

Covid-19 Pandemic and the Economic Effects on Churches in Nigeria vis-a-vis the Post-Pandemic Era

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Abstract

Most rural-based churches in Nigeria share in the economic fallout of the COVID-19 pandemic. Organizations, businesses, institutions, and even churches have been hit by the effects of the COVID-19 pandemic. The socioeconomic effects of the COVID-19 pandemic vis-à-vis the post-pandemic era on Nigerian society apply to churches in rural areas. The scope is focused on local churches that are self-sponsored. The COVID-19 lockdown and social distancing interrupted or stalled the church's socio-economic activities. Christian scholars have not provided in-depth discussions on the economic effects of COVID-19 on the church, especially in rural areas. Therefore, there is a need to probe the economic effects on the church, especially in the post-pandemic era. The paper highlights economic sustenance strategies for church growth in the post-pandemic era in light of the parable of the good Samaritan in Luke 10:25-35. Also, the study employs a documentation method for data gathering. Data are sourced from published literary works on economics and Christian theology in Nigeria. Primary data is elicited from the Bible, while secondary data is sourced from published literary works on economics and Christian theology in Nigeria. Data will be

content analysed within the ambit of the phenomenological approach whereby attention is placed on churches' economic actions and reactions during the post-pandemic economic crisis. Because of this, the study recommends that churches should emulate the good Samaritan in Jesus' parable in Luke 10: 25-35. Also, churches in rural areas need to secure economic capacity for compassionate services.

Keywords: church economy, Nigeria, post-pandemic era, COVID-19 pandemic, Samaritan, parable, Jesus.

Introduction

Churches, especially those in rural areas, continue to struggle with survival and sustenance because of the COVID-19 pandemic. The International Monetary Fund projected in April 2020 that the pandemic was "having a severe impact on economic activity. As a result of the pandemic, the global economy is projected to contract sharply by 3 per cent in 2020, much more than the 2008-09 financial crisis."¹ The COVID-19 pandemic has caused many economic dangers to the Nigerian society and that has also affected churches to varying degrees. From the study of Chamburuka and Gusha on the parable of the good Samaritan and the challenges caused by the COVID-19 pandemic, they interpreted the parable of the good Samaritan in Luke 10:25-35 from the background of discrimination, stereotypes and compassion to help those in need.² The lacuna in their study which this study intends to address lies in the logic that churches must be economically buoyant to be able to dispense compassionate ministries. In this study, we have deployed Jesus' parable of the good Samaritan in Luke 10:25-35 to call on the churches in the rural communities to devise legitimate means of income generation aside from tithes and offerings in pursuance of compassionate acts towards the needy.

The COVID-19 lockdown should serve as an eye-opener for churches in Nigeria, especially in rural communities, given the scourge of poverty. Poverty is an existential reality, and many Nigerians are living in poverty. Churches should be prepared for crisis bearing in mind that it is no longer "if" but "when". A crisis is inevitable. A crisis

is bound to happen at any time. Matthew Michael rightly notes that "... the majority of church members are still poor, and poverty has become the albatross on the neck of the African church."³ This study is a reflection of the economic challenges that are currently faced by people in response to the COVID-19 pandemic in rural areas. The scope of this study is focused on local churches that are self-sponsored such as Evangelical Church Winning All (ECWA), Christ Apostolic Church (CAC), Baptist Churches and the like. These churches do not have external financial interventions or support.

Conceptual Clarifications

1. The Church

The English word for church was derived from the Greek vocabulary *ekklēsia*. The word *ekklēsia* has often been defined as the group of people called out of the world by God. This notion is held given the etymological dimension of the compound word: *ekklēsia*, *ek* meaning "out of" and *kaleō* meaning "to call". But the methodology for arriving at this conclusion is not exegetically coherent, though the idea is not theologically bad. Charles Ryrie has a very detailed and balanced explanation below:

The Greek word, *ekklēsia*, meant an assembly and was used in a political, not a religious sense. It did not refer to the people but the meaning When the Greek word is used in the New Testament, it takes on much richer and fuller aspects of that basic meaning. For example, the people themselves, whether assembled or not, are the *ekklēsia*. Nevertheless, the word as used in the New Testament still retains the basic meaning of an assembly and does not take on a supposed theological meaning (based on the breakup of the word into its two parts, 'call' and 'out of') of a called-out people. If the word was going to be translated based on etymology, then it should be translated as 'called together,' and 'not called out.'⁴

In addition, the word *ekklēsia* rendered "church" is found in the New Testament 114, which means an assembly or people called.⁵ Recently, the coronavirus lockdown forced the church to resort to online

worship. In some contexts, churches decided to explore the house fellowship model, like in the period of early Christianity.

