

# Influence of Religious Beliefs on Income Growth of Believers in Africa Inland Church Tanzania and Glory Church in Mwanza City

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## Research Article

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## ABSTRACT

Religious beliefs provide mental images that motivate believers to adopt certain actions and behaviours influential to their engagement on income generation activities. Some of these beliefs have either positive or negative influence on income growth of believers. In Tanzania, there are religious beliefs that emanate in churches and they influence believers' participation in income generation activities. As such, the discussion of this paper focuses on the research which was conducted to examine the impact of religiosity on income growth in church communities in Mwanza City. Specifically, the study explored religious beliefs that influence believers' engagement on income generation activities in Africa Inland Church Tanzania (AICT) and Glory Church (GC) in Mwanza City. Primary data were collected through structured questionnaire to obtain quantitative information. Focus group discussions, participant observations and life history interviews were employed to get qualitative information for content analysis. Secondary data were collected by reviewing documents related to the study. The findings of this study revealed that the majority of believers (95%) reported that they adhered to religious beliefs that exposed them to behaviours and actions that influenced the extent of their participation in income generation activities into two dimensions either positively or negatively. However, believers were sceptical to explain the influence and some of them failed to integrate religious beliefs that yield either positive or negative outcomes on income growth. Therefore, this study recommends that there is an urgent need for religious leaders to teach clearly beliefs with positive influence on income growth of believers. They should also avoid misleading interpretations of their doctrines to minimize the negative influence of those religious beliefs on income growth of their followers.

## INTRODUCTION

Religious beliefs control the thoughts and decision making of believers and set different patterns in their lives in relation to the ideologies written in various books and teachings from their leaders. Some of these religious beliefs strengthen or weaken believers' efforts to participate in income generation activities [1,2]. They generate mind-sets such

as positive attitudes towards hardworking, self-motivation, recognition of the resources and transparency as attributes favourable to income growth. Religious beliefs are associated with enthusiasm to adopt opportunities that are dedicated to foster income growth of individuals who are affiliated in those doctrines. They dictate the manner in which entrepreneurs conduct their income generation activities <sup>[3]</sup>. In Tanzania like other places in this world, specifically Christian entrepreneurs believe that God grant them strengths to conduct their daily activities and influences their successes <sup>[4]</sup>. As a result, they embrace the spirit of self-motivation to excel in their enterprises. In fact, Christian entrepreneurs work with hope feeling that there is power to support their efforts and they devote all of their energy towards income generation activities.

In contrast, some believers expect to receive wealth through miracles. However, believing on gaining income through miracles per se has negative influence on income growth as believers would withdraw their participation in economic activities <sup>[5]</sup>. As a result, believers concentrate on fasting and praying so that God could grant them wealth without working on wealth generation opportunities. In addition, some believers dedicate their entire lives on promoting the Kingdom of God. They put more emphasis on dedicating their lives on religious practices as the final authority in all matters while discouraging believers to prioritize income generation activities. According to this dogma, different religions and the variance of public understanding and acceptance of this doctrine can cause people to form different views and behaviours towards income growth <sup>[6]</sup>. In view of the above, some believers consider income prosperity as a dirty possession that lead into temptations for adopting immoral lives under the control of the devil (Satan). As a result believers lose their concentration on income generation activities, live with satisfaction under poor conditions to maintain their relationship with superstructures. Therefore, there are a few religious beliefs when they are not contextualized into real life set-ups, they mislead some believers to withdraw from being involved fully in income generation activities.

In Mwanza City, there has been an increase on the influence of religions, denominations and sects exposing believers to different beliefs that dominate in the entire system of their lives. Most religions over prioritize religious beliefs and generally influence positively or negatively income growth among believers' communities <sup>[7]</sup>. In past, indigenous people in Mwanza City have been worshiping in their native religions. But during the 20th century there have been speedy changes, people started to worship in different modern religions especially mushrooming churches searching for teachings and applying them without any thoroughly analysis. The major religions are Islamic and Christianity. Christianity group include Roman Catholic, Protestant, Pentecostal, Seventh - Day Adventists, the Church of Jesus Christ of Latter-day Saints (Mormons) and Jehovah's Witnesses. Other religious groups include; Buddhists, Hindus, Sikhs and Bahais. The study based on Africa Inland Church Tanzania (AICT) as a protestant group and Glory Church (GC) as a Pentecostal group due to their influence to city dwellers. This study therefore contributed to the understanding of the positive and negative influence of religious beliefs on followers' participation in income generation activities based on AICT and GC in the city of Mwanza.

