentecostal leaders are exalted or glorified by members. Such practice is exemplified in the way Olowonla and Pastor Royalton like most Neo-Pentecostal pastors are idolised (see Omotoye and Opoola, n.d). With the knowledge of adherents' submission in fear as the source of their increased power and unquestionability, the clergies must create and sustain a plan or strategy for continuous submission. Part of such strategies is increased self-glorification by the pastors. This is evident in the way they continually project themselves as being ultimate. For example, the Neo-Pentecostal leaders display gigantic pictures of themselves on the billboards and fliers of the church. They are continuously projected as great and mighty. They psychologically engage media to register their greatness into the sub-conscious of their followers. The pastors and leaders are projected as the face of hope as against presenting Christ as the hope of the church and the centre of worship. This way, hero worship is encouraged. Undoubtedly, when members are psychologically and doctrinally coerced into hero worship, parting with their material resources, time, and hard-earned money, becomes easy. Sadly so, what the charismatic leaders do with such resources cannot be subject to query. These leaders and their practices then go unchecked and unchallenged. This type of leadership is contrary to the servant leadership of Jesus. The gospel of John chapter 13 revealed that Jesus led by love and service rather than dictatorship and coercion. Jesus did not subject his followers to submissive theology, rather than demand submission he submitted himself to serve them. In agreement with Jesus model of leadership, Phipps (2010:7), upheld that servant leadership implies that a person serves others. Luthans and Avolio (2003), explained that servant leadership is less of a need for power but service (cf Van Dierendonck, 2011: 1230; Vondey, 2010:3). It is then expected that the cultural obligation of submitting to leadership based on fear, respect or age has no connection with Christological servant leadership. As Magezi, (2015: 2), puts it, the traditional African approach to leadership is largely influenced by kingship and gerontocracy. To this end, African Christian leaders must make a shift from the African traditional leadership style to Christological and pneumatological leadership system (see Magezi, 2015:8)

In an African moral view, Nyerere disagreed with this undue advantage of the traditional chiefs and religious leaders when he asserted that a chief is only first among equals. Simply implied, the chiefs are as powerful as the community allows them. Mwansasu (2004:1),

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reported that Nyerere disapproved hero worship and was openly disdainful of personal glorification and detested building a personality cult around his name, life, and work. Nyerere's rejection of personal glorification was predicated on his socio-ethical standard of life. Even though he was a president, he believed in simplicity as against social classism and self-exaltation. As the number one citizen of Tanzania, with so much political authority, he openly disdained personal self-glory. Applying this to the Pentecostal glorification of charismatic leaders, one of the ways in which they manipulate followers is the use of 'spiritual authority'. They claim they are closer to God and represent God in the life of the people. Moreover, they put so much emphasis on their charisma such that their flamboyant appearances coupled with the display of prophetic gifts and miraculous power put them at the centre of everything. Rather than focus on God, the people's attention remains on the charismatic leaders. These leaders create self-glorification images to psychologically put themselves above the people, such that when they make demands on the people to give seeds of cars, houses, cash, etc, the people consider the leaders as men closer to God whose requests cannot be turned down. They see the leaders as the representatives of God speaking directly to them. This way, extortion by coercion is carried out easily. Therefore, it is safe on the tenets of Ujamaa to condemn self-glorification of Pentecostal pastors and their charisma. Such a culture is rejected in an ideal communitarian society. It is a capitalistic practice of psychological marketing leading to induced and forceful extortion. The ideal expectation from these religious leaders would be an ascetic lifestyle and high moral standard as exemplified by Nyerere. According to Maseki and Malipula (2011:94), his simplicity and ascetic lifestyle set a high moral standard that anyone can emulate.

6.3.2 - Identity crisis and western influence: Identity crisis is one of the major challenges faced by Africans. In this sense, identity crisis refers to the inferiority complex whereby Africans perceive themselves inferior to Americans or Europeans. As a result, Africans look up to foreigners as tutors, mentors and take cue or examples on how to operate in various fields of endeavour. This identity crisis challenge became a leeway for the influence of American Pentecostalism. It is in this light that most Pentecostal leaders in Nigeria look up to American Pentecostal preachers as their role models thereby imbibing foreign approach to ministry. On top of the lists of imbibed cultures are prosperity theology and fundraising. Nigerian Pentecostal preachers leant the preaching of prosperity message and fundraising theology from the likes of Benny Hinn, Mike Murdock, T.D.Jakes, T.L Osborn, Jesse Duplantis, Kenneth Copeland and Creflo Dollar (Silas, 2018). Another culture which may

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have been copied from the American Neo-Pentecostals is family ownership of the church. Although it is arguable that family ownership maybe an African monarchical practice, nevertheless the fact that it is permissible in the American Pentecostal system made such practice justifiable among the African Pentecostal leaders who look up to American Pentecostal preachers. Examples of American Pentecostal leaders who retained leadership within their families include late Kenneth Hagin, John Hagee, Late John Osteen, and Oral Roberts. Kenneth Wayne Hagin popularly called Kenneth Hagin Junior was made the president after his father's demise (see KHM, 2020). Interestingly three members of late John Osteen's family are currently leading the Lakewood Church. Joel Osteen took over as the president, his older brother Paul Osteen serves as a missionary associate pastor while their sister Lisa Osteen is an associate pastor of the same ministry (see Focke, 2014; Peyton, 2019; Lakewood Church website, 2020). Likewise, Oral Roberts handed over both the leadership of the Oral Roberts University and Oral Roberts Ministries to his son (See Bryan, 2012 and Oral Roberts Ministries, 2010).

Similarly, the wife and son of Benson Idahosa took over the leadership of the Church of God mission. Bishop Olowonla has already positioned his son to succeed him as the next President of the LFC worldwide. His wife and son are currently Vice Presidents of the LFC worldwide. As it is in the capitalists' business world, the family inheritance of business entity may be allowed socio-morally and legally.[37] For example, the Ford family business in the U.S.A spans beyond the first generation. In Nigeria, businesses are passed down trans-generationally, e.g. Chinedu and Sons investment Nigerian Limited, Idowu Ola and Sons' Fortunes Limited and Babatunde Olak and Sons Limited. Conversely, such family ownership may have socio-moral implication with regards to religious organisations. Whether it is a borrowed culture from American Pentecostal or African monarchical system, the question of moral justification remains constant.

On a final note, in carrying out a religious practice no matter where the influence came from, the environment in question must be a major factor in terms of the socio-moral values implementable. There is no basis for the use of capitalistic business approach from the West

[37] After Benson Idahosa died his wife Margaret Idahosa and son Isaac Idahosa took over the leadership of the church. Details available on church history website of the Church of God mission international. (See details in http://www.cgmglobal.org/Home/About/index.html
Also, Bishop Olowonla's leadership style in chapters four and five revealed his succession plan as family centred.

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or African monarchical culture in the church succession plan. In a religious organisation, whatever represents an individualistic interest stands to be condemned. In Nyerere's Ujamaa what belongs to one, belongs to all. What belongs to one is capitalistic and what belongs to all is communitarian. The church is more communitarian than individualistic; thus, family ownership should have no moral legitimacy. It is then sufficient to conclude that imbibing a foreign Pentecostal culture that has no moral legitimacy and scriptural accuracy sparks off or increases socio-moral abnormality among the Neo-Pentecostal churches and their leaders in Nigeria.

6.3.3 – Personal moral deficiencies; greed and selfishness: There may be more moral deficiencies, but this research will focus on greed and selfishness. Some of the interviewees pointed to these two moral issues as the reasons behind the capitalistic approach to religious practices among the Neo-Pentecostals. In chapter five subsection 5.2.6.1, DAPSA held that greed is the reason why Pentecostal Christian leaders support corrupt political leaders. He concluded that money is their motivation. Hence the root is financial greed. CHUDAP sustained DAPSA's position as he claimed that some of the Pentecostal pastors are as rich, if not richer than the politicians. With such understanding, he concluded that only greed and desire for more will motivate such Christian leaders to throw their weight behind corrupt politicians. JOPSA gave an instance where a corrupt civil servant stole from government coffers and gave over ₦200million to the LFC. The culprit was later arrested by an antigraft agency and was mandated to refund the cash. When Olowonla was approached for the refund of the ₦200million, he claimed that his job as a clergyman is to receive tithe and offering from the people, but not to know the source of the tithe or refund the already paid tithe and offering. JOPSA claimed that greed is the only reason why a religious leader will turn a deaf ear to such moral call for a refund.

In a critical view, Kukah (1993:73-74) using Luke 12: 19, 21 and 22:12, explained that money is not the problem as there is nowhere money was condemned in the bible, rather the human attitude to money was condemned. Kukah further maintained that the love of money has tendencies to blur the image of the church leaders with respect to civil and political life. He then asked – 'to what degree has the Christian community escaped the temptation of the love of money?' Basically, the central opinion is that greed is at the centre of human attitude towards money and the same applies to Pentecostal leaders' approach to the prosperity gospel. In another example, Shadrach (2011), reacted to Pastor Royalton's boastful response

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to the accusations of wealth accumulation. For Shadrach (ibid), being a pastor and wealthy at the same time may not be a sin or crime, rather what is incompatible and thoroughly despicable is the arrogance, pride, ego, boastfulness, and greed that come with it. Consequently, the scriptures alluded that the love of money owing to a greedy attitude can make any person idolise money (see Matthew 6:24). Sadly, greed can also lead to bribery and corruption (Proverbs 15:27). It then suffices to submit that political corruption of religious leaders and the subsequent manipulation of their adherents during elections can be easily motivated by greed. Admittedly, greed plays a disastrous role in certain socio-moral abnormalities found among the Pentecostal Christian leaders in Nigeria. An example is the alleged involvement of some Nigerian pastors in a ₦6billion naira political settlement during the election in the year 2015 (see Tukur, 2015; Okonkwo, 2015) Another example is the recent case of money laundering and corruption between Pastor Emmanuel Omale and Ibrahim Magu, the embattled Economic and Financial Crime Commission (EFCC) chairman who is currently under probe. (see Inyang, 2020; Sahara Reporters, 2020)

6.3.4 - **Leadership problem:** The interviews carried out brought forth critical thoughts on the background and training of the Pentecostal Christian leaders in question. Inclusive are the personal family upbringing, ministry tutorship, leadership quality and leadership style. These criteria can be causative agents in terms of capitalistic tendencies and practices of any Pentecostal leader.

Firstly, JEROCK alleged that the childhood experience of Pastor Royalton may have defined his ultimate leadership style. He was a child deprived of a lot of opportunities. His voice was not heard in the family as the youngest child. As such he had grudges and was not socially or psychologically healed along the line. Unfortunately, Royalton carried his childhood challenge into adulthood without inner transformation that could help him see things differently. So, he brought the same pattern into his Christian leadership whereby silencing those under him in the name of spiritual authority became a norm. He practically shot others down, trampled on their potentials, and they were never to be heard. JEROCK, therefore, concluded that his past informed his leadership style. Although Royalton was not happy to go through those experiences as a child, he finds joy extending such against others. This is so because his leadership style builds a system that castrates prospective men who labour as associates in the system. Their heads are bowed as they are not allowed to speak. Even when pastors are going through hell, they cannot speak out because the culture forbids them from

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engaging or challenging authority on any matter. Subsequently, to find expression, have a voice and pursue relevance in life, many associate pastors had to resign. For example, *Pastor M*, one of the leading and vocal pastors had to leave because the system could not accommodate his courage. Pastor Royalton used his background challenges to foster a leadership style that creates a system which advances silencing associates and members.

Secondly, FOPSA raised the issue of leadership, mentorship, and training. She opined that there is nothing wrong with LFC as a body, but there is a lot wrong with the leadership. She maintained that if other secular leaders had the privilege of pastoring the LFC like Olowonla, they might do better because the problem is about the person in leadership. She noted that Pastor Sam Adeyemi of DCC was trained by Rev. George Adegboye; a bible scholar, teacher and disciplinarian with integrity and accountability. As such Sam Adeyemi's paradigm approach to Pentecostalism can be traced to adequate training on accountability and integrity. On the contrary, she explained that not so much was known about Olowonla's foundational training in ministry as in the case of Sam Adeyemi. It is not unlikely that Olowonla had self-development training and a family background induced style of leadership. FOPSA then submitted that Olowonla never had a great foundation in mentorship that could be referenced and therefore accumulated baggage of problems in leadership with exploitation, suppression, unaccountability, and individualism inclusive. Simply put, the leadership deficiency in Olowonla's many expressions can be connected to poor or lack of foundational mentorship and training. Unfortunately, the associates, staff and members are at the receiving end.

Thirdly, in Chapter four, the leadership styles of the three case study church leaders were enumerated. In further explanation, JOPSA held that Olowonla, Royalton and many other Neo-Pentecostal leaders are not people-centred and as such they care less about peoples' capacity development or social transformation. JOPSA pointed to deviation from Jesus' model of leadership as the bedrock of negligence as it concerns the egalitarian and people-centred style of leadership among the Nigerian Neo-Pentecostal leaders. JOPSA concluded that self-centredness or selfish leadership style is a problem among the Pentecostal denominations. Selfishness leads to exploitation, fraud, scamming, and falsehood. Also, JEROCK took the same position when he submitted that selfishness is the major problem with these Pentecostal leaders. JEROCK conjectured that hate is not the opposite of love, rather selfishness is the opposite of love. He proposed that two forces control the world: love and selfishness. By interpretation, it is not out of order to submit that love drives a people-

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centred leadership model while selfishness drives individualistic or turbo and monopoly capitalism within the church. Love promotes servant-leadership, while selfishness promotes boss-leadership.

From a scriptural position, various texts condemn in totality the act of self-centeredness. For example, Philippians 2: 3-4 challenges leaders to follow a leadership model that put others first in secular or religious services. James 3:16 shows that selfishness engenders disorder and evil in any system or organisation. Jeremiah 45:5 shows that there is a disastrous consequence for selfish desire, personal acquisitions, and self-aggrandisement. Also, John 3:16 reveals that Jesus' model of selflessness is a perfect model for anyone in leadership. Concomitantly, self-centredness in leadership is considered a causative agent of socio-moral abnormality in any organisation in question. An African moral perspective also shows homogeneity between the scriptures and African moral thoughts on the subject at hand. It shows that foundational issues leading to self-centred leadership are socio-morally unacceptable in the ideal African society. Nkrumah's leadership style reveals his African thoughts on public interest. While he was well educated abroad, he considered it a great priority to help others in that regard. For him, education was not meant for a few but everybody. Hagan (2001:1) reported that as at the time Nkrumah was overthrown, he had established practically all the institutions needed to promote education to increase cultural identity, research, development, and transformation for the people of Ghana. Likewise, Nyerere showed selfless leadership in building an education system for all and not a few. Thus, it takes selflessness to consider public interest first as in the case of Jesus, Nkrumah and Nyerere.

Furthermore, Sparrowe (2005:422) suggested that such people-centred leadership is only achievable by self-regulation on the path of a leader through self-discipline and good conscience. Sparrowe (ibid) further sustained the opinion of Bass and Steidlmeier (1999) that leadership without the interest of followers at heart is pseudo-transformational leadership, whereas people-focused leadership is the authentic transformational leadership. The former appears facially moral but highly deceptive, whereas the latter is genuinely selfless and people-centred. In the Nigerian Pentecostal context, it can be inferred that the turbo and monopoly capitalists among the Neo-Pentecostals are pseudo-transformational leaders. Though they present a moral front, they are only deceiving their adherents. To be an authentic-transformational leader, there must be a consistent self-regulatory process

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expressed through values, purpose, behaviour, and speech. In other words, leaders must say what they do and do what they say. They must do what Jesus will do and say what Jesus will say with regards to capitalistic and socio-moral issues in their denominations. Sparrowe (Ibid, 423) then concluded that self-awareness, self-regulation, and consistency are central to contemporary perspectives on authentic leadership. Consequently, to become selfless and add value to followers, a leader ought to have personal self-awareness, self-regulation, and consistency in doing so.

A further consequence of the leadership problem is its psychological implication on associates and mentees. Many Pentecostal Nigerian leaders in Nigeria and abroad are under the mentorship of the likes of Bishop Olowonla and Pastor Royalton. The leadership style of the mentors can easily proliferate among their mentees. Subsequently, the same leadership lacuna becomes a culture over time. In other words, when such leadership styles are perpetuated for too long, they become easily acceptable among Pentecostal leaders in general. Unfortunately, followers as well get acclimatised to such a culture. Luthan and Avolio (2003:243) agreed with this postulation when they maintained that the behaviour exhibited by an authentic leader positively transforms or develops associates into great leaders. In other words, the positive psychological states of authentic leaders are contagious to their environment sociologically and psychologically. A contra interpretation will imply that negative or pseudo-transformational leadership can as well impact negatively on associates and mentees. Bass and Steidlmeier stated that 'the hallmark of inauthentic or pseudo-transformational leadership is unbridled self-interest that motivates leaders to treat followers as means to their own end' (1999:186). In other words, the selfish leadership style of Pentecostal mentors will affect the mentees sociologically and psychologically. It then suffices to suggest that socio-moral abnormalities can be further spread by the proliferation of self-centred culture among the Pentecostal leaders in Nigeria. Indeed, authentic, and non-authentic transformational leadership styles are determined by moral undertone. (cf. Luthans and Avolio, 2003: 255 and Sparrowe 2005: 423). Thus, it is not possible to deny a qualitative and intrinsically moral leadership both empirically and logically. It is only ideal and natural to expect socio-moral correctness in a logical and rational disposition if Pentecostal leaders will bring to bear authentic-transformational leadership.

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6.3.5 - The economic situation of the adherents: The vulnerability of church adherents is one of the causes of exploitative activities among the Neo-Pentecostals in Nigeria and Africa, respectively. In a World Economic Forum article, Abdullahi (2019), provided the world data poverty clock report which claimed that Nigeria is now the headquarters of extreme poverty. In the same vein, Adebayo (2018) documented a CNN article with the claim that over 87 million Nigerians live below $2 a day ($381.75 annually); a figure synonymous to National Bureau of Statistics (NBS) report where almost half of Nigerians live below its poverty line (see Reuters News Agency, 2020). This economic situation revealed the abject penury many Nigerians go through. In search of a better life, most Pentecostal adherents seek spiritual help to address their socio-economic predicament. Consequently, they become prey for the profiteering clergies. The situation allows some of the clergies to engage in socio-morally abnormal practices. As a result, adherents are emotionally blackmailed to part with their insufficient and hard-earned money. This national tragedy causes the weak and poor to be vulnerable to the turbo and monopoly capitalists on the pulpits.

6.3.6 - The theology of prosperity: Certainly, prosperity theology increased the possibility of socio-moral activities among the Neo-Pentecostals. Details on Pentecostal prosperity theology as it relates to the case study churches have been delineated in Chapter four and sections 4.2.3, 4.3.3 and 4.4.3. The level of poverty in Nigeria and the desire to overcome it has led many Nigerians to seek spiritual help thereby becoming victims of profiteering businessmen of God. The economic situation paved way for prosperity gospel while prosperity theology made exploitation easy. Such gospel uses the pattern of 'give and get' as though it is a spiritual gamble to extract money from economically disadvantaged adherents. Consequently, rather than focus on work, labour and entrepreneurial development, the adherents turn their hope on miracle money. They put their faith and hope in their seed to miraculously produce much more money and wealth. Many Pentecostal adherents are now seeking 'by faith contracts', 'by faith cars', 'by faith promotion', 'by-faith jobs' etc. This false hope is creating so many 'idlers' among the Nigerian youth. Rather than take positive steps to get a job or acquire skills to create jobs, many Nigerians will rather sit at home with high expectations or spend most of their time in church praying for miracle wealth, jobs, and contracts. The culture leaves the nation with having more population but far less productive, thereby increasing economic chaos in African society. This situation can be related to the opinion of Fasan (2018) in a London School of Economics and Political science article where

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he raised Weber's puzzle; why is Nigeria so religious yet very poor? Fasan (ibid) held that other nations developed and prospered using the spirit of capitalism and work, whereas Nigeria's spirituality or religiosity is shallow and does not inspire the spirit of capitalism via outstanding work ethics to generate wealth. By implication, the 'give and get' and 'by faith' theology is shallow and antithetical to the principles of work ethics needed for the prosperity of the people. Indeed, it increases economic chaos and leakage in Nigeria. Likewise, Anyomi (2020) agreed no less when he described the unbalanced prosperity theology in Nigeria as the main reason why the African churches are not at the forefront of eradicating poverty in Africa. Hence, he called for a balanced prosperity theology whereby proper work ethics will be upheld and valued.

Contrarily, both African moral philosophies and Christian moral ethics oppose any culture that downgrades proper work ethics and dignity of labour. For example, congregants are told to sow ₦1,000:00 and expect a miracle of ₦100,000:00 using the scripture of a hundred-fold blessing (see Genesis 26:12). Likewise, using the scripture of a thousand-fold blessing, others are told to give ₦10,000:00 and expect the miracle of ₦1,000,000:00 (see Deuteronomy 1:11). After obeying such instructions, these victims of extortion sit back at home or remain in the churches waiting for the fruit of their labour. Although faith in God can attract blessings to the recipients, however, it is instructive to note that God will only do so through the work of their hands. There is nowhere idleness is encouraged in the bible as an acceptable practice. Nyerere (1966: 9,11), believed that everybody has the obligation to contribute to the pool of things to be shared by all. Thus, idleness is not tolerated. Every member of the family was expected to work and accept the responsibility of working. In his opinion, everybody is a worker and even visitors are treated as such for two days after which they are given hoes (ibid, 1968b: 4). It is then proper to suggest that Nyerere's position on proper work culture, agrees with scriptural work ethics that proposes that anyone who does not work should not eat (see 2 Thes. 3:10). The position further agrees with James 2:17 which suggests that depending on miracle money, jobs, and contracts by faith without proper work culture is tantamount to dead works.

6.3.7 – Adherents ignorance, hero worship and the spirit of materialism: Despite economic challenges and the theology of prosperity, knowledgeable adherents among the Neo-Pentecostals are most likely able to escape the socio-moral antics of commercial Pentecostal leaders. Sadly, there is a huge knowledge deficiency among church adherents in

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Nigeria. Such deficiency creates the leeway for manipulation and extortion. Additionally, the lordship system of the Pentecostal leaders adopted from the African monarchical system psychologically subjects church adherents to the theology of submission. One of the ways submission is expressed towards charismatic authority is hero worship. Such psychological disposition forces adherent to picture the pastors as spiritual heroes and unquestionable lords and kings. Thus, the combination of adherents' ignorance and hero-worship strengthen the advantage of the Pentecostal capitalists and their activities.

Furthermore, FOPSA agreed that Nigeria is a materialistic society where everybody wants to be respected by what they can show or possess. Such showmanship engendered a decayed materialistic society. Thus, the desire for high-class lifestyle, entertainment and display of wealthy status became a tool in the hands of profiteering businessmen of God. For example, the price of schools belonging to churches may have been artificially hiked to meet the cravings of wealthy parents who want to display their wealth and prove that their children can attend the most expensive schools in the country. While the morality of inflating the fees is consequential, as long as the materialistic desire of certain class of the society is met, the church-owned school would have fulfilled their mandate. The desire to be seen and applauded in certain social status catalyses some socio-moral practices in the church community in Nigeria. Hence, it is not out of order to suggest that a materialistic society like Nigeria may be fanning the embers of colossal damage as it relates to socio-moral practices.

In the final analysis, it may not be a balanced argument to hold the commercial clergies wholly responsible for the prevalence of exploitations and manipulations in the church. The congregants may also be participants in their own oppression. Consequently, it is not only the Pentecostal leaders that need a socio-moral revolution, church adherents and Nigerians in general, need a revolution of mindset. A materialistic culture which promotes approval-seeking activities thereby creating unnecessary economic inflation have no corresponding bearing on the ideal Christian way of living. The desire to be approved as richer, better, and more influential only feeds the appetite of the turbo and monopoly capitalists. One of the first few steps required to walk away from a materialistic mindset in society is indeed the revolution of the mind. With the change of mindset, rejecting economic inflation and the resultant manipulation and exploitation can be achieved.

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Although church adherents in Nigeria are gradually accepting as a permanent alternative what economic woe and religious manipulation have brought upon them, it is pertinent to change their approach and review the status-quo. Corroborating this notion, Boesak (1977:3-4) observed that when people go through appalling problems too hard to overcome, they play the victim and acclimatise to their situation as the new normal. Boesak (ibid) suggested discontinuation from escapists, helpless utopianism and encouraged people to stop participating in their own oppression. Boesak (ibid) held that bidding ignorance and innocence farewell will lead to the peoples' liberation. By interpretation, claiming innocence and acclimatising socio-moral abnormality in the church is not an excuse. Pentecostal adherents must not look for consolation in an escapist position thereby accepting exploitation from the pulpit as the norm. There must be a conscious effort to seek knowledge of the truth and the ideal.

According to Gibson (2011:1), Steve Biko was one of the leading Africans who suggested the need for the liberation of the African mind. Biko stressed that the African mind must shed itself of colonial domination. By interpretation, Biko placed a responsibility on the Africans to dissociate from corroborating with their oppressors for further oppression pointing out that when the oppressed stop thinking and acting in a manner that empowers and increases the activities of the oppressors the lifespan of oppression decreases (cf Msila 2013: 492-496). One of the ways Pentecostal adherents can be free from exploitation and manipulation is to seek scriptural knowledge individually and independently. The people must adopt the Berean Christians method. In other words, they must not hear and be quick to act on the messages they heard in church, rather they must go back home and engage in personal study to validate the teaching before any application. Theological error used as a tool of exploitation will become exposed when the people decide to go back home and learn on their own exactly what the bible teaches on any topic in question. The Berean method is a great model for the emancipation of the Christian mind from corrupt and immoral practices in the church.

6.3.8 – Leakage in the Nigerian legal system: Pentecostal leaders take advantage of the incomprehensibility of the Nigerian legal position as it relates to religion. Such legal leakage allows them to intensify their turbo and monopoly capitalistic activities. Section 590 (1) of the Companies and Allied Matters Act (CAMA) of the Federation of Nigeria 2004, provides that one or more trustees of a religious group (including a church), may apply to the

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Corporate Affairs Commission (CAC) for registration as a corporate body[38]. Sections 590(2) and 596 of CAMA further provides that upon registration, such a trustee or trustees shall become a corporate body having perpetual succession and a common seal, and power to sue and be sued and possessing the power to hold and acquire, and transfer, assign or otherwise dispose of any property, or interests in Property[39]. As would be observed, Sections 590 and 596 of CAMA only empowers the incorporated trustees of a church to acquire and dispose of property, however, the provisions are silent on trade or business by a church or religious group. This simply indicates that from the perspective of the law, the main purpose of a church is not trading or profitmaking, albeit they can acquire or dispose of real estate assets. It is on this basis that Section 23(1) of the Companies Income Tax Act (CITA) exempts the profits of a church from company income tax so far as the profits are not derived from trade[40]. This implies that even though a church is exempted from paying tax, it will be liable to taxation (i.e. companies income tax usually charged at 30% of total annual profits) if it carries on business or trade. Sadly, it is noted that there is no structure for checking which churches are carrying on businesses and thereby entitled to pay company income tax. This perhaps is the most profound leakage in the law that promotes turbo and monopoly Pentecostal capitalism. Also, assuming structures were in place to check trade activities and tax compliances by churches, there is no gainsaying that religious sentiments would have stifled the efforts of government in this regard.

As though to provide a check on the activities of churches and other religious bodies in Nigeria, Section 607(1) of CAMA provides that the trustees of a church shall not earlier than 30 June or later than 31 December each year (other than the year in which it is incorporated), submit to the Commission a return showing, among other things, the name of the corporation, the names, addresses and occupations of the trustees, and members of the councillor governing body, particulars of any land held by the corporate body during the year, and of any changes which have taken place in the constitution of the association during the

[38] Companies and Allied Matters Act (CAMA), 2004., Section 590 (1), Page 272, viewed on 14 July 2020 from, http://www.placng.org/lawsofnigeria/laws/C20.pdf

[39] Ibid Sections 590 (2), Page, 272
Ibid Section 596 (1-3), page 274

[40] Companies Income Tax Act (CITA), 2004., 'Profit exempted' - Section 23(1), page 16, viewed on 14 July 2020 from http://lawsofnigeria.placng.org/laws/C21.pdf

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preceding year[41]. In response to this clause, this research submits that it is a fundamental loophole or leakage for Section 607(1) to have excluded returns on how the churches make their profits. Although understandably, the legislature by Section 607 tried to avoid a subtle approval of trade or profitmaking by churches, it goes without saying that this avoidance only promotes tax evasion by churches which have set up profit-making ventures.

Even more incredible is Section 607 (2) of CAMA which provides that where the trustees of a church or religious body fail to file annual returns in pursuance of Section 607(1), they shall be liable to pay the sum of ₦5 (five Naira) for each day of the default. On a contrary observation, as laudable as this provision is, it is noted that providing just a financial penalty for failure to file a document as grave as annual returns is a fundamental gap. According to Ifeoma (2019), 'annual returns' is a yearly statement which gives key information about an organisation's composition, activities, and financial position, and which must be filed by every active incorporated or registered firm with the CAC. Likewise, Moses Adaguusu, Head Public Affairs, CAC has also been quoted as saying, 'The filing of the annual return by a company keeps the commission abreast that it is still actively in operation and still engaging in business activities or otherwise' (Olaoluwa, 2019). Clearly, 'annual returns' is an important document which helps to assure the CAC that the relevant church is still existing and operational.

Most worrisome is the current framework which stipulates a punishment of ₦5 only as fine for such a grave legal offence. This infinitesimal fine encourages churches not to be accountable as the churches can afford to pay off easily whenever they default. A church can, therefore, decide not to file annual returns for several years since the penalty is meagre. Moreover, even if the church complies with filing annual returns to the CAC, there is no yardstick for reconciling the assets declared in the annual returns with the assets the church owns. With these few leakages, Pentecostal leaders who engage in running their churches as socio-morally incorrect business activities go unchallenged. Consequently, moral decadence becomes an acceptable culture among the Neo-Pentecostals in Nigeria.

[41] Companies and Allied Matters Act (CAMA), 2004., Ibid Section 607(1-2), Page 276, viewed on 14 July 2020 from, http://www.placng.org/lawsofnigeria/laws/C20.pdf

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Nevertheless, in an ideal state, the church does not need to take advantage of the Nigerian legal leakage or be forced to comply to any of the rules that establishes and services the church and state relationship particularly where the model adopted is 'the State and Church cooperation'. It is expected that the church will maintain voluntary compliance with the laws of the land as part of the churches' socio-moral responsibility to support good governance. As Pukenis, described it in article 40 of the European Union Church and state legal framework;

> "Everyone has the freedom of conscience, religion and thought. Everyone can freely choose a church or religious community. There is no state church. Everyone has the freedom to practice their own religion alone or in a community with others, privately or in public, if it does not interfere with public order, health and morality" (Pukenis, 2014: 501).

Thus, the basis for the church and state relationship should be to foster adherence to order and most importantly morality. Otherwise, non-compliance on the path of the church will only result in the continuous lesser influence of the church in society. This is perfectly in agreement with Pukenis statement; 'when the influence of religion is becoming weaker in a society, the autonomy of Church is limited in different sectors' (2014:504). Consequently, except the Nigerian church leads a morally compliant life, the church may continue to lose influence in Nigeria. More so, the corporative separation of the church and state, which according to Mirčov and Mladenović (2016: 262) is the great ideological concept of church and state relationship for many nations, may continue to grow weak. Although Pukenis, Mirčov and Mladenović expressed the Europeans Church and State model, however, the principles apply to the Nigerian secular state.

6.4 – Summary of critique analyses

The socio-moral abnormalities among the Neo-Pentecostals pointed out in Chapter five by the interviewees have been critiqued in this chapter. The ten questions raised did not only point out the issues but also the causes. Clearly, turbo and monopoly capitalism are central in the organisational pattern of both the classical and contemporary Neo-Pentecostals. Contrarily, the paradigm Neo-Pentecostals practice 'responsible capitalism'. From the interviews in Chapter five and the socio-moral analyses in this chapter, this research submits that there is nothing wrong with the system as intended by the founding fathers of

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Pentecostalism. The group has come to stay. It has its laudable benefits added to Christianity and our world. The history of Christianity will be incomplete without the Pentecostal movement's contribution. However, the central problem associated with Pentecostalism in Nigeria and Africa is leadership. The intent of the church may be correct, but the institutionalists or front-liners who frame policies, patterns, and strategies of operation, determine the socio-moral nomenclature appropriate for description. In other words, both the ideal and non-ideal socio-moral practices are determined by the individual Pentecostal leader or General Overseer in question.

Additionally, a more critical analysis of both the immoral issues and their causes suggests that 'lack of love' is a common denominator. There is no space for the love of adherents' social and spiritual welfare in the heart of the Pentecostal leaders who practice turbo and monopoly capitalism in Nigeria. Where there is love, sharing becomes easy while exploitation is avoided. Both the causes and consequential issues that emerged are avoidable where there is love. Love for humanity is at the root of servant-leadership. Leaders with love in their hearts will easily tend towards authentic transformational leadership. The ability to serve the adherents socially, economically, and spiritually has nothing to do with charisma, but the love of God, people, and all creation. Adherents may easily be deceived by charisma and thus submit themselves to the antics of pseudo-transformational leadership. Kenneth Kaunda (1966:39) agreed with this position in his claim that the only way leaders can express the love of God is to express that love to others by sharing. That way, the leaders are expressing God's kingdom on earth. Kenneth Kaunda (ibid) thinks unconditional service to fellow humankind is the purest form of service to God. In his own words, 'a man must be the servant of a vision which is bigger than himself, that his path is illumined by God's revelation and that when he shows love towards fellow-men, he is sharing the very life of God' (Ibid). Simply put, love is always at the centre of morally correct organisational policies and practices, whereas selfishness, greed and boss-leadership engender socio-morally abnormal policies and practices.

On a final note, while this critique is centred on the Neo-Pentecostal churches and their leaders. The socio-moral issues raised are universal as they cut across all church denominations. All humans have the tendencies to express love or selfishness. Kukah (1993:80), a Roman Catholic Bishop in Nigeria, acknowledged that mainline or traditional churches are not to be presented as angels while presenting the evangelicals as evils. In his

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words ‘the Catholic church has a very detailed legal format for accountability towards the usage of church funds. Yet, no church is free from the wrangles of financial bickering, fraud, and corruption’ (ibid). It then suffices to suggest that this chapter does not only apply to the Pentecostal church leaders but also the universal church. Concomitantly, the rule and benefits of love via selfless service to humanity is constant in all circumstances and denominations. Should the church desire to walk away from practices that promote turbo and monopoly capitalism, the ministry of love from the shepherds to the sheep must be imbibed. In the next and final chapter, this research will make recommendations that may reduce or eradicate the practices of turbo and monopoly capitalisms among the Neo-Pentecostal churches in Nigeria, and perhaps Africa.