2. Church and Economy

The basic meaning of economy is the handling, disposition, or management of a thing. Thus, the church economy is the business activity of the church and its economic interface with other business agents.⁶ In this clime, most churches in rural and suburban areas depend largely on offerings and tithes for survival and sustainability. Churches are expected to meet certain monetary obligations such as rent, utility bills, staff salaries, and miscellaneous.

What should be the church's attitude towards money to avoid Paul's proscription about loving money in 1Timothy 6:10 and the errors of the prosperity of preachers? Chris Brown notes that "Our attitude toward money is the problem, not the money itself. Money is morally neutral. Throughout the Bible, both the impoverished and the wealthy are considered godly. Job very well could have been the wealthiest person in the world during his time, but the Bible is clear that he was a godly man."⁷ He further remarked that "In fact, sometimes those who were materially blessed, like Job, were also blessed by God with the power to carry out His work. God doesn't equate money to evil." As Brown suggests, money itself is not evil, nor does God see it that way.⁸

1. Rural-based churches

Rural-based churches are considered churches located in rural communities with smaller sizes where the main occupation is agriculture. They have slower means of communication and poor road system.

Jesus' Parable of the Good Samaritan (Luke 10:25-35) and its Relevance to the Challenges of the COVID-19 Pandemic

Jesus was a remarkable teacher in the ancient world. He was reputable for the use of parables to convey his message to the audience. Parables were pivotal in the teachings of Jesus, "it is estimated that over one-third of the teachings of Jesus found in the synoptic gospels are found in parables."⁹ The English word "parable" evolved from the Greek word *parabolē*. It is a compound word made up of the Greek

preposition *para* which means “from beside, by the side of, by, beside,” and the noun “*bolē*” which means “a casting, to throw.” Scott explains that “the word *parabole* functions as a comparative term, indicating similarity or parallelism.”¹⁰ It is significant to note that the central message of Jesus’ parables was centred on the kingdom of God.

The literary context for the parable of the good Samaritan in the Lukan account is placed in the context of a conversation between a lawyer and Jesus over inheriting eternal life. Stiller argues that “within the Jewish community, public debate was the order of the day, well-known rabbis often engaged in public debates.”¹¹ The lawyer’s question is equivalent to that of the rich young ruler in Luke 18:18.

We need to frame Jesus’ parable in Luke 10:25-35 in its historical context because it keeps the interpreter from imposing his ideas into the biblical text, an act that is discouraged in exegesis. The life setting of the parable is the road that links Jerusalem and Jericho. Jerusalem was the city of worship where the temple was located, while Jericho was the residence of many people, including priests and Levites. Hence, it was a normal phenomenon that priests and Levites would ply that route to go to Jerusalem to perform their temple duties. Stiller stated that “the road was notorious for its robberies and became more dangerous when Herod laid off forty thousand construction workers, leaving plenty of unemployed, some of whom turned to thievery.”¹² The distance between Jerusalem and Jericho was seventeen miles and the road was characterised by hills and desert. This made the road a hideout for dangerous robbers. Kendall emphasises that it was a treacherous trip, and it still is not an easy journey today, even with a fairly good road. You still see Bedouins all over the area, and you wouldn’t want to travel that way alone.¹³ Stiller concludes that the robbery of a lone stranger going down the road does not pose a surprise to the hearer.¹⁴

There are other major characters worthy of discussion in this parable the priest, the Levite, and the Samaritan. The first character to pass by the almost-dead victim was the priest. He might have been returning after performing temple duties in Jerusalem. Priests were members of the Tribe of Levi. The parable is silent on the reasons the

priest had to pass by the other side of the road where the victim was lying down. The first reason could be “fears of robbers, they may still be lingering around to attack yet once more.”¹⁵ The second reason was a concern for purity. The dilemma before the priest was whether the man was dead or not. There is a prohibition in Leviticus 21:1-2 for priests not to have contact with a corpse except their nearest family members such as parents, children, brothers and virgin sisters. Stiller notes that “if the priest became unclean, he must return to Jerusalem, stand by the Eastern gate with the unclean, and go through the process of purification.”¹⁶ Also, Scott argues that this “ritual would not only take time, but it would result in the loss of wages. He would have to buy and offer a heifer, which would take up most of a week and be of significant cost to him, his family, and his household.”¹⁷ The priest would have to be prepared to bear the brunt in three areas, spiritual, economic and social.

