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The Gospel as Commodity: Prosperity Theology and the Economics of Religious Practice in Nigeria

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ABSTRACT

Prosperity-oriented Pentecostalism has become one of the most influential expressions of Christianity in Nigeria, and its emphasis on wealth, health, and breakthrough has reshaped how many believers understand faith itself. This paper examines a development within that movement: the reorganisation of the relationship between the believer and God around the logic of the marketplace, so that grace, healing, breakthrough, and prophecy are increasingly presented as benefits obtainable in exchange for payment. Drawing on recent scholarship by Nigerian and other African researchers across theology, sociology, and religious studies, the study traces how divine blessing is priced and sold through seed sowing, the promise of multiplied returns, and the marketing of anointing oil, holy water, handkerchiefs, and other religious objects. It situates these practices within Nigeria's political economy of poverty, unemployment, and institutional failure, which supplies both the demand for miracles and the conditions that give religious promises their economic value. The central argument is that commodification does not merely add a commercial layer to faith; it alters the meaning of the Gospel, replacing a theology of unmerited grace with a theology of transaction while retaining the older vocabulary of faith and blessing. The paper does not treat all church giving as commercial. It defends a distinction between legitimate Christian giving and the commodification of spiritual benefits, grounded in the direction of expectation, the placing of risk and blame, and the status of what is offered, and considers what that distinction requires of churches, regulators, and scholars.

KEYWORDS: Prosperity theology • Commodification • Pentecostalism • Seed sowing • Religious economy • Nigeria

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Introduction

Nigerian Pentecostalism has emerged as one of the most influential religious movements in Africa. Its prosperity-oriented expression has significantly transformed how Christians understand and practise their faith in Nigeria. Obadare (2018) characterises Nigeria as a "Pentecostal Republic," in which religious influence extends considerably into public affairs, blurring the boundaries between religious authority and political life. Despite this growing influence, however, the expansion of Pentecostal churches has generated

persistent concerns about the financial dimensions of religious practice. In her study of the increasing proliferation of Pentecostal churches in Port Harcourt, Ngwoke (2024) identifies practices through which religious leaders accumulate wealth, including elaborate seed-sowing schemes, prophetic extortion, and the commercialisation of anointing oils and other purported miracle items. These practices raise fundamental questions about the relationship between religious devotion and financial exchange. When blessings are attached to monetary contributions, prayers become conditional upon payment, and religious objects are marketed with promises of supernatural intervention, the relationship between believers and the sacred assumes an increasingly transactional character. Against this background, this paper investigates the commercialisation of religious practices within Nigerian Pentecostalism and its implications for the meaning and integrity of the Christian Gospel. It argues that certain expressions of Nigerian Pentecostal Christianity increasingly structure the believer's relationship with God according to market principles, presenting grace, healing, breakthrough, and prophecy as spiritual benefits obtainable through financial transactions. This argument, however, does not imply that financial contributions to religious organisations are inherently objectionable. Religious institutions necessarily depend on material resources for their existence and operations. Ukah (2007), in his examination of the financial mobilisation and accountability practices of West African Pentecostal churches, rightly observes that religious organisations require the financial contributions of their members to sustain their activities. The central concern of this study, therefore, is not Christian giving as such, but the transformation of religious giving into a transactional arrangement in which financial contributions are made with the expectation of specific and measurable spiritual or material returns. Within such an arrangement, the pastor risks assuming the role of a vendor of spiritual services rather than that of a spiritual guide and shepherd. This tendency is reflected in Omavuebe's (2021) description of the Nigerian prosperity message as a theology of all-inclusive success, through which faith becomes a means of accessing wealth, health, and material advancement. When faith is increasingly understood as an instrument for securing such returns, the pursuit of material benefits threatens to displace the spiritual and moral foundations of Christian devotion.

Nigeria provides a particularly significant context for examining this phenomenon because the appeal of prosperity-oriented Christianity cannot be separated from the country's prevailing socio-economic realities. Persistent economic hardship, widespread unemployment, inadequate public infrastructure, and insecurity have intensified the search for alternative sources of hope, security, and material improvement among the population. In circumstances where conventional institutions have largely failed to meet people's basic expectations, religious institutions increasingly become spaces in which individuals seek solutions to their existential and material difficulties. Ademiluka (2023) maintains that the widespread quest for miracles among Nigerian Christians is fundamentally connected to the country's unfavourable economic conditions and cannot be adequately understood or addressed without considering this socio-economic context. Consequently, the desire for financial breakthroughs, healing, and other forms of divine intervention reflects not merely religious enthusiasm but also the lived experiences of economic uncertainty and social vulnerability. These conditions create an environment in which promises of supernatural provision acquire considerable appeal and, potentially, considerable commercial value. The greater the desperation for economic relief and personal transformation, the more susceptible individuals may become to religious promises presented as pathways to divine intervention.

