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# Church Economics: Why Tithes May Not Be Enough Anymore In Christian Denomination In Cameroon

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## Abstract

Every organization, be it the state or the Church, needs money to be able to operate. While the state raises revenue through the imposition of taxes on the citizens, the Church does it through collection of tithes and other offerings from her members. Among other collections, tithe constitutes a major source of revenue to the modern Church. This work thus sets out to determine the factors influencing tithes compliance by members of some selected Christian Denominations in Bamenda. Specifically, it investigates the effect of: (a) demographic characteristics; (b) perceived benefits derived from tithing and (c) management approach on tithe compliance. Data was collected from Christians of selected church denominations in Bamenda, Mezam Division in the North West Region of Cameroon using the stratified random sampling technique. The data was obtained from 351 questionnaires, 193 of which were issued to Presbyterian Christians, while 67 were issued to Roman Catholics, 47 to Full Gospel and 44 to Apostolic Christians respectively. Descriptive statistics, correlative research design and inferential econometric approach base on the binary logistic regression were employed. Results show that payment of tithe statistically depends on gender as women were more likely than men to pay tithe. The occupation of the Christians, their marital status and denomination also significantly influenced their compliance to tithe. As the index for perceived benefits from tithe increased, the more likely were the Christian to pay tithe. Christians who perceived that tithes were not well managed were significantly more likely not to have paid tithe in the past three months. We thus recommend that Christians be taught to pay tithe as their Christian duty, not due to benefits previewed and strict management principles be applied to tithe to increase the adherence rate of tithe payments.

**Keywords:** Tithe Compliance, Perceived Benefits, Management Principles and Logistic Regression

## 1. Introduction

Every organization, be it the state, the Church or Non-Governmental Organization (NGO), needs money to be able to operate. While the state raises revenue through the imposition of taxes on the citizens (Tanzi & Zee 2001), the Church does it through collection of tithes and other offerings from her members. With revenue collected from taxes, governments carry out development projects that are beneficial to the population. Tax revenue therefore is

a component of governments' mobilization of resources to invest in social and human development including health, education and infrastructural development (Cummings, 2007). On the other hand, the church also mobilizes resources through collection of various offerings. The revenue from these collections enables the church to carry out general administration, infrastructural development and humanitarian assistance. At higher level of church management, the church develops a partnership with government in providing social amenities and other services also meant for human development such as health and education.

Among other collections by the modern church, tithe constitutes a major source of revenue. Tithe is collected almost wholly in monetary terms. The practice of tithe is quite an ancient phenomenon, and was not practiced only in Israel. Evidence abound that tithing was practiced among the Egyptians as well as the Mesopotamians in the Ancient Near East (Ademiluka, 2020). According to Moretsi (2009), various kinds of objects are found to have been subjected to tithe in the Ancient Near East. These include wool, cloth, wood, weapons, gold, silver, donkeys, to name a few. In Israel, items tithed included grain, new wine, olive oil, fruit, cattle and sheep (Deut. 14:23; Lev. 27:32). Within the Israelite community, the practice of tithing is as old as the time of Abraham who tithed spoils of battle (Gen 14:18-20) and Jacob who vowed to tithe all that God gave him (Gen 28:20-22). Later, tithing became a command from God, constituting part of the Mosaic Law (Lev 27:30), as an essential religious practice. In obedience to this command, the Israelites had to tithe the produce of the land God gave to them (Deut. 8:18). According to Sehling (1953), the mention of tithe at Gen. 47:14; 1 Sam. 8:15, 17 and Amos 7: 1, implies a secular tax to be used for some state administrative expenditure. Therefore tithes were originally levied for the king and later for the deity or god for the other communities in the Ancient Near East, and God for Israel (Moretsi, 2009). According to Croteau (2010), while there is much to be found in the Old Testament about tithing, the New Testament is almost silent on the topic. The mentioning of giving a tenth to God by Jesus in the New Testament particularly in Matthew 23:23 and Luke 11:42, is indicative of the practice of tithing by devout Jews within the New Testament era. There is no evidence that tithing was emphasized in the early church. The earliest positive legislation on the subject is contained in the letter of the Bishops assembled at Tours in 567 and the Canons of the Council of Macon in 585 A. D., when the Catholic Church reiterated the call to tithe, adopting it from the Old Testament Law (Hernandez, 2013 & Catholic Diocese of Wichita, 2015). From this time on, tithing came to be practiced in the Church and is usually referred to as 'giving back' because it is done in grateful recognition that all we have belongs to God (Catholic Diocese of Wichita, 2015).

With these, the modern Church is confronted with doctrines that tithing is not scriptural and therefore not obligatory (Smith, 2006). However, there is also a strong belief and doctrine that tithing is compulsory for Christians today. Ademiluka (2020) outlines some mainline and Pentecostal churches in Nigeria for example which teach voluntary and compulsory tithe compliance. The doctrine that tithing is compulsory is mostly pronounced in the Pentecostal Churches and their teaching is based on Malachi 3:8-12, with its accompanying declarations of woes and curses for non-compliance and blessings for compliance.

As aforementioned, tithes make up one of the principal sources of income for many Christian Churches today. Attitudes to the doctrine of tithing are of two major types across the different denominations. On the one hand, we have proponents who teach that tithing is voluntary and on the other, we have those which teach that it is obligatory (Ademiluka, 2020). Many of the mainline churches teach voluntary tithing and encourage their members to pay tithe, while most of the Pentecostal Churches make tithing obligatory.