The next person to pass by the victim was the Levite. The Levites were descendants of the house of Levi, Levites were part of the priestly community. Their role was to assist the priests in preparing the animals, birds, and grain for sacrifices, but they could not take part in the offering itself, on the pain of death (Num. 18:3). They also served as musicians, janitors, and temple police, keeping out those who were disallowed, including the Samaritans.¹⁸ What prevented the first passer-by is also binding on the second. The Levites were also affected by the purity laws as they also worked in the temple.

The third and unexpected character was the Samaritan. The Samaritans were considered half-Jews, and they were excluded by the Jews from the covenant promises. Historically, Samaria was the northern kingdom of Israel, and in 722 BCE it was conquered by Assyria. Over time, Assyrians occupied Samaria with foreigners from their various conquered nations, bringing along their gods and customs. All of this formed a notion in the Jews from the south that the Samaritans in the north were pagan and adulterated. The Samaritans accepted only the five books of Moses called “The Samaritan Pentateuch,” and built their temple in Gerizim (John 4:9). The Samaritans are viewed as having no continuing place in the covenant of

the Hebrew people.¹⁹ It was an estrangement between descendants of the same ancestors, but by the first century, it had hardened into ethnic, political, and religious animosity within the land of Israel.²⁰

The Samaritan is the hero in Jesus' parable. Blomberg avers that "Levite and priest sharing one role as the negative model and the Samaritan providing the shocking counter-example."²¹ In verses, 33-35 Jesus accounts for the heroic efforts of the Samaritan, who also travelled by the same road where the priest and Levite passed. Contrary to what the earlier travellers did, the Samaritan had compassion for the almost-dead victim. The noun describing his feelings is "entrails" or "innards," from the Greek *splanchnon*, meaning that his pity grabbed him in the innermost part of his life. As we would use "heart" today, they described deep feeling by referring to their "entrails."²² Afterwards, he bound up his wounds and applied oil and wine. The wine was used as a disinfectant to cleanse wounds, while oil was used in the ancient world as a curative. Ironically, both wine and oil were used in worship in Jerusalem. The priest and Levite—the very ones with a supply—did not attempt to use in practical life what was used in worship. Instead, it is the despised Samaritan who takes these elements of worship and applies them to the broken and bleeding Jew.²³ The Samaritan took the victim to an inn. The "inn" was a simple square enclosure at the side of the road, provisioned with straw for sleeping, water for drinking, and small enclosures where a weary traveller could stable animals overnight.²⁴ The Samaritan gave two denarii to the innkeeper and promised to offset extra expenses on his return. Given that a single silver coin was equivalent to a day's wage, the two coins would cover the cost of caring for the wounded man for up to a week.²⁵ Not only has the Samaritan saved the man's life, but by committing to pay any extra costs, he keeps the man from being arrested for debt. The Samaritan risked his money and, because he was willing to be found with a brutally attacked Jew, he showed his sense of neighbourliness, including his willingness to be falsely accused.²⁶ Blomberg has provided a summary of the parable in this manner: First, from the example of the priest and Levite comes the principle that religious status and legalistic casuistry do not excuse loveliness. Second, from the Samaritan, one learns that one must show

compassion to those in dire need regardless of the religious and ethnic barriers that divide people. And third, from the man in the ditch emerges the lesson that even one's enemy is one's neighbour.²⁷

What is the relevance of the parable of the good Samaritan and the challenges posed by the COVID-19 pandemic? For instance, Chamburuka and Gusha looked at this parable from the lens of discrimination, compassion to help those in need, and neighbourly love.²⁸ But our argument here considers the good Samaritan's compassion towards the half-dead victim, which was based on his economic capacity. Likewise, churches in Nigeria, especially those in rural areas, need to secure economic capacity to engage in compassionate acts towards victims of the COVID-19 pandemic vis-à-vis the post-pandemic era. In obedience to Jesus' instruction in Luke 10:37, churches in Nigeria should "go and do likewise"—that is, by imitating the generous and compassionate acts of the good Samaritan.

The COVID-19 Pandemic and the Church's Economic Activities

Coronavirus disease (or COVID-19) is an infectious disease caused by the SARS-CoV-2 virus. People infected with the virus may experience a mild or moderate respiratory illness and recover without medical treatment. Albeit, some infected individuals may become severely ill and may require medical care. Older people and people with certain ailments such as diabetes, cardiovascular disease, chronic respiratory disease, or cancer, are liable to develop a complicated illness. Anyone with COVID-19 may become seriously ill or die at any age. The virus usually spreads from an infected person's mouth or nose in small liquid particles or droplets when they sneeze, cough, speak, sing or breathe. These particles range from larger respiratory droplets to smaller aerosols. That said, it is advisable to practice respiratory etiquette by coughing into the flexed elbow, or staying away from people and self-quarantining until one recovers.²⁹ Presently, the world is in the phase of post-pandemic which is the post-peak period that signifies that pandemic activity appears to be decreasing. Although it is not certain if additional waves will occur, countries will need to be prepared for a second wave.