The central question, therefore, concerns what becomes of the meaning and ethical foundations of the Christian Gospel when faith and divine grace are increasingly interpreted through the logic of commercial exchange. This study contends that the commercialisation of religious practices threatens to transform the Gospel's proclamation of unmerited grace into an exchange system in which financial contributions become associated with expectations of material prosperity and supernatural benefits. The implications extend beyond financial exploitation or the reputational damage suffered by religious institutions; they concern a fundamental distortion of the theological meaning of grace, faith, and Christian giving. Accordingly, the paper establishes a distinction between legitimate Christian financial giving, which is grounded in voluntary generosity and religious commitment, and the commodification of spiritual benefits, through which divine blessings are presented as products obtainable through payment. To develop this argument, the study first examines the meaning, theological foundations, and historical

development of prosperity theology in Nigeria. It subsequently analyses the practices through which spiritual benefits are commercialised, considers the socio-economic conditions that sustain their appeal, and evaluates their implications for the theological message and ethical commitments of the Christian Gospel.

Prosperity Theology and Its Nigerian Roots

Prosperity theology teaches that God wills material wealth, physical health, and visible success for the believer, and that these are accessible through faith expressed in positive confession and in sacrificial giving (Omavuebe, 2021; Simeon & Saale, 2025). The doctrine holds that divine favour shows itself in earthly terms, so that prosperity becomes a sign of God's approval and a proof of effective faith (Simeon & Saale, 2025). Within this framework, faith is presented less as trust in God than as a spiritual force that activates blessing, and the spoken word, understood as positive confession, is believed to carry creative power to call wealth and health into being (Simeon & Saale, 2025). Nigerian scholars have observed that this teaching redefines salvation to include economic well-being and social elevation, collapsing the older distinction between spiritual redemption and material success (Nwankwor & Akunna, 2026; Ojo, 2006). What results is a reworking of Christian vocabulary, in which the language of sacrifice and suffering is steadily displaced by the language of victory, breakthrough, and abundance (Nwankwor & Akunna, 2026). The teaching binds together two convictions that older Christian doctrine had kept apart. Grace is affirmed as God's free gift, while blessing is also said to require activation through human giving, so that faith becomes, in effect, a currency capable of commanding prosperity (Gifford, 1990; Simeon & Saale, 2025). This activation runs through money. Giving, especially in the forms of tithing and seed sowing, is treated not simply as obedience but as a covenant transaction that releases divine blessing, and favoured texts such as Malachi 3:10, Deuteronomy 8:18, Luke 6:38, and 3 John 2 are read as guarantees that giving to the church unlocks financial return (Simeon & Saale, 2025). The expectation of an enlarged return is the feature that separates prosperity theology from the ordinary Christian conviction that God blesses the faithful, and it is this same expectation, once it becomes central to worship, that later opens the door to the commercial practices examined in this study (Nwankwor & Akunna, 2026).

The question of where this teaching came from has occupied Nigerian scholars, and their answers fall along several lines that are better treated as complementary than as rivals. The dominant account traces the doctrine to twentieth-century American Pentecostalism and the New Thought movement, through figures such as E. W. Kenyon, Kenneth Hagin, Kenneth Copeland, and Oral Roberts, whose teaching on faith-filled speech, the efficacy of giving, and covenant wealth reached Nigeria through missionary literature, electronic media, and religious conferences (Gifford, 1990; Simeon & Saale, 2025; Atoi et al., 2022). On this account, the doctrine entered Nigeria in the mid-1960s through American faith-healers and televangelists, and was popularised locally by Archbishop Benson Idahosa, founder of the Church of God Mission in Benin City, who had briefly trained at the Christ for the Nations Institute in Dallas in 1971 before launching the mass crusades that made his ministry influential (Atoi et al., 2022). A second account, without denying the American contribution, stresses that African reception involved reinterpretation rather than simple imitation, since biblical texts on blessing were reread through African worldviews that already associated spiritual power with material well-being (Nwankwor & Akunna, 2026; Omavuebe, 2021). A third account pushes the point further, locating a genuinely African background to the prosperity gospel in African traditional religious heritage, in the cultural confidence placed in potent words, and in the historical experience of African American Christianity out of which classical Pentecostalism itself emerged (Adamo, 2021). The three readings converge on a single conclusion: the Nigerian prosperity gospel is best understood as a blend of imported and indigenous elements rather than the product of either alone (Adamo, 2021; Nwankwor & Akunna, 2026; Omavuebe, 2021). The doctrine did not fall on barren ground; it was received within a religious culture in which sacrifice and offering were long understood as means of securing favour from the spiritual realm, and there it was amplified (Adamo, 2021; Ojo, 2006).