In the Presbyterian Church in Cameroon (PCC) for example, tithing is voluntary and became an official collection quite recently. In the early 2000s, some Christians of the PCC expressed a desire to pay tithes as they observed the phenomenon and perceived benefits of tithing in other Christian Denominations around. With this, some Pastors of the PCC, serving at the time in some city congregations from where this desire was expressed, took upon themselves to teach on Christian giving with particular emphasis on tithes.

Realizing that this notion about tithing was going to make some Pastors, particularly those serving in the cities, extremely rich while others serving in the suburbs would remain poor, considering the Pastors' meager stipend, the highest ruling body of the PCC – the Synod – took a decision to officially introduce and moderate tithing in the PCC. In her meeting of November 2005 which held at Church Center Kumba, it was decided that tithes

collection should officially go into effect in the PCC, the proceeds of which should be directed to the Central Administration (PCC, 2005). The purpose was that the collection would be put together and used to increase the stipend of Pastors generally so that none benefits more than the other no matter the location of service.

From personal experience, very few Christians pay tithes and those who do pay, hardly pay the prescribed amount. Through interactions with Christians of various congregations of the PCC during teaching on Christian giving, the opinion is expressed that the reason why some Christians are reluctant to pay tithes is because they perceive that tithes are the pastors' personality money. For these Christians, many pastors have been enriched through the collection of tithes, reason why they ride in cars and live luxurious lives. They are of the opinion that if the church were to experience infrastructural development, and the poor and needy given humanitarian assistance all sourced from the tithe fund without necessarily turning to the same Christians who pay the tithe for collection of project levies and poor and needy funds, many will be true to their tithing. In fact, there are Christians who do not give tithes in church but who take care of orphans, widows, street children and the like with the argument that what they spend on these constitute their tithes. For them, this is the application of Deut. 12: 6-8 & 14: 28-29 where God spells out that tithes should be used to take care of such people in need including strangers. As mentioned earlier, following the biblical demands and definition, a tithe is ten percent of one's income.

If all Christians of the PCC were to obey the command to tithe and appropriately surrender one tenth of their income for this, the Church will raise a lot of funds from tithing, considering her huge Christian population. Taking Mezam Presbytery for example with over thirty thousand adult Christians and considering that every Christian earns the minimum wage of 36,270FRS per month as prescribed in the Labour Law of Cameroon, the scenario for this Presbytery, in the past three years would have been as presented in Table 1. The amounts expected could be more, less or exactly the amounts presented considering that some Christians earn more than the minimum wage and others less. From the variances between the expected amounts and the actual collections, one may suggest that many Christians are not tithe compliant, by way of not tithing at all, or by tithing less than ten percent of their income.

Table 1: Comparison of expected amounts of tithes with actual collection

Year	No of Christians per yearly Census	Tithes expected considering each Christian earned the minimum wage: $10/100 * 36,270 * \text{No of Christians}$ (FCFA)	Actual Tithes Collected (FCFA)	Variance (FCFA)
2018	31,986	116,013,222	42,704,400	73,308,822
2019	33,488	122,967,936	40,949,180	82,018,756
2020	36,501	134,031,672	31,720,215	102,311,457

Taking the example of the Presbyterian Church in Cameroon, irrespective of the fact that Christians have been given sound teaching in the doctrine and biblical perspective of tithing, many are not tithe compliant. The issue of non-compliance cuts across many churches. Christians may not comply with the tithe requirements in the sense that they either do not pay tithe at all or they fail to pay up to the prescribed amount, that is, one tenth of their income. Base on the aforementioned background the question that arise is: What are the determining factors of tithe compliance by members of Christian Denominations in Bamenda? The specific objectives of the study are to investigate the effect of: (a) demographic characteristics; (b) perceived benefits derived from tithing and (c) management approach on tithe compliance.

The gap to be filled by this study will be of great significance to the Christian churches and will act as an eye opener to them to frame policies that will encourage tithe compliant attitudes in the Christians. This will reduce the phenomenon of non-payment of tithes thereby reducing the gap between tithe projections and realization in the budget of the church.

## 2. Empirical Literature

Nyamosi & Nderitu (2015) carried out a study in Kenya which aimed at investigating if religious giving matters. They found out that majority of the respondents gave in church in order to get blessings from God. In a similar

study conducted in Oyo State, Eberechi & Abiodun (2016) found that tithe payment is still biblical and relevant to the contemporary believers as the respondents reported being blessed abundantly by God for obeying the tithe law.

According to Kitause & Achunike (2013), in some of the churches where tithing is practiced, every tithe payer is issued a card in which their weekly payments are recorded, with corresponding records made in a church ledger for official documentation. This recording makes payment of tithe obligatory so that any Christian, who fails to pay, owes the church. They found that with this procedure, majority of the Christians tithed not voluntarily or as an act of worship but because they did not want to be viewed as debtors. In most cases, before the Pastor prays, he gives a short exhortation supported with relevant biblical passages, particularly the Malachi text, to promote compliance (Ademiluka, 2020). According to Uroko (2021), who was interested in investigating the purpose for assigning tithes to pastors he found out that this was because they had no source of income and their own portion of the tithe would encourage them in their ecclesiastical work.

Today, tithe is destined for the church. It is used within the church for various purposes including payment of the pastor, church construction, administration and general expenses and charity. While in the mainstream churches tithe collections are pulled together to a central pool and dispensed for the general welfare of the church, it is purported to be the property of the church leader in most of the mushroom churches. Obalolu & Rahim (2019), found out that a number of pastors in Nigeria are among the few figures that own private jets. They relate this wealth to tithe collections which for these pastors belong to them – the modern Levites. They do everything to intimidate members to offer tithes, emphasizing on its importance and warning on the repercussion of not giving the tithe based.

