

**RISING FROM “NEEDY FUND” TO
EMPOWERMENT THROUGH
ENTREPRENEURSHIP: APPRAISING A CHURCH'S
PARADIGM SHIFT IN A UNIVERSITY
ENVIRONMENT DURING COVID-19 PANDEMIC**

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Abstract

*Previous research revealed that the church has been involved in providing succour to the needy either by having a needy purse or raising funds when needs arise. However, the COVID-19 saga indicates that the believers need more than the known “needy fund” to empowerment through entrepreneurship. The “needy fund” model is costlier; it gives temporary relief; partiality is involved at times; it does not, most times, go round; and it goes to extinction quickly. Hence, the church continues to meet members' needs at a decreasing rate. The research examines the shift from the known “needy fund” to empowerment through entrepreneurship and the effect on the lives of believers in the face of the COVID-19 Pandemic. New Glory Baptist Church, Agbowo-UI, Ibadan is used as a case study. The work is situated in the context of **Matthew 25:31-46** and traces the mode of helping the needy in the church from January 2019- January 2020. It also investigates the workability of the empowerment through entrepreneurship embarked upon from February 2020 to February 2021. The work attempts a comparison of the two models and gives appropriate recommendations.*

Keywords: *COVID-19, Needy fund, empowerment, Entrepreneurship, Microenterprise.*

Introduction

COVID-19, a pandemic that completely rendered the entire world inactive for almost six months in 2020 (February-July) is still rearing its ugly head in the Nigerian society (Adetunji & Oyekan 2020). Indeed, it was a period of inactivity. Therefore, poverty alleviation, needy fund, palliative measures, and Poverty Reduction Strategy Paper (Harrison 2011) are some of the phrases that are common to many African countries.

The University environments, of which the University of Ibadan is one, were greatly affected. The University was also locked down. Although some students travelled in February and March, others decided to stay back because they were about to start their examinations with the hope that the period of the lockdown would soon be over. Students were sent out of their hostels and many of the students who did not go home lived with friends who were residing in Agbowo Area, Ibadan. Life became so difficult for the students, as well as the residents of the Agbowo, area.

Religious centres and especially New Glory Baptist Church, Agbowo, University of Ibadan, Ibadan either by referral or personal contact started Empowerment programme in addition to the Needy Fund.

Conceptual Framework

The word poverty has been an age-long word. Golson (2006) opines that the word came to limelight in the 10th century Before Christian Era where the wealthy landowners were forcing the peasants to sell their lands. The word is a common one even in the 21st Century A.D. Poverty is not an easy word to define because what poverty is to someone may not be the

same to others. Hence, countries differ in their definition of poverty based on their levels of development, society norms, and values (Sanders, 2006). The individual's concept of poverty determines the definition and measures of it. The United Nations High commissioner for Human Rights declares that "poverty is a human condition characterized by sustained or chronic deprivation of resources, capabilities, choices, security, and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights" (Wilson, 2009). Landes (1999) posits that natural factors such as climatic conditions and the nature of soil could bring a sharp distinction in the number of resources available to individuals. Friedman (1965) sees poverty as a relative term that can be defined by the absence of hunger, nutritionally adequate diet, nutritive adequacy at actual cost, income level which provides nutritive adequacy and relative level of living. **Hagenaars** (1986) opines that poverty can be viewed as a lack of necessities, having less than others in the society, and feeling isolated because of not having enough. It connotes people who do not have sufficient financial and other assets that would help them move forward. Such people, because of these lacks do not enjoy social amenities within their environment and continue to live in fear and pain. Hence, the poor are individuals who are unable to provide for their basic needs even in normal circumstances (MacPherson & Silburn, 1997).

Opinion differs as to the cause of poverty. Some scholars view bad leadership as the cause of poverty and eventually, corruption within the society. Abogurin (2001) believes that poor leadership aids the collapse of the economy. This, in turn, has a serious effect on every sector of the economy resulting in poor salaries and wages, unemployment, drug, and human trafficking as well as full-time prostitution. Oladeji (2011

corroborating Abogunrin's view opines that where there is unemployment, there is bound to be poverty which could eventually lead to corruption. Poverty exposes one to corruption of any form and can degenerate in such a way as to lead one to all forms of social vices. Nigerians need leaders whose major purpose is to cater for the poor and the less privileged in the society (Abogunrin, 2001). Sachs, et al. (2004) notes that Africa is caught in poverty traps of Capital thresholds, savings and rapid population growth. Five reasons why Africa is tucked in poverty trap according to Sachs, *et al.* (2004) are, very high transport costs and small market size, low-productivity agriculture, high disease burden, adverse geopolitics and very slow diffusion of technology from abroad. This may be true in some localities where natural climatic conditions affect agricultural products and productivity. Yet, Oshitelu (2001) notes that poverty may be self-caused through ignorance and laziness. This is real in situations where the individual is working but is spending so much on his wants and not on needs, overpopulation through childbearing and traditional believes. This claim by Oshitelu (2001) is true because spending lavishly on ceremonies is seen as obligatory in some societies even if the person involved would have to borrow to impress people around him.