The historical spread of the movement is documented with some precision, and Nigerian scholars tie it closely to economic and political history. The rapid growth of prosperity-oriented churches

accelerated from the late 1970s and 1980s, a timing that is not incidental (Atoi et al., 2022; Nwankwor & Akunna, 2026; Ojo, 2006). Two conditions in particular are identified as having prepared the ground. The first was economic: the oil boom of the 1970s gave way, from 1982, to a severe recession in which companies collapsed and life became difficult for the average Nigerian, and it was in this period of hardship that the prosperity message, preached by American evangelists but mediated locally through literature and mass media by Nigerian pastors, began to flourish (Atoi et al., 2022). The second was political: long years of military rule, beginning with the coup of January 1966 and compounded by official corruption, left ordinary citizens with little control over their circumstances, and since religious worship was among the few public gatherings the military permitted, many turned to churches that promised the deliverance the state could not provide (Atoi et al., 2022). Prosperity teaching, in this setting, functioned as a theology of hope in a society marked by uncertainty and deprivation, offering psychological reassurance and a sense of agency over economic destiny through practices such as tithing and seed sowing (Nwankwor & Akunna, 2026). Mass media, first radio and television and later social media, extended the message well beyond church walls, so that it came to permeate public space and shape religious imagination across denominational lines (Nwankwor & Akunna, 2026).

What began as one theme among several in revival Christianity hardened, over roughly three decades, into a dominant idiom, carried forward by prominent ministries whose leaders combined charismatic authority with entrepreneurial skill and presented themselves as living proof of divine blessing (Nwankwor & Akunna, 2026; Ojo, 2006). For a large part of the believing public, prosperity became nearly inseparable from the practice of faith itself (Omavuebe, 2021; Simeon & Saale, 2025). The reach of this development is considerable, since Pentecostal and charismatic Christianity now exercises substantial influence over Nigerian public and political life, which means that its teaching on money is not a marginal curiosity but a force shaping the expectations of a very large population (Obadare, 2018). It is this scale, rather than any single excess, that makes the commercial turn in the movement a matter worth close examination.

Pricing the Sacred: Seed, Oil and the Sale of Blessing

The transactional logic of prosperity theology has become an everyday church practice, most prominently seed sowing. Although seed sowing may, in its basic religious understanding, refer to the voluntary offering of financial gifts as an expression of faith, it has increasingly assumed an investment-oriented character in which monetary contributions are presented as seeds that God is expected to multiply and return to the giver in material blessings (Akabike et al., 2021). Consequently, teachings on tithes and seed offerings appear to have shifted from conventional scriptural interpretations toward an understanding that explicitly links financial giving to the attainment of prosperity and personal well-being (Akabike et al., 2021). This interpretation is often reinforced through selective biblical references. Malachi 3:10, for instance, is interpreted as a divine assurance that the payment of tithes guarantees supernatural blessings, while II Samuel 24:24, which emphasises the importance of offering to God that which involves personal sacrifice, is employed to encourage substantial financial contributions as a means of securing divine intervention (Akabike et al., 2021). Similarly, the parable of the sower in Luke 8 is reinterpreted, with the good ground into which the seed is sown identified with the ministry or religious institution of the preacher (Nwokedi & Obiejemba, 2026). The fundamental distinction between this practice and conventional Christian charity lies in its transactional orientation. The believer is encouraged to anticipate a measurable return on financial contributions, thereby transforming the act of giving into an exchange relationship in which God is presented as the guarantor of expected benefits. This understanding departs from the principle of voluntary and selfless generosity traditionally associated with Christian giving (Diara et al., 2020; Odafe & Daniel, 2026). Thus, financial giving increasingly assumes the character of an investment intended to yield material returns rather than an expression of worship, gratitude, and commitment to God.