### 3. Methodology

The causal research design is made use of because it enables the description of the relationship between Christians' tithe compliant attitudes and their demographic characteristics, perceived benefit from tithing, and management of tithe funds in the current study. The study adopted a stratified random sampling technique which was used to select the Presbyterian Church in Cameroon (PCC), the Roman Catholic Church (RCC), the Apostolic Church (AC) and the Full Gospel Church (FGC) as the denominations to be studied. A total of 400 respondents were chosen for the study purposely selected from the various denominations as follows: 200 from the PCC, 100 from the RCC, 50 from the AC and 50 from the FGC. Assigning a higher number for the Presbyterian and Roman Catholic was in consideration of their high population and the ease to access especially the Presbyterian Christians. After the treatment of data 351 questionnaires were retained. The sample size makes 11.4% of the target population and is sufficiently large enough to generate data that was representative of the accessible population, as a sample of 10% to 20% of the accessible population is acceptable according to Ary et al. (1979). The study made use of primary data to answer the research questions collected with the help of questionnaires.

#### 3.1. Model Specification

$$TC = \beta_0 + DC\beta_1 + BT\beta_2 + MT\beta_3 + \varepsilon$$

Where: *TC* stands for Tithe Compliance measured as a dichotomous variable that take 1 for noncompliance and 0 otherwise. *DC* represent a vector of demographic characteristics, *BT* a vector of benefits derived from tithing, *MT* a vector of management of tithe funds and  $\varepsilon$ , a vector of error term. While  $\beta_0$  is vector of intercepts  $\beta_1$ ,  $\beta_2$  and  $\beta_3$  are the vector of coefficient associated to vector of demographic characteristics, benefits derived from tithing and management of tithe funds respectively. This model is analyzed using the binary logistic regression.

### 4. Findings

#### 4.1. Sex Distribution of Respondents

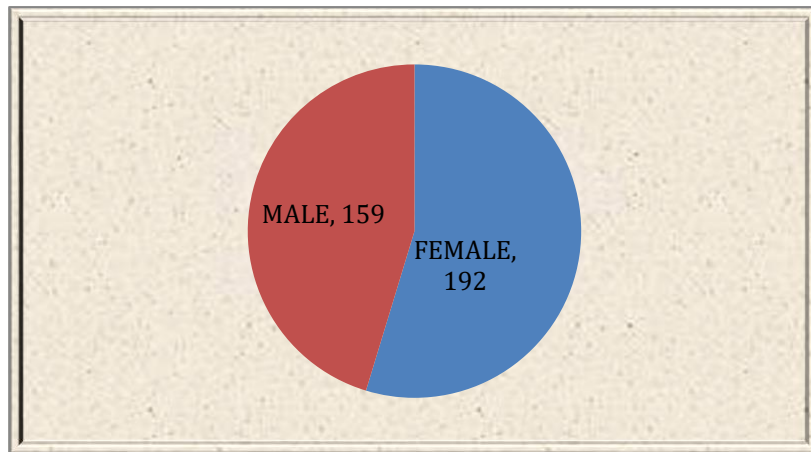


Figure 1: Sex Distribution of Respondents

As seen in Figure 1, out of the 351 respondents to this questionnaire, 159 (45%) of them were male while 192 (55%) of them were female. We thus had more female than male respondents in the sample. This is also indicative of the fact that the number of women who attend church far surpasses that of the men. Thus, more females than males were included in the sample.

#### 4.2. Age Distribution of Respondents

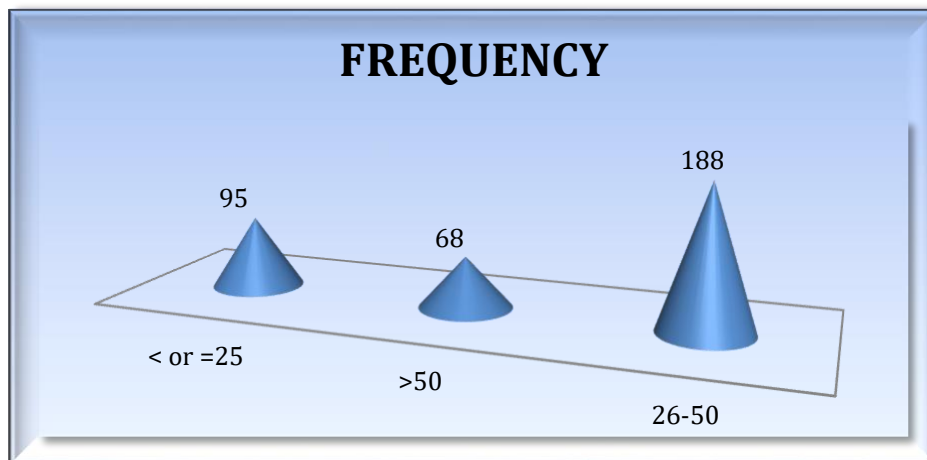


Figure 2: Age Distribution of Respondents

The data in Figure 2 shows that all age groups were represented to avoid bias. This consisted of the age ranges 'less than or equal 25 years', '26 to 50 years' and 'above 50 years'. Respondents from age 26 to 50 had the highest number of representation (188) followed by those in age group  $\leq 25$  years (95) and lastly by those above 50 years (68). This is indicative of the fact that active members of the church is made of middle age groups (26-50).