Church's attitude to poverty has always been different. In early church history, some Christians believed that material things are not good for the soul, while others strongly believe that the soul needs to enjoy and merry (Oshitelu 2001). The cynics detest luxuries, reject pleasure and prefer to subject their bodies to hardship and shame. They encouraged ascetic life, while the hedonists choose pleasure over pains (Ferguson 2003). Brooks (2015) notes that in Philosophy, Hegel sees poverty from the economic point of view and it must therefore be solved economically by the individuals involved. It is a

problem people have to live with within their political environment. Where there are natural differences, there is bound to be artificial inequality. According to Hegel, reconciliation is needed in the society but some within the society would not be able to achieve reconciliation because of the poverty status. According to Whit (2013), Hegel's view of poverty denies the universality of freedom and equality and invariably social equality; some must be rich while others would be poor. If care is not taken Hegel's theory on poverty would breed irredeemable capitalism. Anderson (2001) sees Hegel as a pessimist who encourages autonomy. Unarguably, poverty cannot be eradicated where and when capitalism thrives because capitalism, most times, looks for cheap and unwaged labour (Harriss-White 2006). Poverty, whether in absolute or relative terms has a serious effect on the health of the individuals regarded as the poor, and this calls for urgent approach to salvage the situation (Mowafi & Khawaja, 2005). Shao (2000) declares that to guard against domination, exploitation and manipulation and to restore dignity and equality, Africans need to dehumanize and violently guard against poverty.

Helping the poor is a core moral value in major religions of the world. The impact of the government is not usually felt in terms of physical development and poverty alleviation (Abogunrin, 2001). Obaje (2001) opines that one of the perceived roles of the religious leaders is,

...work tirelessly until every citizen of this country has enough food to eat and good water to drink. We must aim at a time when Nigerians will no longer know poverty in any form, but have food in abundance as well as wealth and an increase in prosperity in the land

(p.32).

Marttin, Chau and Patel (2007) observe that in Hinduism, Sahajan and Swami believed that deeper religious sensibility is attained when individuals enjoy good basic living conditions. In Christianity, Jesus demonstrated the importance of helping the poor and how not caring for the needy could be a hindrance to having access to the kingdom of God. In Islam, the *Zakat*, *saddaqah* and *waqf* are ways of meeting the needs of the poor within the society. For Christian organizations, relieving the poor is an obligation because God has compassion for the poor. Besides, the earthly Jesus was involved so much in the affairs of the poor and the marginalized within the society (Verster, 2015). Man must work to multiply and subdue the earth and there must be social justice for all as indicated in Jesus' manifesto of Luke 4: 17-19 (Belshaw, 1997). Oladipo(2000) notes that the church has the advantage of taking care of the poor when compared to others because she is rooted in the community (urban and rural), members are drawn from all strata of the society, she is non-partisan, she is stable, has a regular and predictable system, has a culture of volunteerism, she has the structure that is capable of fast-tracking meeting the needs of the poor and she has resources, linkages and opportunities both at the local and international levels. More so, her theology strongly upholds reaching out to the poor. The church is in a position where members feel at home to discuss their moral, spiritual, and religious issues because members believe that the church is not out to make a profit out of them, but with strong confidentiality, the church would help its members out emotionally and psychologically (Werber, Derose, Rudnick, Harrell, & Naranjo, 2015). Zelekha, Avnimelech and Sharabi (2014) opine that religion indirectly promotes entrepreneurial activities because the moral and cultural values that religions

teach and propagate within the society are made manifest in the economic activities of the society.

Martin, Chau and Patel (2007) outlines four models used by faith-based institutions in poverty alleviation. Model 1 includes seeking help from external/foreign bodies. Such bodies execute, monitor and provide financial assistance that could be in form of loans or donations. Model 2 involves religious organizations' use of missionaries in providing social services for the community. The third model may be conditioned by religious goals and practices to recruit members to the faith, while Model 4 includes such activities as research and international advocacy in poverty alleviation. Yet, "The world needs more creators, innovators, makers, and entrepreneurs" (Zhao 2012). In situations of abject poverty, especially amid the pandemic, there is a need for entrepreneurship. The word Entrepreneurship comes from the French word *entreprendre* which has the idea of offering an excellent description of the concept's essence. **Burger-Helmchen** (2012) notes that "entrepreneurship is stepping into space where new business can be hatched, without an idea of the nature of that business, and then making an effort to outline it." Entrepreneurship has an organizational behaviour that is related to change and innovation (Zhao 2006). It is a catalyst for economic growth and national development; therefore, it should be made an option in schools so that those who are interested in small-scale business may be encouraged. Entrepreneurship enhances productivity, job creation and development. Hence emphasis should be placed on entrepreneurial universities that will produce highly educated graduates who will have the interest, ability, skills and knowledge to venture into high-quality ventures thereby improving economic conditions (Giotopoulos, Kontolaimou & Tsakanikas 2017). Havinal (2009) notes that in a conference