Closely associated with this teaching is what critics describe as the myth of the hundredfold return, which derives from a particular interpretation of Mark 10:29–30. The passage, which speaks of those who make sacrifices for the sake of the Gospel receiving a hundredfold in the present age, is

interpreted by prosperity preachers as a divine assurance of the multiplication of financial contributions (Odafe & Daniel, 2026). Through this interpretation, congregants are encouraged to anticipate substantial material rewards in exchange for their financial sacrifices, notwithstanding the fact that the passage also explicitly refers to persecution and does not present monetary multiplication as its central message (Odafe & Daniel, 2026). This interpretation further reinforces the assumption that the degree of an individual's prosperity is directly proportional to the magnitude of their financial contributions. Consequently, the capacity to give generously becomes an apparent indicator of the strength of one's faith and the seriousness of one's religious commitment (Apyewen et al., 2022). Conversely, poverty and persistent economic hardship are frequently interpreted within this theological framework as manifestations of spiritual inadequacy, divine displeasure, or insufficient financial giving. Such an understanding shifts responsibility for material deprivation from broader socio-economic conditions to the individual believer, who may consequently perceive continued hardship as evidence of personal spiritual failure rather than a condition requiring wider social and structural explanation (Apyewen et al., 2022; Nwankwor & Akunna, 2026).

The commercialisation of religious practice also extends beyond monetary offerings to the production, distribution, and sale of objects invested with purported spiritual significance. Items such as anointing oil, holy water, handkerchiefs, prayer garments, wristbands, stickers, and other religious materials are increasingly marketed and sold by church leaders, sometimes at considerable financial cost to members (Nwokedi & Obiejemba, 2026; Obielosi & Idonor, 2022). These objects are frequently presented as instruments through which divine power, healing, protection, and favour can be accessed. For instance, anointing oil is promoted as a medium of healing and supernatural favour, with members of certain ministries encouraged to apply it before employment interviews as a means of securing job opportunities. Similarly, holy water is presented as an instrument for healing illnesses and overcoming spiritual challenges, while handkerchiefs are distributed as points of contact through which divine power is supposedly transmitted. The latter practice is often justified through reference to Acts 19:11–12, which recounts the extraordinary miracles associated with Paul's aprons and handkerchiefs (Nwokedi & Obiejemba, 2026). This commercial orientation also encompasses religious publications and media materials. Recorded sermons, miracle tapes, branded stickers, and devotional magazines are produced and distributed on a commercial scale, with some publications reportedly reaching hundreds of thousands of copies monthly across different languages, thereby generating substantial financial returns for their respective ministries (Nwokedi & Obiejemba, 2026). The theological implication of these practices is significant. When religious objects are assigned specific supernatural functions and sold on the assurance that they can produce particular spiritual outcomes, their significance shifts from symbolic expressions of faith to commercially exchanged products. Their purported spiritual efficacy consequently becomes the basis for their market value and financial cost (Obielosi & Idonor, 2022). This development has prompted Nigerian scholars to draw comparisons with the medieval commercialisation of religious relics and the sale of indulgences, through which access to spiritual benefits was similarly associated with financial payment (Nwokedi & Obiejemba, 2026). The comparison raises fundamental questions about the extent to which contemporary practices depart from the theological principles of the Gospel.

Furthermore, the commodification of religious practice is not restricted to material objects and financial contributions; it also encompasses spiritual services and experiences that were traditionally understood as expressions of divine initiative. Prophecy, for instance, which is conventionally understood as a divinely inspired message, is increasingly presented in certain ministries as a service that believers can solicit through financial contributions. Religious leaders may use their prophetic authority to promise breakthroughs and favourable outcomes in exchange for additional giving, a practice identified as prophetic exploitation (Odafe & Daniel, 2026). Similar transactional tendencies are evident in the provision of healing and deliverance services, which are sometimes associated with financial expectations or specific monetary contributions (Ngwoke, 2024). The underlying assumption is that access to greater spiritual benefits requires correspondingly greater financial sacrifice. This introduces into religious practice a commercial principle according to which the value or quality of a service is measured by the price attached to it (Adebayo, 2019). Competition among Pentecostal ministries further reinforces this tendency. The perceived credibility and spiritual authority of pastors increasingly become associated with

their visible material prosperity, while economic affluence is treated as evidence of exceptional anointing and divine favour (Nwokedi & Obiejemba, 2026). Within this framework, material wealth becomes an important credential of religious authority, encouraging ministers to promote their personal image, ministries, and spiritual products as part of an increasingly competitive religious environment. Consequently, church activities may assume the characteristics of commercial enterprises in which spiritual services and religious commodities are advertised, marketed, and exchanged for financial returns (Nwokedi & Obiejemba, 2026; Odafe & Daniel, 2026).