#### 4.3. Distribution of Respondents Based on Level of Education

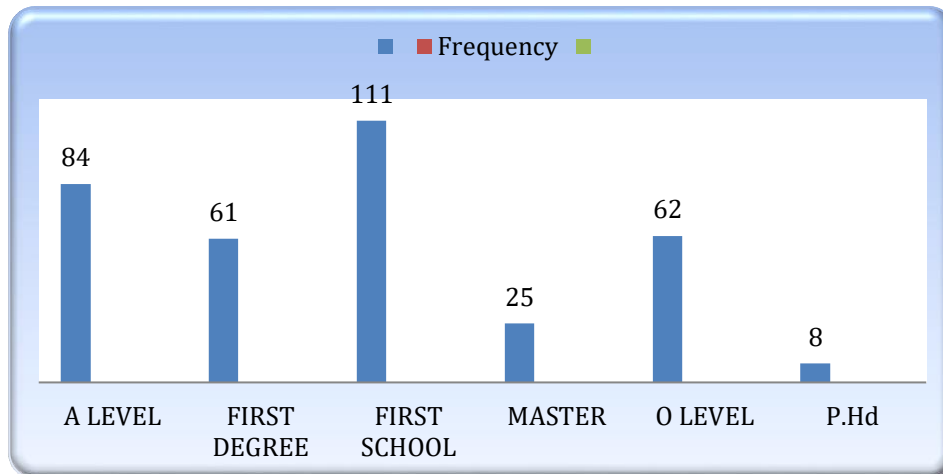


Figure 3: Educational Levels of Respondents

As shown in Figure 3, most respondents had First School Living Certificate (111) followed by those with 'A' level (62) and lastly by the PhD (8) holders. The figures however simply indicate the proportion of individuals in the churches with this degree and in no way mean PhD holders are less likely to pay tithe, neither does it mean that First School leavers are more likely to pay tithes. We deduce from the data that we have people of various educational levels in the churches just like we have them in the society.

#### 4.4. Distribution of Respondents Based on Occupation

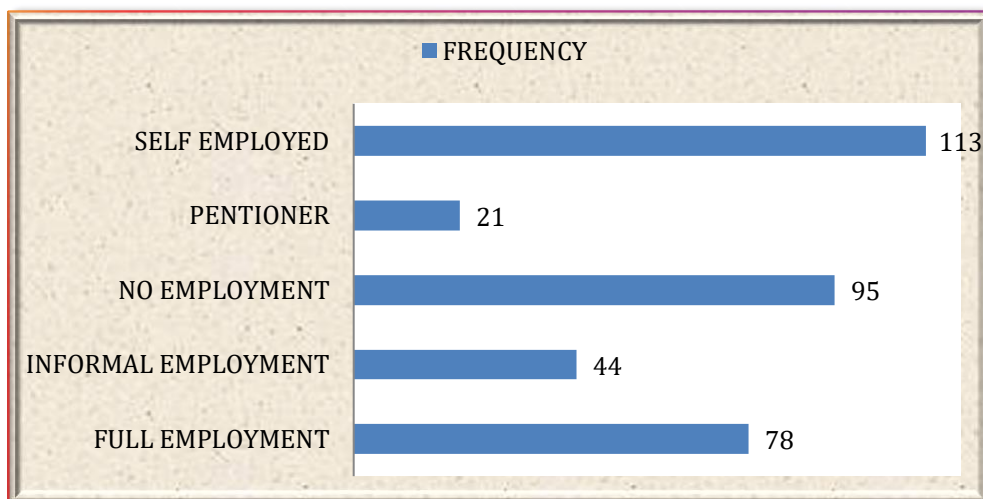


Figure 4: Occupation of Respondents

The data in Figure 4 reveals that majority of the respondents were self-employed (113) followed by those with no employment (95) and lastly by pensioners (21). From the frequencies, we could predict that self-employed Christians are in the majority in Christian churches denominations.

#### 4.5. Distribution of Respondents Based on Denominational Affiliation

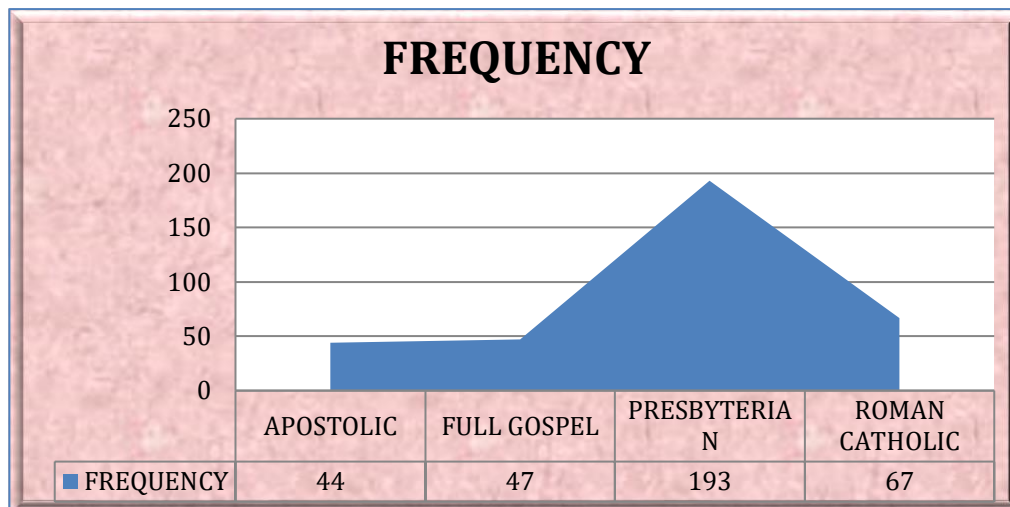


Figure 5: Denominational Affiliation of Respondents

As presented in Figure 5, out of the 400 questionnaires that were administered, 193 of them returned from Presbyterian Christians, 67 of them returned from Roman Catholics, 47 and 44 of them returned from the Full Gospel and Apostolic Christians respectively. This gives a total number of 351 from which data was collected for the study. As aforementioned, more questionnaires were issued to Presbyterians due to ease of accessing them and their willingness to participate in the study.