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Chapter Seven

Recommendations and Conclusion

The focus of this research is to answer the question which relates to the possibility of capitalistic activities among the Nigerian Neo-Pentecostal churches. In response to the question, this research investigated the activities of the Nigerian Neo-Pentecostal leaders and churches using three churches as case studies. The investigation covered literature, media, and field interviews. Using Philosophical Consciencism, Ujamaa and Ubuntu as the moral lens to gauge the findings, the complementary outcome of the literature, media, and field interviews showed pieces of evidence that indeed the Nigerian Neo-Pentecostal churches are ravaged with socio-morally bankrupt capitalistic activities which are dangerous to the social, economic, and spiritual life of religious adherents and the citizenry in general. Some of the case studies included the LFC and PHC which represented the classical and contemporary Neo-Pentecostalism. This research found that these churches are involved in practices equivalent to turbo and monopoly capitalisms; two non-responsible types of capitalism that aid and abate oppression, exploitation, and extortion. Conversely, DCC which represented paradigm Neo-Pentecostalism was not found with such practices. Thus, this academic research concluded that it is not all Pentecostal churches in Nigeria that are involved in turbo and monopoly Pentecostal capitalism. While chapters five and six provided the details of the investigation, the critique, the causes, and effects of Pentecostal capitalism in Nigeria, this final chapter focuses on recommendations to address the problems, causes and effect of these turbo and monopoly capitalistic activities popular among the Neo-Pentecostal churches in Nigeria. The recommendations are directed to four main groups namely: Church leaders (both the Neo-Pentecostals and mainline churches), the church adherents (members/followers), the theological community and the government of Nigeria.

7.1 – Church leaders

These include the leaders of both the Neo-Pentecostals and mainline churches in Nigeria. While the mainline churches were not investigated in this research, the correctional model necessary to realign the Neo-Pentecostals needs the support of mainline churches. However, the recommendations will begin with the Neo-Pentecostal churches.

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7.1.1 – Pentecostal leaders: These recommendations are not restricted to the case study churches, but they are beneficial to all Pentecostal churches in Nigeria.

7.1.1.1 – Self-regulation towards authentic transformational leadership: In chapter five subsections 5.2.3.1 and 5.2.8.1, issues bordering on church ownership and accountability were discussed. Also as critiqued in chapter six subsection 6.3.1, the interviewees' general conclusion pictured the problem connected to church personalisation and unaccountability as cultural and rooted in the concept of Kabi-o-osi. It is a way of life which permits the unquestionability of leaders in the traditional and ecumenical settings. Thus, this culture makes Nigerian Neo-Pentecostal Christian leaders assume the position of superhumans. As such, they operate as non-vulnerable leaders who do not need to be checked. Consequently, as superhumans, the self-regulatory process is never in the picture. This position can always lead to capitalistic tendencies and activities carried out by these leaders. It is in the light of this situation that this research recommends the need for self-regulation; a practice that is very instructive for every Christian leader.

Leaders only become relevant by practising the art of servant leadership. To become an authentic transformational leader, the heart of service is a fundamental requirement. Such service-centred leadership must be expressed with the balance of spiritual and socio-economic interest of the followers at heart. Anything short of such balanced approach characterises the leaders as pseudo-transformational leaders. To achieve the balance the leaders must make a deliberate and conscious effort to self-regulate. The self-regulatory process will help leaders measure their morality while performing pastoral services. As such, they will consider themselves equal with those they lead and commit to treating followers as they will treat themselves. With that in mind, servant leadership will be made easy. Self-regulation also includes consistent and periodic self and service evaluation to ensure that services offered are within the borders of service to humanity and not personal agender or self-centredness. With self-regulation, turbo and monopoly capitalism will find no place in the leadership culture and practices of the Neo-Pentecostal leaders. In other words, if the Pentecostal leaders will eradicate socio-moral abnormalities, they must be self-regulated and subsequently become servant-hearted. Consequently, their values, purpose, behaviour, and speech will acclimatise with the spiritual and socio-economic interest of the followers and the communities around them. With that in mind, this research has suggested some self-regulatory protocol listed below.

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- **Internal self-regulation:** The Pentecostal leaders need to firstly self-regulate internally. This can be done through acting and serving the congregants with conscience driven by the love of God towards the adherents. An action motivated by conscience through love will be most likely moral, selfless and people-centred.

- **External self-regulation:** Additionally, internal self-regulated protocol through conscience may not be sufficient, hence the need for external self-regulated protocol. The Neo-Pentecostal leaders can achieve this by constantly and deliberately surrounding themselves with checks and balances. These may include bringing accountability partners and leaders into every detailed decision and action, especially for fiduciary duties. Such partners should be picked based on independent ability to reason and advice in the most scriptural and moral sense. Liberty of expression which transcends the forceful submission to spiritual authority doctrine must be allowed in such space so that through genuine counsel and support of such external self-regulation team, the leaders can make the most appropriate decisions for the benefit of the congregants and the community where they serve. Likewise, the BOT members of the Pentecostal churches must enjoy the same independent privilege. Men and women of integrity, not necessarily church leaders' family members, must be appointed. Serving the people rather than the interest of the leaders must be part of their priority.

- **Self-appraisal checklist:** To achieve the internal self-regulatory protocol the following 'Jesus Model' socio-moral appraisal questions have been suggested in this research as a checklist with regards to motive, decision, and accompanying actions.

  a.) What will Jesus do on this matter if he was in my shoes?

  b.) Will Jesus manipulate his followers or the community to raise funds? Matthew 7:15, 24:4

  c.) Will Jesus gather wealth from the 'less haves' by deception and thereafter celebrate the fact that he is the richest preacher in the world? Matthew 11:4-6

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d.) Will Jesus keep increasing his wealth base when his followers are hungry? Matthew 25: 40, 45.

e.) Will Jesus connive with the civil and political authorities to extort the masses? Matthew 5:6

f.) Will Jesus call out the political authorities when they oppress the masses? Matthew 5:6

g.) Does Jesus need moral authority to do so?

h.) How did Jesus's Apostles operate? What was their leadership style? Act 2 (Peter), Act 15 (James)

i.) Will Jesus take bribe from political authorities, or engage in money laundering?

j.) Will Jesus convene a concert of a huge crowd at the expense of the peoples' welfare? Why then did Jesus feed five thousand people while preaching the gospel to them? What message was Jesus trying to pass across when he fed the five thousand while preaching? Matthew 14:13-21

k.) Was Jesus accountable to God alone or his disciples as well? Luke 12:48

l.) Did Jesus assert his authority over his followers as a Jewish monarch? John 12:49, Mark 10:42-44

m.) Was Jesus a servant or a boss? Matthew 20:26

n.) Was Jesus a missional or entrepreneurial leader? As a leader, am I an agent of capitalism or Christ? Luke 4:18

These questions and many more can help shape a leader's approach and action before a decision is made or after an action is taken on specific issues in the church. Such questions can lead to repentance or better still reversal of previous actions where possible. Where there

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are no model questions as such, best decisions may not be taken. Hence this research recommends a weekly, monthly, or specific issue-based appraisal questions in the order of Jesus's model.[42]

[42] The suggested self-regulatory appraisal questions by the researcher is based on Jesus' model as inscribed in the scriptures. This suggestion is seconded by Pillay (2018:6) in his advice that the church must follow the footstep of Jesus to resist the economic, social, and political domination, which is oftentimes embedded in religious coatings, like imperial Christianity. Thus, accompanying versus of scriptures were attached to the questions to help readers and leaders make Christocentric decisions during and after the personal appraisal. However, there are other authorities and materials that can further help leaders to develop more tailor-made self-appraisal questions. Underlisted are such materials.

Roach (2020) revealed that Jesus was not self-promoting but pnemacentric, visionary, people-centred, prayerful, relational and a team builder. See details in - Roach, D., (n.d), 'Nine characteristics of Jesus as a leader', *Like a Team*, viewed on 28 August 2020 from https://likeateam.com/9-characteristics-of-jesus-as-a-leader/

Domeris (2015) described the role of Jesus with regards to the powers that be or what Pillay (2018) later called the empire. As a New Testament scholar, Domeris placed a searchlight on four key areas which include Jesus' response to greedy high priests, the abuse of the right of the poor and the marginalised. Indeed, he made clear that Jesus condemned and pronounced judgement on the temple hierarchy and bandits. This article makes a great reference for leaders concerning self-regulatory appraisal towards great leadership style in the church. See details in - Domeris, W., 2015, 'The enigma of Jesus' temple intervention: Four essential keys', *HTS Teologiese Studies/ Theological Studies* 71(1), viewed on 29 August 2020 from http:// dx.doi.org/10.4102/hts. v71i1.2954

Also see the work of Pillay (2017: 1-12) on the transformational role of the church in changing society a material that can help leaders pursue people and community centred leadership as he exhorts that community transformation must be an integral part of the ministry of the church today. See details in Pillay, J., 2017, 'The church as a transformation and change agent', *HTS Teologiese Studies/Theological Studies 73(3*), viewed on 29 August 2020 from https://doi. org/10.4102/hts.v73i3.4352

The Regent University school of business and leadership also presents over twenty-six (26) scholarly and biblical leadership perspectives relevant for leadership self-appraisal and decision-making processes. Undoubtedly, these materials will enrich further personal appraisal questions necessary for self-regulation among the Nigerian Neo-Pentecostals. See details in - Henson, J.D. (ed.), 2018, 'The Journal of Biblical Perspectives in Leadership', *Regent university school of business & leadership, (8) 1,* 1-291, viewed on 29 August 2020 from https://www.regent.edu/acad/global/publications/jbpl/vol8no1/Vol8Iss1_JBPL_Full_Issue.pdf

Also underlisted are articles centred on the missional purpose of the church which should guide every leader's self-appraisal process and decision making;

Theoharis, L., n.d., 'Jesus and Poverty: Preaching Power for Poor People', *Centre for religious rights and social justice*, viewed on 29 August 2020 from https://kairoscenter.org/jesus-and-poverty-preaching-power-for-poor-people/

Pillay, J., 2015, 'The missional renaissance: Its impact on churches in South Africa, ecumenical organisations, and the development of local congregations', *HTS Teologiese Studies/ Theological Studies* (71) 3, viewed on 16 August 2020 from, http:// dx.doi.org/10.4102/hts. v71i3.3065

Vorster, J.M., 2017, 'The church and moral decisionmaking', *HTS Teologiese Studies/Theological Studies* 73(3), viewed on 29 August 2020 from https://doi. org/10.4102/hts.v73i3.4567

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7.1.1.2 – Institutionalisation and decentralisation of church governing structure: One of the lessons from the mainline churches is the administrative structures that promotes institutionalisation[43] of the church and decentralisation of authority into regional governing structures. This has promoted inclusive leadership and stakeholdership. Even among the Pentecostal churches like the Assemblies of God and Foursquare Gospel Church, the administrative structure permits that authority is localised. To a great degree, regional authority becomes instructive for some Neo-Pentecostal churches that have branches across, ethnic groups and regions. It then means absolute power does not have to remain with the G.Os only at the headquarter churches. Some of the current Nigerian mega Neo-Pentecostal churches are bigger in terms of global coverage, membership, and branches than a few mainline churches and established Pentecostal churches like Assemblies of God in Nigeria. These established churches have stabilised all-inclusive leadership system, longevity, and balanced socio-moral cultures which reduce nepotism, tribalism, and corruption in the churches. With such advantages, it is wise for the classical and contemporary Neo-Pentecostal churches to follow suit. Indeed, there is a need for the institutionalisation and administrative decentralisation of Neo-Pentecostal churches like the LFC and PHC. Rather than run a one-man church central government, institutionalisation and decentralisation will engender, inclusive leadership, stakeholdership and corporate ownership by indigenous members, ethnic groups, and pastoral associates.

To reduce the causes and effects of Pentecostal capitalism in Nigeria, people-centred ownership through the regional governing structure is instructive. Where regional leadership prevails, checks and balances can easily become a culture. A strong centre or headquarters controlled by only an individual is most times built through the effort of all branches. Unfortunately, in many cases, while the headquarters become stronger, the branches become weaker. When the grassroots submit the bulk of their monthly income to the headquarters, the

[43] Fr. Vincent Serpa was once asked what it means to institutionalise the church. Below is his response which covers the definition and benefit of the same;

'The Lord knows that we need structure. While too much structure can stifle the spirit; too little structure can leave it vulnerable to influences that are destructive. The authority that Jesus left the Church through its' popes and bishops under the guidance of the Holy Spirit has kept its sound for over 2000 years and will continue to do so'. See details in Serpa, V.O.P, 2020, 'What does it mean for the church to be institutionalised? *Catholic answers,* viewed on 3o August 2020 from https://www.catholic.com/qa/what-does-it-mean-for-the-church-to-be-institutionalized-is-it-good-or-bad-for-the-church-to-be

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centre is economically empowered at the expense of the grassroots. Also, when so much power and money is concentrated at the centre corruption and competition become the order of the day. Subsequently, the politics of favourable transfers especially to the headquarters where money and power reside becomes a culture. Worst still is the unhealthy competition, tribalism and nepotism that come with the transfer of pastors to juicy branches of the church. As a response to such challenges, this research recommends institutionalisation and administrative decentralisation. For example, the LFC Abuja can have a regional authority and autonomy over the northern Nigerian churches as it is in the Assemblies of God. Also, PHC Abuja or London can have a regional governing authority over the churches in such regions. Rather than make the G.O an institution, the church as a body will then become a stronger institution.

Additionally, the components of such change should reflect, self-governance, financial independence, regional trustees, and indigenous leadership at the regional level. This way the adherents will have a better sense of ownership. With such decisions, turbo and monopoly capitalism will be downplayed. This has been exemplified by Apostle Paul who established churches in various regions with self-governing leadership. Strong regional leadership will curb mismanagement, corruption and unhealthy competition at the centre and make room for good welfare package for all staff at all levels in the system. Regional leadership is a more communal based structure needed to salvage various socio-moral issues caused by a one-man government structure. Regional leadership in an institutionalised church will also give birth to indigenous leadership over time. It will correct the issues of nepotism and tribalism. In a situation where the G.O sends a relative or a friend from the headquarters to lead a congregation, a regional church that is self-determining will likely resist the move and decide who leads them from within.

7.1.2.3 – The church must be team-run (not family-run): With the issues raised in chapter four subsections 4.2.2.3, 4.3.2.3 and chapter five subsection 5.2.4.1, 5.1.8.1, it is clear that the classical and contemporary Neo-Pentecostal case study churches are structured as personal businesses run by the CEO's family. Obviously so, transgenerational plans, family appointments and control imply that the church is run as a family affair. The Pentecostal churches must take a cue from Act chapter 2 and 15. When the church was born in Act chapter 2, it was team-run. There was no authoritarian leadership. At the exit of Judas from the apostleship council, Peter as the leader addressed the team and presented two men to

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replace Judas (Act 2:15). However, he did not make any personal decision to appoint Judas' replacement, it was a team decision. In that situation, the church leadership exercised and exemplified a team decision as seen in Acts 2:24 and 26. The choice between Barnabas and Matthias was decided by prayer and election. Peter led the team to decide, rather than make a single decision as the leader of the Jerusalem Council. Little wonder the early church had so much breakthrough in evangelism and church expansion. The Charisma of one person or the authoritarian leadership of an individual was not enough to make the right decision, the council of Apostles believed in team-running the affairs of the church both spiritually (prayers) and administratively (election).

Likewise, in Act 15 when there were doctrinal issues brought forward by Paul and Barnabas, the Council met again. Act 15:4 reported that Paul and Barnabas were received by the entire church, the Apostles, and the Elders. After Paul and Barnabas related the problem, the Apostles and Elders came together and considered the matter (Act 15:6). Noteworthy is the fact that Peter, the head of the apostolic council did not preside over the meeting, rather James did (Act 15:13 and 19). After lengthy deliberation, James by wisdom made recommendations. Most importantly, James' recommendations did not override the viewpoints of others as everybody was fully carried along. The Apostles, Elders, and the entire church were pleased with the recommendations (Act 15:22). The church only acted upon a recommendation agreeable by all.

By inference, the Nigerian Neo-Pentecostal churches can only function effectively by using the 'Act 2 and 15 models' of the early church. Team-running the church, without ethnocentrism and authoritarianism is a great step to move forward. This is one of the solutions to socio-moral abnormal activities in the Neo-Pentecostal churches in Nigeria. Most importantly, this will address the culture of running the church as a family business. No clergy is gifted without measure. No matter how charismatic a leader is, he or she cannot singlehandedly do everything successfully. It is only Jesus that was anointed without measure, with all the gifts and abilities domiciled in him. By implication, everyone is needed, every opinion counts. If the church will expand and remain healthy, team-running the church is fundamental. The mainline churches' model and perhaps the Assemblies of God model as seen in chapter six, subsection 6.2.8, can help the classical and contemporary Neo-Pentecostal churches in Nigeria to institutionalise a team-run system.

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7.1.1.4 – Pentecostal leaders must embrace the metaphor of the piano principle: In chapter four subsection 4.3.2.3, pastoral nepotism was discussed; a situation where only the tribesmen of the General overseer replace pastors who resigned. Likewise, in chapter four subsection 4.2.2.3, and chapter five subsection 5.2.3.1 and 5.2.4.1, the literature and interviewees' report showed that the LFC's trustees and executive arm of leadership are dominated by the General Overseers family, tribesmen and women. Furthermore, as earlier noted in chapter three, the metaphor of the piano was a metaphorical lesson that informed Nkrumah's passion to lead a united Africa project. The piano has both black and white keys and together they create a harmony. The metaphorical essence is that it demonstrates unity and equality: every single key on the piano whether black or white is compulsorily needed to create a perfect harmony through a chord strike. Although, the metaphor seems related to socio-political and socio-economic unity among the African nations, and perhaps between African nations and the entire world, the principle also speaks to classlessness, tribalism, and family ownership culture in the context of religion. As God's family, all members and staffs of the ministry are equal and deserve to be treated fairly and equally irrespective of their ethnic leaning. Also, to run the church as classless, detribalised and a non-nepotist organisation, the Neo-Pentecostal churches in Nigeria must embrace Ubuntu which is a principle of communitarianism. As Teffo (1998:3) puts it Ubuntu does not recognise individualism, rather it believes that a child of one is a child of all. Concomitantly, Mbiti (1970:108) underscored that as far as Ubuntu is concerned, if imbibed, the values will encourage a church to function as a family rather than an individually owned enterprise because it prioritises the interest of all over individuality. It rejects, inequality and injustice. Whatever happens to the individual happens to the whole group and whatever happens to the whole group happens to the individual; this is what leads to social cohesion and harmony starting at the family level and further extended to the entire community. The word 'harmony' in Mbiti's pontification can be connected to the metaphor of the piano. To harmonise chord and create a meaningful sound or music, both black and white keys must be touched. Thus, all members, staffs, pastoral associates in the Pentecostal churches in Nigeria are equally important. According to Tutu (2010:12,84,99), this is the way humanity is bound up with others so that we can all be human beings together.

Though Nigeria has over three hundred ethnic groups, there is no excuse for ethnic preference in the Pentecostal churches in urban centres. Tribes and tongues must not override the love of God for all. There are always barriers to the expansion of the gospel when all men

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are not considered equal. Such churches go through incessant proliferation, internal rebellion, misplacement of priority and disunity. To achieve Christocentric classlessness, merit, qualification, experience, team-decision must be part of the process of selection, transfer and promotion of staff and associates irrespective of tribe and tongue. To this end, adoption of the Accra Confession of the World Communion of Reformed Churches by the Nigerian Neo-Pentecostal churches can curb the culture and the negative effect of disunity aided by tribe and tongue sentiments. The Accra Confession number 30 and 31 embraced people from everywhere, tribe and tongues, the poor and the unity of the body of Christ with respect to the work of reconciliation unto which Christ called the church[44]. Adoption of this confession as a principle or policy will break down all dividing walls in the church.

7.1.1.5 – Pentecostal leaders need to embrace the model of paradigm Pentecostal system: The paradigm Neo-Pentecostalism as championed by Daystar Christian Centre (DCC) in Lagos operates with a different approach compared to most Pentecostal churches in Nigeria. Chapter four subsection 4.4.2.3 showed that DDC is to a large extent committed to social transformation with various supports to the United Nations Refugee Agency, Ebola Virus Disease (EVD) support in Africa and 'back to school' project in Lagos. Additionally, Sam Adeyemi's theology of prosperity in subsection 4.4.3 is proof that he is not a pulpit entrepreneur as he maintains a position of 'no forceful but only free-will donations' on all types of offering including the controversial tithe offering. Besides, chapter five subsection 5.2.3.1 revealed that the acronym 'REAL[45]' which represents the core value of DCC runs on the policy of accountability and love. While this may be lacking in many Neo-Pentecostal churches in Nigeria, it is commendable to have it as a core value in the paradigm Neo-Pentecostal churches. Likewise, the culture of love as a core value as seen in DCC corresponds with the summary critique analysis of this research in Chapter six subsection 6.4,

[44] Accra Confession (30 and 31);
30. We believe that God calls men, women, and children from every place together, rich and poor, to uphold the unity of the Church and its mission so that the reconciliation to which Christ calls can become visible.

31. Therefore We reject any Attempt in the Life of the church to separate justice and unity.

See details in – WCRC, 2020, 'The Accra Confession', *Official website World Communion of Reformed Churches*, viewed on 30 August 2020 from http://wcrc.ch/accra

[45] As reported by STARRON and STARSOCK the core value of DCC is represented by an acronym called REAL which means; Righteousness, Excellence, Accountability and Love.

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where the critical analysis of both the immoral issues and their causes suggests that 'lack of love' is a common denominator.

With the combination of accountability and love as parts of the core value of DCC, the assessment of this research suggests that paradigm Neo-Pentecostalism practices responsible capitalism whereby authentic transformational leadership, accountability, team-run structure, and people-centred culture is at the forefront of the church's policy. Thus, DCC's approach to community development, adherents' capacity building, leadership development and accountability are virtues recommended for many Neo-Pentecostals to emulate in Nigeria. Also, a group like the Christian Financial Accountability Association (CFAA) backed by DCC and a few other paradigm Neo-Pentecostal churches in Nigeria is highly recommended for all Pentecostal churches in Nigeria[46]. This not a concept limited to the paradigm Neo-Pentecostals in Nigeria, it has been an accountability system operational in other parts of the world including America. For example, the American evangelicals have a body of accountability called the Evangelical Council for Financial Accountability (ECFA[47]). This is indeed is an initiative recommendable for any Christian organisation, hence the need for a paradigm approach. Pentecostalism has come to stay; however, its form must change progressively. Finally, another example of Neo-Pentecostal churches which expresses love and care as it is in DCC is Omega Power Ministry resident in port Harcourt, Nigeria. This church is a major charity church involved in raising people out of poverty and investing in free education for hundreds of Nigerian students from primary to tertiary education. This is a church to be emulated by many Neo-Pentecostal churches in Nigeria[48].

[46] CFAA – Church Financial Accountability Association is self-regulatory association of churches and ministries dedicated to facilitating financial accountability, ethical and governance standards as well as biblical doctrine. See details at https://cfaanigeria.org/#contact

[47] **ECFA** – The Evangelical Council for Financial Accountability is forty years plus body started by Billy Graham. It serves as an organisation that help churches to enhance trust and financial integrity and responsible stewardship in America. ECFA act as Fraud auditors and examiners. They also ensure compliance through Annual re-accreditation, Periodic reviews, Referrals from givers and others who may have questions about a member's compliance with the standards. The body is also not judgemental when members default, if an area of non-compliance with the standards is identified, ECFA seeks to restore its members back into compliance through a confidential, biblical, and redemptive approach. See details of their activities at https://www.ecfa.org/Content/FAQs-How-Does-ECFA-Accreditation-and-Compliance-Work

[48] OPM – Omega Power Ministry Port Harcourt led by Apostle Chibuzo Chinyere runs a free, nursery and primary school with high moral and educational standard with its pal anywhere in the world. Despite the standard everything in the school is completely free including free feeding scheme in line with the vision of the church. See details at https://opmworldwide.com/ . In another report the church is also involved in mega scholarship scheme for tertiary education. It recently sent about 20 students on scholarship to study in Cyprus Turkey The church has been sponsoring students on scholarship to places like Canada, United States of

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7.1.1.6- Pentecostal theology must be renewed: The necessity of theological restructuring among the Neo-Pentecostals cannot be over-emphasized. The Pentecostal theology of prosperity in Nigeria as it stands permits commodification of the gospel. It is a theology that allows the preachers and followers alike to perceive God as the means to their end rather than their means and their end at the same time. God's counsel for humankind is total prosperity which comprises of spirit, soul, and body. Subsequently, the extremism of the preachers in the use of prosperity theology has allowed socio-moral abnormalities such as exploitation and all manner of fraudulent extortion from the adherents. Likewise, the conscription of cultural monarchial system into the theology of spiritual authority is another burning issue which engenders superiority and unaccountability of charismatic leaders. Aside superiority and unaccountability, it also allows the retainership of the office of the G.O within his or her family. To change this narrative, the Pentecostal theology must be overhauled; it must be renewed to reflect the ideal biblical teachings. This change must transcend the pulpit, it must be inculcated and treasured in the curriculum of the Neo-Pentecostal bible schools and other training institutions.

To actualise the renewal, some reformed theological position can be adopted by the Pentecostal Christian leaders. The renewal process must allow theological change which entails the abolition of certain errors like commodified prosperity and submissive theology and their replacement with some reformed theological ideals such as celebrating the glory of God rather than the glory and power of charismatic men; centralisation of *sola scriptura* as against embellishing wrong socio-moral culture in church practices; consistent reference to historical theology for proper doctrinal alignment; the exaltation of Jesus Christ as the only mediator rather than hero worship of men. Also, the renewal must make room for 'practical godliness' rather than the popular and abstract 'by-faith' phenomenon. Finally, the ministry of evangelism and missions must be promoted beyond the current status-quo where everything centres around miracles, healing, and prosperity. Should Neo-Pentecostal theology be renewed in the light of the above-listed points, the churches will emphasis teachings such as contentment, piety, modesty, socio-economical emancipation of the people, less-emphasis on materialism and spiritual development of the church.

America, United Kingdom, Cyprus, etc See details at https://www.nationalnetworkonline.com/en/news/5088-opm-int-l-scholarship-beneficiaries-depart-for-turkey. Additionally, it recently sent about seventy-five (75) students abroad for further studies. See details at https://nnn.ng/opm-offers-scholarship-to-75-undergraduate-pg-students-to-study-overseas/

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Moreover, the renewal of Pentecostal theology will promote getting blessed by 'faith and works', rather than 'faith and miracles' only. This will lead to two important things: the dignity of labour and capacity building. The adherents will understand that they need to have faith that God will use the works of their hands to create their miracles, rather than spend all their time in church praying and receiving prophecies for magical prosperity. Secondly, the theological renewal will encourage the church leadership to focus on teachings geared towards capacity building whereby adherents' capacities are better enhanced for productivity. With such training, miracle becomes natural through effective productivity. Ultimately, the economic status of the adherents will become the miracle achieved by faith and works.

7.1.1.7 – Pentecostal leaders must be service and not profit-motivated: There is a difference between the secular and religious organisations; the former is profit-oriented while the latter should be ideally service-oriented. To avoid the commodification of the gospel, Pentecostal churches cannot remain in competition with secular business organisations in orientation, purpose, pursuit, and profit. Churches, in general, ought to subscribe to building institutions for human development, spiritually, morally, and socially. This does not mean the church does not need finances to operate. While giving by adherents should be encouraged, it should remain within the context of free-will donations as encouraged in the scriptures. However, churches must maintain the status of a non-profit organisation in their services. Otherwise, the church must submit its business arms to the profit-making regulations of the country. The idea of service grows the adherents and the communities alike, whereas the idea of profit increases the leaders and a few stakeholders' wealth. Should the church maintain the culture of profit-making and remains in competition and compromise with the secular system, she will be distracted from following the footstep of Jesus and probably end up in what Pillay (2018:6) calls imperial Christianity. To remain steadfast in missional and Christological commitment, the Pentecostal churches must focus on the kingdom of God which is in contradiction to the empire of this world (see Pillay, 2018:3; ibid, 2017: 1-12 ibid, 2015: 1-6).

7.1.1.8 – Pentecostal leaders must focus on their prophetic purpose rather than immoral capitalistic activities: As against promoting turbo and monopoly capitalism, the Christian leaders among the Neo-Pentecostals should engage in speaking truth to power as a nation-building project. This is what the likes of Allan Boesak, Desmond Tutu and Julius Nyerere encouraged the church leaders to do (see Gbadegesin, 2020:68, Summer 2013, Nyerere,

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1973:219). Undoubtedly, advocating for social justice, holding those in political authority accountable as it relates to their social contracts with the citizens are parts of the church's prophetic purpose. The Neo-Pentecostal leaders should rise and be the voice of the people rather than operate as agents of turbo and monopoly capitalism. One of the benefits of being a prophetic voice is that it allows the Christian leaders to hold themselves responsible and accountable first in their religious services to the people. Upon building reputable integrity in church leadership, a moral ground is then set to speak truth to power. This prophetic purpose can only be achieved effectively when the Neo-Pentecostal leaders have built their integrity on moral ground. Ultimately, the entire process of engaging in prophetic justice brings checks and balances in the life of Pentecostal Christian leaders.

7.1.1.9 – Deviation from the western enterprise theology: In chapter one, subsection 1.1, this research brought forward Ouellette (2010:1) who referred to Halverson Richard's apt description of how the gospel moved to America and became an *enterprise.* The section also discussed the influence of such American enterprise on Benson Idahosa the father of prosperity gospel in Nigerian. Men like Gordon Lindsey and David Duplesis contributed to Idahosa's ideology of prosperity gospel. Subsequently, many prominent Nigerian Neo-Pentecostal pastors including Bishop Olowonla became Idahosa's prosperity gospel apprentices. In Chapter four subsection 4.2.3 of this research, Olowonla's statement on American Pentecostal influence was discussed. He claimed that his mandate of prosperity gospel was inspired while reading the book of Gloria Copeland which suggested that prosperity is God's will (see Olowonla, 2005:145, 155). Salinas (2015:10) also testified that Olowonla was a very good disciple of Oral Roberts, John Anvazini and Benson Idahosa.

Furthermore, as alleged by the interviewees' in chapter five, subsection 5.3.1 the information revealed that American enterprise gospel had influenced the fundraising culture of some Nigerian Neo-Pentecostal preachers. Likewise, chapter six, subsection 6.3.2, explained the pattern of American Pentecostal practices replicated by some Nigerian Neo-Pentecostal preachers especially in fundraising, prosperity theology, family ownership and succession plan (see, KHM, 2020, Silas, 2018). Listed names of American influencers include Benny Hinn, Mike Murdock, T.D.Jakes, T.L Osborn, Jesse Duplantis, Kenneth Copeland, Creflo Dollar, late Kenneth Hagin, John Hagee, Late John Osteen and late Oral Roberts. Among the above listed American influencers, T.D Jakes is Pastor Royalton's spiritual father and mentor

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(see, Orjime, 2020; Mbantoh, 2019). Overtime prosperity preachers like Creflo Dollar and Mike Murdock have consistently visited Royalton's cathedral (see, Kumolu, 2015).

Therefore, as confirmed above by Olowonla's direct claim, the interviewees' information, and other reports, American Pentecostalism has a great influence on the capitalistic disposition of some Nigerian Neo-Pentecostals pastors. As a response to the socio-moral effect of the enterprise gospel, this research recommends that Nigerian Neo-Pentecostal leaders must take a new approach and ensure that whatever is copied from the American Pentecostal leaders are subject to scriptural scrutiny. There is nothing wrong with learning from others, however, *sola scriptura* must be the modicum for such learning. There must be a conscious and deliberate deviation from any doctrine or practise that does not pass the test of scriptural scrutiny irrespective of the popularity of the proponents among the American Pentecostal preachers.

7.1.1.10 – Redirection of financial commitment to the persecuted Christians: In chapter five subsection 5.3.2 the question raised was about clergies' accumulation of wealth. Most of the interviewees reported that Pentecostal General Overseers, draw to themselves funds from all branches and use the same for personal wealth acquisition. Thus, Pentecostal leaders' priority has been more material than missional. Lack of missional mindset causes diversion of funds to projects that are not the priority of the kingdom of God. Therefore, this research recommends a redirection of priority for the Neo-Pentecostal Christian leaders. This research recommends a missional focus on persecuted Christians in Nigeria, especially in the northern region where Christians are killed daily. It is recommended that the Neo-Pentecostal Christian leaders in Nigeria should yield to the call of the World Council of Churches (WCC, 2015) on the need to stand and support persecuted Christians across the globe in this trying times. Noteworthy is the participation of the Pentecostal World Fellowship in the consultations and call for churches across the globe to pray, support and be in solidarity with those going through persecution because of their faith. The Nigerian Neo-Pentecostal churches should file behind the Pentecostal World Fellowship and redirect their financial priority towards missional support to the persecuted northern Christians who have been rendered homeless, jobless, and traumatised by the killings of their loved ones.

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Umeagbalasi, (2020) reported that Fulani herdsmen have killed over 7400 Christians between 2015 and 2020 in Nigeria. Also, he mentioned that 6000 civilians massacred by Boko Haram/Islamic State in West Africa (ISWAP) since June 2015 are Christians. Likewise, Gaffey (2017), revealed that Boko Haram has destroyed $5.2 billion worth of property in just one state in Nigeria. The report also has it that Boko Haram destroyed one million houses, 5,000 classrooms, ₦1.9 trillion properties in Borno (cf, Kpughe, 2017: 1-12). With these reports, there is an emergency need for rehabilitation through housing, feeding, health care and counselling. The Nigerian Neo-Pentecostal churches can redirect funds spent on luxuries, fun-fair projects, and acquisition of material things for personal consumption into rehabilitating persecuted Christians in the northern part of Nigeria. Investing in humanitarian services like health care, counselling and housing is a worthy cause in the kingdom that should attract the attention and the resources of the Nigerian Neo-Pentecostal churches.

7.1.2 – Mainline church leaders: While the mainline churches like the Catholic, the Reformed and some of the Evangelicals have not been discussed in the mainstream of this research, their support via mutual learning is highly recommended. It is obvious that both the Neo-Pentecostals and mainline churches keep evolving theologically, therefore mutual support becomes necessary. With a yearning interest, the mainline churches can support the Neo-Pentecostals' to deviate from theological and socio-moral abnormalities via mutual associations, conferences, seminars, and the likes. But this recommendation is only possible if both groups take a posture of learning. Possible lessons from the mainline churches may cover areas of sound doctrine, succession plan, the institutionalisation of the church and accountability. Likewise, the Neo-Pentecostals can bring support in worship protocol to improve the mainline churches' liturgical system. These supports should be parts of spiritual services to the body of Christ and the community. Making effort to reduce or eradicate theological and moral lacuna in the united body of Christ, is a project not only for the Neo-Pentecostals but to the society. This is not to say that constructive criticism is not needed, however, this recommendation holds that it needs to be done in love, for the benefit of society.