An important characteristic of these transactional arrangements concerns the unequal distribution of risk between religious leaders and their congregants. In conventional commercial exchanges, payment is ordinarily followed by the immediate provision of a product or service whose quality and value can, at least in principle, be assessed. In the commodification of spiritual benefits, however, believers make financial contributions in anticipation of future outcomes, such as healing, employment, financial prosperity, or other forms of divine intervention, whose occurrence cannot be guaranteed or independently verified. When these anticipated outcomes fail to materialise, responsibility is frequently transferred to the believer rather than attributed to the claims or assurances of the religious leader (Ngwoke, 2024). Individuals who question the absence of expected miracles may be told that their contributions were insufficient, their prayers inadequate, or their faith deficient. Such explanations effectively insulate the transactional system from critical examination while placing the burden of failure on those who have already made financial sacrifices (Ngwoke, 2024; Odafe & Daniel, 2026). The socio-economic consequences of this arrangement are particularly troubling. Reports indicate that some church members have surrendered valuable property and personal savings, incurred debts, or compromised essential household needs in pursuit of promised breakthroughs that ultimately failed to materialise. Women, young people, and economically disadvantaged rural populations are identified as particularly vulnerable to these pressures (Nwokedi & Obiejemba, 2026; Odafe & Daniel, 2026). The resulting arrangement is characterised by an asymmetrical distribution of responsibility: religious leaders retain the financial benefits of the transaction, while congregants bear the economic consequences of unfulfilled expectations. Through this process, the believer is increasingly positioned as a consumer of spiritual commodities, while the minister assumes the role of a provider of religious services operating within a competitive marketplace. The church itself consequently risks becoming organised around the production, marketing, pricing, and distribution of spiritual goods and services (Adebayo, 2019; Odafe & Daniel, 2026). The convergence of findings from studies conducted in different parts of Nigeria, employing interviews, documentary analysis, and observational methods, further suggests that these practices represent a broader structural tendency within certain expressions of contemporary Pentecostalism rather than isolated instances of religious misconduct (Adebayo, 2019; Diara et al., 2020; Ngwoke, 2024; Nwokedi & Obiejemba, 2026; Obielosi & Idonor, 2022; Odafe & Daniel, 2026).

The Economic Ground of the Commodified Gospel

The commercialisation of religious practices within Nigerian Pentecostalism must be understood within the broader socio-economic circumstances that shape people's lives. These practices do not emerge independently of the material realities confronting ordinary Nigerians; they are closely connected to widespread poverty, unemployment, insecurity, and institutional inadequacy. The magnitude of these challenges is reflected in the National Bureau of Statistics (2022) report, which estimates that approximately 133 million Nigerians, representing about 63 per cent of the population, were multidimensionally poor. This measure encompasses multiple dimensions of deprivation, including health, education, and living standards, rather than income poverty alone. Furthermore, persistent unemployment, insecurity, and the inability of public institutions to provide adequate healthcare, justice, and essential social services have intensified the vulnerability of many Nigerians. Within this context, the promise of supernatural intervention and sudden material transformation acquires considerable appeal. The desire for financial breakthroughs, healing, and divine provision is therefore not simply a product of religious preaching but also reflects the socio-economic conditions within which such messages are received and interpreted (Ademiluka, 2023)

The relationship between economic deprivation and the increasing quest for miraculous intervention is particularly significant. The widespread pursuit of miracles among Nigerian Christians can be understood as a response to prevailing economic difficulties, suggesting that the phenomenon cannot be adequately addressed through theological criticism or religious reorientation without also confronting its underlying socio-economic determinants (Ademiluka, 2023). This perspective better explains believers' vulnerability to commercially oriented religious teachings. Rather than interpreting their participation solely as an expression of religious credulity, it is important to recognise the material circumstances that inform their decisions. For individuals confronted with limited economic opportunities, inadequate public services, and persistent social uncertainty, the church may appear to offer an alternative source of assistance and hope where governmental institutions and conventional economic structures have proved inadequate (Ademiluka, 2023). However, this vulnerability also creates opportunities for the commercial exploitation of religious expectations. The greater the material difficulties confronting individuals, the more appealing promises of supernatural wealth, healing, and personal transformation become. Consequently, religious promises acquire an economic value that makes them susceptible to commodification, marketing, and commercial exchange.

These socio-economic realities also help to explain an apparent contradiction within Nigerian Pentecostalism. While prosperity preachers frequently criticise the greed, corruption, and excessive material accumulation associated with the political elite, some of these religious leaders simultaneously exhibit considerable personal wealth. Equally significant is the observation that individuals dissatisfied with prevailing economic inequalities continue to patronise ministries whose practices may reproduce similar patterns of wealth accumulation and unequal power relations (Smith, 2021). This apparent contradiction can be understood through the dual ideological function of the prosperity gospel. On the one hand, it provides a religious platform for expressing dissatisfaction with political corruption, economic exclusion, and the concentration of wealth among privileged groups. On the other hand, it legitimises the individual pursuit of material prosperity by presenting wealth accumulation as an expression of divine favour and personal faith. In this way, believers may simultaneously condemn the inequalities associated with the political and economic establishment while aspiring to attain the material rewards that accompany wealth and social advancement (Smith, 2021). Pentecostal Christianity thus provides a framework through which individuals attempt to interpret the relationship between moral responsibility, material success, and social inequality in a society where the processes through which wealth is acquired and distributed are often contested (Smith, 2021). The commercialisation of the Gospel, therefore, cannot be understood independently of Nigeria's economic difficulties. Rather, it derives much of its appeal and sustenance from the very conditions of poverty, insecurity, and social vulnerability that its prosperity-oriented message claims to overcome.