## THE STUDY AREA

The study was conducted in Mwanza City on the southern shores of Lake Victoria in northwestern Tanzania. The city has two administrative districts namely; Nyamagana and Ilemela. The city lies on the geographical location between the latitudes 2°15r 2°45r South of the equator and between the longitudes 32°45r to 33°00r east of the Greenwich Meridian and an altitude of 1140 m. The city covers an area of 256.45 Kilometre squares of which 184.90 (72%) is dry land and 71.55 Kilometre (28%) is covered by water. The city accommodates the population of 2,772,509 people while among them 1,360,381 are males and 1,412,128 are females as it was reported by the 2012 National Population Census. Mwanza City was selected for this study because it is the fastest growing city in East Africa and the second largest in Tanzania attracting a large number of investors including religious leaders who have been establishing churches within the area. In addition, the city is predominantly populated by people who have faiths ranging from traditional practices to modern *religions like other cities in the country*.

## THEORETICAL FRAMEWORK

The current renaissance of religion in many parts of the globe has given rise to a growth in interest in the relationship between religious beliefs and income growth. Rakodi <sup>[8]</sup> analysed the relationship between motivated religious choices with income growth in two-dimensions that are positive and negative outcomes. Mangeloja <sup>[9]</sup> also analysed the relationship between religious beliefs and income generation activities, and factors behind religious behaviour and growth. He concluded that religious beliefs have a significant position on income growth of believers. Nelson <sup>[10]</sup> also argues that changes in religious beliefs can significantly influence individual behaviours in the same way as conventional economic motivations in the pursuit of the pathway towards maximization of individual income and utility. Barro and McCleary <sup>[5]</sup> included the proportion of the population affiliated with each religious group to explain the level of believers' engagement on economic activities. They concluded that religious beliefs, in economic terms, are the main output of

religiosity as a whole and adherence to doctrines, therefore, becomes a proxy for economic inputs. Religion creates some traits in individuals which relate positively with income growth and development in the community.

In contrast, religious beliefs may act as a negative force too. Religion affects income growth when it insists on beliefs that influence individual traits by increasing adherence to religious activities. Some religious beliefs are the major impediments to improved mobilization of resources for generating wealth. Some religious leaders teach misleading beliefs that compel believers to use many hours per day for conducting church activities that diminish their participation in income generation activities [11]. McCleary [12] argues that the negative effect of religion reflects on beliefs that demoralize believers to engage in income generation activities to create wealth. For instance, some believers interpret literally the Bible verse "Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" (Mathew 19:24). In Christianity perspective, the verse was meant for rich people who expected to inherit the kingdom of God because of their wealth. Most of charismatic preachers and some believers interpret this verse literally stressing that rich people will not enter the kingdom of God. Misleading interpretation of this Bible verse can discourage people from seeking to improve their financial statuses. Therefore, holding on this belief literally influence negatively income growth among believers [7]. However, few studies have analysed deeply the influence of religious beliefs on income growth and it is not clearly understood by the majority in the community. This study therefore, was conducted to fill this gap by examining the influence of religious beliefs on income growth to AICT and GC believers in Mwanza City, Tanzania.

## METHODOLOGY

A cross-sectional research design was used in this study to collect data at a single point in time and used for analysis [13]. The sampling frame involved believers who were selected through stratified sampling from the nine AICT local churches and GC as a single unit established in Mwanza City. Simple random sampling was applied to select 90 believers from 9 AICT local churches and 20 from GC. Therefore, based on the requirement of information the sample size for this study was 110 respondents. Purposive sampling was used to select 10 key informants (three church leaders, one district commissioner, two community development officers and two development stakeholders) to collect qualitative data to provide potential information about how religious beliefs shaped believers' behaviours towards income generation activities. Purposive sampling was also used to select key informants as knowledgeable people who worked with the community and had profound understandings about various issues related to income growth of believers.

For primary data, structured questionnaire was directly administered to 110 respondents from AICT and GC members to collect quantitative data. Checklists were used to collect qualitative data from focus group discussions and key informant interviews. Participant observation by attending church programmes was applied to collect in-depth information about religious beliefs that existed within believers' community. Life history interviews were conducted to get information from the inner experiences of individuals, how they interpreted and perceived religious beliefs and their outcomes on income growth.

Secondary data were collected from AICT and GC database, profiles, church service schedules, seasonal calendars, pamphlets, fliers, recordings, and church constitutions. Kwa Neema FM 98.2, as a religious radio station was visited to investigate recorded information about religious beliefs that influence income growth. Community development reports in Mwanza City were used to get information about peoples' income statuses.