on entrepreneurship held in the USA, entrepreneurship is defined as,

... the attempt to create value through recognition of business opportunity, the management of risk taking appropriate to the opportunity and through the communicative and management skills to mobilize human, financial and material resources necessary to bring a project to fruition (p.106).

Entrepreneurship develops human and intellectual capitals (Zahra & Dess 2001). The entrepreneurs revitalize and promote the economy by breaking old routines and patterns. They create and run a business using money, time and energy in the hope of receiving greater rewards, or benefits, thereby enabling them the opportunity to do what they enjoy and help the community in their ways. The entrepreneurs are creative, courageous, enthusiastic, disciplined, enthusiastic, patient, determined to succeed, and are honest in what they are doing (Mariotti & Towle 2010). By multiplying ideas, the entrepreneurs transform and renew the world economies, giving the world economy its vitality (Bygrave & Zacharakis 2011). The entrepreneurs take risks and face uncertainty (Havinal, 2009; Scarborough, 2011). Nevertheless, "...the profit motive is an incentive that encourages entrepreneurs to take business risks in the hope of making a profit" (Mariotti & Towle 2010, p.35). The claim of Kiggundu (2002) that entrepreneurs enjoy higher social status than non-entrepreneurs should be taken seriously. This is true because when the society knows that one has something to give to the society; they are well respected compared to someone who would be begging from the neighbours. An entrepreneur controls and uses available resources to aid economic growth

under uncertainty and risky conditions.

But who has the onus of encouraging entrepreneurship or entrepreneurial education within the society? Is it the government or non-governmental organizations? Lee (2019) opines that the government has the responsibility of giving entrepreneurial education which is a precondition for building an enabling environment for innovation and entrepreneurship. This, policymakers believe could be done by the Third Sector organizations. The Third Sectors are organizations that are neither public sector nor private sector. They might be seeking to make a profit in some cases, they do not hold to strict market or business rules because their aim primarily is not to make a profit in the sense of real business. The objective of the Third Sectors is to meet social needs (Corry 2010). They are voluntary organizations or community organizations that are registered as charities to compensate for the ineffectiveness of the public and private economic sectors, or inability to fulfill their obligation to the citizens (Popowska & Łu ski). Although there are no industry-standard outcome indicators for social care, the role of the Third sector cannot be over-emphasised (Dickinson, Allen, Alcock, Macmillan & Glasby 2012). The third sector “has a *positive community purpose, run by an unpaid (or mostly unpaid) committee, is not principally set up to distribute profit to shareholders and is not run by or affiliated to a political party or a government body*” (Third Sector Interfaces 2008). Social security schemes must be put in place to bridge the gap between the rich and the poor (Olagunju 2011).

The qualities and features of the Third Sector conveniently put the Religious organizations under the Third Sector Organisation. Religious organizations are not ignorant of the fact that if entrepreneurship would be of benefit to society,

then there is the need to digress from the business sector entrepreneurship to social entrepreneurship. Social entrepreneurship with its philanthropy and volunteerism has the power to solve the prevalent social problems within the society (Young & Grinsfelder 2011). Social entrepreneurs are committed to identifying and addressing social problems within their communities. They are mission-driven because they do not see creating wealth as an end in itself. They are interested in effecting social change (Golja, Kontoši & Požega, 2013). Durieux and Stebbins (2010) notes that,

In social entrepreneurship, people use the principles of *enterprise* — business principles and even capitalism itself — to create social change by establishing and managing a venture. Some are altruists. They set up small, medium, or large nonprofit groups designed to ameliorate a difficult situation threatening certain people, flora, fauna, or the environment — or sometimes a combination of these (p.10).

Montgomery, Dacin and Dacin (2012) opine that Social entrepreneurship would solve social problems if business principles are applied in collaboration with public, private and third sector organizations. We define collective social entrepreneurship as collaboration amongst similar as well as diverse actors to apply business principles to solving social problems. In social entrepreneurship, resources are shared and used by and for the benefit of all, not a few and they have long-term benefits. More so the aim is to meet specific needs in the specific environment (Murphy & Coombes 2009). Martin,

Chau and Patel (2007) aver,

By making poverty alleviation a shared objective and enlisting the world's religions to help, governments and other funding agencies can increase dialogue and understanding among religions and reduce poverty as a breeding ground for other threats to international security (p.86).

