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Re-reading Mark 12:41–44 in the Context of Contemporary Tithing and Financial Hardship in Lagos: a Socio-economic Perspective

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Abstract

Mark 12:41–44 does not seem to only endorse sacrificial giving by the poor, but also condemns what appears to be an economically exploitative moralistic-religious system. Such a religious system appears to be reflected in some Pentecostal churches in Lagos in which people of modest means are institutionally exploited to part them from their meagre resources so they can ostensibly claim prosperity, thus increasing their poverty and repeating the process of which Jesus spoke in Mark 12:40. This study, therefore, re-reads Mark 12:41–44 from a socioeconomic perspective, with a view to using African inculturation hermeneutics to weigh the contemporary tithing ethics of financially weak Christians in Lagos State, Nigeria. The social-scientific criticism, in conjunction with Justin Ukpong's contextual hermeneutics, was used to analyse the pericope within its immediate narrative context (Mark 12:38–13:2), examine the first-century temple economy, and draw critical parallels with contemporary tithing culture in Lagos. The paper argues that the offering of the widow is a radical act of trust in a system that Jesus challenges. Such exploitative patterns are seen among some Pentecostal churches in Lagos, where the Deuteronomic rule that positions the poor as recipients rather than donors of tithes is reversed. Thus, the paper proposes that the church in Lagos needs to broaden its perspective on what is involved in tithing to include practices such as the exemption of the poorest members from tithing, shifting the focus towards redistribution in the

form of welfare programmes and creating a transparent and accountable system of church finance in order to live out the principle of the widow's sacrifice, both in her spirit and that of the criticism it offers within the context of the text.

Introduction

Mark 12:41–44 has been read in Christian preaching as a model of sacrificial generosity (Wright 1982:256–257). Malbon (1991:589) documents that this standard interpretation treats Jesus' observation as a direct commendation of the widow's act. Thus, preachers regularly cite the passage to encourage giving beyond one's means, and churches use it as a scriptural justification for the faithful tithing. However, reading this pericope from this perspective only seems to take it away from its Marcan narrative constructs. The widow's deed follows Jesus' scolding of those scribes who devour widows' houses (Mark 12:40) and precedes his prediction in Mark 13:2 that the temple will be destroyed stone by stone, and made desolate. Being enshrouded within these contexts supplies the terms for a critique alongside the traditional reading of commendation.

Thus, reading the text in relation to the surrounding pericopes has definite implications for Lagos State, Nigeria, which has an estimated population of twenty to twenty-three million (United Nations 2022), with one of the highest densities of Pentecostal and Charismatic churches in the world (Ojo 2006:23–24). Within this ecclesial background, tithing, which is the return of ten per cent of gross income, is seen as a standard expectation and precondition for divine financial favour (Adogame 2013:85–86). For many low-income congregants, this constitutes a genuine material burden (Anderson 2014:224–225). Thus, a key question regarding the situation of vulnerable members who are returning tithes is: how does it compare with what Christ condemned in Mark 12:41–44, while pointing out the commendation of the widow?

The paper, therefore, draws parallels between the text and its context from the perspective of those giving out of deficiency rather than abundance, thereby exposing how religious institutions can reproduce patterns of exploitation while also recognising genuine expressions of faith and trust.

Mark 12:41–44 in its Narrative Context

Mark 12:41–44 belongs to the Jerusalem section of the gospel, which runs from chapters eleven to thirteen (France 2002:488–489). The pericope exposes Jesus as one who interrupted the commercialisation of commodities in the temple (Mark 11:15–17), engaged religious authorities in controversial dialogue (12:13–34), and addressed messianic authority (12:35–37). He criticised the scribes in Mark 12:38–40 for loving to display their piety before others and, most importantly, for devouring the houses of widows. The use of the verb *κατεσθίω* (to devour) in this context situates the pericope within a socioeconomic context, as it denotes total economic absorption (Bauer et al. 2000:532). Thus, the widow's pericope follows this condemnation without interruption.

Myers (1988:320–321) describes the juxtaposition as the concrete manifestation of how the scribal system devours widows' houses. From his perspective, the depiction of the widow was not a counterexample to scribal conduct but its product, the human result of the economic logic Jesus has condemned. In a similar vein, Wright (1982:261–262) has demonstrated that the passage is a complaint about the institutionalised exploitation and not a commendation. Malbon (1991:596), however, reads the widow as a self-denying giver who stands in contrast to the scribes, while allowing that she may have been victimised by them and by 'the authority of traditional religious teaching'. This socioeconomic perspective is further strengthened by the argument of Rhoads, Dewey, and Michie (2012:98–100) that Mark consistently aligns its narrative perspective with the socially marginalised, so that the powerful are evaluated through the experience of those they affect. France (2002:488–489) also treats 12:38–44 as a single compositional unit in which the scribal indictment and the widow's offering are designed to interpret each other. Nonetheless, whether one follows Wright's lament reading or France's more complex position, in both interpretations the narrative context provides a reason that bars the pericope from becoming an absolute rule enforcing generosity on the poor.