Commodification and the Meaning of the Gospel

The foregoing analysis has examined the practices through which religious benefits are commercialised and the socio-economic circumstances that sustain their appeal. A more fundamental concern, however, relates to the implications of these practices for the theological meaning and ethical foundations of the Christian Gospel. This study argues that the commodification of religious practice does not merely introduce financial considerations into an otherwise unchanged religious message; rather, it fundamentally transforms the meaning of the message itself. This transformation arises from the inherent tension between the logic of commercial exchange and the Christian understanding of divine grace. Within Christian theology, grace is fundamentally understood as an unmerited divine gift that cannot be earned, purchased, or repaid. Its defining characteristic is that it is freely bestowed rather than acquired through financial or material compensation. This understanding is illustrated in the biblical account of Naaman and Gehazi, where the prophet Elisha refuses monetary compensation for Naaman's healing, while Gehazi is condemned for attempting to derive financial benefit from the divine intervention. The narrative demonstrates that divine healing and deliverance are not commodities whose availability or value can be determined by monetary considerations (Adebayo, 2019). Whereas commercial exchange presupposes reciprocity, with each party giving something in anticipation of an equivalent return, grace operates outside this framework because its reception is not dependent on the recipient's purchasing capacity

(Adebayo, 2019). Consequently, the commodification of grace represents more than an inappropriate commercialisation of religious activities; it constitutes a distortion of the very nature of the spiritual benefits being offered. When believers are encouraged to make financial contributions in expectation of guaranteed supernatural returns, the understanding of divine grace as an unmerited gift is displaced by a transactional conception of religious experience.

The implications of this theological distortion extend beyond doctrinal considerations to the psychological and existential experiences of believers. Prosperity-oriented teachings frequently cultivate expectations of specific and sometimes immediate material returns from financial contributions. Such expectations are reinforced through preaching that presents poverty as a curse, maintains that genuine believers should not experience material deprivation, and assures congregants that generous giving guarantees freedom from want (Uroko, 2023). When these promises fail to materialise, believers may interpret their continued economic difficulties as evidence of inadequate faith or insufficient commitment rather than question the theological claims upon which the promises are based. This situation can generate considerable religious disillusionment and, in documented cases, intensify despair among individuals already experiencing severe economic hardship (Uroko, 2023). The significance of this development lies in the fact that the very individuals who seek religious assistance and hope may become further burdened by the consequences of unfulfilled spiritual and material expectations. Thus, a religious message presented as a source of hope and liberation may inadvertently deepen the vulnerability of those whom it ostensibly seeks to assist.

The cumulative effect of these practices is a transformation not only of the financial organisation of religious institutions but also of their understanding of salvation, faith, and the believer's relationship with God. Within a transactional religious framework, the relationship between the believer and the divine increasingly assumes the character of an individualised exchange mediated by religious leaders who establish the conditions for accessing particular spiritual benefits. The worshipper is consequently repositioned as a religious consumer whose anticipated benefits are associated with the financial contributions made to the ministry (Adebayo, 2019). Particularly problematic is the fact that the language of grace, faith, blessing, and divine favour remains prominent within this arrangement. The continued use of these theological categories can conceal the underlying commercial orientation of religious activities, allowing transactional practices to be presented as legitimate expressions of Christian devotion (Adebayo, 2019). The result is a contradiction between the language of the Gospel and the economic logic governing its practical interpretation. The commodified Gospel therefore retains the vocabulary of Christianity while progressively undermining the theological meaning and ethical principles that give the Christian message its distinctive character.