The contemporary generation's exposure to technology and social media greatly promotes entrepreneurial skills, ideas and talent in them. They could be said to be having portable skills (Dollinger 2008). Gilmore (2009) avers, "Youth entrepreneurship not only creates jobs for young people, it also brings young people's assets into the labor market. Some of these assets include loyalty, new ways of thinking, energy and enthusiasm for training, sophistication with technology, and positive responses to high expectations" (p. 324).

The Christian community has the opportunity to empower its members through entrepreneurial activities. Christian microenterprise development (CMED) aims at empowering poor men and women, transforming them to have self worth and be able to be at par with their counterparts within the community. It allows transformation and transformational development whereby people become total persons enjoying the full benefits of their relationship with God (Mugasu 2003). In other words, CMED guides against marginalization within the society and eventually extends the kingdom of God (Getu & Mensah 2003). With microcredit facility, members are self-reliant, have freedom from local money lenders thereby increasing their self-esteem and dignity thereby aiding the hearing of their voices the more without the need to be afraid

of the rich or the wealthy around them (Getu 2000). Oshitelu (2001) suggests that churches with huge lands should give land out for farming industries with the aim of aiding spiritual healing thereby breaking the chains of poverty. Quagrainie, Mensah and Alex (2018) affirm that the church is in a position to introduce her members to entrepreneurial activities and also attract them to those who would be their mentors.

Some scholars view the Gospel of Matthew to be more influential when compared to other Gospels and books in the New Testament. The parable in Matthew 25:31-46 is one of the four parables which some scholars feel depicts God as a harsh and punishing God in the Gospel of Matthew, the other three can be found in 13:36-43; 13:49-50 and 18: 23-35(Reid, 2010). Reid (2010) however avers that Matthew depicts God as the all-loving and merciful God, who having paid for the sins of man would want human beings to extent the act of love to those around them. The “Jewishness” in the Gospel of Matthew cannot be over emphasised especially as it affects the Law and the Temple. The five discourses (The sermon on the mount (chapters.5–7), Missionary instructions (chapter 10), The collection of kingdom parables (chapter 13), Community instructions (chapter 18) and Eschatological sermon in chapters 23–25) in Matthew have the judgment themes in 5:19; 5:21–26; 5:29–30;7:13–14; 7:19; 7:27, 11:22, 24; 11:36–37; 12:31–32; 12:41–42, 15:13; 16:26, 19:28–29; 20:16; 21:18–21; 21:40; 22:13, and chapters 23; 24; 25 (Erdey & Smith 2012). *van Zyl* (2013) claims that Matthew 25:31-46 emphasizes the need that the believers need not be ignorant of the deeds of mercy. This he claims that an unbeliever may not know but anyone who has entered into a relationship with Jesus Christ already knows what the will of God is. Such a person needs no teaching and he should face the consequence of disobedience.

Jacob (2002) suggests that Matthew 25:31-46 should be seen as the centre of the gospel of Matthew because in this passage we see the Incarnation God, Immanuel insisting that he is truly present and active in the life of his people at all times. Rutledge (1999) avers, “Acts of mercy toward his little ones are vindicated already in the court of heaven, because they are taken up into the divine life of the Son of God, who loved us and gave himself for us” (p.1085). Campbell (1966) opines that to Jesus, serving others is the mark of greatness as can be seen in the parables of the Two Sons (Matthew 21:28-32) and the Two Foundation (Matthew 7:21-29; Luke 6:46-49).

Exegetical Analysis of Matthew 25:31-46

Matthew 25:31-46 is last of the five discourses of Jesus in Matthew Chapters 23-25. In these chapters Jesus had a confrontation with the religious leaders about the parousia and the demands of the Kingdom of God (Pieterse, 2013). Pieterse (2013) analysed 26 sermons of some preachers in South Africa and came up with different theories that emerged on Matthew 25:31-46 and he notes that some preachers directed their preaching to the listeners, some appealed to participation in the church's project concerning the poor, while the call for charity and empowerment takes the lead in all of the theories. *The immediate audience was the disciples of Jesus (Matthew 24:1-3). Matthew 25:31-46 emphasises the importance of good works as a mark of true discipleship (Gundry 2003, 309). Jesus had denounced the Jewish religious leaders (Matthew 23) discussed such issues as the destruction of the Jewish Temple (24:2), the sign of his coming and the end of the age and the disciples asked the question about the time of these events (Matthew 24:3). He gave them warning in Matthew 24:37-44, 24:45-51, 25:1-13 and 25:14-30 and continued with parable in Matthew 25: 31-46.*

There are debates that Matthew 25:31-46 is not so much a parable, seeing much as an apocalypse or a sermon. Campbell (1966) however insists that Jesus in his usual way borrowed the imagery of the Son of man from the Old Testament, and that the parable follows Jesus' pattern of teaching. In like manner, Keener (1999, 665) avers that Matthew 25:31-46 is authentic, parabolic in nature and in tandem with Jesus' Palestinian affiliation. It is an eschatological parable with ethical emphasis.