Both quantitative and qualitative data were analysed and organized into a constituent report. For quantitative data, surveyed data were summarized, edited and coded through Statistical Package for Social Sciences (SPSS) computing software. Content analysis was used to analyse qualitative data by breaking down the components of recorded dialogues into the smallest meaningful units of information or themes. Contents were revised, transformed, organized and compiled to construct coherent information from different views of respondents. Ideal typical trajectory patterns were used to analyse data from life history interviews.

## EMPIRICAL FINDINGS FROM THE RESEARCH

### Education Level of Respondents

Respondents were categorized based on the level of education that included (44.5%) secondary school graduates, (26.4%) primary school graduates and (23.6%) holders of certificates and diplomas. A small percentage (3.6%) were holders of university degrees while (1.8%) had never attended any kind of formal schooling as shown in **Table 1**. This implies that a large number of believers in these churches were primary and secondary school graduates. These results conform to those of Bloom [14] who reported that the majority of Tanzanians are primary and secondary school graduates. He suggested that primary and secondary schooling are important for creating individuals' capabilities for venturing in income generation activities.

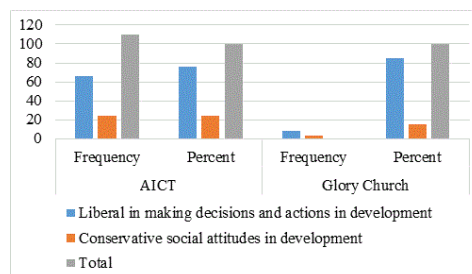
**Table 1:** Education level of respondents (n=110).

Education Level	Frequency	Percent
No formal education	2	1.8
Primary Education	29	26.4
Secondary Education/Advanced Level	49	44.5
Certificate-Diploma	26	23.6
Graduate	4	3.6
Total	110	100
Source: Authors' Computation, 2013		

**Positive Relationships of Religious Beliefs and Income Growth**

***Applications of religious beliefs on income generation activities***

The greater proportion of respondents in AICT (75.8%) and (85%) in GC reported that, some religious beliefs influenced positively their participation in income generation activities as shown in **Table 2**. These beliefs fit in relation towards income generation activities and how they could be applied to enhance growth (**Figure 1**). However, the way believers applied religious beliefs on income generation activities was determined by their mind-sets, attitudes towards hardworking, self-motivations, recognition of resources and transparency. Through life history interviews, respondents reported that they adopted some religious beliefs that amplified their performances in income generation activities. For instance, the belief that, "...The one who is unwilling to work shall not eat" (2 Thessalonians 3:10) has motivated many believers to work hard to meet their basic requirements. It is evident that believers perceived that religious beliefs shaped their performance on daily activities for sustaining their livelihoods. This perspective is supported by Nelson <sup>[10]</sup> who argues that traditional beliefs change over time and shape people in public spheres particularly in socio-economics and politics. He emphasized that, faith must not be limited to spiritual matters alone but also work in every aspect of believers' lives.



**Figure 1:** Interactions of religious beliefs in income generation strategies (N=110). Source: Authors' Computation, 2013

***Integration of public discourse to income growth***

Believers' decisions rely on religious beliefs and their participation in income generation activities is subject to public discourse in various aspects that affect their lives for instance socio-economic and political spheres. Almost (99.0%) in AICT and (100%) in GC respectively stated that they had freedom to integrate public discourse in income growth activities as indicated in **Table 2**. In fact, religious members in these churches were free to participate in collective income generation activities undertaken in the community. Freedom in seeking wealth requires liberty to produce items, trade and consume any goods and services acquired without the use of forces, frauds or thefts. The issue of freedom in finances has been supported by McWilliams <sup>[15]</sup> who points out that freedom to produce and trade are very important to promote income growth in the community. Freedom reduces income inequality, corruption and political violence which may in turn increase access to free markets. The key informants explained that freedom in business is an overall indicator of the efficiency of participating in income generation activities to local people. Freedom increases the capacity for individuals to start, operate and expand their enterprises. Therefore, these church members were eligible to use this freedom for participating effectively in income generation activities to raise their living standards.

Table 2: Integration of public discourse to income growth (n=110).