Legitimate Giving and the Commodification of Blessing

A necessary qualification to the foregoing argument is the distinction between the commercialisation of spiritual benefits and the legitimate financial obligations associated with Christian religious practice. A critique of religious commodification should not be misconstrued as a rejection of financial contributions to churches or the material responsibilities of Christian discipleship. Tithes, offerings, ministerial support, and financial contributions towards the advancement of ecclesiastical activities constitute established dimensions of Christian practice. Moreover, religious institutions require financial resources to sustain their administrative, spiritual, and social responsibilities (Ukah, 2007). Beyond their internal religious functions, church activities also contribute to employment generation, infrastructural development, and social welfare, thereby influencing broader economic activities within Nigeria (Alaka-Osinowo et al., 2025; Akabike et al., 2021). Equally, Christian discipleship entails sacrifice, commitment, and self-denial, which represent genuine demands placed upon believers, even where such obligations do not involve direct financial expenditure (Adebayo, 2019). The central issue, therefore, is not the legitimacy of Christian giving but the theological and ethical conditions under which financial contributions are solicited and the expectations attached to them.

The distinction between legitimate Christian giving and the commodification of spiritual benefits can be established through three principal considerations. The first concerns the nature of expectation.

Legitimate giving is characterised by voluntary generosity without an obligatory or calculable return, whereas commodified giving is motivated by the expectation of obtaining a particular spiritual or material benefit. Consequently, when a believer is assured that a specified financial contribution will produce a corresponding blessing, the act of giving assumes the character of a commercial purchase rather than an expression of religious commitment (Akabike et al., 2021). The second consideration concerns the allocation of responsibility when anticipated outcomes fail to materialise. In legitimate Christian giving, the believer does not possess a contractual entitlement to a particular divine response. In commodified religious transactions, however, the promised benefit is frequently presented as assured, while its failure is attributed to the believer's inadequate faith or insufficient financial sacrifice rather than the questionable nature of the original promise (Ngwoke, 2024). The third consideration relates to the nature of the religious benefit being offered. Legitimate financial contributions sustain the collective activities, mission, and welfare responsibilities of the religious community. Commodification, by contrast, involves the presentation of identifiable spiritual benefits, such as anointing oil, prophecy, and healing, as products or services that can be obtained by individual believers through specified financial payments (Obielosi & Idonor, 2022). On the basis of these distinctions, the commercial sale of anointing oils and purported miracle items represents a form of religious commodification, whereas ordinary financial support for the activities and mission of a church does not necessarily constitute such commodification.

Although these distinctions provide a useful conceptual framework, their practical application may be complicated by the overlapping motivations and activities that characterise contemporary religious institutions. A minister, for instance, may simultaneously encourage sacrificial giving as an expression of Christian devotion and market religious products that are associated with particular supernatural benefits. Similarly, an individual believer may contribute financially out of genuine religious commitment while also anticipating material or spiritual returns. Such complexities, however, do not invalidate the distinction between legitimate giving and commercialised religious exchange. Rather, they highlight the need for appropriate institutional mechanisms and ethical standards through which religious financial practices can be evaluated. This ambivalence is also reflected in existing scholarship, which recognises the contribution of the expanding religious economy to national economic activities while identifying its potential implications for spiritual integrity, social stability, and public confidence in religious institutions (Alaka-Osinowo et al., 2025). Other studies interpret the commercial expansion of Pentecostal ministries as a rational response to an increasingly competitive and relatively unregulated religious environment, within which churches operate as institutional competitors seeking to attract and retain followers through differentiated spiritual products and services (Yaweh et al., 2026). Although this interpretation provides an economic explanation for the development, it does not necessarily establish the theological or ethical legitimacy of the practices involved. The fact that a religious activity may be economically rational or strategically advantageous does not automatically make it morally defensible or consistent with Christian theological principles (Ngwoke, 2024).

Addressing the problem requires interventions that recognise its theological, institutional, and socio-economic dimensions. Nigerian scholars have proposed measures that can be implemented within existing religious and governmental structures. One recommendation is that the Christian Association of Nigeria should establish effective monitoring and regulatory mechanisms to oversee church activities and sanction religious institutions whose practices depart from the fundamental objectives and responsibilities of the Church. Such institutional oversight could serve as a deterrent against exploitative religious practices and promote greater accountability among church leaders (Obielosi & Idonor, 2022). Equally important is the recommendation that government should address the persistent unemployment and economic deprivation that make vulnerable individuals susceptible to commercially oriented religious promises (Obielosi & Idonor, 2022). Within Pentecostal Christianity itself, calls have also been made for ethical reforms through institutional bodies such as the Pentecostal Fellowship of Nigeria, with the objective of checking excessive commercialisation and ensuring that the expansion of Pentecostal ministries does not undermine their spiritual and institutional credibility (Yaweh et al., 2026). Collectively, these proposals demonstrate that the problem cannot be resolved through theological condemnation alone. It requires coordinated responses involving religious accountability, institutional regulation, ethical reorientation, and broader socio-economic reforms.