“Weeping and gnashing of teeth” (? Ⓢ ? μ? ??? μ? ? ? ?) occur in six passages (8:2; 13:42; 13:50; 22:13; 24:51; 25:30) of the Gospel of Matthew. Erdey and Smith (2012) itemize four importance of the phrase weeping and gnashing of teeth. They aver that one; it is a mnemonic device which Matthew used so that his audience would not forget the parable. Two, it is prophetic reminding the audience of the impending final judgement. Three, it intensifies the strength and significance of the theme of judgement. Four it is a literary connector. In Matthew 25:31, Jesus, the Son of Man, has the absolute authority to judge because he fits the Jewish belief that judgement takes place in the realm of the dead.

“All the nations” (? ? ?) in 25:32 should not be restricted to the Israelites alone. It should be seen to encompass the non-Israelites also just as in the “least of these my brothers” of 25:40 (Pieterse 2013). Kathleen (1997) believe that it would not be difficult to identify the audience if local variation or boundaries of shepherding the sheep and goats are considered.

The image of the sheep and goats is one of such kind that could be found in the Gospel of Matthew e.g. wheat and chaff (3:12), wheat and weeds (13:24-30), and good and useless fish

(13:47-50) which Kathleen (1997) refers to as improper mixture. All refer to the unavoidable eschatological judgement. The goats and sheep are pastured together in Syria and Palestine as was practiced in Mesopotamia while in the ancient Greco-Roman world the two animals were kept separate because they were symbols of eager and unrestrained sexuality (Katheleen 1997). In the 20th Century Palestine, the practice of mixed pasturing of goats and sheep persists as it is the case in modern 20th century Greece where goats' indiscriminate sexual habit would give room for the separation of Sheep and goats (Katheleen 1997). However, Katheleen (1997) disagrees with Gundry (2003) who opines that sheep are more valuable because of the wool and meat they give. Katheleen (1997) finds that unlike the bad image been given to the goat as black and bad, some scholars would not see the negative part of goats in Palestine because of the milk they produce. Kathleen (1997) also notes that evidence from First –Century Jewish and Palestine, shows that goats in the Old Testament are important animals. For instance, goats are a measure of wealth (I Sam 25:2), they serve as special delicacy for guests (Judges 13;15; cf. 15:29), they are used for sacrifice (Gen.5:1; Num 7:12-88), they are used as gifts (gen. 32:14-15; Judges 15;1). In fact, goats and sheep are symbols of peaceful prosperity (Isa 11:6) and God's bounty (Deut. 32:14). Kathleen (1997) joins other scholars to identify that the only passage that gives goat a bad symbol in the OT is Leviticus 16:5-22. Yet in Leviticus 16:7-9 goats is required to make sacrifice to the Lord. The Negative reference to goats in Ezekiel 34:17-22 is a case of misreading in the modern translation not reflected in the ancient versions. The correct reading is that the stronger members of the flock that are exploiting the weaker ones would be condemned by the divine judge and reconfigures the human universe. The Greek word ? translated Sheep is originally used metaphorically

in Greek antiquity is to refer to a person who is weak and needed to be guided. The sheep obeys the commands of the Shepherd. Jesus' elects are called the sheep because they are harmless, and heed the master's instructions (Tuente 1976). The sheep prefers to be in the open at night because the wool gives her much warmth, while the goat would prefer to be inside to keep warm. The implication is that the two animals are at the same pedestal during the day. However, when it is time for them to rest, each has to be where it belongs (Gundry 2003).