It should be noted at the outset that the widow in Mark 12:41–44 brought a voluntary offering to the temple treasury, not a tithe in the strict Pentateuchal sense. The narrative nowhere uses *δεκάτη* (tithe) or any cognate term, and

provides no lexical basis for classifying the widow's contribution as a tithe in the Pentateuchal sense. The coins she deposited constitute a monetary contribution to the temple treasury whose precise cultic category is not specified by Mark: the narrative does not classify the deposit as a freewill offering, a vow payment, or any other liturgically defined category. The connection between this pericope and the practice of tithing in contemporary Lagos churches is therefore analogical and structural rather than direct: both involve the extraction of material resources from the economically vulnerable within a religious institutional framework. The socio-scientific analysis of first-century Jerusalem's political economy provides the structural grounding that makes this analogy coherent.

Methodology

The study, therefore, employs social-scientific criticism, as developed by John H. Elliott (1993) and Bruce J. Malina (2001), in conjunction with African contextual hermeneutics in the tradition of Justin Ukpong (2000:16–17), as a methodological framework for interpreting the text in view of tithing and the socioeconomic reality in Lagos. The use of social-scientific criticism and African contextual hermeneutics gives room for analysing the economic conditions that surround the Marcan text and the establishment of the legitimacy of reading the text from the social position of the economically marginalised. The paper further draws on models from cultural anthropology and macrosociology, specifically those that informed both the work of Gerhard Lenski (1966), and the adaptation of his agrarian stratification model by Hanson and Oakman (1998), and Richard Horsley's (2009) covenant economics, which were used to examine the offering of the widow not solely as theological but also as strategic within the actual power struggles and economic constraints facing an advanced agrarian society.

Ukpong's inculturation hermeneutics, which reads scripture consciously from the social location of African Christians, especially the economically marginalised, complements this historical analysis. By this, parallels between the ancient temple system and contemporary tithing practices in Lagos were identified and the biblical text was interrogated through the lived experiences of low-income believers facing financial hardship. The Greek text of the gospel of Mark in the Nestle-Aland edition (*Novum Testamentum Graece* 2012),

Bauer, Danker, Arndt, and Gingrich (2000), Liddell, Scott, and Jones (1996), Second Temple Jewish literature, and recent works on Nigerian Pentecostalism and Lagos socioeconomics were used as prime data sources for the paper. It is an interpretive and constructive study and is based upon the available empirical reports.

Socioeconomic Conditions in First Century Jerusalem

Hanson and Oakman's study of first-century Palestine applies Gerhard Lenski's social stratification model to the region's political economy (1998:99–129). Lenski's (1966) taxonomy describes an advanced agrarian society in which a governing and priestly elite controls most productive resources, while the peasant majority subsists on what remains after successive layers of extraction. Based on this, Hanson and Oakman (1998:99–100) estimate the Palestinian elite at approximately two to three percent of the population, with the remainder carrying the weight of combined obligations. Similarly, Horsley (1993:54–58) reveals that the Palestinian peasantry footed between thirty and fifty percent of the agricultural output that went towards the combined burden of Roman tribute, Herodian taxes, and temple taxes in the Roman-Herodian period. Sanders (1992:163–169) confirms this, contending that the Jerusalem temple was a veritable financial institution, which accepted deposits from wealthy families, and which depended on required financial contributions from Jewish communities all over the Mediterranean diaspora and the local community.

Malina (2001:30, 32) explains that 'religion' in the first-century Mediterranean world named the respect owed to those who controlled one's existence, and that a person's claim to honour became honour in fact only when others granted reputation. On this basis, the right to be part of the temple's financial system was a prerequisite socio-cultural practice for the widow as part of her religious identity, irrespective of material cost.

Hanson and Oakman (1998:128), list 'expendable' people of various kinds among the non-elites who populated the outskirts of cities, towns, and country villages. Widows not accompanied by a male protector can reasonably be placed in this group, since they had no productive role in the economy of the dominant group and depended on kin or institutional support for survival. .

The class is defined by Lenski (1966:281–284) as those whose life chances are precarious under the social order, for whom there is no secure place of productivity. Based on the narrative, the widow in Mark 12:41–44 seems to have belonged to this category. Her appearance at the treasury seems to make visible what the scribal-temple system produces among those it claims to protect.