7.2 – Recommendation to Pentecostal adherents

Although the critique summary in chapter six focused on Pentecostal leaders, however, the adherents have a responsibility in addressing the challenges. Allan Boesak and Desmond Tutu's model are great recommendations for the Pentecostal adherents. The prophetic role of

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the church's prophetic justice does not end with religious leaders holding the political class accountable, also the members of the Pentecostal churches must rise to challenge socio-moral abnormalities in the system. In Saho (2011), the report of Boesak's opinion which suggests that Ubuntu only infers justice but does not enforce it gives an idea on the necessity of enforcement strategy. Boesak in Saho (ibid) recommended non-violent protest as a way of enforcing justice. Tutu's response in that regard was prayer and protests (see Battle, 2009). The 'prayer and protest' model of Desmond Tutu may imply that church adherents should always pray to God on impending socio-moral issues within the church, however, they must also have a strategy of confronting such socio-moral issues. They must speak to their men and women of God. Adherents are major stakeholders; therefore, their voices must count. The Neo-Pentecostal churches need to create a system whereby adherents' complaints and contributions can be passed on to leadership. There must be a 'speak out' strategy among the Neo-Pentecostal churches. Members voice must count. Should Christians intend to speak to or against politicians and government officials on socio-moral and economic issues, they must start from their church constituency. They must speak with moral authority on socio-moral issues in the church. Silence may imply that no matter what happens, the leaders are right. Even if the abnormalities are obvious, as long as there are no voices to speak, the exploited and extorted members who cannot speak truth to power would have helped to forge their own misery

A major obstacle to the possibility of any 'speak out' strategy may be the spiritual authority doctrine which confers 'masters status' on the pastors and 'slave status' on the followers. This problem can be addressed in two ways. Firstly, the members of the church must carefully understudy the leadership style of their local assembly with regards to pastor-member relationship. If the observation suggests a master and slave relationship, the church elders and members must call for a change. Secondly, where the call for change is ignored, the members must be courageous to walk away from a system that intentionally shut down the voice of adherents. There is no law in the bible which constraints Christians to remain in such a system. Members must not maintain silence or compliance to all practices of the church except those on the template of biblical truth. Members must develop a culture of a radical questioning of activities, events and practices that may appear immoral or unbiblical. The African culture of unquestionability of both traditional and spiritual leaders is not binding on the scriptures or adherents of churches. Only the truth as stipulated in the scriptures is binding. Adherents, finance committee, building committees and board of

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trustees, must all consciously and consistently raise questions of religious truth with regards to their leaders' spiritual and socio-moral performances. Although subjecting the morality of leadership actions and decisions to question may be difficult if the Neo-Pentecostal church system does not permit the autonomy of trustees and committees, however, congregants, committees and trustees must always make the effort to have their voices heard. An example is the case of the general council's decision in the Assemblies of God crisis, where the people held their ground against overriding authority of their general superintendent which led to change of leadership. The people exercised their right and refused to be muzzled by the core leadership (see, Irekamba 2018, contra, 2016:1-8).

Furthermore, two important action plans must accompany the demand for religious truth. In the first instance, the members must not claim innocence or be non-charlatan about what goes on in the church. They must act as stakeholders. Socio-moral abnormalities are strengthened when the recipients of such actions are inattentive to important matters. Members cannot demand religious truth without the knowledge of issues at hand. It takes stakeholder-ship and careful observation to pick socio-moral issues that require questioning. While some leaders may pretend not to know their actions are socio-morally questionable, members as stakeholders must ensure they bring balance by bidding farewell to ignorance and innocence. Both the Neo-Pentecostal leaders and members have no reason to make ignorance an excuse.

Following the first action, members must seek knowledge of what is biblically correct. To demand socio-morally and biblically acceptable actions and decisions require that members also know a measure of the position of the scriptures on various issues. Knowing the position of the bible on matters arising allows the members to engage their leaders in meaningful conversation. Blind followership allows immoral activities to go unchallenged. The current practice where members use the phrase 'my pastor said' as a yardstick to believe a doctrine or practice must be set aside. Rather, members must grow in the word of God through personal study. What the pastor says must accurately align with the scriptures otherwise, it stands challengeable. The sixteenth-century reformation is a great example for today's Neo-Pentecostal adherents in Nigeria. When Luther noticed a corrupt and socio-moral abnormality tied to the pardon of sin, he went through a comprehensive study about what is biblically correct and stood firmly against the sale of indulgences as a means of raising money to pay for large cathedrals or building projects. Orta (2017) reported that Luther took a stand against the papal actions and published his disagreement on the power of indulgence in ninety-five

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theses. His notion summarised that buying pardon from sin is antithetical to the only true source of salvation which is faith in Christ. By Luther's biblical argument on Justification by faith, he claimed that only God has the power to pardon the sin of 'repentant faithfuls' not the papal sale of pardon (cf McNelly, 2019:439-480). In like manner, understanding certain scriptural position on socio-moral and doctrinal matters through personal study can aid the ability of the Nigerian Neo-Pentecostal adherents to confront capitalistic activities in the church. However, it must be noted that civility and responsible approach is instructive when speaking truth to power within the church community. Any discussion, agitation, or demand for truth devoid of a measure of civility may create more damage in the church family.

7.3 – Theological community

The theological institutions in Africa need to put structured programmes in place in partnership with local and international partners, donors, and counterparts, in order to midwife a 'Renewed Pentecostal Model' that can reconstruct the narrative and practices of the Pentecostal churches in Nigeria and Africa alike. Such a programme may be titled 'Renewed Pentecostal Alliance' (RPA). The programme may include building a paradigm curriculum of theological training that will capture the following courses; Strategic Leadership Development, Accountability, Governance, Civic Education, Public Administration and Finance, Basic Accounting, History, Biblical Theology, Liberation and Black Theology, Ideal Pentecostal Theology, Nation Building, Church and Society, and African Moral Philosophies. Most preferably, they can be taught as short-term courses to encourage the attendance of as many Pentecostal leaders as possible across Africa. Knowing that many Africans struggle with readability, theology must be broken down in short term pieces of training to accommodate those who cannot go through the rigour of in-depth theological training. It will be a better way of pooling them to knowledge and engaging them in better interactivity. Additionally, the ability of theological institutions to provide certain funding or scholarship in partnership with donors will encourage more willingness. Several Pentecostal pastors may be motivated to undertake theological education if scholarship openings are available. That way their theological perspectives can be reconstructed.

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7.4 – The Government

This aspect of recommendation is centred on legal and compliance matters.

7.4.1 - Amendment and will power to enforce the CAMA and CITA regulations: In chapter six, subsection 6.3.8 this research outlined the legal leakage in the Company Allied Matters Act (CAMA) which legally covers the activities of religious organisations in Nigeria. As a response to the legal leakage which overlooked arising moral issues of turbo and monopoly capitalism among the Neo-Pentecostals, there is a need for amendment of the CAMA and subsequently, the Company Income Tax Act (CITA). As of January 2020, CAMA and CITA laws exempt the profits of a church from company income tax so far as the profits are not derived from trade. But there is no existing clause that referred to business activities carried out outside tithe and offerings. The tax agencies of Nigeria must seek to find out all sources of revenue of the religious organisations and call for tax payment on such activities. Unfortunately, the tax agencies cannot swing into action except the CAMA and CITA are amended in this regard. Most churches in Nigeria hide under non-profit provisions of CAMA and CITA to evade tax, yet aside tithe and offering which are tax-free, they also engage in profit-making ventures like hospitality (Hotels and Guesthouses), Restaurants, Schools, Bookshops, Airlines, Tapes and CD sales, Hall rentals, Concerts and Conferences that attract admission fees, Sales of Bangles, T-shirts, Crests, Uniforms etc. There is no moral justification for religious organisations to engage in any or some of the above-listed ventures without paying tax. The Neo-Pentecostal leaders must be accountable to the government in this regard.

Still, on the amendment, this research recommends that CAMA and CITA laws can bring in ‘Church Investment Clause’ (CIC). The clause can cover all businesses or trade-related activities outside tithe and offering. The operations may include a continuous inventory of all churches’ investments outside tithe and offering and enforcement of their registrations as tax-paying companies. This way, religious leaders and their organisations will add value to nation-building. Just like corporations and private companies make their profit and pay tax, the same should apply to any form of income-generating business outside offertory and voluntary donations.

Likewise, the current framework which stipulates a very minor penalty against those who are not prompt in adhering to CAMA and CITA regulations on financial reporting system only

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encourages churches to easily break the laws at will. Section 607 (2) of CAMA provides that where the trustees of a church or religious body fail to file annual returns in pursuance of section 607(1), they shall be liable to pay the sum of ₦5 (five Naira) for each day of the default. This amount is an equivalent of the United States 13 cents or Republic of South Africa's 22 cents. Paying such insignificant amount for every day of default as a penalty for breaking the law of the Federal Republic of Nigeria, is grossly insufficient. It could be argued that this is the reason why many religious leaders act with a high level of recklessness with regards to financial reporting to the appropriate quarters. Both section 607 (1) and (2) provisions must be amended to reflect a weightier penalty that will force the churches to comply with the regulations of the state as quickly as possible. In other words, submitting financial reports to the government as required by law should be done promptly by the religious bodies. This will help the appropriate authorities review the reports to determine the state of financial transparency and accountability of the church leadership.

In addition to enforcing the weightier penalty for failure to file annual returns, it is suggested that churches and religious institutions with consistent noncompliance status say within three months period should be delisted. In other words, churches which fail to file annual returns should not only be made to pay penalty, but they should also lose their corporate status and should be proceeded against in the court of law if they proceed to carry on activities as incorporated trustees.

In the same vein, it has been realised in section 596 that the CAMA permits one or more individuals to incorporate a church in Nigeria. It is noted that this legal stance will only permit the dominance of a single or a few individuals over the vast majority. Further, having a single person on the board of trustees only gives a sense of ownership of the church institution to the relevant individual or individuals which could dovetail to a sense of entitlement to the church's finances and other assets of the church. It is therefore recommended that the relevant provisions of the CAMA be amended to stipulate that not less than at least ten members of the church may sit on the board of trustees. In addition, the members of the family of the founder should be barred from sitting on the board of trustees of the church.

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7.4.2. – CAMA amendment should reflect inclusiveness in ownership structure: The policy should have a template of 'inclusiveness', such that family and friends' ownership structure of church governance will be discouraged. The policy needs to reflect the public interest, especially positioning adherents, serving clergies and long-term members and elders as major stakeholders. Friends and family ownership which overtime encourages running the church as a private company should be discouraged by such policy.

7.4.3. - Staff remuneration policy: In chapter six subsection 6.2.3 and 6.2.4, interviewees opinion suggests that most BOT members in some Pentecostal churches are puppets. More so, the constitution of the LFC as observed in chapter four subsection 4.2.2.3 seem to put the entire executive and BOT power in the hand of an individual and his family. Also, there is no proper provision in the constitution for staff welfare. As a result, easy hire and fire culture prevail. In Sahara Reporters (2012), various pastors had issues with the church on welfare. While most of them helplessly gave up on their rights, a few proceeded to the court of law. For example, one of the associates of Olowonla called Pastor Ikenna, who had an accident while on pastoral duty was laid off without benefit. He proceeded to court and won the case. Surprisingly, Olowonla kept appealing the case in a higher court[49]. In response to issues of oppression, the Church governing board must intervene but in a situation where the BOT members are puppets and subservient to the G.O, the ecumenical body needs to be empowered to step in. Where empowering CAN to mediate in such capacity is impossible, the government must develop and put in place staff policy in favour of staff, associates and congregants who may have genuine socio-moral and legal issues with regards to oppression, extortion, and exploitation against the church leadership. Emphatically, CAN as an association, currently have no authority to probe economic injustice within the ecumenical body, the government needs to empower CAN in that regard or create labour policies through CAMA in church organisations to enforce justice. The policy must ensure 'robust and equitable staff remuneration. An acceptable standard of remuneration should be at least in compliance with the salary structure resident in the labour regulatory body of the country. The country's salary scale should be the minimum applicable remuneration. Also, there must be an external protocol on the appointment of trustees where the church leadership is

[49] The salary of about $130 Dollars per month was the reason for court case against Olowonla. This power and authority misuse only thrive where one-man rules and alpha and omega. See the full court case judgement on https://lawcarenigeria.com/registered-trustees-of-the-living-faith-church-a-k-a-winners-chapel-v-pastor-akah-ikenna-2018/

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perceived to run an 'above the law' leadership style. Where the BOT members are not allowed to act independently, the government through CAMA needs to intervene. This recommendation is geared towards monitoring the excesses of Nigerian Neo-Pentecostal leaders and not the churches as Christian organisations.

7.4.4 - Operation show 'Your Community Project' (OSYCOP): Churches operate within communities and receive voluntary donations of non-taxed tithes and offerings. With such voluntary financial support from the public, it is expected that churches should be socially relevant in their communities. The church must represent a beacon of hope in communities via corporate social responsibility (CSR) engagements. It is therefore not out of place for the government to require a level of CSR from the churches and other religious organisations alike. To achieve OSYCOP, under the government regulatory protocol, depending on the duration as may be considered achievable, churches should account for their community projects. The community project may be annual, biennial, or quinquennial depending on what works best. But it must be noted that the longer it takes to report on projects the more impossible it will be to comply and ultimately the lesser the possibility of the communities' benefits. Furthermore, the regulatory agency of OSYCOP must operate with an 'on-site' team. Allowing the Pentecostal churches to present pictures and videos of projects may not be sufficient tenders for OSYCOP. This way quality control is guaranteed. Using school project as an example, a shabbily built structure without recourse to building structural standards can lead to a future collapsed of the facility and perhaps mass death of innocent children. Such projects may bring calamity rather than value to the communities. For example, Akwagyiram (2019) reported the death of twenty children in a collapsed school in Lagos, Nigeria. Likewise, the Associated Press (2019), explained that over one hundred students were trapped in the same building. Among the listed reasons for building collapse in Nigeria by Ghendo and Obi (2015:45-46), absence of building plan, non-adherence to approved building plans, corruption and lack of proper inspection, supervision and monitoring were included. To avoid such calamity in the OSYCOP project the government needs to ensure a strong regulation with practical steps of monitoring, inspecting, and supervising the projects.

Meanwhile, not all OSYCOP projects demand only 'once and for all' effort. Projects such as health clinics, schools, rehabilitation centres, refugee camps require continuous support in labour, administration and finance. Such may be coordinated over the years by the churches

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or in collaboration with ward councillors or local governments appropriate agencies. The concept of OSYCOP should be completely humanitarian and nonprofit for the coordinators, churches, and government. Although most of the projects listed as examples above will create job opportunities in the benefiting communities, however, the Pentecostal enterprise culture must not be allowed to influence these projects. Besides, the concept is to support the grassroots. Underdeveloped wards, local government areas and villages should be the focus. As such overpopulation of the urban centres will reduce. With OSYCOP, the Pentecostal churches' attention will be less on turbo and monopoly capitalism but service to humanity. Socio-moral abnormalities are easily avoidable when the communities are part of the priority of the church.

7.5 – Conclusion

Using three among the popular Neo-Pentecostals churches in Nigeria as case studies, this research threw a searchlight on the commodification of the gospel by revealing the impending socio-moral anomalies ravaging the African society particularly Nigeria via the operations of a certain sector of the Pentecostal enterprise preachers who exploit and extort church adherents for personal gains. Chapter one introduced the topic stating the problems, the purpose, the significance, and the modus operandi necessary to carry out the research. The literature reviewed ranging from subjects like church and capitalism, morality and capitalism, African moral philosophies and capitalism revealed the research gap that informed the uniqueness and the purpose of this research which is to evaluate the activities of agencies of capitalism in Nigeria using the African moral philosophies. Although the kinds of literature reviewed showed that a lot of scholarly works have been done about Pentecostalism and perhaps its capitalistic tendencies, however, it appears that discovering and classifying the Neo-Pentecostal moral issues under specific types of capitalistic operations have not been engaged until the time of this research. In other words, previous works by many academics have not looked at the socio-moral issues and the causes of turbo and monopoly capitalism among the Neo-Pentecostals in Nigeria using Philosophical Consciencism, Ujamaa and Ubuntu at the same time. Likewise, the LFC, PHC and DCC have not been researched at the same time with respect to capitalistic tendencies and activities. Hence, the gap for this research availed.

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In chapter three, the research delineated the African moral philosophies as it relates to colonialism, capitalism, the formation of African bourgeois which include the African Pentecostal leadership of oppression, manipulation, exploitation, and extortion. The three African moral philosophies were viewed in the light of the moral recommendations of their proponents namely Kwame Nkrumah, Julius Nyerere, and a host of Ubuntu advocates like John Mbiti, Allan Boesak and Desmond Tutu. In the end, the comprehensive information on the three African moral thoughts provided basic standards used to critique the result of the field interviews. In chapter four, the research provided vital literature and media information on the three case study churches, putting in perspective their historical background, leadership, lifestyle, business interest and their theology of prosperity. The outcome of chapter four was not only that the churches are on the top lists of the richest Neo-Pentecostal churches but most influential model churches for thousands of other Pentecostal churches in Nigeria and Africa, respectively. Most vital was the discovery of the similarities or differences within the three case study churches. The first two; the Lifaworld Church and Paholag Church are similar in operations while Daystar Christian Centre takes the opposite direction. Conclusively, it was obvious that the first two fit into the classes of turbo and monopoly capitalism.

With this background, the research proceeded to the field where twelve interviewees were engaged in three different countries: Nigeria, South Africa, and the United Kingdom. Chapter five then documented the interviewees' responses to ten cardinal questions bordering on the issue of accountability and transparency, fund-raising styles, inheritance and ownership of the church, tribalism and nepotism, corporate social responsibility and social transformation, affordability of schools belonging to churches, and church involvement in politics. Chapter four information complemented chapter five interviews and they both confirmed that turbo, monopoly, and responsible capitalisms are fundamental practices of the case study churches and indeed some other Neo-Pentecostal churches in Nigeria till date. Upon such discovery, Chapter six then used the African moral thoughts in alignment with biblical moral codes to critique the activities and socio-morally bankrupt practices among the Nigerian Neo-Pentecostals. As a necessary part of the research, chapter seven then made recommendations as a correctional approach to address the practices of turbo and monopoly capitalisms among the Neo-Pentecostals in Nigeria. Below are the final summaries of the findings and the position upheld by this research;

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- It confirmed there are socio-moral anomalies among many Neo-Pentecostal churches in Nigeria. The research noted that such socio-moral anomalies classified many preachers as turbo and monopoly capitalists, hence they can be called agents of capitalism.

- The research revealed that turbo and monopoly capitalistic practices engender exploitation of staff, extortion of church adherents through manipulation, lies, sales of miracles, dubious fundraising, the use of spiritual authority and submissive theology. The research further revealed that some turbo and monopoly capitalistic pastors form an elitist alliance with the political class to advance the oppression of the masses. Additionally, the research uncovered the church adherents' poverty and ignorance as weapons in the hands of their extortioners. Despite the vulnerability of the adherents, the research revealed that the entire socio-moral issues, causes, and effect has little to do with the adherents or the names of the churches, rather such issues, causes and effect have the leaders of the churches at the centre. The research categorised the leaders under turbo, monopoly or responsible capitalisms based on the style of leadership, lifestyle, motive, cultural and western influence, and their theology of prosperity.

- This then led to the classification of Nigerian Neo-Pentecostal leaders into two types: 'Servant leaders' and 'Boss leaders'. In the final analysis, the research recommended that for all the categories of the Neo-Pentecostals, servant leadership is the best styles applicable to drastically reduce if not eradicate the activities of turbo and monopoly capitalism among the Neo-Pentecostals in Nigeria. This research subsequently upheld that paradigm Neo-Pentecostal practices should be emulated and improved upon by most Pentecostal churches in Nigeria.

- The research also took a position that the root of the abnormal socio-moral activities of the turbo and monopoly Pentecostal preachers, ranging from greed to selfishness is founded on 'lack of love' in the heart of the shepherds towards the sheep. As 1Corinthians 13:13 sustained that 'love is above all ', it is the ultimate submission of this research that where there is love, turbo and monopoly capitalisms which subscribe to the validity of abnormal socio-moral characteristics and activities among Nigerian Neo-Pentecostal pastors will be eradicated. On a final note, the research took

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a position that not all Pentecostal churches and leaders are agencies of capitalism in Nigeria.

- Lastly, while this thesis is focused on the socio-moral perspective of the capitalistic activities of the Nigerian Neo-Pentecostals, this research would like to conclude that there is a need for an ecclesiological response to Pentecostal Capitalism. An ecclesiological-ethical criticism raises a fundamental question: Is this form of Pentecostalism still 'Christian'? Or is it a practice that destroys the basic Christian values to enrich a few individuals? This research concludes that the Nigerian Neo-Pentecostals capitalistic practices are not in any way a representation of the ideal missiological or ecclesiological nature of Christianity. Additionally, such capitalistic activities create what Kinnaman (2007:11) calls 'image problem' in Christianity. Since the real nature of philosophy is to question the being and the nature of things, this thesis further concludes that classifying the nature of Nigerian Neo-Pentecostal capitalism as unethical, non-missional or ecclesiological in the ideal sense is fundamental. Going forward, as it is in Dreyer's recommendation, this thesis concludes that the Nigerian Neo-Pentecostals need to embrace a strategic perspective that engenders a high level of integrity and corruption-free ecclesiological practices (Dreyer, 2016:5-8, cf Krejcir, 2006). Taking Dreyer and Krejcir's counsel seriously will help the Nigerian Neo-Pentecostals navigate along the pathway of real change which comes by re-thinking their approach to ministry as Neo-Pentecostals.

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Annexures 1 - Interview transcripts

5.2.1- Interview two with FOPSA

5.2.1.1. - Funds raising styles: Pentecostalism is the system I grew in. In Nigeria as of then, we tend to believe that every message that was delivered from the pulpit was supported by scriptures but, I think we have gone overboard with fundraisings like tithes and offering. It is gradually becoming like 'you must buy your salvation'. It is like your salvation, healing and miracle depends on the money you give or the seed you sow. When I and my husband were pastors in LFC, we had the experience of people bringing their properties like cars as seeds to church because they were believing God for something bigger and better. Unfortunately, we discovered that people were putting their faith in material things rather than the word of God. I believe that it is not scripturally right if people must buy their blessings by giving. Looking at the life and ministry of Jesus, there was never a place where he was placing a seed demand on the people before he could give them blessings. The only thing that was required scripturally to receive is our faith. But today we preach faith but add prosperity to it. We now use our faith to buy our blessings and promotion by giving in the church. This is so because the 'man of God', taught the people to give as the only way to receive from God. The people now believe in the man of God, rather the word of God. And I remember Bishop Olowonla teaching us not to pray as such but only have faith and give in order to receive our blessings. So, when one sits under such theology of giving to receive, whether right or wrong, then the fund-raising style is questionable.

For Example, while in LFC, I served at the welfare department and I realised that most people who come to the church were coming because of the welfare package. Surprisingly, most of the welfare materials distributed were not coming from the church leadership or church aided initiatives, they were donated by individuals who feel compassionate towards the needy.

- **Example 1:** On one occasion the leadership instructed that donations gathered as welfare for the needy should be sold. So, gold, bags of rice and all kinds of food items and clothes, etc., were sold and the money deposited back into the church account. Worst still, there was no time that money was withdrawn from the church account to

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meet the people's need, rather individuals' support for the needy were sold off to enlarge the church purse.

- **Example 2:** As Pastors in our branch, we were not allowed to have access to church account or funds. We have no access to the funds we raise even to cater for members' welfare because an Administrator was sent from the Bishop (Olowonla) as a 'spy' and the Administrator controlled the funds under the Bishop's instructions. For example, while we were pastoring in Cameroon, one of our members had an accident and needed funds for surgery. Unfortunately, we could not sign off any funds on her behalf. Every time we went to the hospital to pray with her, she was always in pain and agony and people were asking why the church she belongs to could not support her to pay for surgery and ease the pain. Unfortunately, our hands were tied because we did not have control over finances to help anybody. We could not as well instruct the Administrator to sign off some money to support in that instance because he reports to Bishop (Olowonla). Moreover, there was not any system or budget in place for welfare. And we could not raise funds for such support privately except in conspiracy with the Administrator. That was only possible by the Administrator's choice.

5.2.1.2 - Clergies' accumulation of wealth: Concerning the gap between the richest pastors in the world and the poorest congregants in the world's poverty headquarters, firstly, it is important to ask what makes a church what it should be? Is it the amount of money the church has in the account or the quality of people the church has raised financially and spiritually? In Jesus' days, he covered all aspects of human life. He fed, healed and taught them the word. I believe that richness is of the heart or mind. You can have millions in your account but poor in your mind. If your wealth or riches cannot touch other human beings as far as I am concern you are not rich. From my experience in Lifaworld Church, I would like to mention two or three instances.

- **Example 1**: My late husband was always part of the construction team of the Faith Tabernacle in LFC. As at the time we left in 2002, there were six (6), vaults filled with foreign currencies (forex) at the headquarters of Lifaworld Church, known only to a few construction team members. The pastors or team members involved in

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building the vaults were signed to an oath never to share the information with anybody. My husband only told me shortly before his death because he was under an oath. And I believe they have more vaults now as the church has expanded. This to me amounts to witchcraft. Moreover, these are funds kept in secret, not accounted for, or known to the church board, members, banks, Federal Government or any accountability or finance agency.

- **Example 2:** When we were raising money for the second private jet of Bishop Olowonla, shortly before we went for African Gospel Invasion Project (AGIP); a harvest basket of soul winning. Rather than win souls in those countries, we were harvesting money (forex) from those countries to the headquarters of LFC, because seventy-five per cent (75%) of all the offering raised in these international missions, went to the headquarters. However, the serving pastors and their staff on the foreign mission fields were struggling for survival without adequate remuneration. A lot of Pastors in LFC could not even care for their wives and children or feed well, yet there was a stipulated amount of money they had to send to the headquarters every month. When we were in Madagascar for African Gospel Invasion Project (AGIP), we had to use our two months' salary to support the church. We had no bed but placed our matrasses on the floor. We had an assistant Pastor whose wife was pregnant, and we had to carry the burden for antenatal because the church had no structure for staff welfare support. My husband kept sending messages to Nigeria that we needed help and all we got from the headquarters was that if we worked well the money would come. In other words, we were expected to raise the money for our welfare at the mission field with 75% of the funds raised going back to the headquarters. So, we had no choice but to use our meagre salary to support staff and members.

Comparing Lifaworld Church with organisations like the Tony Elumelu Foundation that supports young entrepreneurs to start and succeed in business, the church always presents a front that they are involved in welfares. Bishop Olowonla will always say 'to whom much is given, much is expected'. The church firstly built the secondary schools before the universities. I had a friend who left Corona School in Lagos State, Nigeria, with a comfortable salary to join Faith Academy (LFC Secondary School) with far lesser salary because she was excited to support her church's missions school. Another brother from Ibadan left a curative job to join Faith Academy just for the love of his church. These people

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were lured in with promises of remunerations, allowances etc., unfortunately, they had to quit the school job later because all promises made to them were empty, none was fulfilled. Some Pastors also withdrew their children from other schools to join Faith Academy. One year down the line, these Pastors who were sent to mission fields by Bishop Olowonla could not afford the fees of Faith Academy. When they raised the issue with Bishop Olowonla, he said: "To whom much is given, much is expected, I did not build schools for Pastors' children if you cannot afford the fees withdraw your children". And these were pastors on full-time missionary work with the same organisation. But when we were building the schools, it was said that people should donate funds as the school is for mission and it belongs to all of us. Unfortunately, after the school commenced, some of those who contributed were not allowed to enjoy the facility. The same applied to the private jet we contributed money to buy. We were told it was for AGIP missions, for all of us travelling to international mission fields, but the best I saw was the exterior of the private jet from a distance. People contributed towards buying the private jet and building the schools because they were excited to serve the Lord and be involved in missions.

In another meeting, 'Papa' (Bishop's nickname) was addressing some full-time Pastors of LFC and staff. I am not going to tell you what the issue was, but he made a statement afterwards – 'Don't you ever come here and say you are serving God; I am the one signing your paychecks'. A lot of Pastors got discouraged because these were people who left businesses and good jobs to come and serve God, but many left worse than they came in.

On social transformation support and welfares, as in the case of Tony Elumelu and Sam Adeyemi, we also gave some form of relief material particularly to Rwanda, but it was individuals who contributed money to do so, I am not sure the leadership added anything from the church account. But any other welfare project the church was involved in, I am not very sure of the funding. So, I think it is better to work with an Elumelu or Sam Adeyemi than to work with LFC in terms of welfarism and socio-economic support. I do not think the problem is the church; if a Tony Elumelu had the privilege of pastoring LFC, in the position of Olowonla, I think he might do better. I think it is not just about the church or the name of the church, it is about the person or the leadership of the church. I do not know if I should say this off record, but there is something my husband used to say which was very funny to me, but I got to understand it when we left. And that was the experience of some Pastors. I know Pastors that were sacked on falsehood because the Administrator gave Bishop Olowonla false

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report on finances about them. But Bishop Olowonla has a younger brother by the name 'Pastor Gideon' who was busy embezzling money. On one occasion, he slapped one Rev. Mrs Monmon and committed many atrocities. When Pastor Gideon was reported to Bishop Olowonla on stealing and other matters, the senior Pastor who made the report was rebuked. But if Gideon were not Bishop Olowonla's relative, he would have long been kicked out of the system. In other words, there is nepotism in LFC.

If I were to compare Bishop Olowonla with Dr Sam Adeyemi, I will say it is a matter of foundation. I have known Sam Adeyemi since 1986. I was a foundational member of Rhema Chapel where Sam and Victor Adeyemi were practically raised under Rev. George Adegboye who was a disciplinarian. He raised us well with the word of God before the two brothers stepped out to start their ministries. But I do not know how Bishop Olowonla was raised, but Sam Adeyemi had a foundation of discipline and accountability. George Adegboye was not a perfect man; there is not any perfect human being. He had his faults, but he was a disciplinarian and rooted in the word of God. Bishop Olowonla is also rooted in the word, but from what I heard about his history growing up, he grew up from a very poor family and he had always had this desire or vision that 'I am never going to be poor, I am going to be rich'. None of us wants to be poor, but it depends on who you want to step on to become rich. You can either suck everybody dry and then the riches become yours or you can decide that these people helped me build this ministry so I will share everything with them. So, it is a matter of foundation and that is the difference between Olowonla and Adeyemi. How you love people as a leader also matters.

3 - Accountability and transparency: In terms of accountability, what I am aware of in LFC is we Pastors being accountable to the General Overseer. I do not know if other Bishops sit down to discuss budget or accounts with Olowonla, but as far as I know, not with Pastors or members was there ever a discussion of what the ministry made in terms of tithes and offerings or what the church has as properties and finances. Transparency and accountability were required of us as Pastors, but we were not allowed to challenge the leaders on accounts or demand records.

- **Example 1:** I remember a situation, it is not about finances, but it will give us a reflection of what the leadership was all about then. We had a situation where a member would have been involved in the September 2011 plane crash in America.

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One of our Pastor's wife was supposed to be in the plane that landed on the Pentagon but thank God she escaped by missing the flight. But before the situation, my husband had announced three (3) or seven (7) days fasting in the church. The church prayed and fasted and when we heard the bad news of the crash, the husband of the woman was crying, and we just kept encouraging him until I entered my office and I got a call from the same woman saying she escaped death because she missed the flight. So, her testimony was part of our monthly report sent to Bishop Olowonla. Rather than share the testimony at the headquarters with joy, my husband received a query for holding prayer and fasting in the church.

- **Example 2:** When I had my last baby, while we were about to be discharged from the hospital, my husband got a call from the headquarters that the person to take over from him was at the airport, and in response, he said my wife just came out of the delivery room, and Bishop said 'get someone else to take care of her, I need you in Lagos for the Faith Tabernacle building project'. I had to go with my husband with an eight (8) days' old baby on the flight. On arrival, we met pandemonium in Lagos because there was a bomb blast at Ikeja Cantonment. We were stranded at the airport till midnight as nobody from the headquarters came to pick us. We finally got help from my younger ones who came from Akoka (Lagos State) to pick us. We got to the headquarters and realized there was no room allocated to us. By 5am my husband borrowed another Pastor's car to take me to where I could wash myself and the baby. The same day, he went to Bishop Olowonla to officially report his arrival, unfortunately, rather than join the building team as earlier mentioned, Bishop immediately told him to resume in Port Harcourt. So, respect for family, human dignity, and staff welfare were zero.

- **Example 3:** A Pastor and his wife were transferred to the headquarters with the wife heavily pregnant, but she lost the baby as soon as they arrived at the headquarters. Two weeks after the sad event they were told to return to the same station where they had been sent forth. Unfortunately, they could not query leadership for such destabilization and family disaster. Perhaps they may not have lost the baby if they were given a notice of transfer and allowed to travel after child delivery.

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And if I may add, when we are talking about riches, it appears only the leader at the top is allowed to touch greatness. Papa (Olowonla) will say on the pulpit – I want my sons to be great, but then we had situations where Pastors were blessed by members, leadership took over the gifts. For example, when members give their parish Pastors car gifts, the headquarters will say – 'the car is beyond you, bring it to the headquarters and we will give you a lower quality car that you can manage'. So, the serving clergies are not expected to drive nice cars and live comfortably. One thing is said on the pulpit by the Bishop, but another thing is done outside the pulpit. For me that is hypocrisy. Unfortunately, most members do not know these things.

- **Example 4:** We got land when we were at one of the Ibadan branches. Shortly after, the Bishop called and queried my husband how he got money to buy a personal land. And the same Bishop will climb the pulpit and say I want my sons and Pastors to be greater than me, but one is not allowed to be blessed beyond what the church leadership expects.

5.2.1.4 - Church ownership and staff welfare: On staff welfare, I believe that workers should be well paid by the church. If you had interviewed me 10 years ago, I would say the government should not be involved in church affairs. But the way it is now, I think there should be some form of regulation. But unfortunately, we do not have a system in Nigeria. Currently, I believe the problem of Nigeria is politics and religion.

I think the welfare system of LFC is evil. After serving for so many years, we came out with nothing. No sent forth, no package of thank you for your service, there was nothing. I met Bishop Simeon Afolabi who left before us here in Pretoria and I congratulated him as we were told he was given a Mercedes Benz car in addition to his sent forth package. He told me it was a lie that LFC gave him nothing, he left as a Bishop empty-handed after serving for decades. So, Bishop Olowonla will announce a package for the Pastors to the church, so that members can donate, but afterwards, nothing will be given to them. So, there is mega hypocrisy, falsehood and deception authored by Bishop Olowonla in the system.

- **Example 1:** Somebody blessed the Cameron province church we headed with a sixteen (16) seater bus. We were transferred from Cameroon afterwards and one day

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my husband's friend called in and challenged him for taking the church bus along. When my husband investigated the matter, one of the Cameroon Pastors told us that it was Bishop Olowonla that called and instructed them to drive the bus to the headquarters in Lagos. Meanwhile, Bishop Olowonla used our exit as a decoy, to forcefully take the bus that was donated to the church.