Ultimately, the responsibility of scholarship is to provide a clear and critical assessment of these developments. The commodification of the Gospel must be recognised as a theological and ethical problem rather than treated merely as a neutral adaptation of religious practice to contemporary economic realities (Ngwoke, 2024; Obielosi & Idonor, 2022). Although poverty, unemployment, and the competitive nature of the religious environment help explain the emergence and persistence of these practices, their socio-economic origins do not necessarily justify their theological implications (Ademiluka, 2023; Smith, 2021). A religious practice may be economically understandable and culturally established while simultaneously undermining the theological principles it claims to uphold. Critical evaluation must therefore acknowledge the socio-economic circumstances that encourage participation in these practices without overlooking their potential for religious exploitation and doctrinal distortion. A believer who commits scarce financial resources in anticipation of a promised breakthrough may be acting rationally within the limitations of their circumstances, participating in an established religious culture, and simultaneously becoming vulnerable to a distorted presentation of divine grace. These realities are not mutually exclusive; rather, they reveal the complexity of the relationship between religious belief, economic vulnerability, and commercial exploitation.

Conclusion

This study examined the circumstances under which financial giving within Nigeria's prosperity-oriented Pentecostal churches assumes a transactional character and considered the implications of this development for the theological meaning of the Christian Gospel. It argued that certain expressions of contemporary Nigerian Pentecostalism increasingly organise the believer's relationship with God according to the principles of commercial exchange, presenting grace, healing, financial breakthroughs, and prophecy as spiritual benefits obtainable through monetary contributions (Ngwoke, 2024; Obielosi & Idonor, 2022). The evidence of this development is reflected in the reinterpretation of tithes and seed offerings as instruments for securing anticipated financial returns (Akabike et al., 2021), the commercial sale of anointing oils, holy water, and other religious objects associated with supernatural benefits (Obielosi & Idonor, 2022), and the emergence of religious practices in which the believer increasingly assumes the position of a consumer while the minister functions as a provider of spiritual goods and services (Adebayo, 2019).

The study further established that the commercialisation of religious practice cannot be adequately understood without considering the socio-economic conditions prevailing in Nigeria. Widespread poverty, unemployment, insecurity, and the inadequacies of public institutions create circumstances in which promises of supernatural intervention and sudden material transformation become particularly attractive to vulnerable populations (Ademiluka, 2023; Smith, 2021). These conditions help explain both the appeal of prosperity-oriented preaching and the apparent contradiction through which individuals dissatisfied with prevailing economic inequalities continue to patronise religious institutions that may reproduce similar patterns of material accumulation and unequal power relations (Smith, 2021). Nevertheless, the most significant consequence of this commercial orientation is theological rather than merely financial. The commodification of religious benefits transforms the understanding of divine grace from an unmerited gift into an anticipated return on financial investment, while retaining the familiar language of faith, blessing, and divine favour (Adebayo, 2019). This distortion also has significant implications for believers, particularly economically disadvantaged individuals who may experience religious disillusionment and heightened despair when promised benefits fail to materialise (Uroko, 2023).

In response, the study defended a fundamental distinction between legitimate Christian giving and the commodification of spiritual benefits. While financial contributions remain necessary for sustaining religious institutions and advancing their spiritual and social responsibilities, they become problematic when presented as the purchase price of particular divine interventions. The distinction is identifiable through the nature of expectations attached to giving, the allocation of responsibility when promised benefits fail to materialise, and the status of the spiritual benefits being offered (Akabike et al., 2021; Ngwoke, 2024; Obielosi & Idonor, 2022). Although these distinctions may be difficult to apply in

certain overlapping religious practices, they provide a valuable framework for evaluating the theological integrity and ethical responsibilities of contemporary Pentecostal ministries. The proposed remedies similarly demonstrate the need for a multidimensional response, combining institutional monitoring, ethical reforms within Pentecostal organisations, and governmental interventions aimed at addressing the economic conditions that sustain religious commercialisation (Obielosi & Idonor, 2022; Yaweh et al., 2026).

A final observation is that the commercialisation of the Gospel is both historically and socio-economically intelligible within the conditions that have encouraged its development (Ademiluka, 2023; Yaweh et al., 2026). However, explaining the circumstances that sustain a practice should not be confused with establishing its theological or moral legitimacy. The fundamental responsibility of Nigerian Christian institutions is therefore to preserve the distinction between religious giving as an expression of faith and the commercial exchange of purported spiritual benefits. Recovering this distinction is essential to preserving the theological understanding of grace and ensuring that the Gospel remains a proclamation of divine generosity rather than a mechanism for commercial exchange. In a society where many individuals approach religious institutions in search of hope, healing, and material relief, protecting this distinction is not simply a theological concern but also an ethical responsibility.

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