

**The Mbitian Paradox: Religious Notoriety as Both Sustenance and Stagnation in Contemporary Africa**

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**Abstract**

**Background:** Contemporary Africa exhibits exceptional religious participation rates exceeding 80% in most countries, with religious institutions commanding substantial household resources and social influence, yet the continent continues facing persistent development challenges including poverty, limited innovation, and capital scarcity.

**Objective:** This study examined the "Mbitian Paradox"—the phenomenon whereby religious notoriety simultaneously functions as community sustenance and potential socioeconomic stagnation in contemporary African contexts.

**Methods:** A mixed-methods design was employed across five African countries (Kenya, Nigeria, Ghana, Uganda, Senegal) involving 2,850 household respondents recruited through multistage stratified random sampling, alongside 75 key informant interviews and 30 focus group discussions conducted between March and September 2024. Structured questionnaires captured religious participation intensity, household resource allocation patterns, socioeconomic indicators, and attitudinal measures. Statistical analysis included univariate descriptive statistics, bivariate correlations, and structural equation modeling (SEM) to examine relationships between religious notoriety as a latent construct and both sustenance dimensions (social capital, psychological wellbeing, service access) and stagnation indicators (education investment, productive investment, innovation orientation). Qualitative data were analyzed thematically to provide contextual interpretation.

**Results:** Religious expenditure averaged 18.7% of household income, exceeding education spending (12.3%) and savings (8.9%), with 61.3% of respondents classified as highly religious. Bivariate analysis revealed strong positive correlations between religious participation and social capital ( $r=0.56$ ,  $p<0.001$ ) and wellbeing ( $r=0.44$ ,  $p<0.001$ ), but significant negative correlations with savings ( $r=-0.41$ ,  $p<0.001$ ), education expenditure ( $r=-0.34$ ,  $p<0.001$ ), and innovation orientation ( $r=-0.31$ ,  $p<0.001$ ). Structural equation modeling (CFI=0.943, RMSEA=0.061) confirmed religious notoriety strongly predicted sustenance outcomes including social capital ( $\beta=0.62$ ,  $p<0.001$ ), wellbeing ( $\beta=0.48$ ,  $p<0.001$ ), and service access ( $\beta=0.71$ ,  $p<0.001$ ), while simultaneously negatively predicting education investment ( $\beta=-0.39$ ,  $p<0.001$ ), productive investment ( $\beta=-0.46$ ,  $p<0.001$ ), and innovation orientation ( $\beta=-0.34$ ,  $p<0.001$ ). Prosperity gospel adherence (54.2% prevalence) intensified both religious commitment ( $\beta=0.55$ ,  $p<0.001$ ) and economic stagnation (total effect  $\beta=0.41$ ,  $p<0.001$ ). A paradoxical indirect effect showed social capital generated through religion partially mitigated economic stagnation ( $\beta=-0.11$ ,  $p<0.001$ ), though insufficiently to offset direct negative effects.

**Conclusion:** The study provided empirical validation of the Mbitian Paradox, demonstrating that religious notoriety constitutes both vital social infrastructure providing tangible sustenance benefits and a significant factor in resource diversion and opportunity costs that contribute to stagnation. Religious institutions effectively filled governance and welfare voids, explaining up to 50% of variance in service access, yet religious resource allocation competed substantially with development-critical investments in education, savings, and innovation. The paradox represented a functional but potentially suboptimal equilibrium wherein immediate sustenance functions perpetuated reliance on

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religious systems that provided essential support without comprehensively substituting for broader development investments.

**Recommendations:** The study recommended developing formal partnership models between religious institutions and development agencies that leverage religious social capital while introducing accountability and development orientation; implementing financial literacy programs tailored for religious populations that promote balanced resource allocation without denigrating faith; and fostering theological dialogue that articulates development-compatible religious frameworks emphasizing education, innovation, and systemic change as religious imperatives. These interventions should preserve sustenance functions while redirecting orientations toward complementary development pathways, recognizing religious institutions' indispensability while addressing their developmental limitations.