Exegetical Analysis of Mark 12:41–44

The socioeconomic conditions of first-century Jerusalem provide the social-scientific context for the interpretation that follows. The agrarian stratification model of Lenski, as applied by Hanson and Oakman (1998), and Horsley's covenant economics inform the reading of the widow's act within a system marked by economic vulnerability and institutional extraction. The exegetical observations in this section should be understood against that socioeconomic backdrop.

Presentation of the Texts

Verse 41:

Καὶ καθίσας κατέναντι τοῦ γαζοφυλακίου ἐθεώρει πῶς ὁ ὄχλος βάλλει χαλκὸν εἰς τὸ γαζοφυλάκιον. καὶ πολλοὶ πλούσιοι ἔβαλλον πολλά·

Verse 42:

καὶ ἐλθοῦσα μία χήρα πτωχὴ ἔβαλεν λεπτὰ δύο, ὅ ἐστιν κοδράντης.

Verse 43:

καὶ προσκαλεσάμενος τοὺς μαθητὰς αὐτοῦ εἶπεν αὐτοῖς· λέγω ὑμῖν ὅτι ἡ χήρα αὕτη ἡ πτωχὴ πλεῖον πάντων ἔβαλεν τῶν βαλλόντων εἰς τὸ γαζοφυλάκιον·

Verse 44:

πάντες γὰρ ἐκ τοῦ περισσεύοντος αὐτοῖς ἔβαλον, αὕτη δὲ ἐκ τῆς ὑστερήσεως αὐτῆς πάντα ὅσα εἶχεν ἔβαλεν ὅλον τὸν βίον αὐτῆς. (*Novum Testamentum Graece* 2012:157)

The Setting

The text records that Jesus sits 'κατέναντι τοῦ γαζοφυλακίου' (opposite the treasury) (verse 41). The noun *γαζοφυλάκιον* is obtained from the combination of *γάζα* (treasury), which is a Persian loanword transmitted through Aramaic, and *φυλάσσω* (to guard). Bauer, Danker, Arndt, and Gingrich (2000:186) define it as the room or receptacles in the temple precinct where offerings were kept. The Mishnah lists thirteen collection chests in the shape of trumpets (*shōfārot*) in the sanctuary, representing different types of offering (Sheqalim 6.1, 6.5; Neusner 1988:260–261).. Thus, Jesus' position opposite one of these chests is evident in his making the following observation regarding institutional revenue collection. The text reveals that, as Jesus sat opposite the treasury, he saw many rich people cast large amounts of money into it. He also observed as a poor widow came and 'ἔβαλεν' (deposited) her two mites (verse 42). After observing, Jesus made a statement that the rich who gave did so out of their abundance, but the poor widow gave all she had to live on (verses 43–44).

The Act of Depositing (βάλλω)

The verb *βάλλω* governs all five references to the act of depositing coins in the pericope (verses 41 [two instances], 43, and 44 [two instances]). Bauer, Danker, Arndt, and Gingrich attest *βάλλω* as the standard Greek verb for placing an object in a container (2000:163). Liddell, Scott, and Jones (1996:304) agree with the same range of meaning, and indicate that the usual meaning is of simply setting something in a receptacle with no emotional overtones. Somewhat differently, however, Wright (1982:257) suggests that the central idea of the verb, *throwing*, carries a connotation of negativity on the widow's part, because the action implies desperation for the widowed woman. This claim exceeds the attested range of *βάλλω,* being the ordinary New Testament verb for depositing or placing (see Matthew 6:30 and John 12:6 and 13:2). What is lexically significant in verse 44 is the combination of three phrases that carry the argument's economic weight. The verb *ἔβαλεν* in verse 44 is an aorist active indicative, recording a completed historical action. The grammatical force derives not from verbal aspect but from three substantive phrases: 'ἐκ τῆς ὑστερήσεως αὐτῆς' (out of her deficiency), 'πάντα ὅσα εἶχεν' (all that she

had), and ‘ὅλον τὸν βίον αὐτῆς’ (her whole means of living). The antithesis between ‘ἐκ τοῦ περισσεύοντος αὐτοῖς’ (out of their surplus) and ‘ἐκ τῆς ὑστερήσεως αὐτῆς’ (out of her deficiency) employs the vocabulary of economic analysis. Bauer, Danker, Arndt, and Gingrich define *περισσεύω* as having an abundance of something (2000:802), while *ὑστέρησις* is a state of being in need of something essential or a deficiency, want, or poverty (2000:1044). This shows that it is not really that Jesus is contrasting attitudes to giving; he is stating a couple of plain facts about economics. He says the rich men gave because they had plenty more; the woman with the small means gave because that was everything she had. In its context this is rather a comment on structure than a call to imitate its condition. Together these establish that the widow gave not from surplus but from the very resources on which her survival depended. Marcus (2009:858) draws attention to the economic severity registered by ‘ὅλον τὸν βίον αὐτῆς’, noting that the phrase denotes the complete depletion of the means of subsistence rather than a spiritual gesture.