- **Example 2:** A lot of people do not know why Nigerians must now apply for a visa to Kenya. Initially, it was a visa-free transit. The atrocities of LFC through AGIP led to strict immigration regulation on Nigerians. AGIP was into money laundering! The then Pastor of Kenya LFC was caught flying with a huge sum of foreign currency from Kenya to Nigeria. So, the government of Kenya enacted strict immigration laws against Nigerians. In other words, Nigerians are suffering from unfavourable bilateral immigration harshness because of LFC money laundering. A lot of people do not know this but most churches that were closed were closed not because they lack members, but because they were not bringing in enough income to the headquarters. And as far as leadership is concerned, if you are not bringing in enough income, you are not working. The church is not missional, but business so to speak. It is a system of capitalism in a way because for me my understanding of local church is that whatever funds you raise should remain within the church for the running of the local assembly and welfare of the people of the land. So, it is capitalism when one church gets offering and the headquarters take all the money from them. And when profit is the yardstick to measure the missional effort, then it is business and capitalistic.

Also, 'sheep-stealing' via initial deception led to the starting of most churches outside Nigeria. Bishop always told us never to tell the natives that we were there to start a church but to run a Bible School and leadership empowerment for the Pastors and people in the country. But after three months, Bishop will tell us to start a church. We were always reluctant, but we must obey. After we had promised the Pastors, we were there to help them and they opened their heart and churches to us, then we got instructions from Lagos to start a church. It was disheartening and betraying. Eventually, we were accused of 'sheep stealing' by Pastors of indigenous Kenyan churches.

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- **On our salary:** A few Pastors wives were given a stipend. We were not allowed to work or do business. Even if we did, the transfers were always unannounced with no notice at all. So, if you were transferred every year, what kind of business could you do? Only those on international missions with their husbands were given such stipends; all those in Nigeria were not entitled to it. The truth is 'women rights' were trampled in the system. I know a lot of pastors' wives who cried severally. For me as the first child of my family, I could not even take care of my parent. Thirty per cent (30%) of my husband's income went back into the LFC purse. Out of $130 monthly salary, 30% was deducted from source as - tithe (10%), contribution to Olowonla's book Publications (10%) and others (10%). These seeds or offerings were deducted without our consent. It was pure extortion. On a particular month, ₦30,000 bill was imposed on us as our contribution to buy (Bishop) Olowonla a car. Now that is almost $100, given that we earn $130. Once 30% is deducted from source and ₦30,000 deducted to buy Bishop Olowonla a Jeep (SUV), almost nothing was left for the family's survival. So, there is a lot of extortion and human right abuse in the system. Unfortunately, you cannot challenge the authority and the system.

5.2.1.5 - Commercialization of the church: I believe that the church has become a business. Spiritually, the ministry is a business because Jesus said I will go about my father's business. But Jesus was talking about the business of soul-winning and salvation. But the business that churches are currently involved in is the business of 'bringing in the money' and not 'bringing in the souls'. When I was complaining that our church in South Africa was not growing, my husband always asked me to show him in the bible where God said, build me mega-churches? He never believed in building mega-churches. What Jesus commanded was to go into the world and preach the gospel. But now the church has become a business. If you look at some of these mega-churches bringing up and gathering large crowds in thousands under one year, they do not do evangelism, so there must be more to it. I watched a video where the Pastor challenged three women who gave N50 as an offering and later promised them half a million Naira (₦500,000 or USD 3,330 each). The question is where does he get such money? These are not lame people. Yes, he can give people money, but that has become his culture. So, people flock all over the church because everyone came to get their own money. People are going to church not to give their lives to Christ, but to collect money.

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- **Example 1:** I heard a story after exiting Lifaworld Church. During Shiloh, in a place opposite the gate called Goshen, small businesspeople, struggling to survive always sell water, bread, and all kinds of snacks and food to LFC members. One day Bishop announced that members should stop patronizing those petty traders. By the next day, the church began the same businesses, producing and selling water and snacks. Invariably, the church took away the daily bread of those ordinary people. Bishop will engage in every business that brings in money, whereas we Pastors were not trained or allowed to do business or trained on investment.

- **Example 2:** I once published a book in Cameroon, and we sent a copy to Bishop Olowonla. Before we got back to Lagos, Bishop called all the Pastors and placed them under an oath, that none of them will ever publish any book. As at then only him, his wife and Bishop Abolade had their books published in (DOMI), a Living Faith publication company that we were all forced to contribute (10%) of our monthly income for its sustenance. My husband took two copies of my books to the Church's bookshop for sale and he was told it was not allowed.

5.2.1.6 - Church, money, and politics: I think the Nigerian populace are getting wiser. There is nothing wrong with the church getting involved in politics, but it depends on the level of involvement. There was a video of Bishop Olowonla that went viral where he campaigned for Atiku Abubakar to become the president of Nigeria. I saw another video, where Bishop Olowonla was laying curses on the government. But I got other information, that President Buhari-led administration enforced payment of aviation bills and taxes owed by a few private jets owners which include Olowonla. All the bills they have refused to pay, in Goodluck Jonathan era were brought forward. This legal and justified action of the President got Bishop Olowonla and other bill evaders angry, hence they decided to vote against Buhari and bring someone who will cover their tracks. So, Bishop Olowonla and others were in Politics for their selfish gain. They wanted to sustain corruption and aviation bill evasion. It is not also acceptable for the Bishop to impose a presidential candidate on his members. People should have the right to vote their conscience.

5.2.1.7 - Church's education policy: It is quite an irony, because the same people who contributed money to build these churches and schools, cannot afford those schools for their

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children. Like I said earlier, if Bishop Olowonla can say he did not build the schools for his own Pastors' children, then what will be the fate of his ordinary members and outsiders? Let us compare the schools belonging to Pentecostal churches to the missionary schools' era as brought by the missionaries to Africa. I got to meet many people who went to such schools and they claimed they attended school tuition-free. It is even very possible that Bishop Olowonla went to a missionary school. Although the Pentecostal schools may have some scholarship funds, I do not know how easy it is to access. Neither do I know the requirements for the scholarship. For instance, if I come from a very poor family and I am an average student will I still qualify for such scholarship. For children, whose parent are co-workers in the church with the Bishop, what is the plan for them to get a scholarship even if they do not have the highest required marks for scholarships? The fact that the schools of the churches are very expensive makes the education policy very terrible. The question is why are these schools established? Is it to empower the people, educate the children, raise a better generation or to make money?

For example, Faith Academy (Living Faith Secondary Schools) are registered under Olowonla's wife. They are his wife's schools. We all contributed money to establish the schools, but unfortunately, we were building Bishop Olowonla's family businesses. Members came out as labourers, carried blocks and sand, contributed in millions of Naira to establish Faith Academy but only to be registered as Faith Olowonla's schools. So, Bishop Olowonla used the church members to build a business for his wife. Well, he is a smarter businessman than all of us put together.

5.2.1. 8 - Church ownership and inheritance: I think it is scripturally wrong for the church to become a family affair in terms of the succession plan. Jesus left the church on the shoulders of the Apostles. In the business world, it is a natural order for children to take over from their fathers as we see all over the world. If the same thing is happening in the church, it then means the church is as good as those family businesses we see in the secular system. When the sons of Bishop Olowonla were growing up, they were little children when we joined the ministry. While they were in primary school, each time we have a meeting Bishop will say if his children decide to join the ministry, they will start from the bottom of the ladder. But that was not what happened eventually. As usual, he says one thing and does another. Overnight the children just took over the London and America mega-churches of LFC rather than start from the bottom of the ladder. When Isaac was denied a visa to

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America, he was instructed to take over the South African church from Pastor Folaji, the man who had laboured over the years. Being an executive member of the ministry and one of the founding Pastors, he was called back to report to Nigeria, while Isaac Olowonla who just joined the ministry without any experience took over.

Also, most of the Bishops that were ordained and functional were told to resign from the ministry to make way for his two sons. To avoid competition with his children, Olowonla also told Bishop Abolade, the current vice president to resign. Unfortunately, Bishop Abolade refused to resign. Olowonla then left him at the Abuja campground as the Pastor permanently. But the international headquarters is now under his first son, Pastor Olowonla Junior. Indeed, there is no doubt about it that LFC is a family business. Many people sold off their properties, businesses and brought the money to help build LFC, but when everything became rosy, they were no longer qualified to be part of the leadership system.

5.2.1.9 - Pentecostal paradigm trend: To have a new paradigm from what we have been discussing above, it will require a Christ-like mind. If one man of God said, I am where I am because of these people; it means he has the mind of Christ. And if another man says, you are because of me; then he sees himself as God over the people. That could be idolatry. In Faith Tabernacle, we hosted a man of God from America, who raised an important observation. While the people were coming out to give testimonies, lying and kneeling on the altar before the Bishop, it felt strange to the American preacher. So, when he came on stage to preach, he directed a question at Bishop Olowonla – are these people lying and kneeling to worship you because they respect you or they are afraid of you? The system has been built to idolize Olowonla. It is all about idolatry. Like I said earlier, it is a matter of the heart.

5.2.1.10- Pentecostal Social Transformation (CSR): I believe that Christianity should be about transforming lives, but unfortunately it has become a culture of 'focus on the man of God'. So, People kind of worship the man of God rather than worship God. That is why we have rich Pastors but very poor congregations. I believe in worshipping God, but do we have to spend so much to rent a stadium before we can do so when people are sleeping on the streets? We have people battling with drug addiction, we have bad roads etc. Why can't the church convert 'the Experience project' to 'community projects'? Why can't the church construct roads? We keep blaming the government for everything, while we are the government. What value is the church adding economically and socially to the society? It is

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good to organize programmes and concerts and all of that but how many of these programmes are transforming lives? The church may be teaching the members how to do business, but how many of them are the church empowering with loans to do business? The large sum of money listed as spent on the 'Lagos Experience Concert' annually, if they are converted as free-interest or little interest loans and empower members and others in the community for businesses and other useful purposes, I think it will alleviate the poverty level in Nigeria. We have graduates coming out of schools and staying back home for 5 years without jobs. Why can't the church find a way to impact the lives of such people? The church should invest in agriculture and research, start manufacturing industries, as our nation keeps importing everything we need. The church is contributing to poverty problems in Nigeria. The Pentecostal Christian leaders are milking the people and giving them 'false hope' at the same time. This is why suicide is on the increase in our nation. Somebody comes to church on an invitation that his life will become better. This may be true since Jesus can change the lives of people. But, on getting to the church, a few months down the line, the only message he hears is 'if you don't pay tithe, God cannot bless you'. There was a situation in a Pentecostal church here in Pretoria where a woman had a problem and needed prayers. On meeting the Pastor, she was asked if she pays tithe. Her response was no, and the Pastor said 'go and pray at the altar by yourself. I cannot pray for you since you do not pay tithe'. That is what the church has become. In other words, before I can pray for you, you must give me something. Since business is about paying for goods or giving and receiving, it then means that the church is also practising business. This is not missioning any longer, it is capitalism. People are now more frustrated in Nigeria as they move from church to church, giving tithes, offerings, prophet offerings and seeds without getting returns on their investments. They are always promised that when they give, their wealth will increase; their problems will be solved. So, they are frustrated because, despite their giving, nothing is changing for good in their lives. This is because the church takes from them but never invested in them beyond preaching. But they do not even need the preaching as much as social support, because they can read the bible at home by themselves. So, when we are talking about transformation, the question will be whether the church is investing in the people.

To transform lives in Nigeria socially, the church must invest in the people. We need rich communities in Nigeria, not rich Pastors. If the situation does not change, kidnapping will be on the increase. Drugs and poverty will be on the rise. A lot of people are now wasting

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peoples' lives for rituals to have the power to conduct miracles. Pastors are killing for rituals. So, we have more herbalists in Pastors' clothing than real God-fearing Pastors. And it is this quest for materialism that promotes evil. There is competition for private jets, miracle power, large congregation etc. Unfortunately for these Pastors, people are getting wiser, they see these things. So, until the church starts investing in people, we are going nowhere! I mean, if the church has so much million or billions of Naira to spend on 'the Experience Concert', that money can be re-invested in people and that will promote nation-building. And this is what the Muslim community is doing that the church is not getting right. The Islamic leadership invest in their people and community, not in individual Imams. The relevance and influence of the church have reduced drastically because the community's social welfare is left out.

On our approach in re-engineering Pentecostalism in Nigeria, the younger generation of leaders needs to raise a voice and start challenging the status-quo (prophetic justice). We need to start challenging the way the church is being run. There is a need to start a spiritual revolution in Nigeria. General overseers want to maintain their luxurious lifestyles by denying associate Pastors and staff the right remuneration, Why? That should not be at all! Staff and associates should not be sacrificial lambs for their leader's luxurious standards. Members and associates have been silenced for years, we need to raise a voice now and speak out! We need to challenge what is happening right now.

The Government should also be involved in regulating the schools belonging to churches. The government should set the bars for fees and tuition in these schools to allow affordability. We have a messed-up society where everybody wants to be respected by what they can show, and what they have or can do. It amounts to a decayed materialistic society. Because everybody wants to 'belong' in a class structure, the social class champions then take advantage of our gullibility to create artificial price hike on schools' fees and get away with it. This is because we have parents who want to boast with the fact that 'I pay a huge amount as fees for my child to attend a particular school or my child attends the most expensive school in Nigeria'. The materialistic society is fanning the emblem of colossal damage. If a less materialistic society decides that our children will not pay so much to have a good education, the so-called expensive private universities will be forced to bring tuition fees down. But this terrible culture thrives because boastful parents want to prove that they are very rich; 'Oh, I am a millionaire, and my child must attend Covenant University'. It is then not only the church that needs a revolution. Nigerians need a revolution of mindset.

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Nigerians need to change their materialistic approach to life. With that, we will be able to challenge the socio-ethical abnormality in the church.

5.2.2- Interview two with JOPSA

5.2.2.1 - Fund-raising styles: Let me start with Benny Hinn's renunciation of prosperity preachers' fund-raising styles. I was not impressed with him when he went public about the renunciation. Let me relate it with LFC as a ministry at the forefront of the prosperity gospel. The gospel preached then by Olowonla was of sound teachings. And money was coming from many members towards AGIP projects and that brought great finances. When it comes to raising money, Olowonla is extremely talented. I remember when we raised money for a private jet, it was just in one service. Subsequently, I began to see some sinister activities in raising of funds. For example, as missionaries 30% of our salary was deducted; 10% as a tithe, 10% for AGIP projects and last 10% for others. Our 30% goes into Bishop Olowonla Ministries International, not LFC Church Account. Most of us were not being paid commensurately. Even when we conduct services and breakthrough seminars, as we did in the Central African Republic, three quarter (75%) of all cash in offerings, seeds and tithe realised, was sent back to Nigeria at the headquarters. Even though it was not good to see such things, we were enjoying that joy of serving the Lord and not bothered about poor monthly remuneration.

On the way fundraising has destroyed the church, I will also blame Benny Hinn, Funke Adejumo and Mathew Ashmolowo. Talking about the Pentecostal elders in Africa, only a few of them can justify what they have done in terms of fundraising in the church. They have placed a dent on the gospel. For example, when the man of God (Olowonla) tells you he gives seeds, offerings, and tithes more than all the members, it is a lie. It is just a motivation for others to give, He does not give anything. I mean I worked with him directly, and I know him. There was a day, he came to South Africa, and one of our members who designed the Faith Tabernacle building was also there, and I did not like the way Bishop Olowonla treated him. The man was paralysed after working with him for many years. At least, one would hope that Olowonla would assist the man. But he did not do so. So, I took it upon myself to discuss the matter directly with Olowonla. So, I met him and spoke to him as a father, how he needs to take care of his spiritual children and what I expected him to do for the paralysed Pastor. I reminded him that when the ministry was still crawling, we as his lieutenants, on the forefront, labouring for him, while his biological children were at home. So, we discussed for

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about one hour. After all, he said 'to tell you the truth, I don't give money to my spiritual children (lieutenants)'. I was so devastated by that statement. From that day I decided to cut off as his value before my eyes dropped.

5.2.2.2 - Clergies' accumulation of wealth: The reason why we have the wide gap between the rich Pastors and the poor members in Nigerian Pentecostal churches is that the rich Pastors have mastered the skill to rob the poor. They have misplaced the priority of the gospel**.** In Africa, anything goes. There is nothing like accountability. I believe that the church is supposed to be a place of impactful social network for the community. All these Pastors have designed a scheme to get more money from the people, rather than the social services they ought to render. One of the things they do is build big churches, use it to work on the psyche of the people to believe they are members of the biggest church in town, whereas there is nothing like a developmental programme to build the people. So, they run a programme of dependability, where the members depend on the Pastors for their salvation and every other thing. They use the advantage of gathering a large crowd, to push giving up with gimmicks as a priority more than any other thing in the church. For example, in the. LFC headquarters, Olowonla holds five (5) services and gathers over 250,000 people per service. Meaning over one million members gathered per week. Fortunately for Olowonla, he raises tithe, offerings and special seeds in all those services. So, LFC uses numbers to gather cash in millions per service and people seriously subscribe to it. But in actual sense, they are enriching Bishop Olowonla because all the accounts are controlled by Olowonla and his family. By so doing, the man of God uses the congregational strength for his business development. That is why you find the big gap between rich Pastors and poor members and communities. I tell you there is not an activity of social impact.

Talking about the impact of these men of God on society, their social impact is 0%. When I went to the headquarters to see the Bishop, I saw how the environment or community where the church is based was so terrible and dilapidated. You could see extreme poverty in the city and the surroundings of the church. So, I asked Bishop Olowonla about his social contribution to the community where the church is located? What is the church doing about the environment? Can LFC take responsibility for road construction? Unfortunately, I got a discouraging answer. But when you look at the kind of money coming into the LFC, the non-social essence is not justified. If I have the privilege of being in Bishop Olowonla's shoes, human capacity and social development would be my priority. For example, there is nothing

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wrong if LFC sends at least one hundred people from Ota annually to study abroad in different specialities with a memorandum of understanding that they will return and deploy their skills to develop Nigeria. I remember speaking with Bishop about the good human capacity projects we carry out here in South Africa in our little way; empowering the locals, empowering people with skills, taking people out of the street. In response, Bishop said I also have given out scholarship of about 2 million Naira (equivalent to USD 12,120) this year (2013). And I said how can this be? Even I and my wife have done far better that same year in sponsoring just two sets of twins to go study engineering. At that time, he was flying three (3) private jets all around the world, yet he could not invest in human capacity development. That was when I knew that Olowonla's so-called ministry is just a scam.

Talking about Sam Adeyemi, his ministry has been different right from the beginning. I knew he was in Rhema Ministry. He has always been different. I have met him one on one and I noticed he emphasized human capacity development. Many people who started with him were poor and unpopular but over time his people development project helped them to grow and they became great men and women. When there was pressure on him to start branches of DCC across the nations, he said no, he would rather empower people to go and start on their own and succeed. So far, he has empowered over three hundred and fifty (350) Pastors. Whereas Lifaworld Church is busy sacking Pastors. I know over 250 Pastors sacked then because they were not university graduates. Most of these Pastors came as non-graduates, laboured and built the church along with Olowonla only to be sacked later, rather than Olowonla empowering them to go back to school. Initially, most of these men left school to support Olowonla to build the church. They were laid off without any benefit after the church had become fully established. Unfortunately, over three (3) of these Pastors committed suicide when they were sacked. Meanwhile, they were successful Pastors in LFC, not sacked because of performance but because of lack of certificate. They were used to build the system and then laid off after the church became fully established. That was one of the major reasons why I resigned. Though I was promoted at that time, but I knew in my heart it was not fair on our sacked colleagues. I saw that there was no future in LFC, going forward and I had to resign. So, there is nothing like human capacity development. Individuals are engaged in great capacity building for communities, but not Pastors and churches. They only take from people and society. I asked a Pastor who was involved in prison ministry if any Nigerian church had supported him. He said no, rather unbelievers outside the church are those contributing to support the prison missions.

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5.2.2.3 - Accountability and transparency: When you talk about the spiritual authority doctrine in Nigeria, I will say it is not biblical and it is to limit congregants from demanding accountability from the leadership. For any organization that has membership subscribing to it, it is the right of the people to demand accountably from the leaders. Every year, people subscribe to tithes, offerings and seeds and it becomes necessary that leadership reports their stewardship in serving the subscribers. This is done in the world settings successfully, why not in the church? A financial statement is rolled out annually to all members of clubs, township meetings etc. But in Nigerian churches accountability is zero. There was no time ever we had Annual General Meeting in LFC where financial statements or budget are laid before the Pastors. Never! Only branch Pastors and national Pastors are accountable, they report to Bishop Olowonla through financial report and remittance of money to the headquarters. The report is only from the bottom to the top. The Bishop is not accountable to anybody and nobody knows how the church funds are expended. We do not know the income or inflow into the church neither do we have access to the annual budget. In most cases, I will always blame the government for lack of accountability in the church. The government has this notion that the church is one sacred cow that cannot be touched. Again, it is difficult for the government to enact policies to regulate these churches because some of the government officials that should enact the policies are members of these churches. For example, in South Africa, most of these immoral practices exist, imported by Pastors coming from other African countries. But the government is aware and is already putting a policy in place to check these problems. We send in the annual report of our activities to the South African government and now the government is looking at ways to tax churches, particularly those who use the church to do extra business but registered as a public beneficiary organisation.

5.2.2.4 - Church ownership and staff welfare: When it comes to ownership of the church when you look at the branch structure in LFC, one will expect that the full-time Pastors on the ground will be granted a level of autonomy at the branch level because they spent their time, and energy to ensure the church under their care is growing. Just by the side, when I was transferred as a missionary to the Central African Republic my wife had to resign from her business to join me as a full-time minister. So, heads of branches naturally leave every other thing to focus on the branch church of LFC. Unfortunately, the salary of the Branch Pastor is not determined by the local church committee but by Bishop Olowonla. As at then, I was paid $101 and my wife was paid $50. Out of these amounts, tithe and other funds are

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deducted directly from source including so-called pension savings. Also, 75% of funds gathered in our branch went to the Bishop at the headquarters. When we are sent out to the international field, we are given $10,000 once for all travels, administrative functions, rents, staff payments etc. No matter what you meet on ground, whether the money is sufficient or not, you must find ways on your own to get the church started and running, a dime will never be added to you. Whatever you do to get money and run the church is not leadership's headache, whether through manipulation or whatever, just get the church running.

So, when it came to staff welfare, the leadership of LFC made sure the staff were financially starved so they could depend on the system. I remember when I resigned, one would have expected to be paid off for 5 years of service, but unfortunately, I was delayed for an extra two months in service and only paid those two months' salary when I left. No pension, no gratuity, no soft-landing funds, nothing. One was used as a slave driver to fulfil Olowonla's vision. I am not surprised by Olowonla's statement that 'no more salary for Pastors'. The entire church is told that Pastors are treated well, only for them to come into the system and realise that it is all deception. They barely survive with their take home. I remember the then third person in the hierarchy of leadership in the entire LFC, Pastor Paul Monmon, who currently runs a ministry in Australia. He was the resident Pastor of the international headquarters and founding member and minister, but when he resigned, he was not given a dime, no pension, no gratuity. Bishop Simeon Afolabi went through the same thing.

5.2.2.5 - Commercialization of the church: There is no doubt about it that the church has become the greatest business in Africa. I would say that LFC was at the forefront of driving the church into the practice of capitalism. If you look at the church and all its arms like AGIP, DOMI and schools, all these businesses started by members' contributions, but today they are all under Bishop Olowonla Ministries International and not the LFC. The church and its businesses have been personalised. So, all the money from these organisations go into Bishop Olowonla Ministries and not LFC. So, everything is controlled by Olowonla and his family; wife, sons and extended family member; they benefit about 70% of the income going into LFC. So, it is a business. Miracle money preaching is what destroyed Nigeria. Before Pentecostalism came, there was respect for hard work but when this doctrine of miracle money or prosperity came, it destroyed the value system in Nigeria. A lot of people believe because they are told to give in the church in exchange for the expected miracle; they suspend their minds and wait for miracle money without hard work. Pentecostal churches are at the

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centre of Nigeria's economic recession because of the prosperity teachings that affected our work ethics and values.

5.2.2.6 - Church, money, and politics: Neo-Pentecostals Pastors at the forefront in Nigeria have already lost their relevance. The younger generations are waking up to their falsehood and the practice of capitalism. I believe that the reason a lot of Pentecostal leaders wanted Atiku Abubakar to win the election in 2015 was that the current government of President Buhari had blocked a lot of corrupt avenues through which government funds flow into the churches. The anti-Buhari electoral campaign by Olowonla and others was not a result of poor leadership or insecurity, though there may be insecurity in the land, their action was personal. They wanted Atiku because he is more liberal and will allow business as usual in the churches. Not because they wanted development in Nigeria, but what will go into their own pockets. One of the reasons why the Pentecostal churches will never influence the politics and policies of Nigeria is because money is a very big issue to them. The moment they are given money, they sell their conscience; they cannot confront what is wrong. They lost their morality. In Goodluck Jonathan's government, corruption was so rampant because Pentecostal leaders benefitted so much from him and they could not confront corrupt practices. They lacked the influence to speak because their moral fibre had been corrupted by the rewards of unrighteousness. So, the Pentecostal church in Nigeria encourages the culture of political corruption. There are corrupt government officials in the church. The church is only interested in collecting the money from those officials not minding the sources of the money. I know of a situation where a man brought about 200 Million Naira (equivalent to USD 1,2 Million) to the LFC. Eventually, when the bank investigated and confirmed the corruption of the man, he said the bulk of the money went into the LFC. But the church leaders refused to refund the money collected as Bishop Olowonla said his job is to collect the tithe from the people, but not to know the source or refund the money. With situations like this, corruption is technically encouraged in the Pentecostal family.

5.2.2.7 - Church's education policy: The poor have no hope to be educated in these churches. The church is not designed to be so. The disturbing aspect of it is that the schools of these churches were not started as private or personal schools as such, they are institutions built from church funds and the highest givers are the poor within the church. I remember when Faith Academy (Primary and Secondary schools of LFC) were to be built, the Bishop told members to give generously with emphasis that their children will be catered for

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educationally. It was said that the AGIP missionaries and Pastors' children will have opportunities in the schools. These words motivated many members nationwide. Some sold their property, including lands to support the project. At the end of the project, it became schools for the elite's children. All the schools from primary to university became so expensive that most people who contributed towards the project, could not afford the fees for their children. I do not think that kind of church will ever support the children of the poor.

5.2.2.8 - Church ownership and inheritance: It is so sad when it comes to church ownership and inheritance. I believe Jesus owns the church. In LFC, the children of the Bishop were little when a lot of Pastors filed behind Olowonla to build the church. One would have expected that one of those who laboured along with Bishop Olowonla will be considered for succession in leadership. But unfortunately, it is now a family business. The international headquarters is now controlled by Olowonla's children. Looking at the structure now, most Bishops who were ordained while Olowonla's children were kindergartens now report to Olowonla's first son (Olowonla Junior) who is now the Pastor of the international headquarter church. Secondly, Isaac Olowonla (second son), now heads the international missions in America. This young man should be just about five (5) years in the ministry, but he controls the entire ministry apparatus in America with most senior Pastors reporting to him. Initially, the Pastor who had been labouring in America as the overall head resisted the move to be replaced by Olowonla's son and it led to a legal battle and Isaac Olowonla was deported from America. Isaac Olowonla was now reposted to South Africa. The then South Africa's national Pastor had to resign to allow Olowonla's son to take over leadership. However, he is currently back to America as the head Pastor. So, LFC is strictly a family affair and business.

5.2.2.9 - Pentecostal paradigm trend: The paradigm is changing. Pentecostal churches would have had greater influence in social transformation in Nigeria if the leadership pattern had been Christ-centered. But the main hindrance is the leadership structure. For example, Pastor Clement Ibe came to South Africa in 1999 from Nigeria. He did something that I have never seen before; he raised his members from the scratch, trained them to be entrepreneurs. He also placed South Africans in leadership position towards a succession plan. So, the church can influence the world, but the leadership problem is like cancer in the Pentecostal churches. When the churches are becoming economically strong, the Pastors become

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extraordinarily empowered. But that culture of mammon determining the unchecked power of the church is gradually changing with the emergence of people like Sam Adeyemi.

5.2.2.10 - Pentecostal Social Transformation (CSR): I had an experience with an American church pastored by Craig Groeschel in 2013. One of the things I saw in that church was the emphasis that was placed on human development. It was the first church I went to in my life where the Pastor said we do not give offering in cash in church, those who want to give, do so online. We do not want to create an atmosphere where those who do not have to give feel terrible in church. The church lavishes generosity over its members in developing them. Also, individuals running their ministries were financially supported by the church. For example, an individual member in the church runs 'Compassion Ministry' which adopts children all over the world and send them to schools till university level. The church raised $100 Million to support the individual's vision or ministry within their conferences. Another one they supported was 'Convoy of Hope', a ministry of an individual member in the church focused on going into disaster zones across the world, distributing relief materials and re-building houses in hurricanes. This ministry runs with over $200 Million budget annually with the support of the church. You cannot find this in Nigerian Pentecostal churches. Unfortunately, when you look at African Pentecostal leaders, they waste a lot of financial resources that they would have used for human capacity development. I tell you; Nigeria would have been at the top with most developed nations if individual church members have been developed to the degree where they can stand economically. If you look at development in the developed nation, it was pioneered by churches who believed in developing people. African Pentecostal leaders are just wasting money. Most of these hundred thousand (100,000) seaters church building, we have in Africa will soon become monuments because they have no value to add to individuals' lives. I believe there is a change coming.

On PHC welfare, I have a friend as one of the Pastors. The reason he opted out was that their welfare is not good at all with all the money the church makes every year. And it is not PHC alone, a lot of Pentecostal churches are not staff-welfare friendly. You will be surprised that the Synagogue church is more welfare-oriented than all the Pentecostal churches in Nigeria. Another church that is fully into welfarism is Omega Power Ministry (OPM) in Port Harcourt, Nigeria. So, part of the policy of LFC is that branch Pastors cannot give relief monies to anybody. The church is equal to nothing in social welfare and transformation. Sanctuary cleaners sleep in the church for three days weekly trying to clean 50,000-seater

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auditorium and the environs and yet no form of support or welfare is handed to them. Most security staff are volunteers. Other who are paid earn N4,000 as monthly allowance for a security job at the Faith Tabernacle. These are men with family and responsibility. They give all their time, only to earn less than $12 a month, whereas the church is swimming in billions of dollars.

Finally, the biggest scam to society in Nigeria is Pentecostalism. Everything is founded on falsehood, false promises, and false hope. The system motivates gullible people who are manipulated in the end. Pentecostal church ministry in Nigeria is the biggest scam. It will take the overhauling of the entire system to bring sanity.

5.2.3- Interview three with JEROCK

5.2.3.1 - Fund-raising styles:

I think the worst people to deceive are the weak, ignorant, and gullible. Unfortunately, those are the people deceived by the church today. Jesus made it clear in John 10:10, that the thief only came to take from the people, but Jesus came to give life. I have always believed that any gospel that does not give to the people but takes away from the people and sucks them dry is an anti-Christ gospel. Even though I give Benny Hinn credit for publicly renouncing the prosperity gospel, I think this should have been done a long time ago. Theologically, looking at the life of Jesus, where did we ever see him raise 'a thousand dollars' or collect first fruits from people. There is no scriptural backing for these fund-raising practices of Pentecostal Christian leaders. Socially speaking, Jesus did not exploit the poor or extort the weak. The gospel came to strengthen the weak, not to take from them. When these Pastors ask people to give, they also add the clause that even if you do not have, go and borrow to sow seed. Whereas Olowonla will say, we have never borrowed as a church, unfortunately, he tells members to borrow and sow; that is manipulation and hypocrisy!

5.2.3.2 - Clergies' accumulation of wealth: Two forces govern the world, depending on how you look at it; 'love and selfishness' rule the world. Love comes to give; selfishness comes to take. Jesus has modelled the pattern of leadership he wants the church to follow. Other secular spheres are learning from this leadership style, but the people who have refused to learn from Jesus are the church leaders who claim to represent God. And one wonders if there is another bible these Pentecostal leaders' study which is completely different from the

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one we know because Jesus did not give us a selfish model. Mahatma Gandhi once said 'when I study the life of Jesus and studied the church, I can almost not relate the principles of Jesus to the church'. In other words, the principles of Jesus are not reflected in the life of today's Christian leaders. It then means the church has missed it somewhere. Act 10:38 Jesus was anointed to go about doing good or proffering solutions. Any gospel that is not about proffering solutions to human society is not Christ-centred. Most of these church leaders narrow doing good only to the supernatural, miracles and healings. But Jesus Christ also performs humanitarian services. There is a culture of greed that has been hovering over Pentecostal Christian leaders in Nigeria for many years. And that is why people like Daddy Freeze confront some of the Christian leaders. Unfortunately, many people see it as an attack against the church, but no, it is an awakening to bring the church into her original responsibility. On the day of Pentecost, there was speaking in tongues and the people heard the Apostles speaking in their language. So, it is not only a mystical thing, but it was also socially compatible and communicable. If welfare is the people's language the church must communicate it to the people. While preaching to five thousand people, Jesus communicated welfare to them, because they were also hungry. The church is not only about dishing out supernatural power and charisma, but it is also about social impact as well. We are in a season when God is trying to raise better leaders so that the followers of leaders can benefit from their ministries. Someone once said, 'if the leader is the sole beneficiary, it is a fraud'. Leadership should be about people.

5.2.3.3 - Accountability and transparency: I went through PHC 'spiritual authority' training. By the time I was done with the training it was obvious that the training was to silence us from questioning the wrong acts of the leaders. It is a total brainwash training. It is pure spiritual manipulation. It was in the book of Acts that socialism was first practised among the believers; everything was brought together and shared equally. The leaders got as equal as the followers. This spiritual authority system is to blindfold the followers. It is a system to ensure that leadership is above accountability to followership. Jesus did not say asking leaders questions is disloyalty. When I was in PHC, we went through a training called 'Loyalty and Disloyalty'; a training synonymous to the practice of Machiavellian principles by the Pastors, as we can also see in the book '48 Laws of Power' by Robert Greene. Accountability in the Pentecostal church in Nigeria does not exist. Thank God for people like Sam Adeyemi who is modelling a new paradigm. Oral Roberts once said as a Pastor you should live your life as if your works including your financial records will be published on

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the front page of a newspaper. Three months after we started our new ministry, we printed our financial records and make it open to all the members. We do that quarterly. Members do have a right to know how the church finances are administered.