**Key Words: Religious Notoriety**

## **Introduction**

Contemporary Africa presents a complex religious landscape where faith institutions wield unprecedented influence over social, economic, and political spheres. This study examines what can be termed the "Mbitian Paradox" named after African theologian John Mbiti's observation that Africans are "notoriously religious" wherein the continent's deep religiosity simultaneously serves as a source of community resilience and potential impediment to socioeconomic progress (Başaran, 2025; Rossi, 2020). Across sub-Saharan Africa, religious participation rates exceed 80%, with churches, mosques, and traditional spiritual centers functioning as primary social institutions (Arslane, 2020; Campbell & Evolvi, 2020; Julius & Nancy, 2025). While these institutions provide critical social safety nets, moral frameworks, and psychological support in contexts of state fragility and economic uncertainty, they also command substantial financial resources, shape political discourse, and influence development priorities in ways that warrant critical examination (Idir & Bouchareb, 2023; Salih, 2024). This research explores the dual nature of religious prominence in contemporary African societies, investigating how the same religious fervor that sustains communities through adversity may also perpetuate dependency structures, divert resources from productive sectors, and reinforce attitudes that complicate development trajectories. By analyzing this paradox, the study contributes to understanding the nuanced role of religion in African development, moving beyond simplistic narratives of religion as either purely beneficial or detrimental to engage with its multifaceted reality.

## **Background of the Study**

John Mbiti's seminal assertion that "Africans are notoriously religious" has proven remarkably prescient, with contemporary Africa exhibiting some of the highest levels of religious observance globally. The Pew Research Center's findings indicate that over 90% of populations in countries like Ethiopia, Senegal, and Uganda consider religion very important in their lives, far exceeding global averages (Bormet, 2020; Carsamer & Abbam, 2023). This religious vitality manifests through the proliferation of churches, mosques, and syncretic spiritual movements, with the past four decades witnessing exponential growth in Pentecostal Christianity and reformist Islamic movements across the continent (Bormet, 2020; Jones et al., 2024; Ongaro & Tantardini, 2024). Historically, religious institutions

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filled governance voids during colonial exploitation and post-independence instability, providing education, healthcare, and social services where states failed. Mission schools educated Africa's first generation of leaders, while faith-based organizations continue to operate significant portions of healthcare and educational infrastructure in countries like Kenya, Ghana, and the Democratic Republic of Congo (Hage & Posner, 2015; Low & Ayoko, 2020). However, this religious dominance has evolved in complex ways. The prosperity gospel movement, which promises material wealth through faith and financial giving, has gained massive followings, with megachurches commanding audiences of tens of thousands and generating millions in revenue (Bridget & Geophrey, 2023; Danarta et al., 2024; Julius & Kazaara, 2025). Simultaneously, religious leaders increasingly influence political outcomes, with some serving as kingmakers in electoral processes (Abdulla, 2018; Ernst et al., 2024; Stępnia, 2023). This background reveals a continent where religion is deeply interwoven with daily survival, identity formation, and collective aspirations, yet raises questions about resource allocation, critical thinking, and the relationship between spiritual devotion and material development.

### **Problem Statement**

Despite Africa's profound religiosity and the positive contributions of faith institutions to social cohesion and service delivery, the continent continues to face persistent development challenges including widespread poverty, inadequate infrastructure, brain drain, and limited technological advancement (Abbas et al., 2020; Gemar, 2024; Maarif, 2023). Religious institutions across Africa collect substantial financial resources through tithes, offerings, and donations with some megachurches generating annual revenues comparable to medium-sized enterprises yet the socioeconomic indicators in regions with the highest religious participation often remain troubling. The paradox lies in the observation that the same religious commitment that provides psychological resilience, community support, and moral guidance may also encourage attitudes of fatalism, discourage critical inquiry, divert limited household resources away from education and investment, and perpetuate dependency on spiritual rather than practical solutions to material challenges (Brzezińska, 2023; Cochrane et al., 2024; Dik et al., 2024; Julius & Nancy, 2025). Furthermore, while religious leaders command significant moral authority and mobilization capacity, their influence is not consistently directed toward systemic change, accountability, or evidence-based development strategies (Irene & Suzan, 2024; Zaluchu, 2023, 2024). This creates a tension between religion as sustenance providing meaning, hope, and social safety nets and religion as potential stagnation consuming resources, shaping worldviews that may discourage innovation, and sometimes promoting messages that conflict with empirical approaches to development. Understanding this paradox is essential for policymakers, development practitioners, and religious leaders themselves, yet comprehensive research examining both dimensions simultaneously within the African context remains limited. This study addresses this gap by investigating how religious notoriety functions as both a stabilizing and potentially limiting force in contemporary African societies.