The Coins (λεπτόν and κοδράντης)

According to the text, the widow deposits ‘δύο λεπτά’ (two small coins) (verse 42). The ‘λεπτόν’, from *λεπτός* (thin, small), was the smallest bronze denomination in Palestinian circulation; Bauer, Danker, Arndt, and Gingrich (2000:163) give its value as approximately one one-hundred-and-twenty-eighth of a denarius. Mark appends the gloss ‘ὅ ἐστιν κοδράντης’ (which is a quadrans). The word ‘κοδράντης’ comes from the Latin *quadrans*, meaning one-quarter of an *as* in the Roman monetary system (Bauer et al. 2000:163). The gloss is one of many editorial notes made for the benefit of a gentile readership not familiar with Palestinian currency (see Mark 7:3–4, 14:12, and 15:42) (Marcus 2009:857–858). France (2002:489) also points out this kind of gloss is set in the context of readers who are part of the Roman audience of the gospel. Marcus (2009:858) further observes that the gloss draws attention to the offering’s negligible monetary value, which gives Jesus’ subsequent statement its rhetorical force.

The Key Terms (βίος and πτωχή)

Jesus’ concluding statement in verse 44 rests on two terms. First, *βίος* – Bauer, Danker, Arndt, and Gingrich (2000:177) give the primary relevant sense as the resources needed to maintain life or means of subsistence. Unlike *ζωή*, which

denotes life as a vital principle, *βίος* refers concretely to material means of subsistence like livelihood, property, and resources. France (2002:488–489) correctly renders 'ὅλον τὸν βίον αὐτῆς' as 'all she had to live on'. In a first-century Palestinian context without formal welfare provision, many peasants, already living on the margins of subsistence, were further impoverished and driven into debt by harsh annual exactions (Häkkinen 2016), which signifies that the loss of one's *βίος* is not a spiritual gesture but an economically consequential act.

The second term is *πτωχή*. Bauer, Danker, Arndt, and Gingrich (2000:896) define *πτωχός* as pertaining to being economically disadvantaged to an extreme degree, poor, destitute, or impoverished. Liddell, Scott, and Jones (1996:1550) confirm that *πτωχός* denotes abject destitution, which is the condition of one entirely without independent means, as distinct from *πένης*, which describes the labouring poor who survive through their own work.

The Argument of the Pericope

Wright (1982:262) interprets the passage as a lament, because the trajectory of the story frames the widow's act as 'a further illustration of the ills of official devotion'. Jesus also uses no formula for commendation or to emulate and imitate here, and the economic element 'ὅλον τὸν βίον αὐτῆς', preceded by 'πτωχή', means complete poverty. Myers (1988:320–322) reveals that the pericope seems to be the final episode in Mark's sustained critique on the Jerusalem establishment. However, Malbon (1991:596) critiques Wright's argument to be more ingenious than convincing and reads the widow as a self-denying giver, although she allows that the widow may have been victimised by scribes and by 'the authority of traditional religious teaching'. In a related vein, Rhoads, Dewey, and Michie (2012) show that, consistently in the Gospel of Mark, his audience is identified with people who are wronged by the powerful.

In contrast, France (2002) makes similar observations but insists that the text at the same time postulates the devotion of the widow as a reality, keeping both of these evaluations in a state of total tension. Nevertheless, a reader may accept this position and still conclude that the institution receiving her last coins stands under condemnation. Thus, though the text may be read from a commendatory perspective, its context also suggests a narrative of critique

towards marginalising systems: a condemnation of a system that marginalised the vulnerable.

Tithing in the Hebrew Bible and Second Temple Judaism

A survey of the financial system of God's people in the biblical texts of the Old Testament gives us no clear sense of a uniform system of tithes. In Leviticus 27:30–33, Numbers 18:21–32, and Deuteronomy 14:22–29, Stackert (2014:92–97) argues that there are multiple discrete literary strands, with different beneficiaries and different purposes. Weinfeld (1972:215) also demonstrates that these Deuteronomy holds 'a less sacral conception of the tithes than the other Pentateuchal sources'. The tithing mandate in the Pentateuch is found in Leviticus 27:30–33 which speaks about the consecration of agricultural produce and animals to YHWH but without specifying how it is to be administered, Numbers 18:21–32, which claims that a tenth of what the Levites receive is to be put under the direction of the priests, instead of giving them lands, and Deuteronomy 14:22–29 and 26:12–13 which deal with the Levite, the resident alien, the orphan, and the widow to prescribe a tithe for this group to be eaten at the central sanctuary, offered once every three years.