Verses 25:35-36: the deeds are standard righteous deeds in Jewish ethics. Hospitality is a standard practice among the Israelites. Hunger, thirst, food, taste, eat and drink means so much to the ancient east because the eastern world was usually susceptible to famines and drought, which are brought about by insufficient rainfall or constant periods of war or unrest (Brown 1976). The Greek words *πεινᾶ* (to hunger) and *διψᾶ* (to thirst) connote physical, intellectual and spiritual wants without which one cannot live. In the ancient near Eastern they are seen as the worst forms of lack. God uses the two as punishment for the godless whenever he wanted the godless to come back to him (Deut. 32:24; Samuel 24:13; Ezek.5:15ff.) Among the Cannanites the Baals must satisfy man's hunger. Among the Egyptians, the Pharaohs must protect their subjects from hunger (Braumann 1976). A hungry man is susceptible to temptations from Satan (Matthew 4:3-4); he would do anything because he is hungry (Matthew 21:18ff); and break religious rules (Matthew 12:1-8). However, hungry and thirsty periods are occasions to show love to others in such a way that one is not guilty of the judgment of God (Braumann 1976). More, so Braumann (1976) notes that "all food in the Old Testament is understood as gift of God, whether it is the produce of man or whether it

grows naturally” (p. 271). Likewise, Gundry (2005) “...genuineness of repentance and belief shows itself in faithful, prudent, and kind treatment of fellow disciples; otherwise, there awaits dichotomization, a fate shared with the hypocrites, and weeping and gnashing of teeth (24:45–51)” (p. 890).

Verses 37-39: Heaster (2010) compares Job's claim of his good deeds (Job 31:17-20), his friends' remembrance of their bad words (Job: 14:7-15) and the attitude of the righteous Jesus was addressing in this parable. He notes that while Job and his friends were able to remember all the good or bad they did, the righteous being addressed by Jesus did not remember what and when they did it. The reason is because they weren't doing the deeds to show off or for any physical rewards. The judgment was a surprise, even to the righteous. There would be a collective judgment (faithful in one side; and the unfaithful in one side), but the individuals would have worked in order to be qualified for either of the groups.

Verse 25:40-45: The “least of these my brothers” (?? ? ? ? ? ? μ ? ? ?). The masculine plural of ? ? (brother) denotes all the children of a family. Formerly signifying blood relations but late became a word for near relatives such as nephew, brother-in-law, etc. in Greek literature it is used metaphorically for fellow-man or companion, fellow –official or a fellow-member of a society. The term “brother” in faith was a term that is widely used in the Eastern world especially in the Baal cults, Mithras cult and the Stoics philosophers. In the New Testament Christians are the children of God. Therefore, they are “brothers in faith” (Carson 1975). Therefore, the Greek word ? ? could refer to both genders as in Matthew 12:50 and 28:10. ? ? ? ? in Matthew 5:19, 11:11 probably refers to the

messengers of Christ who would need shelter, food and other essentials of life. It could also refer to all the poor and the needy, Christian missionaries, or all Christians? In recent years, the view that they are Jesus' own disciples has gained some acceptance? Snodgrass (2008) states that “these least brothers of mine” must “be understood generally of those in need”. The “least of my brothers” here also guides against believing that doing good works would earn one salvation. There are three groups of people here, the sheep, the goats and brethren, who are the believing Jews (Wiersbe 2005). The day of the Lord is an important day which every Jew holds in high esteem. The caring for the sick, the naked, the thirsty, and caring for the stranger means so much so that the King himself would be the Judge. There would be no room for self-justification because of the supremacy of love (Heaster 2010). Jesus is emphasizing the fact that none of his disciples/followers deserve to suffer, no matter how insignificant such disciples/follower might be.

Verse 46- opinion differs as to the final state of the people in hell. Some Jewish teachers opine that the occupiers of hell are there temporary for now. At the end of the age, some in hell would be burned up while others would be released. Jesus holds on and teaches that eternal punishment awaits those who would not open their eyes to the needy around them (Keener 1999). The judgement is permanent and everlasting.

The Empowerment

New Glory Baptist Church Agbowo, University of Ibadan, Ibadan is surrounded by some institutions which makes the inflow of members into the church very easy. The first University in Nigeria, University of Ibadan, the Polytechnic, Ibadan, Bodija market (the major food market in Ibadan) and the Agbowo Shopping Mall, owned by the Oyo state

government among others are all located within the vicinity where New Glory Baptist Church is located. Many of the people, of diverse social status, young and hold reside within the area.

Providing for the needy, members and non-members, Christians and non-Christians, Baptist and non-Baptists is a major ministry of the church. The church takes care of the needy members as well as needy neighbours of the church. Neighbours of the church are always ready to introduce needy people within the community to the Church for help. More so because of the location of the institutions and establishments, it is very easy to be having needy people around at all times. The needs are of various forms. These include taking care of the sick, providing accommodation for those who are stranded and most especially providing financial help for the indigent students of the Institutions (The Polytechnic and the University of Ibadan) either to feed themselves, to pay school fees, to pay house rents, to travel back home to their parents and at times to care for them when they were sick.