### **Main Objective of the Study**

To critically examine the dual role of religious notoriety in contemporary Africa as both a source of social sustenance and a potential factor in socioeconomic stagnation, thereby contributing to nuanced understanding of religion's complex relationship with development trajectories across the continent.

### **Specific Objectives**

1. To assess the mechanisms through which religious institutions provide social, economic, and psychological sustenance to communities in selected African countries, including their contributions to education, healthcare, social welfare, and community resilience.
2. To investigate the ways in which high levels of religious participation and resource allocation to religious activities may contribute to economic stagnation, including analysis of household expenditure patterns, opportunity costs, and the relationship between religious attitudes and development indicators.
3. To explore the political and social influence of religious leaders and institutions in shaping public policy, governance practices, and societal attitudes toward innovation, education, and development in contemporary African contexts.

### **Research Questions**

1. How do religious institutions contribute to social welfare, community cohesion, and individual well-being in contemporary African societies, and what mechanisms make them effective providers of sustenance in contexts of state fragility and economic uncertainty?
2. What proportion of household and community resources are allocated to religious activities, and how does this allocation correlate with indicators of economic development, educational attainment, and investment in productive sectors across different African regions?
3. In what ways do religious worldviews, leadership structures, and institutional priorities influence public discourse on development, and how do these influences either facilitate or constrain progressive policy formation, critical thinking, and socioeconomic transformation in contemporary Africa?

### **Methodology**

This study employed a mixed-methods research design that integrated quantitative and qualitative approaches to comprehensively examine the Mbitian Paradox across five African countries: Kenya, Nigeria, Ghana, Uganda, and Senegal, selected based on high religious participation rates, diverse religious compositions, and varying socioeconomic development levels. The quantitative component utilized a multistage stratified random sampling technique to recruit 2,850 household respondents (570 per country) from urban, peri-urban, and rural settings, ensuring representation across different income levels, religious affiliations, and demographic characteristics. Data collection occurred between March 2024 and September 2024 through structured questionnaires that captured household expenditure patterns on religious activities (tithes, offerings, ceremonies), socioeconomic indicators (income, education, asset ownership), religious participation intensity (frequency of attendance, leadership roles, time investment), and attitudinal measures regarding faith, development, and innovation using validated Likert scales. The

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qualitative component incorporated 75 key informant interviews with religious leaders, development practitioners, policymakers, and community elders, alongside 30 focus group discussions with congregants and community members, providing contextual depth and nuanced understanding of mechanisms underlying the quantitative patterns. Statistical analysis commenced with univariate analysis that generated descriptive statistics including frequencies, percentages, means, and standard deviations to characterize the sample and examine distributions of key variables such as religious expenditure as a percentage of household income, religious participation scores, and development indicator measures.

Bivariate analysis employed chi-square tests for categorical variables and Pearson correlation coefficients for continuous variables to explore associations between religious participation intensity and household investment in education, religious expenditure and savings rates, and religious leadership trust and civic engagement levels, with statistical significance assessed at  $p < 0.05$ . To address the multidimensional nature of the research objectives, structural equation modeling (SEM) was implemented using AMOS 26.0 software, specifying a comprehensive model wherein religious notoriety served as a latent construct measured through indicators of participation frequency, financial contribution levels, and attitudinal devotion, while sustenance was conceptualized as a latent variable comprising social capital, psychological wellbeing, and access to religious social services, and stagnation was measured through economic indicators including productive investment rates, educational achievement, and innovation orientation scores. The SEM approach allowed simultaneous examination of direct and indirect pathways, testing hypothesized relationships such as whether religious notoriety positively predicted sustenance dimensions while simultaneously negatively predicting economic investment, whether religious social capital mediated relationships between participation and wellbeing, and whether country context moderated these relationships. Model fit was evaluated using multiple indices including the chi-square test, Comparative Fit Index ( $CFI > 0.90$ ), Tucker-Lewis Index ( $TLI > 0.90$ ), Root Mean Square Error of Approximation ( $RMSEA < 0.08$ ), and Standardized Root Mean Square Residual ( $SRMR < 0.08$ ), with path coefficients and their statistical significance interpreted to understand the strength and direction of relationships (Nelson et al., 2022, 2023).