5.2.3.4 - Church ownership and staff welfare: The primary purpose of the church on earth in Matthew 28:28 as Jesus commanded us to make disciples of all nations. That will require finances, yes! Unfortunately, we practice a branch system of churches that has nothing to do with making disciples but financial profit. Church branch work ought to be towards making disciples, not money. A branch should get all the financial support from the headquarters. Paul established that when he said that there were times he had to take from the rich churches to support the weaker ones for the sole purpose of discipleship. The white missionaries who came to Africa, endured so much to carry out evangelism and missions in Africa. They gave so much of their finances from their nations. So, if we must replicate discipleship as they did, we must then have a financial system in place where the branch Pastors are funded. Because help ought to go from the top to the branches, but we are seeing funds going from the branches to the rich top or headquarter churches. Thus, we must question the theology and morality of the branch system. The churches are not running branch system for discipleship making, but a business franchise. If Jesus is still the lord and saviour of the church, where did these Nigerian Pentecostal leaders get this franchise model for branches? I have done extensive studies on Jesus and the Apostles model of discipleship and missions; these contemporary Pentecostal leaders are not following Christ model. Paul generated income from one province to support the gospel in another. Today there is no difference between doing business and running church. The Pentecostal leaders have hidden under the claim of spiritual service to get away with a lot of things. The church should be regulated by the government. Unfortunately, the political class benefits from the church and so the church leaders have an advantage over the political class that should have called them to order.

How should church staff and associate Pastors be treated in terms of welfare? I have seen a level of wickedness that is difficult to see in the secular systems but modelled by current Pentecostal churches in Nigeria. Even secular systems are modelling ‘love your neighbour as yourself’ in charity and philanthropy, but the churches being the custodians of the New Testament gospel have completely neglected that model. These men are practically businessmen who came with a profit motive. Most of our Pentecostal leaders in Nigeria are not practising the gospel when it comes to being fair to their staff and associates or branch

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Pastors. Jesus set a table meal for his disciples. If we follow the model of Jesus, we will show care to people who labour with us. Jesus said I give you a new commandment 'love one another, as I have loved you'. John Maxwell once said it is possible to love people without leading them, but it is not possible to lead people without loving them' The fundamental thing is love. The opposite of love is not hatred, but selfishness and it boils down to greed. Poor staff welfare emanates from the greedy nature of the leader. It is impossible to love people without meeting their needs.

5.2.3.5 - Commercialization of the church:

I saw something shocking in Abuja; a Pastor (Prophet Iginla) built a pool and called it the pool of Bethsaida. It is like a miracle pool where members can swim and receive their miracles. But members will have to pay the sum of N50,000 to access the pool for their miracle; that is pure business and not the gospel. Jesus demonstrated something close to that in Mathew chapter 4, but he did not charge a dime. The bottom line is that we have made a business out of what God has given to us freely. These Pastors are so heartless that they manipulate and dupe market women (petty traders) who barely survive with petty trading. These women spent hours under the sun to make just a token, to care for their children. My question always is why must money flow from these needy people to these rich Pastors, why? So, I will boldly suggest that these Nigerian Pentecostal Pastors are capitalists, they are not missionaries. What is obtainable now is a complete deviation from the person and practice of Jesus and the true gospel.

5.2.3.6 - Church, money, and politics: It is painful that these Pastors go as far as falsely prophesying about the elections to manipulate their members to vote their candidates in the elections. Part of the reasons why the church leaders decided to vote against the then sitting government was because the government made moves to begin to regulate churches in Nigeria. The prophecy was to manipulate members to fulfil the selfish agenda of the Pastors. Looking at Samuel, there is no single word spoken by Samuel that fell to the ground. Even though a lot of Nigerians idolize these men, they came out and prophesied who would win the election and their prophecies failed. Is it not a sign of lies; generating fake prophecies to manipulate the electorates? And I will not be surprised if the politicians pay the Pastors to prophesy falsely as a medium of manipulating the electorates. For example, during the campaigns and political meetings, Bishop Olowonla was with Atiku Abubakar at Hilton Hotel, it is there on the social media reports you can check it out. So, I will not be surprised if

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he was paid to declare as he did on the pulpit to win the votes of the electorate among his members for Atiku Abubakar. Knowing the different characterization attached to Atiku, from bisexuality to corruption and specific fraudulent accusations, should our leaders endorse such a person publicly? These men of God are gradually losing influence in Nigeria. In the next ten (10) years, the landscape of Pentecostalism will be redefined in Nigeria. We are gradually moving into that era because we are moving into a generation that wants to probe and ask questions. Things are going to change! This upcoming generation will not swallow everything; accountability will be heavily demanded.

On public funds and Pastoral corruption, let me refer to Pastor Ayo Oritsejafor particularly on the saga of private jets and arms deal in South Africa. As alleged by former Governor Rotimi Amaechi, part of the money given may have been used for the arms deal. So, the allegation that they collected 6 Billion Naira (equivalent to USD 30.61 Million) of taxpayer's money from the government during the election may not be far from the truth. So, linking all the stories, it may be the truth. These men of God are strictly greedy. They are just capitalists in business. They just saw Mr President as their customer and they went all the way out to make money off him. Honestly, we have lost it. These men have hijacked the church of Christ, and that has made the church in Nigeria less influential in human society. The church has lost its saltiness. But thank God that we are getting to that point where Jesus is taking back the church from these men again.

5.2.3.7 - Church's education policy: These Pastors who benefited from free education brought by the missionaries, have now become the custodians of wicked education policies and programmes. This is to tell us how far we have deviated. Something happened recently; the former Deputy Senate President of Nigeria, Senator Ekweremadu was bruised and battered on the account of different allegations in 2019 by his people in Germany. With the way the church is going in Nigeria, one could almost predict that in another five to ten years, it may get to the point where people may start brutalising Pastors or shouting Pastors down while preaching. These people carry on as though they are gods and they do not owe anybody any explanation. Without education, there is little or nothing that one can do; it has always become a tool to evangelise the gospel. But these Pentecostal churches with the most expensive schools in Nigeria are making a business out of school that should be used to promote the gospel. These men are pure capitalists. But I believe there is still a remnant like Sam Adeyemi who is focused on reconstructing that narrative.

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5.2.3.8 - Church ownership and dynasty: If we are looking at it from a business angle, these men are building the churches as a dynasty. It is like their personal properties. Jesus had brothers and I am yet to see where Jesus placed his brother as the heads of the church. Peter was at the forefront of Jesus's succession plan and he had no blood connection whatsoever with Jesus. So, Jesus did not model church ownership as a dynasty. If we follow the example of Jesus, we will not fall into all these messes. This is a pattern in the business world, where you have 'Chinedu and sons' or something like Ford's family business. I was with a Pastor in town recently and I shared our plan to structure the church, not as a dynasty and he refuted instantly saying no! You cannot do that, you have to structure it for your children to take over from you. Unfortunately, my son is not interested in anything Pastoral. Meanwhile, a number of these men did not inherit these churches from their parent. These men seem to forget the difference between dynasty as a king in the Old Testament, and leadership today when it comes to church ministry. They see ministry with the eyes of the Old Testament dynasty, where royalty resides in the family. But that is a human cultural model Jesus never modelled. Unfortunately, these men run the church with a cultural model rather than kingdom model. Jesus's brothers were part of the system, but they never took over from Jesus. We never heard of Apostle Peter taking over the church. Jesus built it upon the Rock (Peter or Petros), Peter never built it as a dynasty.

5.2.3.9 - Pentecostal paradigm trend: The interviewee had addressed this point earlier in 5.2.3.2 and 5.2.3.7

5.2.3.10 - Pentecostal Social Transformation (CSR): It is so shameful. If A.W. Tozer was to be in this generation, I can just imagine how he would have wept for this generation of leaders. The truth be told, we have lost it. We have focused on things that should not be our priority and left undone what should be our priority which is a people-centred ministry. Jesus came for people; he did not come for private jets. Which is why Jesus will tell Peter we need to give money to the government, go catch the first fish, use your skills I will not give you a deceptive miracle. Yes, I can perform a miracle, but I need you to be responsible as a man, use your skills to partner with me so that we can use the resources we have laboured for to pay the tax required by the government. Jesus modelled 'skill functionality' for making money and tax payment in the Bible. In the Old Testament, the tax of Israel goes into the nation's treasury and not into the churches account. So, what we call tithe is supposed to be

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the tax payment. Like in our church we do not collect tithe because it is an old system called a tax. That tax is used to meet the need of the entire society.

In Pastor Royalton's (PHC) system of capitalism, the Pastors' welfare is poor. They are trained to dress well like all is well, yet they are struggling to survive. It is wickedness and greed to see him hold multi-million Naira concert annually while his Pastors wallow in survival struggles. This is about greed. Jesus did not model what Royalton practices. I know of a Pastor who left PHC and he still finds it difficult today to go back to pulpit ministry because of what he knows and saw with Pastor Royalton. There was another branch Pastor in PHC whose first son fell into the well and died. In the report of this Pastor who still cannot go back to the pulpit ministry, Pastor Royalton never cared about the dead child, but about his church. In other words, if any man dies in the course of serving under Pastor Royalton, as long as the church is fine, Pastor Royalton doesn't care about what happens to the man. This Pastor also told me that he saw a demonic system that dehumanizes people in PHC. One is used as an object to fulfil Pastor Royalton's dream. The system does not care about the life of those in service along with Pastor Royalton, they are just tools for Pastor Royalton. It is better to serve in the business world than to serve in PHC structure.

Concerning Pastor Royalton, I believe that some of the childhood experience he had defined his ultimate leadership style. He was a child deprived of a lot of opportunities. His voice was not heard. He was not healed along the line in growing up nor had an inner transformation that helped him see things differently. So, what was done to him was what he brought into the ministry; he practically shot others down, trampled on their potentials never to be heard. So, he practised what was done against him. His experience informed his leadership style. He was not happy to go through those experiences as a child, but he finds joy repeating it against others.

Many Pastors have been leaving Pastor Royalton and PHC. This is so because Pastor Royalton builds a system that castrates men who labour under him like they are losing their manhood so to speak. Their heads were bowed, they are not allowed to speak. So even when the Pastors are suffering and dying, they cannot speak out. So, to find expression and have a voice, they leave the system. *Pastor M*, a very vocal Pastor, had to leave because the system could not accommodate him. It is a system only for the voiceless. It is a system of total control and dominance which can be biblically referred to as witchcraft. It is the opposite of

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Christ-like leadership. So, most of the pieces of training we went through in PHC were to further stabilize their control techniques and strategy. There are many people, staff, Pastors even workers who are not happy in PHC, but they are voiceless. I do not understand the source of unusual loyalty to thieves and robbers, who take a large chunk of what belongs to all, leaving the majority with the remnant. Peanut makes an African easily become castrated. The South African Pastor who just left PHC, was not even allowed to make any posts on social media to encourage people. Recently, I spoke with a 45 years old man who was weeping because of many suppressions he went through in PHC. The system is completely evil and that is why men are leaving.

5.2.4 - Interview four with JAROCK

5.2.4.1 - Fund-raising styles: Starting with the person of Benny Hinn whom I respect so much, I will suggest that he should talk about repenting and not renouncing the fund-raising style and where possible make restitution. He should repent and make restitution because he brought capitalism into the church. Unfortunately, a lot of Pastors globally were influenced to do the same because at some point he became the point of reference for many Pentecostal preachers in Nigeria. With his healing and miracle performances, global media publicity, he became a globally personified figure of emulation for most Pentecostal Pastors across the globe. As a result of such fund-raising style, the majority now see the church as a business centre. They see the church as the highest form of 'NairaBet'; a gambling machine used to increase cash flow based on the prediction of the outcomes of international football matches. Benny Hinn was accepted by all initially even when he visited Nigeria. Afterwards, his healing and miracle ministry became attached to money, people now must give to receive. So, for me, this is purely like 'NairaBet gamble'.

5.2.4.2 - Clergies' accumulation of wealth: It all boils down to the question of poor mindset or education in poor nations like Nigeria. This is so because in such nations the uneducated or the average mindset folks can be brainwashed. When people live in poverty, anything they are told that suggest they will get out of poverty will be quickly embraced. It is just like NairaBet as I mentioned earlier; if they are told to bring N10 to win N10 million in exchange, they will respond quickly. They are ready to jump at the offer quickly; they are not ready or able to engage their minds to think critically about the reality of the offer. The Pastors take advantage of the people's illiteracy and poor mindset to manipulate and hypnotise them. So, ignorance and illiteracy easily promote manipulation of the people so that the rich Pastors get

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richer continuously. In Economics, the rule of turn-over applies to population. In these poor countries like Nigeria, we have the population. So, when more people gather in churches, the Pastors have more turnover and thus increase their wealth. These Pastors collect large sums from the crowd and do not share with the people as we saw in the Acts of the Apostles. That is what created the gap that makes the Pastors richer and the members poorer. But in western countries, where the people are more educated, it is difficult to successfully rip people off their hard-earned money with 'kalokalo' (gambling) method of squeezing money off people. Majorly, poverty is what makes our people victims of dubious Pentecostal Pastors.

Giving is human and anything that concerns giving, and humanity is what Christianity is about. Jesus had an experience of human feelings, but these Pastors have no human feelings in them. They have no humanity in them. Members are giving but the Pastors are not giving back to society. They misquote scriptures. For example, they use the widow who gave her last meal to Elijah as a reference to make people empty their accounts in giving to the church or Pastor. The people keep giving without getting any result. They also use the woman who poured her expensive alabaster oil on Jesus, without properly analysing the fact that the woman did that to Jesus based on what she received from him in appreciation, not based on what she wants to get. Unfortunately, in the Neo-Pentecostals today, people keep giving and getting poorer while the Pastors are getting richer.

5.2.4.3 - Accountability and transparency: In PHC, accountability is zero. As a founding member and leader in the system, there was never a time that any meeting was called where the leader gives account to the associate leaders or members. The annoying thing is that all departments give their monthly reports including financials to the Pastors, but the Pastors give no account to anybody around them in leadership. No one knows anything about the tithes and offerings, except the Pastors and the accountants. The branch Pastors give a financial report to the G.O, but the overall Pastor is accountable to nobody. This is why the government wanted to start taxing the churches and demand accountability. Unfortunately, the churches gathered and resisted the government. The church is not accountable or transparent in any way.

At some point when the leaders realised the people are gearing towards asking questions to demand accountability, the leadership of PHC brought up the doctrine of 'Spiritual Authority' as a training to shut the people up. Members were informed in the training that

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there are certain areas they cannot touch which include leader's accountability and transparency to the members; they are spiritual authorities not to be questioned.

5.2.4.4 - Church ownership and staff welfare: This is part of what we are complaining about. Pastors are sent to start branches without salaries and the bulk of the branch income goes to the General Overseer. This is wrong! When the whole money is taken away by the headquarters, the branch Pastors must find a way to survive, even if they must commit financial fraud in the system. Unfortunately, members do not believe that branch Pastors are poor because most of them are not aware that the money goes to the headquarters. The General Overseers are inhuman. So, I said earlier, when a man runs the church as a business, it makes him inhuman; he cares less about what others around him are going through.

If a Pastor is declared the richest Pastor in the world, it should reflect upon on his associates and members. I agree with Sunday Aborishade's story as contained in your question number four (4). When you hang around these Pastors' offices, you will see people bringing prophet offerings in large sums constantly, so they expect their branch Pastors to do same and survive in their various locations. This may be one of the reasons why they do not pay attention to their branch Pastors' welfare at all. So, branch Pastors across the nation are organising different kinds of meetings to manipulate and make money off members for survival. At the end of the day, the church becomes a money-making venture. I think these General Overseers should have good salary structure for their Pastors since they are officially appointed so they can do their jobs effectively without manipulating the members.

I left PHC when I discovered that the church does not care about members' welfare. I had one on one conversation with the Pastor in-charge concerning the lack of care for the members. Not my welfare, by the grace of God I am very comfortable. As a founding member and a leader in the system, something happened to me and the church cared less, what is the hope of ordinary members? I have always had the vision to be part of a group that cares for the welfare of people. I have complained severally about the lavishing of Pastoral attention only on the wealthy in PHC. I have always kicked against 'social classism' practised while I was in the system. For example, I complained about demanding N2,500 (USD 12.75) as a compulsory contribution from the church volunteer workers towards the end of the year award night. I always insisted that it was wrong because most of the workers were barely surviving. There were many jobless people and struggling families in the church. Why not

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support them rather than ask them to bring such amount of money? Couldn't the church organise a dinner for the volunteer workers without charging them?

5.2.4.5 - Commercialization of the church: The church is already a higher version of NairaBet and it has been like that for a long time when the American Pentecostal preachers like Benny Hinn invaded Nigerian churches. The church has become a business venture. The church has become a place for money laundering. Most of the people lumping huge amounts into the church are civil servants and politicians. People who are standing trials for stealing billions of Naira go the church and drop millions as tithe and offering. If you look critically, the same politicians and civil servants that give huge amounts of money as offerings are the same contractors of the church; they launder the money through the church and take it back as contract award payments, just to make the stolen money legitimate. That makes it very difficult for the government to trace the stolen funds. The church validates corruption among the civil servants and politicians. Christianity right now in Nigeria is in a mess. Unfortunately, the established conservative churches have also joined the Neo-Pentecostals in this mess; the church is now business for everybody in Nigeria. It is a very sad situation whereby Pastors endorse inflated contracts of their members without questioning the financial figures reflected on the contract papers when they come for prayers. These days the most important testimony is 'winning a contract' Testimonies that connect with money are the most important now. The church right now in Nigeria is encouraging corruption and it very evident in the Pentecostal churches.

- **Example 1:** These Pentecostal Pastors give attention to the rich only in the church. Take for example in PHC, I met one Mr Williams in the church who was broke and battered. He lived with me for a while hoping to pick up again. One day he got to church early and took a front-row seat. The ushers approached him immediately and moved him from the seat, claiming the seats are for teenagers. Shortly afterwards, rich and well-dressed young men, who came late were giving those seats. Then Mr Williams started crying. A few years after, Mr Williams recovered and came to church, looking rich. From that point, he was always ushered to a VIP seat in church. So, it is unfortunate that the church recognizes you based on how rich you are.

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- **Example 2:** Also, in the same PHC, they have a strategy for recruiting the rich. They have informants who watch out for those who drive luxurious cars to church. The informants will find a way to be close to the said rich people, take their numbers and shortly the church leaders will call the rich folks and give them special seats as special members in the church.

5.2.4.6 - Church, money and politics: During the presidential election, the Pentecostal Pastors brainwashed their members to vote for Jonathan Goodluck because he is a Christian, only for us to discover the truth that Jonathan gave about ₦ 6 billion (USD 30.61 Million) to the Christian leaders to share. The money was shared based on the influence and membership that each Pastor has; it was a bribe given for the Pastors to influence members to vote for Jonathan during the election. Also, Atiku Abubakar, a Muslim, came on board during the election. He paid the same Pastors and they manipulated their members to vote for Atiku using the media to arrange campaign and propaganda against Buhari, the elected president. These actions have eroded Christian value, trust, and integrity in Nigeria. As it is today, I will rather collaborate with a Muslim in Business than a Christian in Nigeria. The kind of Christians that are raised by these present-day Pastors are worse than the Pastors; they are morally bankrupt. The value system in Christianity is no longer what it was.

5.2.4.7- Church's education policy: The truth is that the church is into school business to make money. It is not what it used to be when the missionaries came with free education. These churches are into business not missions in terms of education. In PHC, before the nursery and primary school began, as an educationist, I was among those called upon to announce the project. Unfortunately, money was raised from the church to start schools, but it was registered as an individually owned business; it was registered in the name of the Pastor's wife. The same story is obtainable in the LFC where I currently attend; the school was registered in Faith Olowonla's name. It must be noted that in the education sector, the name used for registration may not be an issue as such, but the authority of the schools should naturally be vested in the BOT. Most importantly is the humane aspect of the school belonging to the church. The tuition fee tag should never be what the members cannot afford. The church-owned schools should not compete with the profit-oriented schools in town, in terms of tuition fees. The resources coming from the church should be used to augment the school expense while members enjoy the affordability. As an educationist, I have asked myself why these schools belonging to churches are very expensive. The problem lies in the

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fact that the churches compare themselves with secular and individually owned private schools, forgetting they are mission bodies. In PHC, LFC and other Pentecostal churches, the trend of unaffordability of church-owned schools is becoming very worrisome. The church-owned schools are currently for nothing but profit-making. It then means it's not for the church members, but only for those who can afford the price tagged.

5.2.4.8 - Church ownership and inheritance: I have said it earlier that the church is now on the track of capitalism; it is fully business-oriented. So, it is not a surprise that General Overseers have now decided to hand over the businesses to their children and family members. They will tell you they are the ones called by God, but others came to join them and so when they are out of the picture their children should take over. For example, in the LFC constitution, the founder and President is the Chairman of BOT at the same time, while all the Bishops and high-ranking associates are members of the BOT. In the same constitution, at the demise of the founder, none of the BOT members (Bishops and associates) would qualify to be the next President of the ministry because the next President must have been resident with the founder. Currently, his first son, Pastor Olowonla Junior, a non-member of the BOT, is the resident Pastor working directly with Bishop Olowonla at the international headquarters. So, what does that imply? His son perfectly fits into the office of the next president of LFC. From the information we gathered, the constitution of the church was solely written by the founder. Bishop Olowonla said God told him to pattern the church after Kenneth Hagin of America in terms of the succession plan. Meaning, as Kenneth handed to Kenneth Hagin junior, Olowonla will hand over to Pastor Olowonla Junior. Thus, from this constitution, it is obvious that Olowonla is running LFC as a family business. The BOT members and Bishops are likely to resist this when the time comes, but since the constitution does not favour them, the worse they can achieve is to break-away. And the church has been structured in such a way that a Pastor cannot claim ownership of any branch; break-away is the only option. As it is, Olowonla's son will take over from his father.

5.2.4.9 - Pentecostal paradigm trend:

I will not want to use Sam Adeyemi as a reference point at all, because what they are all getting is nothing compared with what they are giving back to society.

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.2.4.10 - Pentecostal Social Transformation (CSR): We all know that the best thing to do will be to empower people rather than spend so much in one night just to gather a crowd for a concert. Unfortunately, PHC will never do that because the church is a business venture. Some people need to be impoverished for others to be rich. People contribute a lot of money, before, during and after the 'Experience Concert'. After sorting out the international guest artists and covering all other expenses, they have more than enough as profit from members huge contributions. If these monies were channelled towards human and infrastructural development, we would have suggested such a programme should continue. But what happens at the end of the day? How many lives have been changed? It is all about making money.

Remember 'the Experience Concert' started in Abuja before moving to Lagos. I was the head of publicity for many years. Every year, not less than 50,000 people gathered at Eagle Square. With the offerings, pre- and post event donations, vendor spaces rentals for sales, I can authoritatively say that a lot of money came in. Then imagine 'the Experience Concert' having over 600,000 people. Sometimes it takes only a few members to bankroll the project, yet a lot of giving come in from the right, left, and centre. Unfortunately, most people who bankrolled such project are very corrupt individuals. They do so to attract spiritual covering from the Pastor, so they will not get caught for stealing or engaging in corruption.

On the cathedral of ₦50 billion (equivalent to USD164 Million) built by Pastor Royalton, becoming the richest Pastor with the biggest cathedral is fast becoming a rat race. What they do is what I always call 'man's inhumanity to man'. During the days of Jesus, we find it difficult to know the difference between Jesus and the disciples, until one of the disciples gave him up by kissing him to identify him. Which means there was equality in all things, they looked the same, he did not dress up better than them or drive better cars than his disciples. Unfortunately, these men spend billions on church projects, yet they allow associates to suffer without quality welfarism. If the G.O. shares the material benefits equally among his Pastors they will share what they have with their members as well. With this practice explained above I can tell you that PHC and LFC are surely capitalistic in their system of operation. They are running very profit-oriented ventures. They invest in projects that will increase their fame and not what will accrue to human and social development. They do not care about their staff, but the staff are expected to pretend like they are well cared for.

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Most funds go into an individual pocket; tape sales, bookshops funds, primary and secondary school funds, bulk SMS for publicity, etc. This is nothing but business.

Finally, all these practices are not Christ-like. It shows that today's church in Nigeria is in a mess. If I see a church today that is purely running on human capital development and social transformation, I will not hesitate to move my family from LFC to become a member of that people-oriented church. Where the gap between the Pastors and members is bridged is where I think I belong.

5.2.5. – Interview five with CIROCK

5.2.5.1 – Fund-raising styles: I agree that in the last few years, how we raise money in the Neo-Pentecostals has become an issue in Nigeria where the millennials or the 'generation wise' who are not like our fathers have decided to dare our leaders and decided to ask questions like 'you are asking us to contribute money but, what are you doing with it?' I think people now want accountability. Asking people to give is not wrong but when it becomes exploitative and manipulative then it becomes wrong. It is not the giving that I think people are crying for as such but accountability. People want to know which system is in place for accountability. God will not come down from heaven to send the money, they want to know what you are doing with their money. The truth is God does not spend Dollars, it is the Pastor and leader who does. What are the Pastors spending the money on? private jets and flashy cars? We know Pastors who parade their flashy clothes and shoes, Gucci designer etc. When people sell their cars and houses and bring the money to the church, it becomes offensive when the Pastor then invest the money on flashy material things. That is very ridiculous. The people have every reason to cry out at the end of the day. Pentecostalism is fast becoming a capitalist movement, where leaders are trying to build their kingdom here on earth, forgetting that the kingdom that Christ came to build is not an earthly kingdom.

Unfortunately, our leaders are building earthly kingdoms and liking themselves to Solomon's temple. This system is an old one; it started from the Constantine era when the papacy started building their man-made kingdom. The purpose of the money given is to propagate the gospel and transform society, not building monuments. Christ will not give anybody an award for building any monument that is not the kingdom of God. The kingdom that Christ came to establish is a spiritual kingdom. These Pentecostal leaders have forgotten that it is not a physical kingdom that we are building. The kingdom is about people; if you are

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building people you are building the kingdom. If the leaders are raising money and they are building people, nobody will complain. If they are building hospitals, schools and providing medical health care for people and communities nobody is going to scream. Right now, the schools that are run by the churches are the most expensive.

5.2.5.2 - Clergies' accumulation of wealth: It is unfortunate and sad that these Pastors have created a culture and a current that draws resources to them. That is because they have elevated themselves to be gods that you must pass through to get to God. Your offering must pass through them to become acceptable to God. They have brainwashed the people over the years and created a culture that makes money flow towards them. Also because of the poverty that is in our land, most poor people believe the best way to get to God is to pass through these men of God by giving them money. The people do not think God will answer them the way he will answer these men of God. It is like this man is very spiritual; if I can give him money, he is closer to God and God will answer my prayers through him. So even if these poor people are given financial resources by donor agencies and NGOs, these cabals in the Neo-Pentecostals have mastered how to take the money from the poor people. We have cabals in the Neo-Pentecostals who believe that you must pass through them. They have built empires for themselves. That is one of the reasons I left PHC because I could see the empire built right in front of me. Why must everything be about one man in an entire system? Why will all resources be channelled into making only one man great among all of us? No, that is wrong. We must break this teaching of always seeing the Pastor as the middleman between men and God, we must teach them to know that they have access to God equally as the Pastors. These men even built a system whereby they are inaccessible; they built intentional systems to disallow access to them, so they look great and massive, and powerful.

The truth is these men have a mindset they have operated in over the years which has produced 'a Bill Gate' in them. You will be shocked if a Tony Elumelu or Bill Gate is in their shoes, they will be forced to behave exactly like these Pentecostal leaders because it is a culture or system problem. This system has made these men successful, so to keep up with that level of success, anyone in that shoe will want to sustain that same system. The problem is our culture. Maybe a Bill Gate will act differently because he is driven by the western culture which focuses on solving problems. But in Africa, these Pentecostal leaders are not trying to solve problems but to amass wealth, gain popularity, power, and influence.

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5.2.5.3 - Accountability and transparency: Generally spiritual authority has been the doctrine used to try to manipulate the people in order to escape from accountability. It is very painful because the doctrine makes leaders unquestionable. I have been in scenarios like that where you dare not question your leader. Though my former local church leader in PHC was more accessible and when he left it became more difficult for me to survive in the system because I could not ask questions and had to leave. The truth is that members have the right to ask their leaders questions. That is something I want to incorporate in my ministry where at some level, I can tell the people this is the income we realised, and this is what we have done with it. One would have wished that the church should open financial books to the government, but I do not agree with that because our government is corrupt and polarised. If an Islamic leader is in charge, it might lead to destroying all the churches. So, instead of the government to police the accountability of the churches, PFN or CAN should police the churches on accountability if only they can be sincere about it. If the parent bodies of the churches can get legal backing and authority from the government to police the entire church in the country, it will be better than the government regulating the churches directly.

5.2.5.4 - Church ownership and staff welfare: Branch system as it is right now is pure capitalism. General Overseers are just spreading out their tentacles so they can draw in more funds from far and wide to the centre. In PHC where I served, the little I know is that you do not repatriate all the funds to the headquarters. Only 10% is required to be sent to the headquarters monthly which is kept in a pool of mission funds presumably to help other struggling branches. Staff welfare is also localised, and my branch is second to none. So, it is the function of the local church leader and not the entire system. But for struggling churches I expected the pool of tithe collection to be sent to them. I know it is not done in the system to support struggling churches as against what Paul said about supporting other churches in the bible. On Sunday Aborishade's report, it is sad to see that people are denied salaries. That will only make the branch Pastors and church staff corrupt if they are not well remunerated. Unfortunately, many General Overseers allow that to happen continuously.

5.2.5.5 - Commercialization of the church: There is the business of running the church and there is the also running the church as a business. The idea of running the business of the church is welcomed because it has a lot of logistics, salaries, care ministry, building projects etc. Running church as a business is unethical and unacceptable, but it appears that is what is happening now; people run the church as their own business. The most dangerous aspect is

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the prophetic movement, where charismatic leaders perform miracles and easily make money off people. Today businessmen in the world see Pastors as their colleagues in business, and that is sad. The sanctity and sobriety of the sacred have been demystified. Another thing is that people now see the church as a place to launder corrupt money. That is a major aspect of corruption going on now. The corrupt individuals drop the money for the church as an offering, then the Pastor awards some building contract back to the giver to make the money unquestionable by any financial scrutiny agency or anti-corruption agency. That is the newest trend in Nigeria. I know a few churches that are doing that right now. If you have ₦100 Million right now and you do not want the government to discover anything about it, just give to the church as a gift and register one or two companies. The church will then award that company a contract of building or major event. That is the way the money is laundered. So, the church is the new business leverage for co-capitalists with the Pastors. It is sad to say, but that is the truth.

5.2.5.6 - Church, money, and politics: I think the church is not losing influence. It appears the churches' candidate won the election, but rigged by the incumbent government, though I do not have the statistics. The role of the church in taxpayer's money via their relationship with the political class is to be an accountability watchdog. The church should hold the government accountable. But in a case where the taxpayer's money is shared between the politicians and the church leaders, the church cannot perform the function of calling the government to accountability. I do not think donor agencies can trust the church and the government alike. It is very sad.

5.2.5.7 - Church's education policy: I have also been part of running a church school. When we insist on running school on quality education, it becomes very expensive. When I was in PHC, the money of the school was hardly used by the church, it recycles back into building the school. The school had no money it could not even build its property. But I think the churches must find a way to make the schools affordable or get some form of support so the members can enjoy discounts. If the church has a school and it can break even, some form of scholarship or discount arrangement must be made for the members of the church for affordability. We cannot blame the church for running expensive schools as such, because it is the government's role to provide good schools. The government has failed completely and so the churches are doing their best to give quality education.

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5.2.5.8 - Church ownership and inheritance: If ownership thing is done within ones' business, it is okay, but in the church it is wrong. But if the son of Olowonla, for example, is called into ministry, goes through the process from the scratch like everyone, and rises in the system as expected, it is okay to be the next president of the ministry. And the church board should vote to that effect in a transparent order.

5.2.5.9 - Pentecostal paradigm trend: I was excited when Sam Adeyemi gave ₦10 Million to the UN refugee agency. His system has always been different from the cabals. When it comes to the branch system in the church, he has revolutionized that completely. His system is one I am working with very closely. I would like to meet with him and talk more and learn more about his system.

5.2.5.10 - Pentecostal Social Transformation (CSR): There is no practical change in the lives of people in Nigeria brought by the 'Experience Concert'. Maybe Experience should not be every year. If such huge amount expended on the 'Experience Concert' is plugged into some form of social transformation projects like entrepreneurship it will impact the lives of a critical mass. I think it is a lot of money to be spent on just one night. But another thing is that if there is no Experience, will the donors still give? That then will depend on what Pastor Royalton teaches the congregation.

5.2.6 – Interview six with STAROON

5.2.6.1 – Fund-raising styles: This practice emanated from the West when our frontline Pentecostal leaders began to attend conferences in America. Unfortunately, we copied it hook, line, and sinker thereby stirring off the tangent. The principle of God's kingdom and economy is that when there is a need in a community, or a church God would have positioned the provision through the members of that community. From Genesis to Revelation we see the principle of giving. God allowed the Israelites to make so much from Egypt so they can build the tabernacle in Israel. But there is a principle that guides giving. The people must give willingly and cheerfully, they must not be forced or manipulated. God gave the money to people as a trust and he knows how to let the Holy Spirit convince them to give. What to do is to teach the people the word of God so they know they should give towards God's work so they can be blessed. But we must not go to the extreme of turning it to a business venture where we must raise an amount of money by force; that is not scriptural and unacceptable. Daystar differs on that culture. Rev Sam Adeyemi insisted that if it is not in the Bible, he will

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not do it. For example, we do not observe the principle of first fruit; we do not force people to bring their first salary of the year to the church. Rev Sam said he is not convinced about it. As a paradigm Pentecostalist, his conviction is based on what is in the bible.

5.1.6.2 - Clergies' accumulation of wealth: God's economic system has been tampered with so far. In the western world, churches are run by the community of believers. Even if the church belongs to one man, the BOT has a final say. By law in Nigeria, it is required that the BOT members of the church be recognised as having the final say in the churches, not the charismatic leader. Unfortunately, in these Pentecostal churches, the BOTs are puppets; they do not exercise their power given by the law. Some of them do not even know their responsibilities. As soon as they are appointed, they see it as a privilege and see their Pastors as above the BOT. In the traditional African setting, you do not query or question the kings and chiefs. That is why we call the kings 'Kabi o osi' in Yoruba language meaning 'you are 'unquestionable'. They are regarded as superhumans. This is the carryover effect we now have in the church. So, we see the G.O. of the church as unquestionable. This cultural effect is where the problem starts. Power corrupts and absolute power corrupts absolutely. When there is no corporate governance in a church system, there is no way power will not be abused. Just like Youngi Cho's experience, you discover that even the most intent Pastor will be careless and do wrong things if there is no check and balances.

We have tampered with the original design. When the church was born in Acts chapter 2, it was team-run. Peter just spoke as the representative of the team and not as the senior Pastor or G.O. The first council meeting of the church was not presided over by Peter; he participated as a member of the team. Apostle James presided over the meeting. James was known as a man of wisdom, so the team wanted a pearl of wisdom guided discussion, not charisma or position-guided discussion. That is the template that can make the church run as expected. For recommendation, whether we like it or not the only way the church can function effectively is to be team-run; that is the only solution to correct all the anomalies in the Pentecostal churches. No one man of God is gifted without measure. No matter how powerful that man of God is, there are still somethings he cannot do. It is only Jesus that was anointed without measure, with all the gifts and abilities domiciled in him. Which means all the Pastors will need other people to complement their gifts.