Freedom to participate in development discourse	AICT		Glory Church	
	Frequency	Percent	Frequency	Percent
Yes	89	99	20	100
No	1	1	0	0
Total	90	100	20	100
Source: Authors' Computation, 2013				

Religious beliefs create behaviours that amplify income growth as one of the respondents reported during life history interviews:

*“Religious beliefs shaped my behaviour and activated me to live moral life which has helped me to improve my livelihood. There is a huge gap of financial success that exists between my peer group and myself. Most of them have devoted their lives towards drunkenness, smoking, polygamous marriage and adultery that increased poverty in their households. AICT religious beliefs led me to abstain from immoral life style and encouraged me to dedicate my time and energy on income generation activities”.*

Furthermore, the ideal typical trajectory patterns of the above respondent has been illustrated in **Figure 2** showing that his life was improving smooth. Therefore, based on life history interviews, there are some religious choices that help believers to decide wisely and give them guidance to avoid unproductive companionships. These choices enable believers to make productive decisions that play a great role for improving their financial statuses.

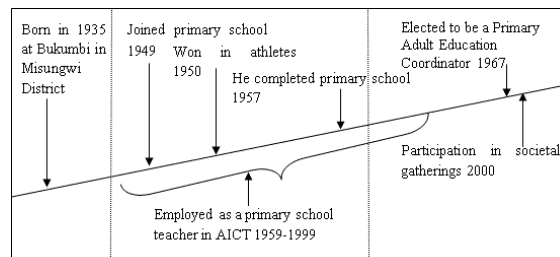


Figure 2: Mathew's improving smooth life trajectory. Source: Authors' Computation, 2013.

**Negative Relationships of Religious Beliefs and Income Growth**

**Religious beliefs on addressing economic crises**

Believers' economic crises were partially addressed based on their religious beliefs. The majority of respondents, such as (91.9%) in AICT and (100%) in GC revealed that religious beliefs did not address straightforward income growth issues as shown in **Table 3**.

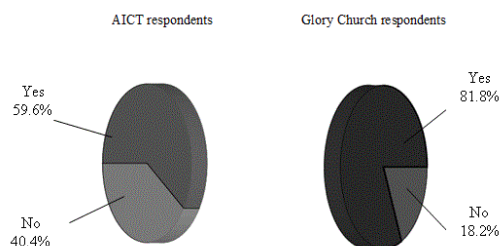
Table 3: Application of religious beliefs on addressing economic crises (n=110).

Influence of religious beliefs and values	AICT		Glory Church	
	Frequency	Percent	Frequency	Percent
Fail to address income issues in a straightforward way	82	91.9	20	100
Provide complex knowledge which is subject to a wide range of influences	4	4	-	-
Encourage believers to persevere the low financial standards	4	4	-	-
Total	90	100	20	100
Source: Authors' Computation, 2013				

The results indicate that the majority of believers applied some religious beliefs to improve their performance in income generation activities. However, when they faced economic crises they could hardly retrieved and failed to apply similar principles to address socio-economic development constraints to reverse the situation. During focus group discussions they mentioned that, in most cases when they encountered financial crises, they didn't find tangible solutions from their beliefs to solve the problem, they concentrated on prayers to gain strengths for endurance. These findings relate with those of Noland [16] who reported that religious leaders are responsible to provide teachings that are potential to address financial matters of their believers. For instance, some religious leaders linked perseverance with gaining strengths during crises rather than focusing on venturing for other opportunities. Therefore, believers should be encouraged to utilize available resources to improve their living standards rather than learning to endure income scarcity that can be eliminated in households. Due to lack of seminars and workshops, believers lacked knowledge and skills to adopt religious beliefs related positively with income growth in solving financial issues. Observations showed that most religious leaders didn't incorporate monetary issues aroused in believers even though they spent time teaching them spiritual doctrines.

**Some religious beliefs demoralize income growth efforts**

Knowledge of believers about religious beliefs that demoralize their efforts on income generation activities were determined through interviews. In AICT (59.6%) and in GC (81.8%) of respondents acknowledged that there were some beliefs that depressed believers' efforts for participating in income generation activities as shown in **Figure 3**. For instance, the Bible verse which says "Look, he is coming with the clouds..." (Revelation1:7a) can demoralise believers' efforts to improve their livelihoods when interpreted literally. This Bible verse points to the future rapture of the church which means that all believers will be taken to heaven. Among 110 believers, 27 respondents mentioned that, there was no need to worry about earthly prosperity because Jesus is coming soon. Furthermore, they are going to leave their possessions behind. This shows that religious beliefs if not interpreted clearly and linked practically with daily lives, they are capable to affect negatively believers in various aspects of their lives and their performance in income generation activities. During focus group discussions, believers mentioned that some preachers interpreted Bible verses by misleading them to ignore their enthusiasm to seek wealth for their living. They further revealed that some religious leaders do not have theological backgrounds but they decide to plant churches in the city and people follow them. As a result, they misinterpret some of the Bible verses and create some beliefs that discourage people from seeking to improve their financial statuses.