**Results**

**Table 1: Descriptive Statistics and Univariate Analysis of Religious Participation and Household Resource Allocation (N=2,850)**

Variable	Mean	SD	Min	Max	Frequency (%)
Religious expenditure (% of monthly income)	18.7	9.3	2.0	45.0	-
Weekly worship attendance (hours)	6.4	3.8	1.0	20.0	-
Education expenditure (% of monthly income)	12.3	7.1	0.0	35.0	-
Savings rate (% of monthly income)	8.9	6.2	0.0	28.0	-
Religious leadership trust (scale 1-5)	4.2	0.9	1.0	5.0	-
Government institution trust (scale 1-5)	2.3	1.1	1.0	5.0	-
Received religious social support (past year)	-	-	-	-	68.4%
Prosperity gospel adherence	-	-	-	-	54.2%

Religious participation intensity (High)	-	-	-	-	61.3%
Religious participation intensity (Moderate)	-	-	-	-	28.9%
Religious participation intensity (Low)	-	-	-	-	9.8%
Monthly household income category (Low <\$100)	-	-	-	-	42.1%
Monthly household income (Middle \$100-300)	-	-	-	-	38.7%
Monthly household income (High >\$300)	-	-	-	-	19.2%

The univariate analysis revealed striking patterns in household resource allocation and religious engagement across the five-country sample. Religious expenditure averaged 18.7% of monthly household income (SD=9.3), substantially exceeding both education expenditure at 12.3% (SD=7.1) and savings rates at 8.9% (SD=6.2), indicating that religious activities constituted the single largest discretionary spending category for most households. The wide range in religious expenditure (2.0% to 45.0%) suggested considerable heterogeneity in financial commitment to religious institutions, with some households allocating nearly half their income to religious purposes. Religious participation intensity was notably high, with 61.3% of respondents classified as highly engaged, spending an average of 6.4 hours weekly in worship activities (SD=3.8), while only 9.8% exhibited low participation, confirming Mbiti's characterization of African religiosity. Trust in religious leadership scored exceptionally high at 4.2 out of 5.0 (SD=0.9), nearly double the trust score for government institutions at 2.3 (SD=1.1), highlighting the institutional credibility gap that religious organizations filled in these contexts. The prevalence of prosperity gospel adherence at 54.2% indicated that over half the sample subscribed to theological frameworks that explicitly linked financial giving with divine material blessings, potentially influencing spending patterns. Furthermore, 68.4% of respondents reported receiving some form of religious social support within the past year, demonstrating the tangible sustenance function that religious networks provided, particularly significant given that 42.1% of households earned below \$100 monthly and likely faced substantial economic vulnerability.

These findings illuminated the central paradox under investigation by demonstrating how religious institutions occupied a dominant position in household economic decision-making and social welfare provisioning. The fact that religious expenditure exceeded education spending by more than 50% raised important questions about opportunity costs and intergenerational investment priorities, particularly in contexts where human capital development was critical for economic advancement. However, this pattern could not be interpreted simplistically as irrational behavior; rather, it reflected a rational response to institutional realities where religious networks provided immediate, reliable social insurance while formal education's returns remained uncertain and distant, especially in labor markets with high unemployment. The remarkably high trust differential between religious and governmental institutions (4.2 vs. 2.3) contextualized why households might preferentially channel resources through religious rather than civic channels, suggesting that religious institutions had effectively filled governance and service delivery voids. The prevalence of prosperity gospel theology among the majority of respondents was particularly significant for understanding the sustenance-stagnation dynamic, as this belief system simultaneously motivated charitable giving that funded community support systems while potentially encouraging individuals to prioritize religious donations over productive investments in the belief that divine intervention would yield greater returns. The fact that over two-thirds of

respondents had received tangible religious social support validated the sustenance dimension of the paradox, indicating that religious expenditures were not merely symbolic but generated real reciprocal benefits through mutual aid networks, emergency assistance, and access to services. This suggested that religious institutions functioned as informal social protection systems in contexts where formal welfare states were weak or absent, making them simultaneously indispensable for survival and potentially perpetuating systems that diverted resources from alternative development pathways.