The main source for providing for the needy is the tithes and the regular Sunday offerings of the members. Members also provide food items, clothing materials, and even give free accommodation to students and members who just gained employment. Besides, the tithes and the regular Sunday offerings, there is the needy purse whereby people who are willing to give to the needy would always drop whatever they wanted to give. In some cases, where the needy fund would not be enough to cater for the needs, there would be the call for special donations. Members were doing these cheerfully and to a great extent faithfully. This has been the order of meeting the needs of the members and non-members of the church since its inception in November 23, 1969.

The method adopted by the church since its inception was very good as many members and non-members were beneficiaries of the good gestures of the church. However, the method had its attendant problems and it took the crisis management ability of the church leaders to handle the situation most times. Firstly, the “needy fund” model is costlier. At times when a member knew or noticed that the church has helped another member, such a member also would demand for the same treatment. Any attempt on the part of the leaders to complain of unavailability of fund always led to rancour. Secondly, the needy fund gave temporary relief for the needy and when they came for more, the Church, at time would not be able to meet the need. Attention must be shifted to other needy members. Thirdly, intentionally, or unintentionally on the part of the Church leaders, partiality was involved at times. In the fourth place, the resources, most times, would not go round. Hence, the church, though trying her best, continues to meet members' needs at a decreasing rate with lots of innocence, misunderstanding and unhealthy rivalry.

The problems associated with the needy fund were on ground until the advent of COVID-19 in December, 2019. Although, COVID-19 was not noticed in Nigeria until February 2020, things were already getting difficult for the generality of Nigerians. New Glory Baptist Church was also feeling the impact of the hard times especially in situations where the University and Polytechnic worker did not receive their monthly salaries for months as a result of industrial actions against their employer, when the students had to travel home to stay with their parents, and when the food sellers and traders in the church had to pack off because students who were their major customers were not around. Tithes were not coming in to the church as usual. In fact, some church members who

were salary earners became 'needy members' literally. Hence, the church was already passing through hard times until February when COVID-19 became known in the country. By August, 2019, the Church Pastor took a personal loan from a Cooperative Society which he belonged to and started giving members interest free loans. This was majorly for the workers who were not receiving salary. Although the Church pastor was paying interest on the loan he collected from the Cooperative Society, he never allowed members to give him any interest on the loan he was giving them. Many members were not happy that the Church Pastor was not collecting interest on the loan. This gave room for agitations that the church takes up the task of giving soft loans to needy members.

The church was still deliberating on the modalities for the giving of the soft loans until March, 2020 when there was total lockdown in Nigeria. All activities in all facets of life were paralyzed. In fact, many students (members and non-members) who were hoping that the period of the lockdown would be very brief were stranded. Members who had their economic activities ties to the various institutions around the church were down tool. The church started giving out palliatives to members, yet more needs needed to be met. In March, the Church Leadership called for donations into the soft loan purse. Hence, the soft loan purse replaced the needy Fund. By April, 2020 the Church-in- Conference, agreed that the church start giving an interest free soft loans of N20, 000.00 to any member who had interest in small scale businesses and be allowed to take effect from February, 2020. To guide against set back and uncertainty, a 5-man Committee was set up to manage the soft loan purse. The committee gives copies of financial records to the Church treasury but the committee is handling the money. They also give reports of

their activities during the monthly Church executive meetings. The committee is saddled with supervision/follow up also.

Every member of the Church, who is 18 years, is entitled to the loan irrespective of what he or she wants to use the loan for. Loans must be repaid within 3 months. It is a revolving loan. Only those who repaid the loan had the opportunity to collect another one. Members had the opportunity to collect as many times as possible as long as he/she is not defaulting. Nevertheless, while filling the form for the request, members must indicate the purpose for taking the loan. A monitoring committee was set up to counsel the loan collectors. The soft loan was strictly for church members. Table 1 is a comparative analysis of the needy fund and soft loan disbursement between the periods, January 2019- January 2020 and February, 2020- February 2021 respectively:

Table 1: A comparative analysis of the needy fund and soft loan disbursement between the periods, January 2019- January 2020 and February, 2020- February 2021 (Amount is in Naira)

PERIOD	Needy Fund	Soft Loan Purse	Amount Disbursed	Amount Returned (Quarterly)	No. of Beneficiaries
Jan. 2019 - Jan. 2020	83, 755. 00k	NIL	250,090.00	NIL	15
Feb.2020-Feb. 2021	43,150. 00	900,250.00k	800,000	1 st (800,000.00k) 2 nd (660,00.00k) 3 rd (760,000.00k) 4 th (720, 000.00k)	147

SOURCE: Financial Record as given by the Chairman of the Soft Loan Committee.