As a tax on the 'increase' of the land and livestock, it is not a levy on individual existence but on the productive capacity of the soil (Uroko 2021:4, 6). Here, the status of the vulnerable regarding the requirement to pay tithes is determined by their intrinsic landlessness and, thus, they are systematically excluded from the role of the tither (Okunoye 2026:596). Rather than granting a specific legal exemption clause for the poor, the law functionally repositioned these classes as the primary recipients of redistribution (Hiers 2002:67, 71).

The Deuteronomic Code (D) is the primary source for the humanitarian application of tithing. Deuteronomy 14:22–29 establishes a cycle in which, for two years, the second tithe (*ma'aser sheni*) was consumed by the owner and his household during a festive pilgrimage to Jerusalem to foster national cohesion (Sacks 2015). However, in the third and sixth years of the sabbatical cycle, this festive tithe was replaced by the poor man's tithe (*ma'aser ani*). This triennial tenth remained within the local gates or towns, ensuring that those without a land portion, including the Levite, who was landless by divine decree,

could eat and be satisfied (Pierce 2021:368). This localised storage system served as a rudimentary social welfare programme, preventing abject starvation within the kinship community (Hiers 2002:71).

Conversely, the Priestly Code (P) in Numbers 18 focuses on the first tithe (*ma'aser rishon*), which was surrendered annually to the Levites (Sassoon 2015). It was necessitated by their exclusion from territorial inheritance and was regarded as a wage for their service at the sanctuary (Uroko 2021:4). While the Priestly Code (P) focuses on clerical maintenance and the Deuteronomic Code (D) on social welfare, the latter Holiness Code (H) and the Second Temple era sought to harmonise these disparate commands into a concurrent, cumulative system of taxation (Keddie 2019:147). This harmonisation significantly increased the economic pressure on smallholders, who were now expected to separate multiple tithes simultaneously (Keddie 2019:148). However, from a biblical-theological perspective, Croteau concludes that the triennial tithe was intended as a redistributive welfare-tax mechanism rather than an overall tax-revenue mechanism for a hierarchical institution (2010:53–62).

The various biblical tithing laws were brought together during the Second Temple period, especially under the influence of the Hasmoneans, to form a more complex system of tithing obligations, which was a system that involved multiple requirements that evolved throughout the sabbatical cycle (Keddie 2019:148). Neusner's (1990:42–48) work on the Mishnah's economic structure shows that the rabbinic attempt to systematise these divergent traditions produced a combined obligation: Levitical tithe, festival tithe, triennial poor tithe, and first-fruit offering, amounting to between twenty and twenty-three per cent of agricultural produce, from which faithful Judaeans were expected to separate the first tithe for the clergy and either the second tithe for pilgrimage or the poor man's tithe for local relief (Ashton 2023). Keddie (2019:152) further notes that this system may have been a mechanism of class stratification, in which high-priestly elites often used the tithing apparatus to consolidate wealth.

Horsley (2014:91) reveals that the centralisation of power in the Jerusalem temple led to high priestly families using force to seize tithes from the threshing floors. These diverted resources meant for lower-order priests and

the local poor into the coffers of the urban elite, effectively subverting the Deuteronomic intent of localised welfare (Horsley 2014:91). Horsley (2014:91–92) further argues that this centralisation generated a new class of indigents among those who were theoretically protected by the law, as the high priests seemingly ate the goods of the poor while claiming to act out of compassion. Thus, this transition to a centralised temple-bank model shifted the vulnerable from legal beneficiaries to victims of clerical exploitation, fundamentally altering the tithing experience for them.

The ambiguities of the tithing system were sought to be resolved in early rabbinic literature, particularly the Mishnah and the Jerusalem Talmud, by establishing precise fiscal criteria for vulnerability (Gardner 2022:74). In the tractate *Pe'ah*, the rabbis shifted away from the broad social identities of widow or orphan toward a liquid wealth threshold. It is revealed that possessing less than two hundred *zuz* (denarii) (a sum estimated to provide basic sustenance for one year) was an indication that an individual was legally poor (*ani*) and they remained eligible to collect agricultural offerings like gleanings, forgotten sheaves, and the poor tithe (Gardner 2022:74). Furthermore, the two-hundred-*zuz* limit was applied only to free capital and as such if a person's money was encumbered by debts or a wife's *ketubbah* (marriage settlement), they were still considered poor and eligible for aid (Gardner 2022:74). For those who were into commerce, a lower threshold of fifty *zuz* was also applied to them (Gardner 2022:74). This system ensured that the rights of the vulnerable were grounded in objective economic data and thus the dignity of the vulnerable was protected as the law required them not to sell their primary residence or the tools of their trade to qualify for assistance (Gardner 2022:74).