#### 4.6. Presentation of Results on the Demographic Determinants of Tithe Compliance

The first objective of this work is to establish the demographic determinants of tithe compliance by Christians. The results are presented in two parts. The first part presents the chi square result (Table 2) investigating the individual effect of each of these demographic variables on tithe compliance while the second part presents the logistic regression results (Table 3) which take care of the group effect of all the demographic variables on tithe compliance.

Table 2: Chi Square Results of Demographic Determinants and Tithe

VARIABLE	SUBVARIABLES	NO	YES	TOTAL
GENDER	FEMALE	85(24.2%)	107(30.5%)	192(54.7%)
	MALE	97(27.6%)	62(17.7%)	159(45.3%)
Pearson Chi-Square		9.757	0.002	
AGE	< or =25	54(15.4%)	41(11.7%)	95(27.1%)
	>50	32(9.1%)	36(10.3%)	68(19.4%)
	26-50	96(27.4%)	92(26.2%)	188(53.6%)
Pearson Chi-Square		1.620	0.445	
Education	A level	42(12.0%)	42(12.0%)	84(23.9%)
	Bachelor degree	29(8.3%)	32(9.1%)	61(17.4%)
	First school	56(16.0%)	55(15.7%)	111(31.6%)
	Master degree	16(4.6%)	9(2.6%)	25(7.1%)
	O Level	36(10.3%)	26(7.4%)	62(17.7%)
	Ph.D	3(0.9%)	5(1.4%)	8(2.3%)
Pearson Chi-Square		3.753	0.585	
OCCUPATION	Full employment	38(10.8%)	40(11.4%)	78(22.2%)
	Informal employment	10(2.8%)	34(9.7%)	44(12.5%)
	Not employed	59(16.8%)	36(10.3%)	95(27.1%)
	Pensioners	9(2.6%)	12(3.4%)	21(6.0%)



	Self employed	66(18.8%)	47(13.4%)	113(32.2%)
Pearson Chi-Square	21.882		0.000	
INCOME	< or = 36720	85(24.2%)	69(19.7%)	154(43.9%)
	>125000	41(11.7%)	36(10.3%)	77(21.9%)
	36721-75000	39(11.1%)	44(12.5%)	83(23.6%)
	75001-125000	17(4.8%)	20(5.7%)	37(10.5%)
	Pearson Chi-Square	2.053		0.562
MARITAL status	Divorce	1(0.3%)	1(0.3%)	2(0.6%)
	Married	82(23.4%)	96(27.4%)	178(50.7%)
	Single	90(25.6%)	57(16.2%)	147(41.9%)
	Widowed	9(2.6%)	15(4.3%)	24(6.8%)
Pearson Chi-Square	9.541		0.023	
DENOMINATION	Apostolic	10(2.8%)	34(9.7%)	44(12.5%)
	Full Gospel	8(2.3%)	39(11.1%)	47(13.4%)
	Presbyterian	121(34.5%)	72(20.5%)	193(55.0%)
	Roman Catholic	43(12.3%)	24(6.8%)	67(19.1%)
Pearson Chi-Square	50.955		0.000	

The chi square results in table 2 shows that payment of tithe statistically ( $p$ -Value=0.002) depends on gender. More women {107(30.5%)} complied with the payment of tithe than men {62(17.7%)}. The compliance of tithe was not significantly associated with age ( $P$ -Value = 0.445) and level of education ( $P$ -value = 0.585). The occupation of the Christians significantly ( $P$ -vale =0.000) influenced their compliance to tithe. Most self-employed {47(13.4%)} and full employed Christian {40(11.4%)} had the highest compliance rate while pensioners {12(3.4%)} had the least rate. The level of income of the Christians is statistically independent ( $P$ -value= 0.562) to tithe complains. Tithe compliance is significantly ( $P$ -value=.023) associated with marital status. More of married Christians (96(27.4%) than single (57(16.2%)) comply to tithe payment. Compliance to tithe was also significantly ( $P$ -value = 0 .000) associated with denomination. When comparing the number who pay and those who do not pay, it was noticed that Apostolic {34(9.7%)} and Full Gospel Christians {39(11.1%)} had more numbers paying than those not paying. On the other hand, the Presbyterians and the Roman Catholics had more numbers not paying than those paying.

The results of the logistic regression testing the group effect of all demographic factors put together on tithe are presented in table 3.

Table 3: Logistic Regression Tithe by Demographic Characteristics

		COIEFFICIENT	STANDARD ERROR	P- VALUE
NO	MALE	.948	.274	.001
	26-50			.620
	< or =25	.417	.437	.340
	>50	.101	.377	.788
	Ph.D			.721
	FSLC	-.673	.943	.475
	GCE O'LEVEL	-.446	.935	.634
	GCE A'LEVEL	-.439	.952	.645
	BACHELOR DEGREE	-.861	.983	.381
	MASTERS	-.970	.977	.321
	PENTIONER			.009
	NO EMPLOYMENT	.403	.437	.356
	FORMAL EMPLOYMENT	1.396	.468	.003