The effects of the COVID-19 pandemic are twofold: negative and positive. The COVID-19 lockdown has forced individuals and institutions to explore alternative options for meeting certain needs. Schools and universities resorted to learning while organizations and governments shifted to virtual meetings. That has reduced costs drastically. On the other hand, many businesses crumbled because of the COVID-19 lockdown. That said, we shall proceed to inquire into the effects of COVID-19 on the church economy in the post-pandemic era.

A. Negative Effects

First, there is an increasing rate of job loss and diminishing sources of income. During the lockdown, most shops and offices were shut down. Most businesses are yet to pick up while some have packed up totally. Those working in the private sector and manufacturing businesses are constantly facing the challenge of retrenchment because owners can no longer bear the burden of indebtedness.

Second, during the COVID-19 lockdown, many churches could not meet both on Sundays and weekdays. Most churches in rural areas could not migrate to the virtual dimension. The regular flow of income into the churches' treasury was truncated. Third, most of the church pastors and other church staff were not paid salaries for several months. Most churches are still grappling with indebtedness such as house rent, utility bills, and the like even in the post-pandemic era.

Fourth, one of the takeaways of coronavirus is inflation. In the post-pandemic era prices of goods and services keep rising at an alarming rate. The Nigerian economy has been hit with inflation even after the coronavirus lockdown last year. There is a hike in the service charge. Inflation cuts across every aspect of the economy and churches are also affected. Fifth, there is an increase in the poverty rate. The coronavirus has deepened the rate of poverty. Many families have been trapped in abject poverty. Business owners are confronted with bankruptcy and liquidation. Lastly, the rate at which average Nigerians are agonizing in hunger is worrisome. The masses can no longer afford food prices in the market. There is low patronage in the markets. Traders are always complaining about low patronage. Whereas the poor

masses are willing but lack purchasing power. It appears money is scarce in circulation.

The negative effects of COVID-19 cannot be overemphasised. Developing countries like Nigeria, have been experiencing diverse agonies. Without a doubt, the pandemic had a massive socio-economic impact on Nigeria, which has one of the highest rates of multi-dimensionally poor individuals in the world. The economy had already suffered due to a rapid decline in oil prices in recent years and insecurity stemming from insurgency and competition for resources and dominance, and the fallout from the pandemic plunged the Nigerian economy back into a recession—its deepest in over four decades with real GDP contracting for two consecutive quarters by 6.1 percent and 3.6 percent in Q2 and Q3 of 2020, respectively.³⁰ Most churches in rural areas have been affected economically.

B. Positive Effects

One of the takeaways of the coronavirus pandemic is the opportunity to seek alternative ways of fellowship and worship. Some financially buoyant churches in cities and towns were able to explore virtual modes of worship. People could participate in worship through Facebook, WhatsApp, Telegram, YouTube, and so on. Church members who could afford smartphones and data located in network-supported areas were able to enjoy this benefit.

Church members were encouraged to explore *e*-banking as that enabled them to give their offerings, tithes, and other contributions to their respective churches' accounts. This reduces the burden and dangers of carrying money for deposits.

Some church denominations resorted to television and radio stations whereby their church members could tune in to their gadgets at the stipulated time and enjoy their church programmes. This helps church organizations tap into the modern trend of easy access to information regardless of location. This helps to reach those who are not members or Christians.

While most churches in urban areas quickly adjusted and adapted to the challenges caused by the COVID-19 pandemic, churches in rural areas found it difficult to survive. Some rural areas do not have

access to communication networks, while others have not been able to adapt to the new technologies. Churches in such areas are finding it difficult to integrate electronic modes of operations.

Church's Response to the Economic Effects of the COVID-19 Pandemic in a Post-Pandemic Era

The experience of most churches in Nigeria has shown that tithes and offerings are no longer enough to sustain them economically. Besides, Rick Warren advised that "You can't keep begging people for money." That statement is still true today in light of the changing views and practices related to giving.³¹ Currently, there are diverse and conflicting opinions about whether tithe giving is sacrosanct for Christians. Our submission is that churches should not continue to rely heavily on tithes and offerings because of the seismic economic consequences.