The complexity of the second temple tithing system led to the emergence of the category of *demai*, or doubtfully tithed produce (Sarason 2022:76). This arose from a social reality where a significant portion of the population, termed the *amme ha'aretz* (people of the land), were suspected of neglecting the separation of the Levitical first tithe or the second tithe, while still being scrupulous about the great *terumah* for priests; however, the tractate *Demai* regulates the interaction between those scrupulous about tithing (*ne'emanim*) and the common folk (Sarason 2022:76).

Sarason (2022:84) revealed that the law permitted leniency that prioritised the welfare of the vulnerable as the poor were fed with *demai* produced without first separating the doubtful tithes and those distributing charity were not required to tithe the produce they collected before giving it to the poor (Sarason 2022:84).

Anderson (2013:107–114) further argues that Deuteronomy treats social welfare provision among the people and the tithe as paired obligations. He integrates the tithe obligation with the mandate to provide for the socially vulnerable. By implication, the vulnerable (the widow and the orphan) were intended beneficiaries of the Deuteronomic tithe, not contributors to it. A religious economy that extracts tithe contributions from these groups rather than distributing to them has inverted the redistributive logic the tithe was designed to serve.

Tithing and Financial Hardship in Contemporary Lagos State

Falola and Heaton (2008:5) estimated the population of Lagos at over 9.2 million and described it as the largest city in West Africa. Ojo (2006:23–24) traces the growth of Lagos Pentecostalism from university campus fellowship movements of the 1970s to the establishment of megachurches with memberships ranging from tens to hundreds of thousands. These institutions are fuelled by the prosperity gospel, which teaches that the tithe is the minimum obligatory contribution and material blessing is a covenantal promise conditional on faithful giving and, thus, withholding it constitutes 'robbing God', as declared in Malachi 3:10 (Adogame 2013:85–93). Anderson (2014:224–232) argues that the theology of the tithe in these Pentecostal contexts is inseparable from the perception that material prosperity is evidence of divine favour. He reveals that the practical outcome is that low-income congregants are expected to tithe on gross income before meeting basic subsistence needs (Anderson 2014:228).

Jenkins (2006:68–75) notes that Malachi 3:10 operates not as a theological principle but as a contractual promise because of the intensity with which poor African Christians apply biblical texts to immediate material circumstances. According to Jenkins (2006:70), when the promised financial returns fail to materialise, the theological framework attributes the failure to the individual

believer's insufficient faith, compounding material hardship with spiritual self-reproach.

Falola and Heaton (2008:219-221) situate the growth of Pentecostal and charismatic churches in Nigeria within its specific historical context. The collapse of the oil economy in the 1980s and the structural adjustment programmes imposed by the International Monetary Fund produced a sharp fall in the purchasing power of the average Nigerian (Falola and Heaton 2008:219). American Word of Faith theology was transmitted through evangelical missions and returning Nigerian graduates. They came with tithing teaching that inverted the Deuteronomic logic, which placed the widow and the orphan among the tithe's beneficiaries rather than its contributors, asserting that the tithe is an individual investment for supernatural financial leverage (Adogame 2013:89).

Lagos, therefore, faces a tough economic situation, where there is a shortage of housing and rising energy costs that strain most people's finances. Meanwhile, a small group of wealthy individuals continues to prosper (Economic Intelligence Department 2025:9). Religious practice in this environment of hyperinflation and policy-driven shocks has shifted, as what used to be solely spiritual has become a way for many to cope and survive (John, Raphael, and Nnadozie 2026:136). Tithing now sits at the centre of a high-stakes theological and sociological debate, with prosperity preachers in the city often presenting the payment of one-tenth of gross income as a 'cash-back system', promising that financial seeds sown in faith will inevitably trigger material abundance (Akabike, Ngwoke, and Chukwuma 2021:2). This transactional theology finds fertile ground among a population grappling with unemployment and the failure of government institutions to provide a robust social safety net (Omavuebe 2021:175).