**Table 2: Bivariate Analysis - Correlations Between Religious Participation, Resource Allocation, and Development Indicators**

Variables	1	2	3	4	5	6	7
1. Religious participation intensity	1.00						
2. Religious expenditure (% income)	0.68***	1.00					
3. Education expenditure (% income)	-0.34***	-0.42***	1.00				
4. Savings rate (% income)	-0.41***	-0.52***	0.38***	1.00			
5. Household asset index	-0.28***	-0.35***	0.47***	0.51***	1.00		
6. Innovation orientation score	-0.31***	-0.29***	0.43***	0.36***	0.44***	1.00	
7. Social capital index	0.56***	0.48***	0.12**	-0.08*	0.19***	0.22***	1.00
8. Psychological wellbeing score	0.44***	0.35***	0.21***	0.15***	0.28***	0.26***	0.62***

\* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

The bivariate correlation analysis revealed a complex web of relationships that provided statistical evidence for both the sustenance and stagnation dimensions of the Mbitian Paradox. Religious participation intensity demonstrated strong positive correlations with religious expenditure ( $r=0.68$ ,  $p<0.001$ ), confirming that behavioral and financial dimensions of religiosity were closely aligned, while simultaneously showing significant negative correlations with education expenditure ( $r=-0.34$ ,  $p<0.001$ ), savings rates ( $r=-0.41$ ,  $p<0.001$ ), and household asset accumulation ( $r=-0.28$ ,  $p<0.001$ ). The correlation between religious expenditure and savings was particularly strong and negative ( $r=-0.52$ ,  $p<0.001$ ), suggesting a substantial trade-off where increased religious giving directly competed with capital accumulation. Innovation orientation, measured through attitudes toward new technologies, entrepreneurship, and problem-solving approaches, correlated negatively with both religious participation intensity ( $r=-0.31$ ,  $p<0.001$ ) and religious expenditure ( $r=-0.29$ ,  $p<0.001$ ), indicating that higher religiosity was associated with more conservative or traditional orientations. Conversely, the sustenance dimension was evidenced through strong positive correlations between religious participation and social capital ( $r=0.56$ ,  $p<0.001$ ) and psychological wellbeing ( $r=0.44$ ,  $p<0.001$ ), demonstrating that religious engagement yielded significant non-material benefits. Notably, social capital showed a very weak negative correlation with savings ( $r=-0.08$ ,  $p<0.05$ ) but positive correlations with psychological wellbeing ( $r=0.62$ ,  $p<0.001$ ), suggesting that religious social networks provided forms of security that partially substituted for

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financial reserves. Education expenditure showed positive associations with all development indicators including household assets ( $r=0.47$ ,  $p<0.001$ ), innovation orientation ( $r=0.43$ ,  $p<0.001$ ), and savings ( $r=0.38$ ,  $p<0.001$ ), highlighting an alternative investment pathway that competed with religious resource allocation.

These correlation patterns provided quantitative validation of the theoretical paradox by demonstrating that religious notoriety simultaneously correlated with enhanced social and psychological outcomes while associating with diminished economic indicators. The strong negative relationship between religious expenditure and savings ( $r=-0.52$ ) was particularly consequential for understanding stagnation dynamics, as it suggested that for every percentage point increase in income allocated to religious purposes, there was a corresponding substantial decrease in capital available for investment, business development, or emergency reserves. This relationship was not merely a mechanical artifact of fixed budgets but reflected genuine competition between religious commitments and economic development strategies. The negative correlation between religious participation and innovation orientation ( $r=-0.31$ ) raised important questions about whether certain religious worldviews might foster attitudes of acceptance or reliance on divine providence that discouraged proactive problem-solving, technological adoption, or entrepreneurial risk-taking, though the moderate magnitude suggested this was not deterministic. However, the sustenance dimension was equally evident and statistically robust, with religious participation strongly predicting social capital ( $r=0.56$ ) and wellbeing ( $r=0.44$ ), benefits that were not trivial in contexts of poverty and uncertainty. The fact that social capital correlated very strongly with psychological wellbeing ( $r=0.62$ ) but weakly negatively with savings suggested that religious communities provided insurance-like functions where social networks offered security against shocks, potentially reducing the perceived urgency of financial savings. This finding resonated with sociological theories of social insurance in developing contexts, where interpersonal obligations and reciprocity networks functioned as welfare systems. The positive correlation between education expenditure and virtually all development indicators (assets, innovation, savings) highlighted an alternative pathway that yielded both economic and social returns, making the trade-off between religious and educational investment particularly significant for long-term development trajectories. These patterns suggested that the paradox operated through multiple mechanisms: religious institutions extracted financial resources that could otherwise support accumulation while simultaneously providing social and psychological benefits that enhanced coping and community cohesion, creating a system that was rational from an individual survival perspective but potentially suboptimal from a collective development standpoint.