**Figure 3:** Religious beliefs that demoralize income growth efforts. Source: Authors' Computation, 2013

**Religious beliefs in addressing poverty**

In order to assess how poverty was addressed, respondents were asked the way in which it has been defined based on their beliefs. The majority in AICT (86.7%) stated that poverty was defined in a physical perspective as a state of deprivation or a lack of the usual or socially acceptable amount of money or material possessions while (13.3%) understood poverty to be a spiritual matter caused by a curse. But in GC, the majority (75.0%) of respondents revealed that their religious leaders defined poverty referring to their beliefs as a spiritual problem caused by a curse from God.

**Table 4:** The way religious leaders address poverty (n=110).

The way in which poverty is addressed by religious leaders	AICT		Glory Church	
	Frequency	Percent	Frequency	Percent
A curse-spiritually	12	13.3	15	75
Lack of access to the means of production-physically	78	86.7	5	25

Source: Authors' Computation, 2013.



Minority, (25.0%) comprehended poverty as the state of having little or no money, goods or being poor financially and materially as shown in **Table 4**. This implies that the majority of believers in this church defined poverty within the religious context. They further explained that they spent much time praying so that it could be eliminated without attaching any practical efforts for generating wealth. Even though poverty is a multifaceted concept some people attempt to distort its real meaning. Wedgwood<sup>[17]</sup> said that improper definition of poverty hampers people in formulating income growth interventions to reduce it. Failure to define poverty can lead to difficulties in determining its actual causes and failure to identify proper strategies to reduce it among believers.

### CONCLUSION

According to the findings of this study, the majority (91.9%) in AICT and (100%) in GC acknowledged that religious beliefs shaped their performance in income growth. Few believers in AICT (8.1%) were not aware that religious beliefs had influence in income growth. Based on the findings of this study, it was evident that religious beliefs had some influence on income growth of believers in two facets either positive or negative. Religion created some traits in individuals which related positively with income growth and development of the community. Religious beliefs created behaviours favourable to income growth for instance positive attitudes towards hardworking, self-motivation, recognition of the resources and transparency in running businesses. The majority 102 respondents among 110 reported that through adherence to religious beliefs they were able to adopt some strategies which enabled them to improve their performance on income generation activities. On the other hand, in AICT (59.6%) and in GC (81.8%) of respondents acknowledged that there were some beliefs that influenced negatively their efforts to participate in income generation activities. For instance, the Bible verse which states that, "Look, he is coming with the clouds..." (Revelation1:7a) when interpreted literally can demoralise some believers to participate in income generation activities when they believe that at any time they will be raptured (taken to heaven) and leave their possessions. Moreover, in some churches poverty was defined as a curse that obscured the proper definition, not easy to plan development initiatives to eliminate it in the community. Proper interpretations of religious beliefs with practical linkages on income generation activities, provides some strategies towards achievements. However, misleading interpretations of these religious beliefs can discourage full engagement of believers on income generation activities and become the major constraint of prosperity. Conclusively, religious beliefs have either positive or negative influence on income growth of believers based on receptions and perceptions of each believer.

### RECOMMENDATIONS

#### Believers' Adherence to Religious Beliefs

Believers have to hold religious beliefs carefully and apply characters that have positive influence on income growth to ensure that they are used thoughtfully to increase their efforts of participating in economic activities to meet individuals, households and communities financial needs. Believers have to hold religious beliefs carefully and analyse critically those capable to diminish their enthusiasm to work hard for income growth.

#### Religious Leaders Clearly Explain Beliefs

Religious leaders should promote religious beliefs capable to facilitate believers' participation on income generation activities in order to improve their livelihoods. Since the church have people who attend services and listen to teachings, income growth workshops and seminars are very important to facilitate believers to increase their efforts in seeking wealth to meet their basic needs and support church financial needs. However, religious leaders are required to tackle ambiguous beliefs with sound theological doctrine to eliminate their negative influence on income growth of their believers.

#### Monitoring of Church Planting and Their Leaders

The government should formulate a department of monitoring the church planting programmes by ensuring that all religious leaders should pursue theological studies to improve interpretations of the doctrines.

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