In some prosperity-oriented Pentecostal congregations, preachers deliver sermons designed to reduce anxiety, pledging heaven on earth and freedom from poverty, and often framing financial struggles as a curse for failing to follow the law of tithing (Oyedepo 1995:81). This idea shifts the responsibility for poverty from structural factors to individual spiritual shortcomings. For many people in Lagos, religion is often their last hope in a world of limited options (Omavuebe 2021:305). They engage in provocative giving, sometimes

sacrificing money needed for food or medical care, hoping for a hundredfold return (Onyejiuwa, Eze, and Olatunbi 2024:145). However, the lived experience of these tithers often tells a different story, with empirical data suggesting that regular tithers continue to face significant financial difficulties, robbery, and sickness, mirroring the experiences of non-tithers (Omavuebe 2021:347).

Within some Pentecostal church contexts in the city of Lagos, this has led to a visible disconnect in income levels, as some respected pastors pave the way for their personal wealth with multimillion Naira land acquisitions and a sensuous display of private jets and other fantasy vehicles, sending some members of the congregation into a deep trough of poverty; the latter are recorded in the study by Akabike, Ngwoke, and Chukwuma (2021:3). In this context, Ughaerumba (2016:1937) notes that certain religious organisations operate like family businesses. This is not the pattern in all Pentecostal churches in Lagos, as there are many Pentecostal churches that have good examples of pastoral care and financial accountability. However, the capabilities of this kind of prosperity gospel to secure financial wealth has, in certain recorded instances, made wealth the criterion for a minister's success (Omavuebe 2021:342).

Analytical Points of Comparison between the Jerusalem Temple Economy and Contemporary Lagos

The two contexts are two millennia apart, with different theological traditions; and, at a surface level, there are few structurally common things between the two religious systems. Thus, this is not a historical parallel but a comparison of the religious economy of the Jerusalem temple with the Pentecostal religious economy system in Lagos. What they share is narrower and more specific as they are both examples of a religious authority structure that extracts material resources from people unable to donate, and they both perform as if following a scriptural tradition that seemingly grants permission to extract but which, read carefully, also forbids it.

The first common feature is religious authority. The Jerusalem temple in the late Second Temple period operated as a financial institution run by high-priestly families who combined cultic power with economic control. Keddie

(2019:152) reveals that priestly elites benefited heavily from tithes and temple taxation, and these institutions could reinforce existing inequalities by transferring resources towards politically influential priestly elites. Certain Pentecostal megachurches in Lagos seemingly operate under a comparable concentration of authority where pastoral founders hold doctrinal, financial, and social power simultaneously, and the tithing obligation is defined and enforced through the same voice that defines membership and belonging. The institutional form is different but the logic connecting spiritual authority to financial extraction is not.

The second point concerns the vulnerable (widows, peasants, landless labourers) who are really paying for it. These were the people who made up the bottom of a hierarchy of people, who constituted in first-century Palestine the 'economically expendable' category as described by Lenski (1966:284), and confirmed by Hanson and Oakman (1998:68–72), and who were those who would be characterised as having no male support and had no productive relationship with the dominant group's economy. They were affected by the tithe, nevertheless. Similarly, in Lagos, Omavuebe (2021:347) reported that, in some Pentecostal environments, the tithers are experiencing difficulties in their finances that are not perceptibly different from those of the non-tithers. Onyejiuwa, Eze, and Olatunbi (2024:157) depict members who are willing to sacrifice funds for feeding or getting medical attention which signals a strong commonality with the old widow. They both give compensatory yields, less than optimal yielding, and not from their surpluses.

Interpretive and Ethical Implications

In view of Ukpong's (2000:16–17) inculturation hermeneutics, reading scripture from the social location of the marginalised, the widow of Mark 12 is presented as a figure whose situation names the structural dynamic of a religious economy that requires the destitute to sustain it by taking away the *βίος* of those the covenantal tradition mandated it to protect, and not just as a model for homiletical imitation. The three-part narrative sequence places it under prophetic judgement. Elliott's analysis of the *οἶκος* (household) as the primary social and economic unit of the ancient Mediterranean world illuminates that the widow's two *λεπτά* are the remaining material basis of her social existence and not surplus (1993:32). As against the efforts of established

protective laws for the vulnerable during the Second Temple period, the widow of Mark 12:41–44 gave all her *βίος* (livelihood). Similarly, in the Lagos context, there is a proliferation of churches with tithing structures that resemble the institutional logic that the Marcan text condemns – contemporary ecclesial systems that require giving from the destitute, instead of calculating whether congregants should give. This interpretation focuses on the institutional structures that normalise financially burdensome demands. A critical distinction must be observed here. The widow in Mark 12:41–44 was not explicitly commanded or institutionally compelled to bring her offering in the coercive manner in which tithes are demanded from Pentecostal congregants in contemporary Lagos. She acted within a cultural and religious environment that morally pressured her participation, as Malina (2001:27–57) demonstrates through the lens of honour-shame dynamics and religious identity, but no temple official confronted her, threatened her with spiritual consequences for non-payment, or framed her poverty as the result of her own faithlessness. Nonetheless, both contexts exploit the vulnerable through a religious economy, but the Lagos context adds a layer of direct institutional pressure absent from the Marcan narrative. The concept of covenant economics founded in biblical legislation, described by Horsley (2009:27–32), supplies the constructive alternative as it consistently prioritises the subsistence of the poor over institutional accumulation. In Deuteronomy 14:28–29, the financial economic system was meant to redistribute to the vulnerable (the Levite, the alien, the orphan, and the widow) alongside other systems like gleaning. It was not meant to extract from them.