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5.2.6.3 - Accountability and transparency: From the first year of DCC, 24 years ago till date, the church has been audited every year by an external auditor who is not a member of the church or a board member of the ministry**.** This is because the DCC Pastor believes that we are not only accountable to God, but also members of the church. Anybody that cannot be accountable to human beings cannot claim to be accountable to God. If you request for the auditing report of the church for the last 24 years, mention any year, they will pull it out for you.

I believe that the church should be self-regulated but if the churches refuse to do so, external bodies or government will have to step in and that will be painful. The government started asking churches to submit their books recently not because it is about witch-hunting, but because it was discovered that terrorist groups use NGOs and religious bodies. That was what led to the birth of the Financial Reporting Council (FRC) in Nigeria. That generated so much noise and resistance from the Pentecostal General Overseers with talks that it was an attempt to monitor the churches. In Europe and America, it is a law; it is an undebatable standard that churches are resisting accountability. We must come to terms with the fact that we can no longer run church the way we have been running it. Why? The society has changed. See technology! See the flow of media; even our messages are no longer hidden. We must now align with the best practices. Church leaders must know that a new dawn is upon us. Accountability is now a must; it is no longer debatable.

5.2.6.4 - Church ownership and staff welfare: Staff welfare is part of Gods economy. The Bible says in James 5:4, the cry of the labourers (staff) will fight the leaders. Staff should be fairly treated. I am not in agreement with paying staff poorly particularly when the church can afford it. On church ownership. We do not do branches in DCC. When Pastors are trained, we release and support them to go and start their independent work. So, we practice what is in the Bible. Branching in church work is just to make more money for the General Overseer. Period. It is a business and franchise. Those who are doing it may have their theological convictions, but we have not seen it in the bible and so we are not going to practice it. The proliferation of churches is not synonymous to development; they are two different things. All these practices among the Neo-Pentecostals are the doctrines of men. That is what makes the leaders hijack God's economic system on staff welfare, church ownership and the communal church operations which the bible recommends. In the early church, everyone sold what they had and brought the money to the Apostles feet and

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everything was shared equally. That is Gods economic system called welfarism. That has been hijacked. And we blame it on those who have hijacked the system.

5.2.6.5 - Commercialisation of the church: Daystar does not believe in commercialisation of the church. We have our businesses registered as Limited liability companies.

5.2.6.6 - Church, money, and politics: I believe what I said earlier on. Society has changed. Gone are the days when a man of God will go to the pulpit and authorise the members to act in a certain way. The members now can hear what is happening in other climes. If they hear other things outside the church and choose to follow it, then what the Pastors say become irrelevant. Mind you, the church is voluntary and so the people are not under compulsion to obey the dictates of the Pastors from the pulpit if it is contrary to the word of God or what they believe in their heart just like the Berean Christians. I feel that our democracy is evolving. The Nigerian church is currently divided and may not have the critical mass to influence Nigerian politics. However, if we all subscribe to the doctrines of Christ, we will all be united.

5.2.6.7 - Church's education policy: Education is a social responsibility that any state owes her citizens. The missionaries who came to Nigeria put education and health first before they start building churches. Education and health were missionary activities that aided the promotion of the gospel. Education is capital intensive. If one goes into it intending to make a profit, the cost will be high. The schools run by Pentecostal churches will run aground if the schools are not funded by the churches constantly. A school can only begin to make a profit after a minimum of five years of continuous injection of funds. Therefore, running schools for profit-making is expensive. However, my position is that we should also try as much as possible to give members of the church priority placement in the schools; their children should have the privilege of attending such schools via discounts of about 50% of tuition or total cost. That will help to remove the stigma of the churches being capitalist organisations. We have a primary school in DCC and staff members whether admin or Pastoral get 50% discount for their children.

5.2.6.8 - Church ownership and inheritance: From Noah's call model, those who are handing over to their children among the Neo-Pentecostals believe their call is a family call; their children and wives are part of their calling. However, I believe that ministry is by

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calling and you cannot force your family into it; you cannot call your son into ministry. There are different types of calling; God can call you and you can call yourself or people can call you to lead them. I believe that each person should know who calls him because when the chips are down, you must give accounts. In Acts 7:27, Moses was asked, 'who made you a ruler over us'? Every man of God will answer that question. If a man's father forced him to be the leader of the church when the father is gone, people will ask him – 'who made you a ruler over us, is it your father or God'? If it is God, fine! So, because of that question, Moses fled to go and learn ministry for 40 years. The vision will always speak at the end, unfortunately, your father may not be there then to help you. So, in the end, one must answer the question about the call into ministry.

5.2.6.9 - Pentecostal paradigm trend: Leadership is everything. We believe in DCC that effective leadership which Pastor Sam Adeyemi represents is everything. Looking at Psalm 110:3, the change we need in our country will come from the church. The day the church gets it right is when we - see the desired change we need in our nation. The Church is the hope of the world, but their leaders are the hope of the church. So, if leadership does not get it right, the church becomes powerless. Leadership has everything to do with the effectiveness of the church and its impact on the community.

On the philosophy of DCC, as much as I know, the strength of DCC is not in organising mega programmes. We are not into anniversary convention; we only had it during the first year of the ministry. We stopped following the general Pentecostal pattern knowing that God wants us to bring change in the way ministry is done. We do not make noise, but the church keeps growing because our approach is to do ministry in a grassroots approach carrying every member of the church along in every day of the week. We are not into big programmes that are capital intensive. We don't spend so much yet we reach more people because we focus a lot more on individual members and not programmes. Media publicity is not what grows a church. We are not out to make a name for ourselves rather are out to affect lives positively.

DCC started a leadership academy because we realise that leadership determines success in society across all spheres of life. If people are not trained, they will misbehave when saddled with leadership responsibility. People behave based on their knowledge per time; if they know better, they will do better. So, Rev Sam acquired great principles of leadership and felt the need to share the knowledge with others, so that we can all change our society for good.

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It is open to all religions and people from all walks of life. We must remove our religious goggle to do the right thing; we are the salt of the earth. On branching approach, Rev Sam said he has not seen the pattern of church branches in the word of God.

- **Example 1:** Several years ago, Sam Adeyemi was worried about people giving without a commensurate model to getting. And so, he asked – 'is there a recommendation in the Bible on how people can receive from God?' That was what opened him up and the business service started where people are taught how to do business and make a profit. That was how the church exploded with financial growth. It was that teaching that produced millionaires in the church. James 1:21 was what moved Rev. Sam to give United Nations refugee agency ₦10 Million (USD32,786).

- **Example 2 (on nepotism):** As the administrator of DCC in my time, I interviewed Rev. Sam Adeyemi's younger sisters for employment. I was never under instruction to employ them. They were only employed because they succeeded in various interviews. Same applies to everybody in the system. Employment is by merit. It is a principle-guided system where operations transcend personal interests. People do not live forever, but principles can survive forever. Building a personal structure has no future. If it does not have structure, it does not have a future!

5.2.7 – Interview seven with STARSOK

5.2.7.1 – Fund-raising styles: Beliefs affect behaviour. The fundamental belief of DCC goes against compelling people to give. A research was conducted when DCC started and one of the outcomes is that most people do not go to church because they believe that Pentecostal Pastors are conmen who by all means get money from people. The result of that research propelled the leadership of DCC to make a policy that nobody should be compelled to give under any duress. Our core value has an acronym called REAL; Righteousness, Excellence, Accountability and Love. Accountability is a big part of our culture. For example, failure to refund unspent money in DCC is referred to as misconduct in our staff handbook. When staff gets money from church members by begging or any extortionary means, it is misconduct. Based on our beliefs and culture, we do not raise funds in such manner as Benny Hinn renounced; it does not agree with our theology. Our theology demands that everybody from Rev Sam Adeyemi to the last member should be accountable.

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5.2.7.2 - Clergies' accumulation of wealth: I cannot validate the data suggesting the richest Pastors in the world are from Africa because in Africa we do not have so much data. However, I will not dispute the reports that Pastors are far richer than their churches and members. I think the huge difference between the western rich churches and African richest Pastors in poor churches is cultural. Generally, development is not part of African culture, but mediocrity is prevalent. It is obvious in the government, airports and everywhere. Our society is not built on developing wealth for the generality of the populace, rather, we have wealthy individuals created. Our culture even supports individuals to have all the wealth while others wallow in abject penury. If you observe the churches in the western world that are said to be the richest in the world, they have all structured church government that ensures accountability as a culture from day one. Again, part of their cultural values is living a simple life such that they do not need to amass too much wealth. Their esteem is not built on wealth. Over there, in an official environment, a cleaner is not looked down upon, but here in Africa a cleaner is despised; people are measured by the size of their cars and the quality or cost of their clothes. So, it is our cultural mindset that is translated into the church. The evangelicals for example have a more structured government (even in Nigeria, it is the same). For the Charismatics and Neo-Pentecostals, most of the Pastors started the churches, struggling alone to build the work. If the Pastors are not careful, they begin to have entitlement spirit, like they own the church. So, the Pastor tells himself, 'this is the work I built who are you (church members or church board) to tell me what to do or how to run it'. Again, our culture does not allow you to challenge the authority figure. That is why in government when you speak out, you are considered an enemy of the state or jailed. Some Pastors carried this cultural background into the ministry; they exalt themselves as lords and put everybody down. The culture is so acceptable that even the followers think it is the leaders' right thing to do and thus encourage them in that culture. That paradigm is what Daystar seeks to change.

Linking it with Bill Gates and Tony Elumelu, volunteerism and giving to the society is not what we value here, everybody wants to make money. That is why politicians get into office and want to amass wealth for themselves. Unfortunately, most of our Pastors want to model after the politicians. Apostle Paul taught that it takes a lot of discipline not to allow such attitudes to take one over. It is this culture that makes Pastors deviate from the call, by focusing on the size of cars, houses, and other material things. The only way out of this mess is a second revolution. Anybody who has gone through colonization needs a second

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revolution which is the revolution of the mind. A major mind-shift is necessary for Pentecostal Pastors.

5.2.7.3 - Accountability and transparency: Accountability is not popular in Nigeria. Most of our things are shrouded in secrecy. It flows from our background. Even politicians act the same way, so it will be difficult for those in government to regulate the churches in Nigeria given that they also are secretive and not accountable. If they do, the churches will blackmail them because they have no moral ground. Lawbreakers cannot be law enforcers. However, a number of these evangelical churches practice accountability. But for most of the Neo-Pentecostals and those in government, accountability is not esteemed and that is why research is very difficult because the information is shrouded in secrecy. Nobody wants to give information to researchers. That is why our nation is in a terrible situation. Right now, there is an organisation called Church Financial Accountability Association (CFAA); a body created by some Christian leaders and professional accountants, lawyers and auditors, to help churches develop accountability culture. When there is a structure to give and manage the funds with transparency, this will encourage the people to give more; order brings the increase. Also, our system of governance and leadership in the home setting is such that the authority of the father cannot be challenged. It is indeed a cultural problem that gets into the church. When a man is trained in that kind of leadership environment or system, he easily becomes unaccountable. A number of these Pentecostal churches do not even know how to put systems in place.

In DCC, we do our audit and send the annual report to government agencies in charge. We also run the church on budget. The Budget Office under the instruction of the Senior Pastor drafts the budget, it then goes to the Financial Committee (no single Pastor is in that committee). The committee then passes it to the BOT afterwards. Good enough, the BOT and Finance Committee has the authority to challenge the budget. Currently, the Administrator and Head of Finance are not Pastors, I was the last Pastor that was an Administrator. If the Finance Committee and the BOT conclude that the budget is ambitious, they have the powers to disapprove the budget. This has happened on some occasions in DCC.

5.2.7.4 -Church ownership and staff welfare: I have counselled a lot of upcoming Pastors never to accept a pastoral job if there are no salary agreements and specified amount from the beginning. It may not be the best of salaries, but there must be a commitment. There is no

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need for over-spiritualising salary matters. Because these Pentecostal leaders do not run churches with structured salary, many professionals do not want to work in the church. There is no excuse for taking all the funds to the headquarters and not pay attention to the take-home of the labouring Pastors. Many associates and branch Pastors feel used by the G.O. as the money goes to the headquarters. I have heard that a lot of branch Pastors steal because of this issue. I have also heard that some Pastors are paid N18,000 (USD 60) as salary and I imagine that they go to the same market with every other person. Apostle Paul said we should not muzzle the horse that threads the corn, and that we should communicate in material things to those who minister the word to us. However, we need to create structures that evaluate the skill level and productivity level of a Pastor as obtained in the work community and pay them what is obtainable. Pastors should not be left at the mercy of the members at all. Although some Pastors just go to the branches and do nothing to grow the work. Therefore, setting performance standards must be part of the church structure. Where the G.O.'s are not willing to be responsible in terms of salary, the branch Pastors should never be afraid to walk away. They should never be fully conditioned to stay with the church.

5.2.7.5 - Commercialization of the church: Church is becoming a business because mammon is very strong. Even Apostle Paul said some people's belly is their God. Let us not be deceived, some people go into Pastoral work because of money. Jesus flogged people out of the temple and said do not make my house a place of merchandise. These charlatans are destroying the image of the church. But when some churches start getting it right, the counterfeits and mechanised churches will be exposed. Also, if our government system in Africa works, this idea of generalising all churches as capitalistic will not be there. If you default in America for example, IRS (Internal Revenue Services) will come after you. Things are terrible here because the government is not working. Fighting corruption is very parochial. If the system is working you will know Pastors who are stealing, and the law will catch up with them. This will make everybody sit up.

5.2.7.6- Church, money, and politics: The church is losing influence on the people. This system of slaves and masters is not going to keep working. As a Pastor, I do not think it is wise to stand on the pulpit and determine who to and who not to support during elections. What I think Pastors should do is focus on values. So that people will be voted based on values and not party lines or church sentiments. Unfortunately, some of these Pastors prophesied that Atiku Abubakar will win the election, and we feel very ashamed that

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Christian leaders are abusing their offices. Pentecostal leaders' attitudes have become an embarrassment to us. So, since Atiku did not win, it means the Pastors who claimed they prophesied as God spoke to them about the election lied. That is a terrible way to lose influence with the followers. The Pastors' job is to prepare people to vote values. Nigeria will never go forward as long we vote on sentiments.

Politicians are very manipulative. The moment a Pastor begins to collect money from a politician, he loses complete respect before the politicians. They think Pastors are like them. Pastors should stop disgracing the body of Christ. In DCC we have returned cash donation given to our church choir by politicians and government officials for singing in government functions. Why because nobody knows what is written in the books. They can claim the church is given cash in millions whereas only a few thousands got to the church. At the end of the day, anti-graft agencies can query or embarrass the church in the nearest future. So, in DCC anything that will make politicians use us to steal money from government coffers is avoided.

5.2.7.7 - Church's education policy: The black man needs re-orientation generally. We need to get to the point of giving than receiving. I believe churches should do everything to make schools affordable. However, there is a fundamental problem with our government. In most states in Nigeria, the government wants the schools to be made commercial rather than missional so that they can generate more tax income from those schools. To build a school now, just the government approval cost is neck-breaking. While I believe churches should do everything possible to make the schools affordable, sometimes the cost of running these schools is so high that it becomes difficult to maintain. In DCC schools, whether you are a staff or Pastor, your child enjoys a percentage discount of the tuition. In DCC we try to pay attention to the community's cry. Catholics got it well because they have a system that funds education; they have a business that generates money to fund their schools. This may be a good thing the Neo-Pentecostals can emulate. From a scholarship scheme, funds can be put in place for Pastors' children, staff and children of members who cannot afford the fees.

5.2.7.8 - Church ownership and inheritance: The idea of manipulating the church to make sure the son or daughter of the G.O. becomes the next leader or president of the ministry, is not right at all. I am not sure how scriptural it is. Yes, in the Old Testament, God called families. In the New Testament, we have James the Lord's brother. I think the children learn

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from their fathers from home. They can build a passion to take after their father. But what I do not like is when Pastors manipulate the system to ensure their sons become the next G.O. of the ministry. That is wrong. If God calls the sons, fine! If there is a church governance structure that makes the children follow protocol and grow through due process in place, it is fine. In properly structured churches abroad, the sons of the G.O cannot just steal money, the IRS will go after them. Unfortunately, it does not work like that in Nigeria. The cultural system will not allow things to run properly. This monarchical system in Africa must be changed! Our minds must change.

5.2.7.9 - Pentecostal paradigm trend: What informs Sam Adeyemi's passion for doing things differently? It is the passion to see Nigeria change that informs his disciple-approach, and drive.

5.2.7.10 - Pentecostal Social Transformation (CSR): Some of those programmes in these churches are candidly impactful. While others are not. In DCC generally, we go counterculture. We only do things that go in line with the word of God, our vision, and the values to the people. No programme here is sacrosanct; any programme can be cancelled at any time.

5.2.8 – Interview eight with CHUDAP

5.2.8.1 – Fund-raising Styles: God called me to raise a new cream of leadership when I resigned from pastoral work. Perhaps God must have seen something wrong with the current Pentecostal leadership and so he needed a paradigm shift in Pentecostal leadership in Africa. I was already in leadership before this instruction came. I saw the pattern and principles of leadership in the Pentecostal movement and the Spirit of God in me disagreed with them. I saw danger ahead because of the negative theology with moral decadence that will swallow up the next generation especially in finance. As far as biblical theology is concerned, the New Testament paradigm was different from the Old. The Old Testament was about buildings and sacrifices but in the New Testament, Jesus Christ was the last sacrifice. So, whatever we do is no longer about the buildings and the monuments, because Christ in us is the hope of glory. Jesus did not give us buildings, but himself in the communion. And so, Jesus ministry was not about money. But if you look at Pentecostalism today, we have already gone back to the pattern of the Old Testament and even gone beyond it. Even in the Old Testament, Moses would always say the people should give willingly as they purposed in their hearts. And they

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kept giving till Moses had to stop them. But today, we force people to go beyond their means to give. We even tell them to sell their properties. What makes it so demonic is the fact that Pentecostal preachers will say 'God said the people should give $1000'. My son was involved in the hoax in Lagos where a Pentecostal preacher emotionally moved him to give $1000. I had sometimes cancelled some prophetic fund-raising gambles in the city of Jos and my life was at risk because I came out and told the people not to redeem the pledge because I knew they were swindled by the prophetic emotional fundraisers. So, I want to say that it is not biblical, and the fund-raising culture has demoralised peoples belief in us as representatives of God. People are wondering if we are true ambassadors of Christ; we are suspected, and our integrity is at stake.

5.2.8.2 - Clergies' accumulation of wealth: There is something we must look at critically; the poor churches mentioned in Nigeria with the richest Pastors are Pentecostal churches. The churches mentioned in the West as the world richest churches and not rich Pastors are mainline churches. The mainline church leaders do not operate as founders, but they operate with communitarian policies and principles of decision making; they are not final authorities. In the case of our richest Pastors in Nigeria, it is a different thing entirely. The Nigeran Pastors register their churches like a PLC (Public Liability Company), as though the church is their business. One of them whose name I will not mention believes that he can hire and fire anybody without consultation with anybody. So, you can see that he runs the church with autocracy. The leaders in the established churches believe they are called to serve the congregants and when their time is over, they step aside. They do not go into ministry to accumulate wealth. But in Nigeria, churches are like 'limited liability companies'; the clergies run it like a business and are not ready to retire or hand over the work to anybody. They have great vulnerability; they are afraid of what will happen to them if they retired. So, they hold onto the church as their business and security. So, the church is about G.O.'s security and not about the congregants. Insecurity and materialism gospel imported from America are the reasons behind this gap created by these very rich Pentecostal Christian leaders. They were living in poverty, but when they eventually saw wealth, they went over the bar. They felt left in poverty for too long and so they maximized their opportunities to grab as much wealth as they could in the church.

As a leader of CAN and PFN in Plateaus State, during the religious persecution by the Fulani herdsmen, I was disappointed in these rich Nigerian Pentecostal leaders. Bill Gate was

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involved in supporting Africa in health, science and technology. Also, my friend, Paul Kaigama, the Catholic Archbishop was rich. He made a lot of money but plugged the money back into social transformation. Contrarily, during the crisis, the rich Pentecostal leaders only told the people of the Plateau to continue to pray without any form of support despite their wealth; only a few like Pastor Ayo Oritsejafor responded. LFC only came in to support few Pentecostal Pastors belonging to LFC, who lost their properties worth N4 Million (USD 13,115). Rather than support the city, LFC never visited or support the IDP camps where those displaced by the crisis camped, but Salvation Ministry went into all the displaced people's camps and donated water tankers and built toilets to maintain sanity. I commend these efforts, but from what we know about these men, particularly LFC, they could do far better. For example, LFC could afford to build IDP camps with schools and health facilities. But they will not do so because their interest is building personal empires. The worse of it is these men have not stopped raising funds with gimmicks despite their records as richest men in the world; they keep raising money and amassing wealth for themselves.

When young Pastors meet them for support, they simply say, 'close your church' and join us'; they are crashers and destroyers of the vulnerable. They do not build but destroy young and upcoming leaders. None of these men is interested in sponsoring missionaries to remote areas. A Pastor from Sierra Leone challenged me that with the resources in the hands of Nigerian Pastors, they could evangelise the whole of West Africa in one year. He explained further that our top-rich Pentecostal Pastors go round west African region, but they camp for a few days at the five-star hotels in major cities without evangelising the interiors. If LFC can sponsor missionaries to only a few African countries, the gospel would take over Africa.

Furthermore, I have not seen these rich Pentecostal Pastors building industries and creating jobs, even the universities they built are not affordable to congregants and their pastoral associates. For example, in one of our local assemblies around, we contributed and built a school for the church, afterwards many members and neighbours could not afford the fees. Most people who gave willingly towards the project could not have their children in the school. Yet, there is a woman who is not a member of that church but owns a school and gave the children of the Pastors in the same church scholarship, while their church could not do so.

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5.2.8.3 - Accountability and transparency: While I was in a conference in America a few months ago, the organisers open the records and told us how much came in and how it was spent to the last penny. Besides, they printed three years financial report of the conference and gave to all participants. And that propelled people to give freely with willing hearts. But I must confess to you that in Nigeria, we have left servant leadership. In servant leadership, there is accountability. What we now have is boss leadership. It is authoritarian leadership and capitalism in the church. The account books are controlled by the Pastors as they employ the 'yes boss' kind of people to be in charge. Their leadership is not questionable and there is no vulnerability. Integrity is absent in the issues of finances in the church today. So, we have left the mark and must return to the servant leadership style of Jesus. Jesus stooped low to serve by washing his disciple's feet, but these Pentecostal leaders are afraid of stooping low because they think they may never rise again. I say that if we have turned the church into PLCs, then I will not mind having the government scrutinize the affairs of the church. If the church remains as Christ modelled it, the government has no say in it. If we are getting it right, the government should keep off. But if we are going the Babylon way, Babylon must control us.

I just came back from America and I gave an account of my journey including how much I raised, how I raised it, and what was done with the funds. Not that the people control me, but I owe them accountability and transparency. If we play the game by the rule some things will fall in place naturally. Leaders should be accountable to the followers as much as followers are accountable to leaders. The leaders ought to explain to the people what flows to the top from the bottom, otherwise someday, the followers will remove the ladder and leave the leaders at the top. It will lead to non-commitment in giving and the breakaway of churches. If you read the Epistle of Paul, there was nothing like the transfer of funds from anywhere; every local church was autonomous. We have many breakaway churches today and money is one of the major reasons for such because we have made money the main priority in church and ministry. Unfortunately, the younger generations are also in a hurry to start-up their churches, so they can become the custodians of the money that flows into the church. Everybody wants to be an Apostle, prophets and G.O. We have also lost passion for the lost. 90% of church funds do not go into missions but into monuments.

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5.2.8.4 - Church ownership and staff welfare: Pastors are opening branches as a franchise to enrich themselves. In 1987, when I was the CAN secretary in Katsina state, I was part of the system. To register your church with the Federal Government, CAN stipulates that you must have had branches of your church in at least seven (7) states of the federation. So, some Pastors were forced to start branches and I was one of them. That was the only way I could register the voice of Jesus. Secondly, I know Pastors who felt that they could not withstand hardship and therefore sent vibrant Pastors to oil cities like port Harcourt so the branch Pastor can always send in money to the headquarters. So, it is about business. Whereas the community and the local church is not helped in any way to continue to grow. When the branch Pastor does not send over the money made to the headquarters, his salary will not be released. So, it is purely an enterprise, not ministry. While I was in Funtua in Katsina State, my fellow minister in Baptist Church established 42 churches because his local church has autonomy. He gives only a stipend to Baptist Convention once every year.

On staff welfare, it is unscriptural not to pay staff and associates their commensurate wages. It is not scriptural for the priest working in a local assembly to be treated like a beggar. There is an act of selfishness in the Pentecostal system. For example, Fredrick Price of Ever Increasing Faith, U.S.A once told us that if he employs a bank manager, he adds 25% on his previous salary, because the Pastor is greater than a bank manager. How come in Nigeria that G.O.'s have fleet of cars, while the branch Pastors and associates do not have any, cannot pay children's fees or even house rent? The serving Pastors should learn to ask for their pay because if they give themselves cheaply, they will be treated cheaply. It is selfishness and greed that make General Overseers grab all the blessings and allow their associates to suffer. This is purely man's inhumanity to man. How come a Pastor was given 100 cars as a birthday gift and he shared the cars among his friends while his associate Pastors and staff do not have any?

- **Example:** I have a perfect example where a Pastor in Jos laboured to build a church from the scratch but was told he is no longer qualified and was replaced with a university graduate simply because he does not have a degree. Whereas the church has a university. Rather than send the man back to school, his appointment as a Pastor was terminated. He was paid off with N50,000 ($130) after many years of labour without gratuity or pension. Afterall there is no gratuity or pension in their church

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policy. That is why I said if the church will not do the right thing the government should take control of certain things like staff welfare in the church.

5.2.8.5 - Commercialization of the church: Churches in Nigeria has become PLCs and I will blame the government for that because there is no any form of regulation in the country that guides the operations of the churches. For example, since we registered with the government, they have never checked on us to know what we are doing. There is a failure on the side of the government because it allowed the churches to operate as PLCs as against what they were registered for. This is permissible because the government is also benefitting from the PLC churches. They hide their money under the PLC churches; they give the churches their stolen money while the churches return the money to them in another way. As a result, the politicians in government cannot challenge the churches' abnormalities because they are partners in crime. The politicians use the churches for money laundering. Unfortunately, our reputation abroad is terrible. When a missionary goes to America and solicits for financial help towards ministry, he is not likely to be given because we have the richest Pastors in our country.

5.2.8.6 - Church, money, and politics: Let me deviate a little. As I said I was part of CAN. All searchlights are set on the Neo-Pentecostals in Nigeria, but there a lot of garbage and mess in the mainline churches as well that nobody is digging. But I am happy the searchlight is on the Neo-Pentecostals now. On the issue of the election, I saw the failure of the church from the beginning of the electoral race. Is it that the church does not have people of integrity in Northern Nigeria, why were they following a corrupt billionaire contestant? It is simply because of money exchange hands. I could not understand the level of greed. Some of these Pastors have a greater number of universities, international connections and private jets than Atiku Abubakar. Shamefully, the church is beginning to lose relevance. They told their members to vote for Atiku, but the members refused and so the church lost the election. We are losing value gradually. Some of the Pentecostal Pastors prophesied Atiku's victory at the poll. Since God did not send them, he protected his name from abuse and so Atiku lost the election.

On the taxpayer's money collected by Pastors from politicians during the elections, I assume the money was given for campaign purposes. However, the church ought to have questioned

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the source of the money if integrity is anything to consider. If the church is true to herself, she has no business collecting that money from the politicians. It is a civic duty for people to vote, money was not needed for it. Once we collect money from politicians even if they refuse to deliver their electoral mandate the church has no moral ground to raise any question. The church has become so corrupt. The man who released information to validate former Rivers State governor's accusation on the money given to Pastors visited me in this house. He was given a jeep (SUV) as compensation. Maybe he felt he got a lower share of the money and therefore released the information to the media. Eventually, he went back to reconcile with the officials of CAN and PFN.

5.2.8.7 - Church's education policy: Two things I must say. Firstly, I fear for Nigeria, because in twenty years our population may have doubled. No matter what we think we have gathered today, we should prepare for a revolution. This is because the illiterates will outnumber educated people. Once this happens, they will rise and burn the universities and other schools built but unaffordable. They will burn down the homes of the privileged, kidnap their children because the privileged denied them education. Education was used by the missionaries to propagate the gospel, particularly the evangelical and orthodox missionaries. Today the same education has become a PLC business in the hand of Nigerian Pastors because their universities are not built for the poor. Education is meant to open their eyes, but the church has refused to do so. Once their eyes are open alternatively outside education, they will come for us. Our children are busy looking for schools everywhere, but there are Christian universities they cannot afford to attend. Only the children of politicians who stole public funds can attend schools built by the churches. Again, the church is encouraging the gap between the poor and the rich. The church has gone capitalistic.

Are you are aware, there were about seventeen (17) students involved in occultism in Covenant University belonging to LFC? The school tried to expel the children, but the parent fought it out. That tells you whose children are in that school. How are we sure that from these schools the church is not indirectly empowering terrorists? Are you sure they are truly Christian universities based on Christian value systems or they are like the secular universities? How are we sure some of the lecturers are not involved in occultism? I have not seen anyone who went to the Covenant university of LFC and testified that I became a Christian because I went to a university belonging to the church.

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5.2.8.8 - Church ownership and inheritance: I was in LFC in Maryland a few weeks ago where Isaac Olowonla is the Pastor. In the Old Testament, the Levites were told to keep their testicles to produce offsprings that will take over from them. But priesthood is not about inheritance in the New Testament order. Remember that Jesus was not of the family of Aaron (a Levite). There was a complete paradigm shift in the New Testament. Currently, we run the priesthood of all believers. So, none of the two may be wrong. I am weeping for Pastors in Nigeria and Africa that our children cannot succeed us. I am not for and I am not against. If God called my son into ministry, and I decide not to allow him because of what society will say, I am not sure we will meet in heaven. So, we must look at the issue critically. My last son is already pushing into ministry. But I am not forcing my son to continue in our ministry, he can pursue his call. I encourage Pastors' children who are called by God, not to be discouraged in taking over from their fathers if God wills.

LFC is training the two sons to take over. The church has been hijacked from God and made a family business. But what I think is theologically wrong is when G.O.s start training and forcing their sons to remain and continue from where they stop in their denominations. That back-door arrangement is unacceptable. When Pastors run the church like a PLC, it becomes a problem. I was in LFC in Maryland and I had time with the Pastor who left the church for Olowonla's son to take over. The Pastor was transferred to make room for Isaac Olowonla to be the American head Pastor. He refused, stepped out and proliferate. Bishop Olowonla feels that LFC Maryland is raking in so much money, and therefore feels his blood should be there to watch on his behalf. Olowonla told us sometimes ago that the money from his books does not belong to LFC; it is his patent, intellectual property, and business. Some of the businesses that run within the church environment, were registered as belonging to individuals or company names and not in the name of the church. So, they have used the church as an umbrella to run personal businesses without paying tax. They have hijacked the ownership of the church from God to promote their businesses.

Talking about the collaboration in money laundering and corruption between the politicians and Pastors, we are just driving back to the dark age when we have church and State relationship. Unfortunately, the corruption in this relationship in our time has gone overboard. Then education was not as advanced as now. Now, there is buying and selling in the church. Right behind my house here, an LFC breakaway young man started a church, built the cathedral and a school. Unfortunately, his mother died and the next thing he did was

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to sell the church building and later sold the school. Nobody could say a word because it was his property. Right now, some rich businessmen rent and equip halls, equip the Pastors' houses and pay them good salaries. The job of the Pastors is just to preach, but the income (tithe, offerings and seeds) go into the businessman's account. The businessman pays the Pastors the agreed salaries for preaching week in week out. So, it is business between the businessmen and Pastors. This is not just happening in Jos here as I speak, it is happening in many parts of Nigeria and Africa. For example, A lady in Kenya told my son, to work with her. She will build the church, equip my son's house and pay him a salary but the tithes and offerings will be hers.

5.2.8.9 - Pentecostal paradigm trend: No specific comments.

5.2.8.10 - Pentecostal Social Transformation (CSR): As far as I am concerned, the 'Experience Concert' in Lagos is a trade fair. Television stations often show how terrible Lagos roads and inhabitable suburbs are, yet a church will spend millions of dollars for a funfair called 'the Experience' just for one night. Some people who attended the programme will go back to sleep under the bridges in Lagos. Many people attended the programme to temporarily opiate their pain and emotion. Afterwards, they return to status-quo without any social transformation evident.

Pastor Royalton can go to Benue or Niger State, buy 100 hectares of land, employ 300 youth, start a farm with a chapel on the farm to impact them spiritually through discipleship. Unless these youths are empowered, we should prepare for revolution. These rich Pentecostal leaders know that revolution is coming. That is why they are planning for their children abroad with dual citizenship. How do we preach Jesus in our church when the road to the church is not motorable? When we are not transforming society but building big cathedrals, what kind of transformation is that? When we build 50 billion Naira (USD 164 Million) cathedral and the neighbourhood lives in darkness, what kind of Jesus are we preaching? It is appalling to see church members who cannot afford basic education yet the church roles out millions of dollars for non-life transforming programmes.

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5.2.9. – Interview nine with YAPP

5.2.9.1 - Fund-raising styles: I will begin by saying the major problem we have is the wrong foundation. This began in the early eighties. We the orthodox Pentecostals have our belief described in two theological perspectives; the first is salvation and the second is the baptism of the holy spirit. Our joy those days was to see people saved and filled with the power of the holy spirit. But in the eighties, another thing called prosperity gospel was introduced. Those practising the prosperity gospel were so rich such that everybody starts to believe that is the original gospel. The prosperity preachers were so intimidating; they looked at other preachers as those not called by God. The issue is that many of these people went astray because it was not easy to manage the wealth, the fame and the temptations that came with it. So, the foundation was already wrong. We also have another school of thought that invaded the Pentecostal family; the demonology Pentecostals. They shifted focus from the word of God and affiliated everything around to demons. So, they engaged in casting out demons in animate and inanimate things. Initially, this Pentecostal schools was all about healing and deliverance, but over the years it has become a business where people must pay for prayer and deliverance sessions. Deliverance has now been monetised.

I brought these two school of thoughts to establish that Pentecostalism had a wrong foundation in Nigeria. Some fathers of faith among the Neo-Pentecostals promoted these theologies as a lifestyle. When their names are mentioned, they are easily tagged with a Pentecostal theology such as ‘prosperity preacher’ ‘prayer and deliverance minister’, ‘Faith preacher’ etc. But my joy now is that people are beginning to see that something is missing. What is the missing link? We are not meeting the needs of our communities. Yes, we gather money from the people but not meeting their needs. Some who are matured among them are beginning to say now we need to get it right. I just got back from a region in Nigeria where Christians are killed daily, leaving communities with pains and agony, and still living with the killers. So, we are not talking about raising money from the people, but that what is the role of the church in addressing the challenges of these communities. The role of the church is helping the people come out of their mess, not milking money off them. What are the churches doing about the widows, health care system, water, etc, in the rural areas? Any church now that cares about the people succeeds. After the gospel of salvation and baptism of the holy spirit, the next thing is to get involved in meeting the needs of the masses in different ways.