INFORMAL EMPLOYMENT	-.590	.400	.140
SELF EMPLOYMENT	.527	.597	.377
>125000			.795
≤36720	-.253	.502	.614
66721-75000	-.505	.516	.327
75001-125.000	-.160	.479	.738
DIVORCED			.051
MARRIED	-.260	1.678	.877
SINGLE	-.217	.540	.689
WIDOWED	-1.217	.623	.051
FULL GOSPLE			.000
PRESBYTERIAN	1.768	.514	.001
CATHOLIC	2.593	.539	.000
APOSTOLIC	-.085	.344	.804
Constant	.163	1.152	.887

Table 3 presents the results of the effect of demographic factors on tithes payment. Results show that female than male Christians were more likely to pay tithes. It also shows that people between 26 and 50 compared to those in other age groups were more likely to pay tithes. Compared to PhD holders, respondents holding other certificates were more likely to pay tithes. When compared to pensioners, respondents with no employment (.403), formal employment (1.396) and self-employment (.527) were less likely to pay tithes. This is surprising as it shows that those with formal employment had a stronger tendency not to pay tithes than the other groups. Of all the groups, those in informal employment (-.590) were most likely to have paid tithes in the past three months. People in all salary levels were most likely to pay their tithes when compared to those with salaries above 125.0000 FCFA. Compared to the divorced, married, single and widowed Christians were most likely to pay their tithes. Compared to Full Gospel, more Apostolic than Roman Catholic and Presbyterian Christians were most likely to pay their tithes.

#### 4.7. Presentation of results on perceived benefits and tithes compliance

This section of the results presents findings for the second objective which seeks to test the effect of perceived benefits on tithes compliance. Results are presented using chi-square to capture the individual effect and logistic regression for group effect.

VARIABLE	SUBVARIABLES	NO	YES	TOTAL
BLESSINGS	No	59(16.8%)	0(0.0%)	59(16.8%)
	Yes	123(35.0%)	169(48.1%)	292(83.2%)
Pearson Chi-Square		65.855	0.000	
RIGH	Agreed	49(14.0%)	51(14.5%)	100(28.5%)
	Disagree	14(4.0%)	9(2.6%)	23(6.6%)
	Not sure	43(12.3%)	26(7.4%)	69(19.7%)
	Strongly agreed	76(21.7%)	83(23.6%)	159(45.3%)
Pearson Chi-Square		5.149	0.161	
SPIRITUAL EDIFICATION	Agreed	44(12.5%)	54(15.4%)	98(27.9%)
	Disagree	9(2.6%)	11(3.1%)	20(5.7%)

	Not sure	47(13.4%)	14(4.0%)	61(17.4%)
	Strongly agree	70(19.9%)	88(25.1%)	158(45.0%)
	Disagree	12(3.4%)	2(0.6%)	14(4.0%)
Pearson Chi-Square	27.823		0.000	
Freedom	Agreed	39(11.1%)	55(15.7%)	94(26.8%)
	Disagree	17(4.8%)	7(2.0%)	24(6.8%)
	Not sure	50(14.2%)	18(5.1%)	68(19.4%)
	Strongly agree	59(16.8%)	82(23.4%)	141(40.2%)
	Disagree	17(4.8%)	7(2.0%)	24(6.8%)
Pearson Chi-Square	29.426		0.000	
SUCCESS	Agreed	53(15.1%)	49(14.0%)	102(29.1%)
	Disagree	5(1.4%)	4(1.1%)	9(2.6%)
	Not sure	36(10.3%)	14(4.0%)	50(14.2%)
	Strongly agree	76(21.7%)	100(28.5%)	176(50.1%)
	Disagree	12(3.4%)	2(0.6%)	14(4.0%)
Pearson Chi-Square	19.909		.001	

The chi square results on table 4 show that the payment of tithe is statistically associated (P-value=0.000) with the Christians conception of the blessings they will get from it. This can be seen as all Christian {59(16.8%)} who did not believe tithe will lead to blessing did not pay tithe. The payment of tithe was not associated with the Christian opinion on tithe leading to right standing with God (p-value= 0.161). The payment of tithe is strongly and significantly associated with Christians' opinion that it leads to spiritual edification (P-Value = 0.000). Most Christians who paid tithe agreed and strongly agreed to this. Christians also believed that payment of tithes was strongly associated with freedom (P-value=0.000) and success (P-value=0.001)

The results of the group effect of all perceived benefits put together on tithe is presented on table 5.

Table 5: Logistic Regression Tithe by Perceived Benefits

VARIABLES	COIEFFICIENT	STANDARD ERROR	P-VALUE	
INTERCEPT	19.969	.798	.000	
BLESSING	-19.329	.000	.043	
Do not pay tithe	RIGH STANDING	.085	.176	.628
	SPIRITUAL EDIFICATION	-.149	.160	.352
	FREEDOM FROM MISFORTUNE	-.292	.122	.017
	SUCCESS	.109	.167	.514

Base group: Pay tithe

Table 5 presents the results of the effect of perceived benefits on tithing. Christians who felt tithing leads to increase blessing were more likely to tithe than those who did not believe tithing will lead to blessing (-19.329). This result is significant at 5% level (P-value= 0.043). People who agreed to the fact that tithing instead led to right standing with God (0.085) and success (0.109) were less likely to be those paying tithes. However, individual who agreed to the fact that tithing leads to spiritual edification (-0.149) and freedom from misfortune (-.292) were more likely to pay tithes. Amongst all factors that enhanced the payment of tithes, blessing (p-value 0.043) and freedom from misfortune (P-value=0.017) were the only significant variables that enhanced the payment of tithes.

#### 4.8. Presentation of Results on Quality of Management and Tithe Compliance

This section of the results presents findings for the third objective which seeks to test the effect of management on tithe compliance. Results are presented using chi-square (Table 6) to capture the individual effect and logistic regression (Table 7) for group effect.