Churches in Nigeria should not follow in the footsteps of the Nigerian government, whose attention is solely on oil. The coronavirus brought disruption to the economic activities on the global market, whereby oil prices crashed and consequently affected Nigeria's budget for 2020/ 2021. Nigeria's economy is monolithic, solely depending on crude oil proceeds. Likewise, many churches depend largely on Sunday-Sunday offerings and tithes. The following highlights the roadmap to developing a sustainable economy for churches. Mark Deymaz counselled that churches need to open their minds to possibilities whereby people in every area of a city can benefit from access to a Christ-centred, exegetically sound, multi-ethnic, economically diverse, socially just, and economically sustainable church.³² There is a paradigm shift in the ways churches generate funds for sustainability. In this critical post-pandemic era when people are agonizing economically, churches should have been positioned to feed the hungry, clothe the naked, and comfort the depressed. Hence, churches are forced to think outside the box by exploring the following economic opportunities:

Agro-business. Agriculture is one of the economic professions that can help the Church thrive financially. It is much easier to run agricultural enterprises in rural areas. Agriculture has gone a long way to produce

food for humans and animals in Nigeria. And the church has given its support for the benefit of its members and the country at large. Consequently, it is the source of raw materials for domestic industries and export. Above all, agriculture has paved the way for entrepreneurs to come in. Owing to this fact, it is important for the church to always teach—all hands on the plough for economic development.³³ Churches should recruit youths who are interested in agriculture but cannot access finance and training, with the vision of empowering them for sustainability. Integrating technology into agriculture is one of the more formidable trends in food supply and sustainability. If churches catch the vision of supporting the youth with needed tools, it will be profitable.³⁴

Land property. The land is an appreciable asset. One of the reliable investment strategies is for churches to secure land property in a developing area at a cheaper price and keep it for some years when it would have appreciated. Necessary and relevant documents should be processed to avoid forfeiture in the future.

Real Estate business. This is another reliable economic opportunity for churches in towns and cities. People pay a lot of money for house rent in Nigeria, especially in the urban areas. Building houses for rent is profitable.

Treasury bill. Nigerian Treasury Bills started in April 1960 and are short-term securities issued at a discount for a tenor ranging from 91 to 364 days, such that the income received is the difference between the purchase price and the amount received at maturity or before the sale. Many people are not aware of this business opportunity. Churches could key in to generate income through it.

Technology. Churches should encourage online worship and electronic giving. Change is constant, and churches must learn to adapt to the new normal brought about by the coronavirus. Technology is a blessing to society and the church alike. Churches should learn to blend their activities and operations in line with modern-day technological devices. Members could give their tithes and offerings via e-banking.

Business opportunities. Churches should explore business opportunities in their contexts. They need to carry out feasibility studies

to identify the most suitable and profitable businesses in their communities.

In sum, Adrian Ignat submitted that "the economic problems can be solved only through Christian love, which must be characterised by relationships between humans. Sharing and receiving is the way of life in this world because we are only stewards and the owner is God."³⁵

Recommendations

1. Church leaders in rural areas are now required to rethink their strategies for fulfilling the mission mandate in the post-pandemic era. This is required because society is ever-evolving. In those days, believers would not have to question whether they should tithe or not. Church leadership should not solely depend on offerings and tithes from their church members.
2. Churches in rural areas should invest in information communication and technology (ICT) and media despite their prices, challenges, and attendant risks. In light of the present trends in this age, churches cannot afford to miss out on the global community.
3. Like the good Samaritan in Jesus' parable, churches should be committed to helping the needy. The depressed and people living with disabilities need to be reached not only with the gospel but with material care that is based on genuine love. Churches in rural areas should emulate the good Samaritan in Jesus' parable in Luke 10:25-35.
4. Churches in rural areas should strengthen their ties with church members in the diaspora. Effective collaboration with people in urban areas will help reduce their economic burdens.

Conclusion

The COVID-19 pandemic will have long-lasting effects on the world, particularly in Nigeria. Churches in rural areas are facing economic hardship caused by the coronavirus. Many churches have been trapped in indebtedness, and failure to meet monetary demands, and the struggle for survival continues even in the post-pandemic era. Hence, it is high time for churches to think outside the box and generate

income for themselves instead of depending on the offerings and tithes from their church members. The post-pandemic era is characterised by inflation, impoverishment, insecurity, hardship and the like. The church's economy is under threat in the post-COVID-19 pandemic era which is contingent on national economic hardship. Churches need to chart a new course for generating funds apart from the usual offerings, tithes, and contributions of members.

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