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Another aspect is the theology of healing. This is not bad at all, but it has been abused. People are now paid to come out and claim they had been healed, even faking the miracle of resurrection, etc. There are now stage-managed miracles everywhere. But we have come to realise that there is nothing wrong with healing and deliverance ministry accompanied by providing social support for the people including medical missions. I am glad that some churches are beginning to engage in community missions in far northern Nigeria. I have one belief that until poverty is addressed in the land, particularly in the north, Nigeria cannot move forward.

5.2.9.2 -Clergies' accumulation of wealth: The cause of the gap between the wealthy Pastors and the poorest communities or congregants is a misplacement of priority. Most of these Pastors are not looking at the communities around them as their priorities. They keep looking at themselves to be men at the centre of the game. All authority, money and the entire church system is built around them and for them without checks and balances. They use the entire funds' inflow for themselves and their families alone and build large cathedrals for themselves. They remain the only priority in ministry, not the members of the communities around. They do not look at missions in general. Whereas they are supposed to help communities just as the missionaries came to Africa, developed communities, and built schools. These schools shaped us, enlightened us, and brought the best out of us. Today, 80% of most educated Muslims went to Christian missionary schools built in their communities by missionaries. For example, the former governor of Bauchi State and the current governor of Nassarawa States both attended missionary schools. I can keep counting. The missionaries did not develop their church members alone, rather they focused on everybody in society.

When a church is rich it should not just be about the Pastor and his congregation getting wealthy, but about making the community benefit from the wealth of the church. Most rich Pentecostal churches are not investing in missions in the core Northern states of Nigeria. While they know that the far North needs the gospel, they are not paying attention to such needs. Rather, there is a big competition among the rich Pentecostal Pastors in Nigeria. They are neglecting the priority but focusing on who is the richest Pastor in Nigeria and the world, who owns the best private jet, who is most famous, who built the largest and most expensive cathedral, who holds the largest attended programmes, and who has more branches across the globe. They just want to accumulate wealth, gather crowd, and control everything and everybody. So, engaging in missions is not their priority. I believe these men have lost their

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priority when they started building for themselves and their family alone. This is why the gap between the rich and the poor is very wide. It will amaze you that members are suffering while Pastors accumulate billions of different currencies. They do not share with members or communities. Unfortunately, Pastors are at the forefront of abusing the government, but they are not looking inward to see what they ought to do as well. Before the Pastor accuses the government, he should lead by example. The church must get to that point of giving back to society. The society raised us and we must give back to society.

Take for example, during and after the religious massacre in Jos, I did not make my local assembly or denomination a priority. I went out all the way to gather young people who were engaged in killing on both sides and started giving re-orientation programmes towards peace and reconciliation. We took in the wives of men that were killed during the crisis and established them to be sustained and cared for their children. United Nations and American Embassy got involved in recognising what we did. We did that for Christians and Muslims.

5.2.9.3 - Accountability and transparency: Accountability is a paramount aspect needed for the church to grow. A church that does not give account to followers is bound to be stunted. Growth is based on accountability. Transparency and synergy with members are very important. You cannot keep asking members to give without accounting for the money. It gives them joy when they know their money is utilised properly and that stimulates them to give more. So, churches need to be accountable to those who contribute the money. In my denomination, all leaders come together and investigate the accounts to know what came in and how it was used. Also, at the end of every six months, the Pastors gather the full members of the church to give an account of income and expenditure. Notice that the members have the leverage of asking questions after the presentation of the accounts. Also, yearly, they gather the members and give them a general report of the church in the year. Such a practice is very important. So, this accountability makes the members revere one's authority as the leader. But the moment you stop giving them accounts, they start doubting you even if you are doing the right thing.

These new Pentecostal churches do not give accounts. You hear them say 'I am only accountable to God. If I fail, God will hold me responsible'. They go on to say that what happens to the church funds is between the Pastors and God and that he is not responsible to the members at all. How long will these Pastors keep manipulating the members? Such

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theology of unaccountability based on spiritual authority should be stopped. There is a need for transparency with the people. They already have their privileged position as leaders, when people give them personal gift no matter how big or small it is theirs. Nobody demands account on such.

5.2.9.4 - Church ownership and staff welfare: Over the years I have raised an opinion in the Pentecostal churches in Nigeria for regional leadership rather than one central leadership. There is always corruption at the centre. When you see a strong centre with a weak base or grassroots, it then means the grassroots gathers the whole money and take it to the centre. The centre ends up with surplus while the grassroots suffers. For example, in my denomination, if you are part of the central leadership when your daughter is getting married, a 10 Million Naira (USD32,786) is donated to you from people's sacrificial giving, tithe and offerings. There are lots of abnormalities and corruption going on in the centre. We have been in crisis in my denomination because of all these issues of corruption and highhandedness of leadership. So, some of us have strongly argued that we do not need a strong centre. Because the centre is too strong, it becomes too competitive, everybody wants to be at the centre. In Nigeria today, we are not one tribe, unlike some western nations. You realise that the centre is strong and juicy and so when certain tribes get into government, they want to remain there forever if possible. So, we need to decentralise power. I like the Catholics though because they decentralise power, there are many Bishops and Archbishops in various areas; power is spread across the board. 80% of financial control remains with the regions.

But in the Neo-Pentecostals, even the poorest churches send the bulk of their funds to the centre while the centre makes no plan for these vulnerable areas. If the Pentecostal churches can learn from the Catholics, it will be great. Paul established regions with their leadership. If we have strong regions in churches and weak centre with ceremonial leader or spokesman, that will help reduce corruption, mismanagement at the centre and make room for good welfare package for all staff at all levels in the system. Branch Pastors are only encouraged to engage in corruption in the headquarters or stealing just to meet their needs. There is a need for regional leadership and decentralisation of funds and control in our large Pentecostal denominations. I stand for regional leadership and I recommend it for every denomination. Regional leadership is more communal based in Nigeria and I recommend it for every Pentecostal church.

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Regional leadership will also give birth to indigenous leadership over time. It will correct the issue of nepotism and tribalism where a G.O. sends his sons or relatives from headquarters to lead a congregation. A regional leadership that is self-determined will likely resist that and decide who leads them from within.

5.2.9.5 - Commercialization of the church: The foundation that was poorly laid is affecting the church today. Today we are no longer concerned about the people coming into the kingdom. We are chasing after rich people around to become our church members just so they can finance the church. The pulpit has been turned into a business place. Even when the money is made, it is often not used for the good of the church and the community. These Pentecostal Pastors re-invest the money into personal businesses at home and abroad. They gather the offerings of God's people, travel all over the world and do whatever they wish with it.

5.2.9.6 - Church, money, and politics: Anybody that gives a church leader money for electoral reasons has already influenced his conscience. And the Pastor may receive to concur or deceive the politician. Basically, in Nigeria, politics is dividing the church. Politics is also a matter of interest. If a Pastor believes in a candidate and offers to assist during the election, it is within his right and his understanding with the politician. The politician you have also offered to help have the right to give the Pastor funds for mobilization. As a personal obligation, there is nothing wrong with engaging politically. Where it becomes wrong is when a Pastor gathers the whole congregation under his influence and mortgage them or force them to vote for his candidate. But if the leader can convince his people with facts and mobilize them to engage politically, getting resources for mobilization from the politician may not be wrong. Unfortunately, you know that all Pastors cannot agree together on a sole candidate. It is that disagreement that causes a leak in information about the fund's mobilization. It then becomes instructive that the church must be careful in political agreement they engage in politically. It is better to meet individual Pastors of denominations and encourage them to support your candidate rather than gather all Pastors and hope they will all go the same direction. Some may have their candidates already.

5.2.9.7 - Church's education policy: Again, I go back to the poor foundation of our Pentecostal Christian leaders. They started churches and schools with the mindset of raising money and making profits. This is fundamentally a problem of leadership. Even if they got it

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wrong at the beginning, it is expected that as they grow and mature in the system, they learn to shift focus from money to building people. Somewhere along the line, if these leaders can correct their theology of 'money is everything', they will get it right. Only then can they run affordable schools as the missionaries did in the past, building schools affordable for the rich and the poor. I think the founding fathers of our denominations with universities should have learnt from the missionaries. These terrible education policies are caused by poor leadership and a poor foundation.

5.2.9.8 - Church ownership and inheritance: To have the belief that the church must be taken over by the G.O.'s son is completely wrong. And therefore, a lot of people think that we have turned the church into family businesses. We must stop this practice and disabuse the mind of the people. America at this point in Pentecostalism has grown. The system may be working for them, but we cannot copy everything from American Pentecostalism. It may work over there but not here in Nigeria. Those we have seen in Nigeria with the same style of handing over to their children, could not sustain it; the church went down after their demise. Here in Nigeria, people are interested in the anointing of the man of God and not in his family's name. We have seen that in America, transgenerational family leadership in the church helps the church to grow bigger and better. Unfortunately, here, we see the churches rather going down after the transfer of authority to the G.O.'s children or family members. So, you see the result is the opposite. We have not grown in Nigeria or Africa to that level. In America, they are likely to have done so based on calling and perhaps the children went through the system. But in Nigeria, can we say those who are taking over from G.O.'s are called? In the West, they have a working system, where the child of the General Overseer who takes over reports to the church board (BOT). Indirectly, the power may not be vested in the G.O.'s son but the BOT. In a way, the church can still grow easily, bigger and better. Contrarily, where the G.O. and family are the 'Alpha and Omega', the work crashes in the hand of his son or wife after his demise.

5.2.9.9 - Pentecostal paradigm trend: I have a strong belief that the church must have a say in every community. The branches of churches in every community are very important. That does not mean churches that do not run branches are useless. Again, I also believe there are national churches that God raised with or without branches. A church without a voice in the community is useless because the church is the light of the world. The paradigm I stand with

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is that the church must influence the community. The paradigm church must be the voice of the people.

On government regulating the church. Firstly, we need leaders with a conscience and the fear of God. Men who will look after their staff and associates properly. Self-motivated people-centred leadership should be encouraged as a first option. CAN may not be able to regulate churches because it is purely an association, except CAN is empowered by the government to do so. I believe that every citizen has a legal right to demand commensurate salary wherever he or she works whether church or not. If the agreement is signed, the worker has a right to demand appropriate payments under the law.

PFN and CAN may not be able to pick up the challenge of enforcing staff salary structure in churches. But individuals like you should be able to raise a voice and challenge the status quo. Raise a platform and get people to sponsor such initiatives and cry out for proper staff welfarism. Move around and address church leaders in seminars and seminaries to talk about the welfare of Pastors. Get to some of these Pastors in villages and make short documentaries and let it go viral, let the world see what goes on in the church. People may not know at all. PFN will not engage in this.

5.2.9.10 - Pentecostal Social Transformation (CSR): In terms of Programmes versus social transformation, people who are seeking to be celebrity Pastors worldwide will not mind spending huge sums of money for concerts and programme that will not benefit the less privileged. They are people that Jesus will accuse that I was hungry, but you did not feed me. They are busy building their egos. I always give an example with Leah and Racheal in the bible. Leah was not a celebrity at all; she was not beautiful nor celebrated. Rachael was celebrated. But Leah was fruitful, productive, building, training the children and planting the future. So, celebrities do not plan long term for all, they think about themselves only in the immediate to attract celebration and be praised by men. These are celebrity Pastors. But focused leaders are transformers. So most effective and transformational Pastors are not celebrities, but their works will speak in the future. The fact that those who are working are not celebrated does not mean they are not in the plan of God. Pentecostal leaders need to be taught to be future planners for all rather than becoming individual superstars in the kingdom. The church must begin to downplay the celebrity status and worldly mode of programmes. It is foolishness to spend so much money on programmes without addressing specific issues or

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problems. The singular question for the organisers of such a concert as 'the Experience' is 'what exactly do you address when you hold such meetings'? "In terms of world humanitarian issues, is it hunger, housing, jobs, education etc?'.

5.2.10 – Interview ten with DAPSA

5.2.10.1 - Fund-raising styles: This mode of fundraising is very capitalistic. Thankfully, Benny Hinn still has moral conviction to come out and say we have gone too far with this. He has always been a prosperity preacher. This prosperity gospel has been so commercialised. Nobody is giving account to anybody; people are very individualistic in their prosperity gospel practices. For Benny Hinn to check his conscience and say this is not right, everybody with the right conscience should start questioning the motive for raising funds. Fundraising for a preacher is for the propagation of the gospel. But when we begin to put that aside and focus on his individual needs and prosperity, something is wrong. Of course, the preachers too should have something to eat. The preacher needs personal funds; you do not muzzle the ox that treads the corn, but, the whole essence for fundraising should be for the propagation of the gospel or for the preservation of those who are already saved. We have seen how commercial elements have become more visible in the raising of funds in the church. These are charismatic and eloquent Pentecostal leaders who can move congregants to believe a lie.

This act is more pronounced in Nigeria as a leading nation in Africa. When we exported these false teaching of prosperity, it influenced other African Christian churches and even the world. The danger is other Neo-Pentecostals outside Nigeria who look up to Nigerian Pentecostal preachers starts engaging the same approach. Therefore, correcting this problem from the Nigerian perspective becomes very essential. Unfortunately, a lot of people have made money out of this fund-raising pattern. Some even accused Benny Hinn of only confessing and renouncing the practice after making so much money from it. So, it is like the case of a father who told the son not to do something and the child responded- -'but you did it before, so this is my time to do it also'. It will take God to help us correct this mess and I think theologically a lot of damage has been done. People have employed all manner of techniques to raise money as Pentecostalism came with boldness to make demands on the people. But those who do not follow the trend of this fundraising suffer in terms of finances because, traditionally, preachers are not that bold to place a demand on the people until the charismatic men came on board.

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Prosperity is viewed by the Neo-Pentecostals as evidence that God is with you. If you are preaching the gospel without a private jet, good house, and nice cars, it means God has abandoned you. This is the mindset of the younger generation born into this doctrine. This current generation is the natives of this type of Pentecostal theology and gospel. Preaching the normal is too archaic for these internet natives of the gospel.

5.2.10.2 - Clergies' accumulation of wealth: The western churches in my opinion are institutionally based where the Pastors are accountable to the structures, institutions and communities. But the Nigerian concept of Pentecostalism is not based on institutions but the charisma of the leaders. So, the wealth of the church is not built institutionally but around the charismatic leader. We also know some countries are richer than the people and others where the people are richer than the country. Take for example Zimbabwe and Nigeria have rich individuals but the countries are poor. Conversely, Botswana and South Africa are rich countries, but the citizens are poor. If the rich in Nigerian extend their riches to communities, things will be different. But where rich individuals and preachers have not understood their social responsibilities, we will always have the challenge of a huge gap between the rich and the poor. Missionaries who came to Africa, extended social services like schools and hospitals as a bridge to bring the people to them. But in the modern church, the bridge is not about social support to the people, but the charisma of the church leader. It is very sad that the Pentecostal gospel carefully brought down the cross and replaced it with the charismatic leaders. Capitalism in my definition is bringing down the cross and replacing it with the charismatic leaders. This is huge damage to the gospel of our Lord Jesus Christ. There must be a conscious effort to theologically reach out to these Pentecostal preachers so they can understand the damage they cause; they cannot give what they do not have. A model that combines character, social development and charisma must be developed to get these Pastors back on track. Charisma can be used in preaching the gospel without removing the power of the cross. Doctrinally, this charisma-focused gospel has brought a lot of damage to the spiritual understanding of the modern-day believers. This is the model they know; 'do all you can do to become attractive and the centre of attention'. There must be re-orientation and re-training for these men.

5.2.10.3 - Accountability and transparency: There is a great danger of promoting the church as the property of one man. If the G.O. is unquestionable as the founder and president and not accountable to any person but only to God according to the Pentecostal doctrine of

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spiritual authority, then every giving in the church by the adherent becomes fear-based. People then give out of intimidation, not as a community duty or responsibility because the spiritual authority figure is unquestionable. The body of Christ has two needs: the spiritual and the material. Spiritual leaders in the body of Christ are elders and ministers. Elders are men of character while ministers maybe men of charisma. So, charismatic leaders need elders around them to sustain accountability in the system. These elders help to correct character misdeeds and demand for accountability from charismatic ministers. If the Pastor is unquestionable by his spiritual authority doctrine, he has succeeded in giving false information about his authority. Yes, we are called by God and the first point of accountability is to God. But God has also called us to people we must be accountable to. Where there are openness and transparency, people have more confidence in leadership. Unfortunately, when the eyes of people get opened to see that the Pastor had always taken advantage of them, they may then revolt, but he would have made his earthly gains. Spiritually it is a sad experience that anybody should come into ministry without protecting himself by surrounding himself with people of accountability.

5.2.10.4 - Church ownership and staff welfare: When we depart from scriptures, we make a lot of mistakes. The first church in Jerusalem did not receive tithe and offering from other places to the headquarters. The only instance we saw Paul receive money was to support other churches in need; it was for social transformation**.** It was not a doctrine to say you must always send money to the headquarters. I believe the church should have branches, like the church, spread abroad from Jerusalem. But the branches should be autonomous, self-governing, self-propagating and self-financing. But they could have shared fellowship, ministries, and resources. The principle of churches sending money to the headquarters is completely unbiblical, I have not seen that in the bible. That system looks like venture capitalism or profit-making venture. It can also be viewed in the light of what the resources that go to the headquarter is used for. If it is used for more expansion, it may be a different thing entirely. But in scripture, we have not seen where the money is repatriated to the mother church.

On the staff and associate's welfare, my understanding of ministry is that it is firstly 'my calling' and my ministry may be shared with another man in ministry. So, if I am coming to you to do the work of ministry, firstly, I do not want to come like a hireling. I believe I am called and the one who called me will pay my bills. So, I am not coming because I want my

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bills paid, but because I am called. I believe if we are working as a team, then we should be able to share resources; the early church shared all that the Lord provided through people's giving. The problem of denying staff and associates comes from the deficiency in sharing what God provided. When the people brought the gifts to the Apostles feet, it was the responsibility of the Apostles to share them equally among the brethren such that nobody needed anything.

I believe that people should not come into ministry for money. But when people have special skills and their services must be paid for, there should be a contract of payment. I have been in full-time ministry for over 30 years and I have not been salaried. My doctrinal base is that 'this is my calling and ministry. Woe to me if I preach not the gospel'. But if anybody comes by and support me in the ministry as a full-time associate, from that perspective he may expect a salary. But it will be unjust for me to work with staff and associates while am so blessed and not share with them. They need to meet their family needs. Contributed resources from the members of the ministry should be shared with them, it will be evil to close my eyes to their needs. What comes in is a community thing; it must be shared.

When we talk about government regulations, we must be very careful. Once the government begins to regulate the church heavily, it becomes fully a state affair. The church should be self-regulatory based on scriptures. But when we are dealing with a greedy situation where a few Pentecostal leaders have become successful and powerful but everybody under them is at their mercy, it then boils down to the issue of proper discipleship. It means the foundational training of that leader has a problem. The proper foundation of discipleship and leadership is love. I should love my neighbours as myself. I am not called to use people. If I do not have a deficiency in Christian living, which is discipleship, then I should live well with other people. I should share with others whatever is available. It also boils down to accountability. If we do not have, everybody should know we do not have. But as soon as God provides, we should share so that nobody is in need.

5.2.10.5 - Commercialization of the church: It may not be everybody, but we see several people who have commercialised the gospel including the sale of miracle water, anointing oil, miracle bangles and handkerchiefs. All those sales should be taxable. For example, in South Africa, Zion Christian Church is heavy on uniforms and emblems. The church should be taxed on those items because people buy them; that is pure business. If the church is

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selling miracle water in thousands and people subscribe to it, they are making millions and that is buying and selling, so that should be taxed. In the first place, miracle water and other items should not even be commercialised, they maybe prayed on for healing purpose but not for sale. But if it is commercialised, the government should demand tax for those sales in the church. Evidently, church to some people is a purely commercial business.

5.2.10.6 - Church, money, and politics: This is a problem of greed. I believe that money could be a huge temptation when people are not ready to hear what God is saying about specific matters. God was involved in leadership appointment in the bible. We cannot deny the need for Christians to be involved in politics, but they should be honest in their consciences. They must recognise that the motivation is not monetary political gains. Rather believers should find out the mind of God and stand behind it to appoint a leader. Islam does not take this lightly. But where Christian leaders will line up behind a corrupt political leader, the people may decide not to follow them. That may be why many people voted Buhari rather than Atiku. There is a huge dissatisfaction about the behaviour of Christian leaders across social media on some of these political issues. Let us hope the leaders are seeing what is happening on social media and hope they will listen to the voice of reason.

5.2.10.7 - Church's education policy: It is unreasonable to have Christian leaders who themselves went to missionary schools for free and now they are in a position to help others but made their schools unaffordable. I find this very sad. Even among the political class, they have all the resources to help people, build communities, but they make life more difficult for the poor. I believe that the whole education system in Nigeria must be looked at. A lot of university graduates do not have jobs in Nigeria and cannot get jobs outside Nigeria because the system of education in Nigeria does not accrue skills to students. Even with the fact that Nigerian education is only knowledge-based, it is still way too expensive. Just as every Zimbabwean must compulsorily have a skill before the end of college studies, we need to pursue the campaign of skills training before we even talk about campaign against unaffordability of schools in Nigeria. There must be a paradigm shift from that model of education.

5.2.10.8 - Church ownership and inheritance: The Pentecostal church in Nigeria is built around an individual powerful man who is also raising his children to protect that empire. It is not institutional-based but personal empire based. It is a personal dynasty entity. We never

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had that in scriptures. The closest was James the brother of Jesus who became an elder in the Jerusalem church. Not because he was a seed of Mary or Joseph, it was because of his spiritual growth. As long as we do not depart from gathering around a strongman, superstar and most charismatic person, we will continue to have this syndrome where a man has produced his biological genes that must continue to run his church dynasty. Unfortunately, some men worked for many years building together with the charismatic G.O., but they have no stake in the ministry. They must pull out to start their ministries because they also want to be stars. These whole church ownership and inheritance things are about stardom.

5.2.10.9 - Pentecostal paradigm trend: We need to pay the price of not criticising these people; they must not see us as criticising them. The model of Sam Adeyemi is very instructive. The people first want to accept you as their leader and when they see the new model presented that does not strip them off individual ownership, that will help build the church better. For example, If I have some Pastors in Botswana, they have a responsibility of self-governance, but I have the responsibility of coaching and releasing them to the field without stripping them of individual ownership. I must give them the platform and support at the same time.

The Sam Adeyemi's pattern is what we seek to practice in our ministry where Pastors are still holding unto their callings and ministry at the same time embracing accountability and shared fellowship so that the experiences of those who have more balanced theological balance foundations can also rub on these neo-Pentecostal prosperity preachers.

I believe that influencing these Pentecostal church leaders is critical. It is not to criticise them but to help them. I am with NPASSA today because it is intentional to help the Pentecostal Pastors. We must pay the price of being available for these people and bring them leadership and influence. We must affect their theology by forming an association with them. We may not reach everybody, but it is important to work with them to break their wrong theological belief. So, I recommend leadership influence by association with the Pentecostal leaders.

5.2.10.10 - Pentecostal Social Transformation (CSR): The way people will see a Pentecostal Pastor as a powerful man in Nigeria is the number of people he gathers in a meeting, conference, convention or congress and not necessarily the social transformation services he gives to the society. If you want to be noticed, you will gather the crowd and

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build the cathedral because that is where you will perform. The whole Pentecostal thing is about performance. And there must be an audience to enjoy the performance otherwise the flow of income seizes; performance is what brings the income. Most Pentecostal Pastors will not stop a performance to engage in the social transformation of lives. But they can as well do both. Jesus gathered crowd, preached to them, and fed them. The goal should always be the people. If God brings them for impact, all well and good, but programmes as such must always go along with some social transformation projects in communities.

Recommendation: I believe that Jesus is the star, the standard and the model in whatever we do as Pastors. He is God's message to us. The teachings of Christ must checkmate our practice of ministry. We need to re-visit the curriculum of our bible schools and theological institutions. But the approach must be beyond theology. We must have short term training programmes that can help the Neo-Pentecostals. Africans struggled with readability. So, the theology must be broken down in short term pieces of training to accommodate those who cannot go through the rigour of in-depth theological training. We must have a short-term way of pooling them to knowledge. We must also have strong interactivity with them. We must draw them close as individuals and reach them as a group to influence their theology via interactivity.

5.2.11 - Interview eleven with OLAUK

5.2.11.1 – Fund-raising styles: I read about Benny Hinn's confession and I have always believed that money has been uplifted as the focus in Christianity as a result of people's penchant for wealth, people looking for miracles or people having a lottery mentality thinking they could be rich suddenly. If you deconstruct the society into three salient elements, the upper, middle, and lower class, you will find out the issue is more prevalent among the lower class. I do not know if it is lack of or poor education that deny these people access to critical thoughts. But what I have found out in churches is that most people that are congregants are behaving like the joneses, therefore, it was easy for the leader of the church to take advantage of them. I can remember when I was the Vice President of the Full Gospel Businessmen Fellowship International, one of the pieces of training we received was how to raise funds from the congregation. We were taught that there is a way you can use psychology to raise funds and I was very good at that. So, using the psychology and bible to raise funds in the church I will say is more like a business. The fundamental of business is that it is an enterprise set up a for-profit motive. When we start talking in the fellowship that we raised £1

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Million last year and we want to double it this year, that is how businesses think; that the performance of the coming year should be an improvement on the previous. That is exactly what we are seeing in churches. You also see competition among business organisations as a strategy, the same thing can be likened to churches. You hear a Pastor saying I am the biggest church in Africa because I am building one-million peoples' cathedral. Shortly, you see many churches competing to do the same. The word competition is a business word; it is used in business as 'competitive strategy'. And some churches have even gone far above that by infusing business strategy into their ministry philosophy. For example, Scripture Pasture Christian Centre in Ibadan, Western Nigeria owned by Olubi Johnson called some of his members; I know some of them who are chattered accountants resigning their jobs to spearhead ventures the church was setting up- the church's 'Right choice' (a gym), travel agency, Lifeforte (a secondary school) and so many others. If you go in there you see professionals moving into church working sphere. How do we now separate what is happening in the secular and the church?

5.2.11.2 - Clergies' accumulation of wealth: When we start looking at lifestyle, this is where I have issues with Pentecostalism in Africa whereby whoever is leading the church claims to be above scrutiny. Then, the governance structure of the organisation is now in doubt. You see one person as owner and signatory to the church or himself and his spouse are signatories to the church. They can do and undo anything, spend money anyhow, not accountable to anybody and telling the congregation they are only accountable to God. How can they be only accountable to God? And evidence has shown that most of the privileged Pastoral positions are abused.

- **Example**: For example, I spoke to the former Pastor of PHC London under the G.O. Pastor Royalton. I met the Pastor at the gym and he said what made him decide not to be part of the church anymore was that they were raising money to build the church, and Pastor Royalton came into London from Nigeria and showed interest in the fundraising activity and how much they had in the account. Right there and then they had to write a cheque to buy a phantom car of about £500,000 (half a million pound). They bought the car for Pastor Royalton and shipped it to Nigeria. And the former Pastor felt bad that he had been working hard, raising money for the building to support the ministry work in the U.K, and now the money was used to buy a car for the G.O. which he felt was not the priority. He felt it was also misappropriation of

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funds. You find Pentecostal Pastors having private jets and the pope when coming to Nigeria, comes with a Nigerian airline if he is going back to Rome, he uses Alitalia. The queen of England travels anywhere with British airways. How do you now justify the Pastor in a developing country having private jets? A private jet is synonymous to corporate organisations top echelon because they have so much money and make the expenses in the name of the organization and get tax relief as a result. If they do not spend the money on private jets, they will pay heavy on the money. But the church that does not pay tax or require it buys the jet. Some will argue that our Pastor travels all over the globe for various meetings. This may be debatable, but an ethical element comes into play that should leaders in Pentecostal churches undergo ethical pieces of training and learn how to submit themselves to accountability. As an economist, looking at the value of money, projects, and impact of your spending on the community that you live in and other communities, will it be justifiable to run on private jets? If you want to do a comparative analysis, vis-a-vis the mainline churches like Anglican and Baptists, etc, they did the same work of the ministry as the Neo-Pentecostals in a much more disciplined way; they were executing projects. Many years ago, I was in charge of the Catholic funding for the whole of western Nigeria and I saw how the funds were coming in and they were earmarked for development projects that were linked to poverty alleviation, training of ministers and other social development programmes. If they are spending 100 Million, they always have a project that is tangible and reflective in the life of the people.

As a professional, I have to re-attest to my ethical commitment that I will behave properly in the marketplace and not indulge in shady deals as a constant reminder yearly to have good behaviour in the marketplace. And I think Pentecostal Christian leaders should subject themselves to such things.

5.2.11.3 - Accountability and transparency: Addressed already in 5.2.11.2

5.2.11.4 - Church ownership and staff welfare: Unfortunately, Africans have a huge ego and when you give them the position of authority, they want to control other people. That is why a lot of them want to become Pastors. By the way, we have the highest number of Pastors in Nigeria. On welfarism, Pentecostal churches are exploiting people. Rather than continue to do so, the leadership should employ Pastors, place them on good salaries to serve

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the church. This exploitation does not happen in the Pentecostal churches outside Africa because they have governing structures in place. Pastors must get good theological training after which they are employed and paid as Pastors. When you employ people as Pastors and you are not paying them, you are using psychology on them by encouraging them that they are leaders of people and communities and that is enough compensation for them. These Pastors who are not paid may now have to use dubious means to maintain their positions in the church.

The government should regulate the churches because they are toying with people's lives in the psychological sense of it. Just as they regulate doctors, lawyers, nurses, teachers, all professionals and professional bodies, the churches should be regulated. These Pastors are so powerful that they can instruct members to eat grass and they will obey because they feel their Pastors cannot tell them to do what is wrong. So, I believe the churches should be regulated. However, I do not believe they should be taxed. If you are going to give responsibility to somebody there must be an obligation as well. That may be too much for the church if they are taking social responsibility in society. But I do support checking them. For example, South African government says if you preach on the television you must put a disclaimer there because what you preach is not for the consumption of everybody. So, I believe there should be regulation of churches on the messages preached, the governance and financial structures and demands for accountability. For example, if specific money is gathered and earmarked for a project, it should not be used for something else. The churches should have AGM (Annual General Meeting) where congregants are told how leadership runs the church including financial reports. There should also be a balanced BOT selected in such a way that nobody has overriding authority over the system. The Trustees must have powers of appointment and discipline. The G.O. too should subject himself to a periodic appointment. Let the people affirm the retainership of the Pastor's position.

5.2.11.5 - Commercialization of the church: I have been approached several times to be a Pastor, but I look at the impact that Pastors have on people's lives in terms of being able to brainwash, change behaviour and manipulate. I feared to do that to people. It is ego and merchandising that causes the gap between the rich Pastors and very poor congregants in the Pentecostal setting. In the western churches, personalities are de-emphasised while in the Nigerian Pentecostal churches, personalities are emphasised. If you look at the theory of merchandise, if you have something you are promoting, it will attract funding. If you are

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talking to specific people in fixed space over time, the tendency is that the effect of your talk will be linear. Linear in the sense that they will all begin to think in the same way. So that if one person starts to think about bringing out money to give during fundraising in church, everybody tends to want to do the same. And if someone is thinking in a discordant way, there is a likelihood that his thoughts will be short-circuited by the overwhelming emotions of the majority in that space. That is the way the Pastors who are aware of psychology exploit and boost their motivations or benefits.

- **Example 1:** Many years ago, in Lagos, we had different industrial estates like Ilupeju and Ikeja industrial estates which can boost the economy. Today many of those industrial warehouses used for productions have been turned to churches. You now begin to ask yourself that people are here praying while decades ago people were here working, producing, growing the economy and creating jobs. Today the churches in Nigeria have amassed so much wealth such that if they decide to channel their money into economic activities, that will significantly not only impact the immediate community but wider community through the multiplier effect of such activities.

So, what is the solution? Daddy Freeze in Lagos was talking about tithe recently and everybody was attacking him. Several people bought into that argument, while the Pentecostal church leadership kicked against it because he was attacking their livelihood. People must begin to wake up and see that development and spirituality go together. However, religiosity and development do not go together because it is an inverse relationship. The more religious you are the less development you have, but the more spiritual you are the more development you have. Africans and Pentecostal congregants need to be able to identify the difference between religiosity and spirituality and afterwards connect the link that I will rather be spiritual than religious, in which case I do not have to look at the Pastor, but look inward to know what is the right thing to do.

- **Example 2:** My brother is a Pastor in Lagos, and a church member gave him and his wife brand new cars. And I asked, did you inquire where this guy got his money? How come nobody is asking the source of the money used to purchase these cars? There is a moral decadence somewhere in the system.

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5.2.11.6 - Church, money, and politics: So, who is going to be the conscience of the society if the church lacks high ethical standards? The churches are now so strong that they formed an elitist alliance. They are now working together to further oppress the people. The political and religious leaders are now in cooperation in oppressing the people. Before now, as the conscience of the society, the church was serving as the barometer for the political class, but they are now together oppressing the people.

5.2.11.7 - Church's education policy: We must first go back to the education policy of the Federal Republic of Nigeria. When the government de-centralised the university system and everybody had a university licence, I asked, 'are there no intellectuals to cry out that this is a wrong policy because it is happening at the expense of old universities that have a good reputation?' In the United Kingdom, older universities are revered, and their standards are maintained. Today the standard in Nigerian universities have dropped significantly. The worse of it is that something happens at the expense of another. It is like osmosis where you draw something from one to another. New universities have drawn all the good resources (lecturers) from the old legacy universities that have achieved a lot for the county. So, the new universities are operating at the expense of the old great universities. The education policy that allowed this is very wrong. The church is supposed to be the conscience of everything that happens in society. The church is not supposed to join the bandwagon establishing universities to kill the established existing ones. Rather, the church should support and fund the existing ones. The churches should not have started the universities, they should have used their funds to uplift the existing ones. If the church must run a private university it should be free. For example, Dominican University in Ibadan belonging to the Catholic church has trained a lot of graduates and undergraduates but none of the students paid a dime. It is therefore the capitalist nature of running the church that makes the Neo-Pentecostals profit at all cost. From my perspective, capitalism is evil because if you go through the entire bible everything was communal, not capitalistic. You now ask – 'where did these Pentecostal Pastors get their philosophy of capitalism to drive the agenda of the church?' I will say they got it from America because it is a very materialistic society. So, these Neo-Pentecostals patterns everything they do after American Neo-Pentecostals.