VARIABLE	SUBVARIABLES	NO	YES	TOTAL
WELL MANAGED	No	67(19.1%)	19(5.4%)	86(24.5%)
	Yes	115(32.8%)	150(42.7%)	265(75.5%)
Pearson Chi-Square		30.974	0.000	
TEACHING	Monthly	64(18.2%)	85(24.2%)	149(42.5%)
	Once a year	34(9.7%)	19(5.4%)	53(15.1%)
	Twice a year	45(12.8%)	23(6.6%)	68(19.4%)
	Weekly	39(11.1%)	42(12.0%)	81(23.1%)
Pearson Chi-Square		13.971	0.003	
KNOWLEDGE	No	57(16.2%)	28(8.0%)	85(24.2%)
	Yes	125(35.6%)	140(39.9%)	265(75.5%)
Pearson Chi-Square		11.277	0.004	
MANAGERIAL SKILLS	Discouraging	19(5.4%)	4(1.1%)	23(6.6%)
	Encouraging	98(27.9%)	92(26.2%)	190(54.1%)
	Very discouraging	6(1.7%)	9(2.6%)	15(4.3%)
	Very encouraging	58(16.5%)	63(17.9%)	121(34.5%)
Pearson Chi-Square		12.314	0.031	
METHODS	Drops his/her envelope in the basket	97(27.6%)	86(24.5%)	183(52.1%)
	Alter call	58(16.5%)	75(21.4%)	133(37.9%)
	Pay tithes in the office	26(7.4%)	7(2.0%)	33(9.4%)
Pearson Chi-Square		15.313	0.004	
MOTIVATION	Drops his/her envelope in the basket	94(26.8%)	79(22.5%)	173(49.3%)
	Alter call	55(15.7%)	70(19.9%)	125(35.6%)
	Pay tithes in the office	33(9.4%)	20(5.7%)	53(15.1%)
Pearson Chi-Square		5.816	0.055	
OWNERSHIP	CHURCH	152(43.3%)	156(44.4%)	308(87.7%)
	PASTOR	30(8.5%)	13(3.7%)	43(12.3%)
Pearson Chi-Square		6.300	0.012	
USAGE	Pay salary	20(5.7%)	31(8.8%)	51(14.5%)
	Church projects	24(6.8%)	33(9.4%)	57(16.2%)
	Assist the poor and needy	52(14.8%)	29(8.3%)	81(23.1%)
	General administration	84(23.9%)	76(21.7%)	160(45.6%)

Pearson Chi-Square	12.260		0.016	
MOTIVATED USES	Pay salary	14(4.0%)	18(5.1%)	32(9.1%)
	Church projects	37(10.5%)	37(10.5%)	74(21.1%)
	Assist the poor and needy	111(31.6%)	72(20.5%)	183(52.1%)
	General administration	20(5.7%)	42(12.0%)	62(17.7%)
Pearson Chi-Square	16.159		0.001	
IMPACT MANAGE	Great motivation	88(25.1%)	83(23.6%)	171(48.7%)
	Little motivation	15(4.3%)	4(1.1%)	19(5.4%)
	No motivation	13(3.7%)	2(0.6%)	15(4.3%)
	Very great motivation	52(14.8%)	72(20.5%)	124(35.3%)
	Very little motivation	14(4.0%)	8(4.0%)	22(6.3%)
Pearson Chi-Square	18.988		0.001	

When tithes are perceived as being well managed, Christians are most likely to pay tithes (P-value=0.000). Up to 150(42.7%) of those who felt tithes are well managed had paid their tithes in the last three months. The payment of tithes was also significantly associated with the teachings. Christians who had teachings on tithe were more likely to pay tithe (P-value=0.003). Most Christians who were taught monthly paid their tithes. Knowledge on tithes also significantly influences the payment of tithe (P-value=0.004) as even those taught yearly paid their tithes. The managerial skills of the priest/pastor also significantly influenced the payment of tithe (P-value=0.031). Christians who were very encouraged with the managerial skill were more likely to pay their tithes. The method used for tithe collections also significantly influenced tithe payments (P-value=0.004). Christians from churches where they were called up in front of the alter most often paid their tithes. Christians who paid tithes indicated that, they were motivated by being called up to the alter than the other methods. Ownership of tithes also significantly influenced Christians desires to pay tithes (P-value=0.012). Majority of those who pay tithes are those who perceived it was owned by the church not the pastor. More of Christians who felt tithes were used for salary and church projects paid tithes (P-value=0.016). Many Christians indicated that when tithes are used for the poor and the needy, they are more motivated to pay (P-value=0.001). The payment of tithes also significantly depended on the motivation Christians had (P-value=0.001). Christians who had very great motivation were more likely to pay tithes.

The logistic regression results of the group effect of all perceived management factors put together on tithe is presented on table 7.