From Table 1, the needy Fund collected from Jan. 2019- Jan. 2020 was N83, 755.00k; the Soft Loan Purse was not in

existence. The needy fund for the period, Feb.2020-Feb. 2021 was 43,150. 00 while the soft loan purse has 800,215.00k. From Jan. 2019- Jan. 2020, 250,090.00 were disbursed to 15 out of the numerous needy members in the Church. Feb.2020-Feb. 2021, 147 members benefited from the revolving loans. This number is based on the amount of loans collected and returned for each quarter. In 1st quarter, 40 members collected the loan and paid within the quarter. In the 2nd quarter, 40 members collected, 33 members repaid while 07 defaulted. 40 members took the loan in the 3rd quarter, 38 paid, 02 defaulted. In the 4th quarter, 40 collected, 36 members repaid fully while 04 members defaulted. It should be noted that some of those who defaulted did part payment.

The table clearly shows that people were willing to donate to Soft loan purse than the needy purse. This could be because the Church leadership continues to emphasis empowerment for all levels of Church members. The church made good use of the Social media platform during the period of the lockdown. Hence, distant members also contributed to the Soft loan Purse as well as the needy Fund. Worthy of notice is the fact that church members continued to give to the needy purse. This brings into the awareness of the fact the needy purse cannot be totally eradicated in the Church. The Financial record indicated that a total of about N750, 000 was spent on the needy from Feb.2020-Feb. 2021. The beneficiaries were those who underwent surgical operations and those whose hospital bills were paid or cleared. Some of the youths, especially the students who could not go to their parents during the lockdown started using the money to learn some trades such barbing, tailoring, bag (souvenir) making, shoe making, the art of make-up, photography and they were paying from the soft loan. Where some youths could not repay, some members helped them offset the loans.

Many church members became social entrepreneurs, fixing some other problems in the society. They became their own boss and started making money. They altered market economic system in Agbowo area. There was a change in the pattern of trade, positively. Normally things used to be very costly in Agbowo, U.I., Ibadan. This is in consonance with the law of demand and supply: the higher the demand, the higher the cost. Agbowo, U.I., Ibadan is a densely populated area because it is a living area for many students and staff of the Polytechnic and University of Ibadan. Besides, it houses many traders of Bodija market which is one of the major markets in Ibadan. Hence, there used to be competition and things used to be costly. With many students and members of the church who are into production of essential things within the environment, the monopolist had to bring down the prices of their goods and services. The beauty of the whole thing is that it is very easy for these young entrepreneurs to reduce the cost of their products because many of them do not have dependants unlike their rivals who have people looking to them for daily provisions.

Benefits for the Church and the Society

The church, at the beginning just aimed at meeting members' needs especially during the period of the Pandemic. However, the church profited and still profiting quantitatively and qualitatively. That is the church is benefiting both numerically and spiritually. In the first instance, more youths joined and are willing to join the Church to the extent that a whole worship programme named Youths and Students Assembly took off in January 2021. Experience has shown that when these students finish their course of study at the university and they are residing in Ibadan, they continue to be active members of the church. Secondly, there is an increase in church membership. The Church continues to have new

members because such new members wanted to benefit from the empowerment scheme which was strictly for church members and, which probably was absent in their religious organizations. Also, there are more hands to do evangelistic activities. Church members are able to preach the gospel with authority and new members are able to share the testimony of what they are gaining from the church. More so, the church income increased. Those who have not been giving tithes and offerings before learnt to do so because the church Pastor continues to impress it on them that some people donated the soft loans and beneficiaries must also be channels of blessings to others. Therefore, members are willing to give to the empowerment purse because of the feeling of satisfaction. On the overhaul, church members became more committed in service to humanity.

The benefits garnered by the University environment, especially Agbowo, U.I. area where the church is situated were enormous. Firstly, the students who were stranded in Ibadan during the period of the lockdown were financially relieved. They were not idle also. Secondly, because many of the youths were empowered, criminal activities and social vices reduced greatly.

Conclusion

Jesus' earthly ministry cared for the total person. He showed the man the will of the father (spiritual), he healed the sick, raised the dead (physical), the downtrodden and the outcast (emotional), he interacted with the sinners (social) and changed the reasoning of the affluent within the society. Jesus' wish for man is for man to live his life in abundance. Some of his followers in his earthly ministry followed him, mostly after he had met their various needs. It would be difficult for Christians to do the great commission if they would not meet

the basic needs of life which the great educator Abraham Maslow called the need for safety. The saying, “a hungry man is an angry man” is normative for all seasons and situations. Jesus emphasizes that Christians must meet the needs of others. Otherwise, they may not be citizens of the Kingdom. Churches must endeavour to strategise to populate the kingdom of God. Changing the methods in social ministry might be necessary at times.

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