5.2.11.8 - Church ownership and inheritance: I was a Pentecostal for many years in Nigeria, until I got disillusioned with the system. I was also part of the Neo-Pentecostals in the United Kingdom, but I saw the same pattern over there because the Pentecostal churches I

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attended in the U.K had their roots in Nigeria. Some of the beliefs I started challenging particularly the belief that the head of the church must be there for life. And I found out that churches like Foursquare Church and Elim Church both in the United Kingdom were different because they put a structure in place, after identifying the frailties and failures of men. They set a policy that the G.O. must just spend some time and not be there for life. Everything is all about governance structure. Matthew Ashimolowo ran away from the United Kingdom because of the weak governance structure of his church in London and he was scrutinised by the charity commission for being the sole decision-maker regarding finances and everything that has to do with the organisation. He was challenged that this is not the intention of charity commission for charity organisations in the United Kingdom. The church was therefore audited, and a lot of infractions were found so he ran away from the United Kingdom. I read it in the newspaper a few years ago where he was calling the United Kingdom authorities racists. There again he was feeding the Nigerian public with a different version of what happened in the United Kingdom.

I met a Pastor who wants me to be part of his church in Northampton where I live. He was all in all in the church and I said to him rewrite your constitution to align with the United Kingdom Charity Commission and he asked me if I want his church to be taken away from him. This is the mentality of an average African; these Pastors believe the church is their asset. It is for these reasons of sole ownership and authority that I said I will not be part of the Neo-Pentecostals again. And I find it difficult to believe that the Pentecostal churches in Nigeria will allow proper governance structure because it is not to their advantage. That is why I said people are abused and oppressed. Yet those oppressed and abused are those that will start fighting you when you point out untoward activities of their leaders. And they go this way – ‘no! you cannot touch our anointed Pastor’

It is ethically wrong for the church to become a family business or family asset. Religion and religious leaders ought to hold themselves accountable to high ethical standards - that it is wrong to exploit and deceive people, it is wrong to use the scriptures to oppress and manipulate and draw resources from the people; it is an ethical infraction on the path of the church no matter who is the leader or G.O.

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5.2.11.9 - Pentecostal paradigm trend: You are talking about Sam Adeyemi, I think that guy is making some impact on people. His messages that I have listened to in the past are around social transformation.

5.2.11.10- Pentecostal Social Transformation (CSR): Any project organised by whether profit or non-profit organisation involves spending money and having a multiplying effect on the economy of the nation. However, if this programme encourages foreign artists coming in and repatriating our money to their country during the Experience, it is terrible, and it is called 'leakage' in economics. The impact of the multiplier effect is grossly reduced because the money that is supposed to improve the economy is taken out; that is a compromise. And I do not know how such a practice contributes to the growth of our economy.

John Major, the former Prime Minister of the United Kingdom was interviewed in the last football world cup and the question was, 'what is the impact of the world cup to the United Kingdom economy whether it is holding in the United Kingdom or wherever?' One of his response is the euphoria, the excitement and satisfaction people derive from it. So, if 'the Experience Lagos' confers that on the people the feeling of wellbeing at that particular time of the programme, we could say there is a 'feel-good' factor the programme is injecting into the economy. But then you ask yourself again about the long-term impact of the project as against the euphoria of the moment. Until the government sets the tone for the kind of social impact we want to see in the economy, there may be no way forward. For example, in the United Kingdom, the universities will research into the challenges of society and come up with a solution agenda. The government will look at it and implement it. After the second world war, the United Kingdom started NHS (National Health Service); that is the pride of the United Kingdom, a free health care system. This was based on the ideology that if people are well and healthy, they will contribute largely to the economy. They also look at some social necessities like pension programme. These programmes form the foundation or basis for which organisations like churches and others will behave and navigate their priorities in society. So, the government needs to set the tone for these churches to engage in long term social transformation projects. The government must give direction on how to transform society.

Borris Johnson rides his bike on the streets of London. The former Prime Minister also gets on the tube (train) and everybody sees him. We all shop in the same place as equals. But in

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Nigeria there is too much exclusivity; the church flaunts their wealth and the poor feel very oppressed. This way the poor also struggles to be like the rich. As a result, society becomes materialistic.

5.2.12 - Interview eleven with SEGSA

5.2.12.1 – Fund-raising styles: It is very good that Benny Hinn came out to confess, which means his intentions were wrong from the beginning or he simply followed the bandwagon without conviction or the leading of the Holy Spirit (in other words, he lied to the people). For his confession to be valid, he also needs to make restitution by refunding all the monies he acquired through this dubious means. I do agree that many pastors have gone overboard in the name of fundraising, but we must also be very careful when we analyse spiritual matters with worldly lenses. The ways and things of God can sometimes border on the supernatural. The world may term this as crazy but to God, this is perfectly normal. The method or logic of the world cannot be used to measure the spiritual.

There are many methods or styles in the scripture (even of God) that never conform with the method of the world and this is never meant to be. If Christians failed to carry out the so-called 'crazy' methods because of fear or what people will say, then we are equally guilty and have denied the power of God and our faith. Lastly, it should never be about style but rather the fruits (for by their fruits you shall know them and not by their method or style). Man cannot validate God or the scripture, it will be an error. It is not in the place of the world to define what is right, God defines holiness. Romans 1:17 "For in the gospel the righteousness of God is revealed--a righteousness that is by faith from first to last, just as it is written: "The righteous will live by faith". The world order or system, or style or method cannot be used to validate the method of God or the scripture. If it is scriptural, we must give it all the benefits of the doubt until a charlatan comes out to confess again.

5.2.12.2 - Clergies' accumulation of wealth: The cause of this huge gap is the shifting of focus and understanding of what true prosperity is, according to the scripture. If we look at the examples of two churches in the book of Revelation. Christians must be defined by Christ and not by the worldly standard of prosperity. Prosperity and material possessions have taken centre stage in most ministries, but this is not the Gospel.

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On the issue of comparing Sam Adeyemi's leadership style with other Pentecostal leaders in Nigeria, that Sam Adeyemi gave 10Million Naira to the UN does not make him any better than other pastors. The flip side of that giving could also be, "why give it to the UN" and not the Nigerian communities that need it the most? The measurement of every giving is not in the size but the intentions. Is it to increase his social capital with the world body? How about using the money to support the many struggling churches in Lagos as well? For me, using the singular gesture as a measurement of his leadership vis-à-vis other pastors is not sufficient.

5.2.12.3- Accountability and transparency: I agree that every position of leadership requires accountability and responsibility. The pastor is accountable first to God, to his family, church members, the government, the society at large and the universal body of Christ. However, these categories require different levels and channel of accountability. Sometimes, a pastor is termed as lacking accountability or irresponsible when he or she cannot be controlled or blackmailed to change his or her orders of accountability. No matter the blackmail, a pastor should not yield to man what is due to God, or church members, what is due to his family or government, what is due to his members.

I agree that the government need to regulate churches as other religious entities, but the government must never interfere or usurp their roles. We must also properly situate and put into context the case of Nigeria. Religion has become one of our major fault lines and every government particularly if headed by other religion need to be careful in implementing policies that will be perceived as persecution. What is going on in Nigeria has nothing to do with government regulations, but a ploy to silence the voice of the church. The Nigerian churches are very patriotic and accountable. This has been demonstrated in many laudable social projects, participation in government reform policies and openness in their administration. I make bold to say that churches are more open and accountable than the mosques. I have visited many occasions where Muslim clerics oversaw proceedings, and I cannot but marvel at the level of lack of accountability. I was at a naming ceremony recently, the imam raised offering more than 15 times and all the monies were collected into his cap, no record of offering and no one knows how much was collected. Any pastor that tries this will be on the front-page headline of news by the next day. I was also reliably told that this is also what happens in the mosques. Ask yourself, how many mosques have a bank account?

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5.2.12.4 - Church ownership and staff welfare: There is nothing wrong with neither the church branching system nor the financial system. Every entity has its business model and operational methodologies. Many pastors that complain knew about this before they joined the ministry. If you are not happy with a method, then get out of the place. Everyone that labour in the Lord's vineyard needs to be taken care of in accordance with the financial capacity of the church. If you serve in a church and you think this has not been done, then you need to re-evaluate your stay there. I also advise that pastors should learn to be bi-vocational and tentmakers in order not to be a burden. Churches should not be compelled to pay base on government laws on wages because it is a voluntary service and in most cases, there are no contracts.

In agitation for increased pay, we must not lose focus on the primary assignment of winning souls for the kingdom and not our stomach (as the world would do). We must not reduce the Gospel to the level of the world that the media is trying to reduce it into. The standard of the world cannot be the standard of the believer. God is not an Egyptian that will put a yoke on you. If he has called you, he will also cater for you. Jesus told his disciples not to take even a sandal, but you expect your G.O to buy you a sandal…is he the God that called and sent you? Lastly, there is no rope tied to your neck to stay at the living faith. There are many other churches you can serve.

5.2.12.5 - Commercialization of the church: If you say 'business centre in the business of soul-winning, yes I agree. Even Jesus calls it "my father's business". But if you mean the business centre in the world sense of it, I will disagree. Whilst there are "churches" who engage in 'abracadabra' to steal from people, I will not label the church in the collective terms. Anywhere you find human, there will always be fake. There are many fake doctors but has that made us label hospitals as bad in the collective sense? And that has not stopped people from going to the clinics. People are just unnecessarily biased when it comes to the church

5.2.12.6 - Church, money, and politics: The pastors are part of the society and they have the right to use their influence to direct those under them for that purpose. It is the God-given right to choose and if they felt Atiku was the right candidates so be it. I am sure they have their reasons and there is no record that they put a gun on anybody's head to vote for him**.** On Rotimi Amaechi's allegation, I do not trust the words of any politician (especially in Nigeria).

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If true, did we bother to find out in what context the money was given? Religious leaders are very close to the community and are often the first line of consultation on community and even security matters. For example, Muslim leaders have been receiving billions from the government as part of support to fight against extremism particularly the Boko haram in the north yet there is no scrutiny.

5.2.12.7 - Church's education policy: Quality education is not cheap. If Covenant University operates as a charity, it will never realize her mandates of delivering quality education. People are also very unrealistic when it comes to church. Because you donated N100 during building fundraising, does not qualify you to attend a university for 4years without paying? If your N100 can work magic, why don't you also use it to start a university? I also stand to be corrected, what built covenant university cannot come from offering basket. People accuse the church but never ask their government questions. How about the government you pay school fees to, pay tax to, etc yet the only thing they can guarantee is strikes, dilapidated infrastructure and lack of quality education.

5.2.12.8 - Church ownership and inheritance: This narrative is wrong at many levels for the following reasons;

a. There are many ministries that do not have this pattern of succession.

b. Why single out few ministries as a representation of the totality of ministries in Nigeria? c. I do not see anything wrong in family members taking up strategic roles within their parent ministries or even succeeding them. I think the argument should focus more on their spiritual life, competence, and leadership capabilities. Many presidents have their family members take up strategic roles within the government or even succeeding their father….

Example: Sometimes, we also underestimate the 'behind the scene' and politics within these ministries. Not long ago, a popular pastor in Nigeria was poisoned by his associates with the aim to take over. Do you think the pastor, will be willing to handover to 'someone' even though he 'knows them and their hearts' for the sake of being popular?

5.2.12.9 - Pentecostal paradigm trend: I am glad you called it a style. The fact that he adopts this style and other pastors do not, does not discount their impact. I agree that what Pastor Sam is doing is great, but thousands of others are doing even better.

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5.2.12.10- Pentecostal Social Transformation (CSR): On the face value, this might appear as a misplaced priority, but we must be careful not to use the same lenses we use to measure business entities or the government for the church. The church is in the business of soul-winning and any amount (even millions) spent to win a single soul would have been considered as money well spent.

5.2.13 - Interview eleven with IMROCK

5.2.13.1 – Fund-raising styles: I will totally agree with Benny Hinn. The rate at which churches ask for money is alarming. When we ask for this money, we do not use it for missions. So many of us ask for money because we want to consume it on our personal interest. We use the money to buy cars and other material things. This is what we have portrayed the gospel to be. We have knocked out where Paul said, 'He that must live as a soldier of Christ must first suffer prosecution'. So, you see a young pastor comes into ministry and wants to make it in no time. He doesn't want to go through the process. He now begins to raise money and make it look like if the people don't give they will go to hell. So, I think that is brainwashing people just to be able to get money. So, you see people go all out to commit '419' (fraud) just to get money off the members through brainwashing. Some churches teach their retirees to start a church as a post-retirement income source, that is a major problem. This is not the way of God. Paul talked about 'cheerful giver'. Today a lot of people have left the church because they were forced to give what they could not afford.

5.2.13.2 - Clergies' accumulation of wealth: The truth is that we have adulterated the gospel and brainwashed our people. We turned God into a magician. We say to congregants bring N1000 and get N10,000. We take advantage of the economy of Nigeria because people are looking for a way of escape. So, when they see someone giving them a hope of multiplication then are easily manipulated. Eventually, they discover that these things don't really work and get discouraged or see God as being callous. As a result, you see a lot of fallout in churches. So, I think we have twisted the gospel to fit into our selfish interest. People have needs in the church, but the majority concentrate on giving to the pastors. That is the reason for the huge gap between the rich pastors and poor members.

I will not want to give a variance between what Tony Elumelu and Bill Gates are doing with regards to the church. But I must be very sincere that the Church has done very well in this

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regard. We have many churches that have risen to carry out corporate social responsibility. For example, PHC in the city of Lagos has picked 100 schools in Lagos and build them computer labs which attracted an award from the Lagos state government. That is something to be applauded. We are in trying times now because of COVID-19 so a lot of churches have risen to that occasion. The LFC has donated to the government, PHC has supported the government, DCC, RCCG, Omega Fire Ministry has taken it further by donating to individuals during this pandemic. As much as the churches are making a lot of money, they are also rising to corporate social responsibilities in society. If you look at the Lagos Experience Concert 2018, you will see where Lagos state government and the British Consulate have both given an award to Pastor Royalton of PHC for what he has contributed to Lagos state government. I believe the church is doing well in that area.

In comparison with Sam Adeyemi, I will say he is just one of those involved in social transformation. Some other pastors and ministries are doing same quietly. Maybe they are not on the media or the internet. They may prefer to do it in secrecy and not want the world to know. A lot of people are doing such great work, Pastor Sam is just one of them. I know of Omega Ministries in Port Harcourt gives out free scholarships to students. But pastor Sam has taken the lead in this endeavour and God will bless him.

5.2.13.3 - Accountability and transparency: This is what we lack in Nigeria. This is because a pastor that pioneers a work believes he is the alpha and omega of the ministry work. But I think in a real sense he should be able to bring a balance by setting up a committee or board of elders that can checkmate his expenses and what he uses the money to do. I have a serious problem with churches being accountable. Because we lack the culture of accountability in Nigeria, we make it so difficult for our members to reach us as pastors and challenge how we spend the church funds. This is a very big problem.

In terms of regulating churches, they should be forced to register under the CAC, pastors should be forced to have school certificates. I love the orthodox churches for what they do. They publish their finances to the church. Things like that give confidence to the members to know that our money is well spent. For example, somebody gave money for specific projects but because we have this mentality of ‘spiritual authority’, the pastor or G.O uses that money for something else and nobody can query him. That is where accountability starts from. But if we have government regulation in place every pastor will be restricted to spending money

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based on what the money is meant for. I am strongly in support of the government regulating the churches. For example, I run a church as a branch pastor, and I do yearly auditing whether it is demanded or not. And a lot of pastors are not conscious of this culture because there are no guiding principles or enforcement by the government. So, regulations will make pastors conscious of their expenditure and be accountable for whatever money that comes into the church. This will bring check and carefulness.

5.2.13.4 - Church ownership and staff welfare:

Most of the Nigerian Pentecostal churches that have branches do so for the sake of making more money or profits. but for me, the issue of branches should be more spiritual than commercial. The leaders must hear from God to be able to do so. In terms of remittance, I think it is wrong for headquarters to be collecting all the income of the branch churches. What should be done properly is to send only ten per cent (tithe) to the headquarters. This is so because the branch churches have their bills to pay. So, the issues of remittance should be checked. And that boils down to the regulation of churches. If the churches are properly regulated such kind of exploitation of branches will be properly addressed. For somebody to seat at the headquarters in pleasure by collecting all the branches income while the branch associates are suffering is very wrong.

Talking about the associate pastors, if you check most of the big churches, the bulk of those who do the actual work are the associate pastors and church staff. And I think those people should be properly remunerated. They need to be taken care of so that they can be efficient and effective in whatever they do. I remember listening to Bishop Tudor Bismark who claimed that his administrator collects thrice of his monthly remuneration because she does the bulk of the work. At the end of the day, the G.O will be getting gifts here and there, but the associates are left with their monthly remuneration. So, I think any church that has the capacity and ability should take care of their staff. For example, I know at the headquarter of my church PHC, the associates are well taken care of. And that is how it should be. If the church staff stand side by side with the bankers or government workers, they should be able to measure up. Especially when the church has the money to do so. I know that PHC, DCC, Commonwealth of Zion (COZA) and maybe Christ Embassy take good care of their associates. Other churches can learn from them.

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It is wrong for a G.O to say to his associates that 'if God called you, he would pay you'. For me it is wrong. First of all, they are staff working for the ministry, that is how I see it. They belong to an organization and they are working and should be paid. Some of them have families. Especially when they are posted to areas where the economy is not good, how do they survive and cater for their families? So, I think if the church is robust, she should look into such issues and help. This is one of the reasons why many pastors get involved in evil activities just to survive. At the end of the day, the real work of the ministry will be abandoned by these pastors.

5.2.13.5 - Commercialization of the church: Well the church has become a business venture, that is how we now see it. And this is because there are a lot of pastors in the church who are not called by God into ministry, they are just in the ministry for the profit they can make for themselves. If we are preaching the gospel of 'give and receive a miracle', we are making merchandise of the gospel. But Jesus left of us with the standard of freely we receive, freely we give'. But there is also nothing wrong when somebody gives you a gift after praying for them, but it must not be made merchandise.

Example 1: I was speaking to a pastor who collects a consultancy fee to attend to people in prayers and for other spiritual help. He claimed that one of the reasons for doing so is that after the prayers have been answered and people got breakthroughs, they never remember him, they take their money to their pastors in the church who never supported them in prayers to obtain the miracles. But in my opinion, for whatever reason, God will never forget the clergy who prays for the people to get blessed.

Example 2: I have one of such pastors in my city here who retired as a shell petroleum company staff and started a church as a post-retirement source of revenue where he employed a pastor to lead the church. This is absolutely wrong, and these are the kinds of people that are spoiling the church's name by making the church look like a business venture.

5.2.13.6 - Church, money, and politics: There is nothing wrong when the church has a candidate to project during an election. It happened in America. Donald Trump was the candidate of the church. So, there is nothing wrong with the Nigerian church throwing their weight behind a candidate during an election. But there is a problem when the politicians begin to bribe the church to project a candidate. That is a very big problem and I am not in

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support of that. We can never speak truth to power when we get money from the politicians. I remember what my Pastor told me, he said when you get to a city if you can do not collect money from a politician because you cannot tell them the truth. Now the church has been watered down, the politicians are laughing at the church. The church does not have power any longer because we have gotten ourselves entangled with politics. So, we need to stay far away even though we are kingmakers, we should do so in our secret places and don't get ourselves involved in politics and become powerless when it comes to speaking truth to power.

5.2.13.7 - Church's education policy: First, I must tell you that education is very expensive if you want a very quality education. The reason why we feel education is expensive in Nigeria is because of the economy. In America for example they will feel that education is not expensive because they have the money to pay for quality education. But because there are no jobs, businesses are going down and the system in Nigeria is not working, it appears that education is very expensive. So, church schools are not expensive. For example, other secular private schools like Afe Babalola University are more expensive than the Church-owned universities in Nigeria. So, the logistics, staff salary and others will come from what the students pay as fees. You cannot expect the church purse to fund such schools otherwise the church will go down financially if they use the church funds to service school projects. It is not reasonable for the church to fund the schools when most of those who attend the schools are not even members of the church. For me, I think the churches are not doing badly in that area at all. For me, the unaffordability of the church-owned school is based on the economic problem of the country. If the economy is better the schools will not be tagged expensive. Let me also tell you that these Christian schools like the RCCG also give out scholarships to people. I also know that Bishop Olowonla gives out scholarships in Covenant and Landmark universities. In landmark University most of the students there are on scholarship. It is a purely a university of Agriculture and if you are there to study Agriculture you will be on scholarship. So, the churches are doing well in that area.

5.2.13.8 - Church ownership and inheritance: In the light of running the church as personal and family business, I think it is a question of availability. People do it in the secular organisations and nobody is complaining and now they are doing it in church and people are raising eyebrows. So, if you have a son and then you have a church, who do you hand over to? It is your son if he is available and that is good enough. Although there are church leaders

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who have not handed over to their sons. For example, I know of Oasis of love church headquartered in Jos, the G.O, Philip Mokunga died and did not hand over to his son. The church leadership was taken over by the next associate, Rev. Sola Adesoye. Unfortunately, they had a problem latter and the church divided. But there is nothing wrong if a G.O's son avails himself and takes over the church. Although there may be other pastors available as at the time of handing over, the G.O should be able to hand over to them. However, it also depends on what the spirit of the Lord is saying to the general overseer on the matter. Notwithstanding I admit that most G.Os are very selfish and want to retain the church leadership within their own family, that is why they hand over to their sons or family members. For me, it is not a problem at all to hand over to the family members or children of the G.O.

5.2.13.9 - Pentecostal paradigm trend: The new paradigm Sam Adeyemi is pioneering is a welcome development. I think for me that is what is called servant leadership. Servant leadership is when you make others feel better than who you are. Every pastor is supposed to be a father, your sons should be better than you. Your children should move farther than you have. And one of the ways you can do that is to raise their self-esteem by raising their values. And that is what Sam Adeyemi is doing. As a father whatever success your children achieve, they always attribute to you for being the person at the centre of it all. That is how service should be. Jesus washed the feet of his servants and added that 'do this'. In other words as leaders, we should not just be at the top alone and building kingdoms for ourselves, the kingdom of God should be expanded and how do you expand the kingdom of God beyond the border? It is in people and by people and not just you, for yourself and by yourself only. It is not just myself, I and my family. Jesus did not centre everything around himself; he sent the disciples out and put them in charge. That is how real leadership should be. Sam Adeyemi is setting the pace and I believe so much in it and I know that will help to spread the gospel faster.

5.2.13.10- Pentecostal Social Transformation (CSR): IMROCK did not respond to this question.

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5.2.13 - Interview eleven with ULOSA

5.2.14.1 – Fund-raising styles: On the question of 'fundraising' I believe Pastor Benny Hinn's conviction is personal. Nothing is wrong with his decision and nothing is wrong with those 'raising funds' depending on the motive they have and perhaps the purpose of the funds especially if givers give freely and willingly. As much as there are lots of abuse on Church fundraising the concept is biblical dating back from Acts of the Apostles.

5.2.14.2 - Clergies' accumulation of wealth: There will always be a gap between the poor and the rich. If we check history, you will realize that this whole 'hug gap' concept is not a new development because a few centuries ago, the 'Church' was said to be a poor institution. Unfortunately, many of the things the Churches are doing are not projected. We cannot compare Bill Gate and Tony Elumelu's charity to that of the Church because they are different with different founding principles and ideology. One is for profit while the other is for charity. But DCC as a Church is commended. I say this because many years back Rev Sam Adeyemi and the Daystar Church have been at the forefront of much social-economic developments in Nigeria particularly in Lagos including renovation of roads and schools. Apparently, their resources have appreciated that they could help at a more global level.

5.2.14.3 - Accountability and transparency: Contributions are voluntary. The Church is not designed to be accountable to members except in cases where the governmental structure permits, but mainstream independent Churches are not subjected to membership. This is not in any way a support lack of accountability or 'reckless' lifestyle. Accountability, however, is as the leader of such an institution has set up. Church regulation is not new. Nothing is wrong with the government wanting to regulate Church provided it is within the boundaries of the Law and especially the laws that establish the Church Act. Regulation might not necessarily mean 'control.'

5.2.14.4 - Church ownership and staff welfare: Remittances are normal and important for 'regulation' and in the spirit of accountability. If a branch Pastor feels subjective, he should kindly exit but he or she must communicate reasons to leadership. Every payment, be it Church or micro business should be based on the founding policies. Why do you do what you do? Salary is not the only reason for working however paying an Associate should be based on an agreement to salary policies and not necessarily because employees have expectations.

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I was privileged to work with Lifaworld Church for seven years as a pastoral assistant, Lifaworld Church remains one of the highest paying Churches globally. However, there is a difference between full-time pastors and part-time pastors. As the mission expands, there became a need to have more volunteers which necessitated the setting up of the Part-Time pastoral structure which runs partly voluntarily.

5.2.14.5 - Commercialization of the church: As much as many "Pastors" are now rushing into the ministry I will not assume that all Churches operate the 'give and receive' miracle pattern. If I say so, then I am agreeing to take sides with a jungle justice against the Church. Hence, I do not agree.

5.2.14.6 - Church, money, and politics: The Church must produce a candidate. Everyone, including Christians, have rights to vote in a free and fair election. If the candidate loses, it does not make the winning candidate the best. The religion of the candidate is insignificant especially if both candidates are from another religion because Nigeria is a mix nation. Because of the unreliable political data especially around Nigeria politics, it is difficult to prove the claim of Rotimi Amaechi.

5.2.14.7 - Church's education policy: Affordability is a matter of choice. The private University cannot be expected to run at the same level as their public counterparts. It requires finances so much to set up a standard University. As a former staff of the LFC, I understand that Covenant University gives out more scholarships to their students than any private University in Africa.

5.2.14.8 - Church ownership and inheritance: Where a family member of the founder is qualified, he or she should be the preferred candidate. Truth be told, you cannot know and run the vision of a man more than the members of his household. They will run the vision better in all probability because we are in a world of proven disloyalty. Talking about Olowonla's sons, both are Graduates of Oral Roberts University and holders of master's degree. You cannot have such a pedigree and want to employ an illiterate to run the Church because of religious sentiment.

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5.2.14.9 - Pentecostal paradigm trend: Since the Church is a spiritual organization, every leader is allowed to select their personal pattern of leadership lifestyles. The variance here might be a matter of choice even though I might not completely remove the educational and social exposure of the Leader to the patterns they operate.

5.2.14.10- Pentecostal Social Transformation (CSR): Priorities are subjective. Our priorities differ hence we cannot measure Pastor Royalton's one-night concert to be less because of the funds involved in hosting such. Sometimes the unity it brings is often overlooked. Societies become better when Godly values from such events are projected. The Governor is a regular attendee which bridges the gap between the Governor and the governed. In time past, this was not feasible hence it is commendable!

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Annexures 2: Final data analysis table

GRP	NOGI	PG	GP	OOP	GSOP	SMI	CA
PDIG	14		100%		100%	Larceny and Criminal Conversion, Unaccountability and Fraudulent fundraising Money Laundering, Staff exploitation, Individualism, Totalitarianism and Corruption.	Leadership failure, Cultural impediment (Monarchical and hierarchical) American Pentecostal influence, Greed, Inhumanity and Materialism
LFCI	9		64.3%		64.3%	Manipulation, Deception, Borrow and Sow Hoax, Gambling via fundraising, Cowing under Oath, Hypocrisy and Nepotism, Abuse of Office, Authoritarianism, Unaccountability, Staff enslavement and exploitation, Human and Women Right Abuse, Money Laundering, Larceny and Criminal Conversion, Electoral corruption, Nepotism, Family Domination, Totalitarianism, Tax Evasion and Poor welfarism.	Greed, Materialism, Leadership style, Cultural (Monarchical / Hierarchical) mindset, Foundational issues (Spiritual mentorship). Economic challenges/ Poverty

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HTRI	9		64.3%		64.3%	Branch Staff Enslavement and Exploitation, tribalism Membership manipulation, Abuse of power in Finance. Zero Downward Accountability, Money Laundering, Larceny and Criminal Conversion, Oppression and Domination, Poor Branch staff welfare (gratuity/pension)	Greed, Gestation background, Mentorship, Capitalist leadership style, American Pentecostal influence, materialism and poverty.
DCCI	12		85.7%		85.7%	Giving 'Willingly and cheerfully', Non-authoritarian leadership, BOT is the final authority, Pastor accounts to BOT, Structured and challengeable accounting System, Tax responsible on church business, 100% in CSR, Structured Staff Salary and welfare package, 50% discount for staff in the church-owned school, Equity, non-transgenerational family succession.	Selfless leadership, people-centred church structure, Focused on people development for effective performance, mentorship influence.
NSCI	4		28.6%		28.6%	As in PDIG/SMI	As in PDIG/CA

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Analysis Abbreviations:

- **PDIG**-Pentecostal Denominations in General
- **LFCI** – Lifaworld Church Interviewees
- **HTRI** – Paholag Church Interviewees
- **DCCI** – Daystar Christian Centre Interviewees
- **NSCI** – Non-Case Study Churches Interviewees
- **OOP –** Opinion on Capitalism
- **GSOP –** Group's Specific Opinion Percentage
- **NOGI-** Number of Group Interviewees
- **GRP –** Group **SMI –** Socio-Moral Issues
- **GP –** Group Percentage **CA –** Causative Agent **PG –** Pentecostal Genre

Generally capitalistic

Highly Capitalistic

Non-Capitalistic

Paradigm

Contemporary

Classical

Analysis Summary: 100% of interviewees agreed that there are social moral issues among the Neo-Pentecostals in Nigeria. 75% agreed that LFC and PHC engage in Pentecostal capitalism. While 85.7% agreed that DCC is the opposite of the LFC and PHC in terms of capitalistic practices, 25% held that PHC and the LFC are not capitalistic but validated their activities to be in good socio-moral and spiritual standing.

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Annexures 3: Interviewees' participation and consent form

3

WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: Rev Faith Oluwamakinde

Researcher: DANIEL OROGUN

Date: 24 October 2019

Contact number of the Researcher:
0614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named
Rev Faith Oluwamakinde and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent:

Researcher:

Witness:

24 Oct 2019

Date:

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: PASTOR JOSEPH OYEWOLE

Researcher: DANIEL OROGUN

Date: 22 October 2018

Contact number of the Researcher:

0614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

PASTOR JOSEPH OYEWOLE and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent:

Researcher:

Witness:

Date: 22 October 2018

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: OLABENI ALAKA _____

Researcher: DANIEL OROGUN _____

Date: 30 December 2019 _____

Contact number of the Researcher: +27814443340 _____

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: _____

Researcher: _____

Witness: _____

Date: _____

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent **and participation in the research. I have had sufficient opportunity** to ask questions.

Respondent: Pat SEGUN ADEYEMO

Researcher: Daniel Orogun

Date: 22nd September 2020

Contact number of the Researcher: +27 814643390

VERBAL INFORMED CONSENT ***(Only applicable if respondent cannot write)***

I, the researcher, have read and have explained fully to the respondent, named

_____ **and his/her relatives, the letter of introduction.**
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: _____

Researcher: _____

Witness: _____

Date: _____

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: _____ Pastor IMOH

Researcher: Daniel Orogun

Date: 10th July, 2020

Contact number of the Researcher:

2348159546297 , +27614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: _____

Researcher: _____

Witness: _____

Date: _____

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: Prof(Dr) Christian Nmesi

Researcher: Daniel Onuoha. O

Date: 12/11/19.

Contact number of the Researcher:

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent:

Researcher:

Witness:

Date: 12 NOVEMBER 2019.

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: DAVID TERFA ABAM

Researcher: DANIEL OROGUN O.

Date: 29 OCTOBER 2019.

Contact number of the Researcher:
061 4843360.

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: _____

Researcher: _____

Witness: _____

Date: 29TH OCTOBER 2019.

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: John G. [illegible]

Researcher: DANIEL OROGUN O.

Date: 12TH NOVEMBER, 2019.

Contact number of the Researcher: +27614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: [illegible]

Researcher: [illegible]

Witness: [illegible]

Date: 12TH NOVEMBER, 2019

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: Chuwang Davou.

Researcher: DANIEL OROGUN O.

Date: 13TH NOVEMBER 2019.

Contact number of the Researcher:
+27614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: _____

Researcher: _____

Witness: _____

Date: 13/11/2019

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: REV. YAKUBU PAM

Researcher: Daniel Orogun

Date: 15TH, NOVEMBER 2019

Contact number of the Researcher:
+27614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent:

Researcher:

Witness:

Date: 15, NOVEMBER 2019

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: KPANDEI, SOLOMON N. (PASTOR)

Researcher: DANIEL OROGUN O.

Date: 6TH NOVEMBER 2019.

Contact number of the Researcher:
+27614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: _____

Researcher: _____

Witness: ANIETIE UMOREN

Date: 6TH NOVEMBER 2019.

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: SEYI OLADIMEJI

Researcher: DANIEL OROGUN

Date: 5TH NOVEMBER 2019.

Contact number of the Researcher:
+27 61 484 3360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: SEYI OLADIMEJI

Researcher:

Witness:

Date: 05-11-19

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7. Churches' education financial policy (affordability)
8. Church ownership and inheritance.
9. Pentecostals new trends: Same Pentecostals but different paradigm.
10. Church financial priority: Social transformation or laudable celebrations/monuments.

Risks of Participation in the Study: Risks that may arise from this study are minimal. You shall be accorded all the respect and to ensure that no harm comes your way. All your comments in the course of the interview shall be held in utmost confidentiality except otherwise stated.

Personal Benefits of the Study: The benefits of participation in this study include you being able to speak about your experiences and also contribute theologically to the research based on your knowledge of how church should bring social transformation to the society. You will also receive additional knowledge to help you in advancing the course of transforming and society. But there are no other personal benefits for participation.

Your rights: Your participation in this study is very important. You may, however, choose not to participate and you may also stop participating at any time without stating any reasons and without any negative consequences. You, as participant, may contact the researcher at any time in order to clarify any issues pertaining to this research. The respondent as well as the researcher must each keep a copy of this signed document.

Confidentiality: Be assured that this interview will be held in confidentiality and all discussions will only be used for purposes of this study and any publications that may result from this study. Your name will not be used during and after the study, thus, you shall be allowed to choose a code or a pseudonym so that you remain anonymous.The relevant data will be destroyed, should you choose to withdraw.

WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, without prejudice, withdraw my consent and participation in the research. I have had sufficient opportunity to ask questions.

Respondent: Mr. Jos Aigbedion

Researcher: Daniel Orogun

Date: 16th November 2019

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Contact number of the Researcher:

+27614843360

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, namely

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent:

Researcher:

Witness:

Date: **16th November 2019**

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WRITTEN INFORMED CONSENT

I hereby confirm that I have been informed about the nature of this research.
I understand that I may, at any stage, withou[illegible]withdraw my consent and participation in the research. I have had sufficient opportuni[illegible]ns.

Respondent: Pastor BEN ULOKO _____

Researcher: Daniel OROGUN _____

Date: 20 SEPTEMBER 2020 _____

Contact number of the Researcher: +27614641330 _____

VERBAL INFORMED CONSENT *(Only applicable if respondent cannot write)*

I, the researcher, have read and have explained fully to the respondent, named

_____ and his/her relatives, the letter of introduction.
The respondent indicated that he/she understands that he/she will be free to withdraw at any time.

Respondent: _____

Researcher: _____

Witness: _____

Date: _____

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