Table 7: Logistics Regression of Tithe by Management

VARIABLES	COIEFICIENT	STANDARD ERROR	SIGNIFICANT
INTERCEPT	17.485	.810	.000
GOOD MANAGEMENT EFFECT ON TITHING	-.409	.130	.002
NOT WELL MANAGED WELL MANAGED	1.227	.316	.000
NO ADEQUATE KNOWLEDGE	.913	.300	.002
ADEQUATE KNOWLEDGE			
ENCLOSED ENVELOPE	-.166	.363	.648
CALL UP INFRONT	-.524	.379	.167
PAY IN THE OFFICE AND RECORD CARD			
CHURCH	-.721	.412	.080

PASTOR			
SALARY	-16.611	.370	.000
CHURCH PROJECTS	-16.322	.351	.000
ASSIST THE POOR	-15.547	.307	.000
ADMINISTRATION	-16.018	.000	.
PASTORS MANAGES			

Table 7 presents the results of the effect of management on the payment of tithes. Results show that most people who paid tithe (-.409) felt good management was very motivating in their tithe payment. This result is significant at 1% level. Those who felt tithe were not managed were less likely to pay tithe (1.227) compared to those who felt it was well managed. This result is significant (p-value=0.000) at 1% level. Christians with no knowledge on tithe were significantly (p-value=0.002) less likely to pay tithe (0.913) compared to those with adequate knowledge on tithes. There is no significant difference between the payments of tithes either using enclosed envelopes, alter calls or paying in the office. Compared to those who felt the tithes were managed by the pastors, those who felt the tithes are managed by the church (-.721) were more likely to pay tithe than those who felt it was managed by the pastors. This result is significant (P-value=0.08) at 10% levels. All Christians who felt the church used the tithe for salary (-16.611), church projects (-16.322), assist poor (-15.547) and for administration (-16.018) were significantly more likely to pay tithe than those who felt the tithes were managed by the pastors.

#### 4.9. Presentation of a Combined Logistic Regression Results on Demographic Factors, Perceived Benefits and Management on Tithe Compliance

This section of the results combines in one model all three objectives of this work.

Table 8: Combined Analysis on Demographic Factors, Perceived Benefits and Management on Tithe

Tithe (YES/NO)		coefficient	Std. Error	Sig.
No payment of tithe	Intercept	2.963	.767	.000
	gender=F	-.845	.252	.001
	gender=M			
	age=< or =25	.333	.309	.280
	age=>50	-.197	.327	.547
	age=26-50			
	income=< or = 36720	.655	.435	.132
	income=>125000	.043	.452	.924
	income=36721-75000	.174	.449	.698
	income=75001-125000			
	Perceived benefits index	-.186	.038	.000
	Not well managed	1.700	.320	.000
	well managed			
Base (payment of tithe)				

Table 8 presents the results of the three objectives of this work put together. Results show that women are significantly more likely to pay tithes than men. It also shows that compared to Christians aged 26-50, Christians older than 50 years are more likely to pay their tithes while those below or equal to 25 are less likely to pay their tithe. This result is however statistically insignificant. Compared with Christians with income between 75001-125,000, those in the other income groups (less than or equal to 36720; > 125,000, between 36721-75000) are less likely to pay tithes. As the index for perceived benefits from tithe increases, the more likely is the Christian to pay tithe. This result is significant at 1% level. Christians who perceived that tithes were not well managed were more likely not to have paid tithe in the past three months. This result is significant at 1% level. This is thus indicative of the fact that the payment of tithe is influenced by gender; the Christians perception about the benefits derived from the tithe and how well the tithe is being managed.

## 5. Discussion of Results and Recommendation

Findings from results show that the payment of tithe was statistically significant on gender, occupation, marital status and denomination. The result is justified as generally women are more committed to church activities than men. Women are more emotional than men and feel obliged to pay tithe especially when they know it is used to help the needy, reasons why results equally reveal that people who felt tithes were used to help the needy were more likely to pay tithes. The occupation of the Christians also significantly influenced their compliance to tithe. Most self-employed and full employed Christians had the highest compliance rate. This is because self-employed have the freedom to take as much as they want from their business without being questioned. Fully employed individuals have a steady and stable source of income which permits them to deduct a particular percentage from it to pay tithe monthly. This is however not the case with people who are not working or working part time because they will need to wait until they have money from an irregular source to pay.

More of married Christians than singles comply to tithe payment. Being married indirectly signifies increase in income level for the family and chances to depend on the other partner for help in times of crisis. This justifies why married people will easily pay tithes than singles will do. Marriage also signifies, maturity and stability thus increased desire to meet the needs of others apart from one's immediate family thereby increasing the likelihood of them paying tithe. It was found that compliance to tithe was also significantly associated with denominational affiliation. The Apostolic and Full Gospel Christians have more numbers complying than those who do not comply. This result is justified as the doctrine for tithe payment is predominating in Pentecostal churches than in Catholic and Protestant churches. It is common to get the pastors of Pentecostal churches mention tithe in almost all their preaching (Ademiluka, 2020). However, Catholics believe in church contributions than tithe and Christians mostly pay this once a year. This accounts for the increase in the likelihood that Catholic Christians did not pay tithe in the last three months.

Results further show that payment of tithe was statistically associated with the Christians conception of the reward gotten from it. This finding corroborates the findings of Ola (2017) who indicated that many proponents of tithe teach that lots of blessings are reaped from tithing. Nyamosi & Nderitu (2015) found out that majority of Christians gave in church in order to get blessings from God. Furthermore, in a study carried out in Nigeria Eberechi & Abiodun (2016) stated that the respondents reported to have been blessed abundantly by God for their obedience of the tithe law. For this reason they see tithe payment to still be biblical and relevant to contemporary believers. Findings also show that when tithes are perceived as being well managed, Christians are most likely to pay tithes. The findings also confirm the results of Uroko (2021), who found out that the purpose for assigning tithes to priests was because they had no source of income and their own portion of the tithe would encourage them in their ecclesiastical work. So immediately Christians feel the tithes are not used for this purpose, they perceive it as not being well managed and thus are not willing to pay.

Base on the above finding it is recommended that Christians be taught to pay tithe as their Christian duty, not due to benefits previewed and strict management principles be applied on tithe to increase the adherence rate of tithe payments.

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