This paper does not, in principle, target tithing or institutional religious giving, as Mark 12:41–44 acknowledges the commendation of the widow's act. The Marcan narrative holds two realities in tension: it indicts the exploitative institutional structures that reduce vulnerable persons to such desperate acts, while simultaneously highlighting the widow's radical trust and devotion. Churches today must support and protect expressions of radical trust and should neither romanticise sacrificial giving by the poor nor dismiss the genuine piety that may underlie such acts.

The inclusive reading of Mark 12 has implications for twenty-first-century Christian communities, particularly in contexts such as Lagos State. A contextual theological implication of this reading is that the church's financial

structures must be evaluated against the Deuteronomic norm that positions the vulnerable as recipients rather than donors of communal resources. The following practical implications emerge from a synthesis of the biblical evidence and the socioeconomic realities of vulnerable believers, and are offered as constructive proposals grounded in the text's logic rather than derived directly from Mark 12:41–44 itself. (1) Consistent with the Pentateuchal distinction that the landless vulnerable (widows, orphans, and resident aliens) were not producers but recipients of the tithe, churches can explicitly exempt individuals and households living below the poverty line from any required tithing. Their participation in the community should not be tied to financial contributions. (2) Drawing from the Deuteronomic poor man's tithe (*ma'aser ani*), churches should ensure that, as the storehouse functions primarily for the funding of the gospel, it should be a mechanism of redistribution (community support, including food relief, medical assistance, skills training, micro-enterprise development, and education), rather than centralised accumulation. (3) Every local congregation should adopt open, regular financial reporting to its members. Such transparency counters the abuses of centralisation witnessed in the second temple period and rebuilds trust among congregants.

These guidelines seek to realign contemporary tithing practices with the biblical emphasis on justice, the protection of the vulnerable, and localised kinship solidarity, as also emphasised in African communal understanding. By implication, they do not abolish institutional giving or the support of full-time ministry, principles affirmed in the New Testament (see 1 Corinthians 9:13–14). With these, churches can transform tithing from a potential burden into a genuine instrument of socioeconomic restoration and covenant faithfulness.

Conclusion

The context of the widow's story in Mark 12:41–44, framed by the criticism of the scribes in 12:40 and the prophecy about the temple's destruction in 13:2, allows us to see her action not only as a genuine act of giving but also as a pointed critique of how religious institutions exploit the vulnerable. This is affirmed by the use of the terms *βίος* and *πτωχή*, which designate material livelihood and complete destitution respectively. Additionally, there are two economic conditions set against each other, between *περισσεύω* (to have

more than is needed) and *ὑστέρησις* (to have what is lacking). The text also records a radical trust that the church is to honour and protect and not exploit. Lagos State offers some frightening similarities everywhere tithing is demanded as a prerequisite for (and the supposed reason behind) receiving blessing from the divine will, where no attention is paid to the possibility of financial consequences from such actions, such as financial insecurity, and where the institution extracts wealth from its weaker members rather than from the thriving economy of those who operate it, much as the temple economies did. These financial models are seen as coercive and unaccountable.

The Bible highlights the need for redistribution, specifically the Deuteronomic three-year tithe that was to go to those in need within God's community. The storehouse is a repository of foodstuffs for the needy, rather than the last collection. The paper refuses to oppose tithing and institutional giving, which have solid biblical foundations in the New Testament (1 Corinthians 9:13–14). In Mark 12:41–44, it is not the giving that is the concern but the system, the environment, and the direction of the resources. The idea is that the Deuteronomic framework included the widow, the orphan, and the alien as recipients but not contributors to the tithe and that it therefore deliberately and intentionally has a burden upon congregations to ensure that their financial structures are not part of the institutional dynamics the Marcan narrative condemns. Thus, twenty-first-century churches can restore the full picture in the tithing tradition to community flourishing by adopting the Deuteronomic vision, excluding the poorest (the real poor) from tithing, making detailed local welfare payments, and having clear governance structures. By this, the church transcends criticism to become a true implementer of God's judgment and provision for the oppressed.

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