**Table 3: Structural Equation Modeling Results - Path Coefficients and Model Fit Indices**

Path	Standardized Coefficient (β)	SE	CR	p-value
<b>Direct Effects</b>				
Religious Notoriety → Social Capital	0.62	0.041	15.12	<0.001
Religious Notoriety → Psychological Wellbeing	0.48	0.038	12.63	<0.001
Religious Notoriety → Religious Service Access	0.71	0.035	20.29	<0.001
Religious Notoriety → Education Investment	-0.39	0.042	-9.29	<0.001
Religious Notoriety → Productive Investment	-0.46	0.045	-10.22	<0.001

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Religious Notoriety → Innovation Orientation	-0.34	0.040	-8.50	<0.001
Social Capital → Economic Stagnation	-0.18	0.052	-3.46	<0.001
Prosperity Gospel → Religious Notoriety	0.55	0.039	14.10	<0.001
Prosperity Gospel → Productive Investment	-0.28	0.047	-5.96	<0.001
<b>Indirect Effects</b>				
Religious Notoriety → Economic Stagnation (via Social Capital)	-0.11	0.033	-3.33	<0.001
Prosperity Gospel → Economic Stagnation (total)	0.41	0.051	8.04	<0.001

**Model Fit Indices:**  $\chi^2=487.32$  (df=168,  $p<0.001$ ); CFI=0.943; TLI=0.931; RMSEA=0.061 (90% CI: 0.055-0.067); SRMR=0.048

The structural equation model demonstrated excellent fit to the data across multiple indices, with CFI (0.943) and TLI (0.931) both exceeding the 0.90 threshold, RMSEA (0.061) falling well within acceptable bounds below 0.08, and SRMR (0.048) indicating minimal residual variance, collectively confirming that the hypothesized model adequately represented the complex relationships among constructs. The path coefficients revealed that religious notoriety exerted strong, statistically significant positive effects on all sustenance dimensions: social capital ( $\beta=0.62$ ,  $p<0.001$ ), psychological wellbeing ( $\beta=0.48$ ,  $p<0.001$ ), and access to religious services ( $\beta=0.71$ ,  $p<0.001$ ), explaining substantial variance in these outcomes and confirming the sustenance hypothesis. Simultaneously, religious notoriety demonstrated significant negative direct effects on all stagnation-related indicators: education investment ( $\beta=-0.39$ ,  $p<0.001$ ), productive investment in business and assets ( $\beta=-0.46$ ,  $p<0.001$ ), and innovation orientation ( $\beta=-0.34$ ,  $p<0.001$ ), with medium to large effect sizes that indicated practically meaningful impacts on development outcomes. The model revealed an interesting paradoxical indirect effect whereby religious notoriety, through its enhancement of social capital, actually reduced economic stagnation slightly ( $\beta=-0.11$ ,  $p<0.001$ ), suggesting that the social networks generated through religious participation provided some protective economic benefits that partially offset direct negative effects. Prosperity gospel adherence emerged as a particularly powerful predictor, strongly increasing religious notoriety ( $\beta=0.55$ ,  $p<0.001$ ) while directly decreasing productive investment ( $\beta=-0.28$ ,  $p<0.001$ ), with a total effect on economic stagnation of  $\beta=0.41$  ( $p<0.001$ ), indicating that prosperity theology intensified both religious commitment and its associated economic trade-offs. The critical ratio (CR) values for all paths exceeded 1.96 in absolute value, with most exceeding 8.0, providing robust evidence that these relationships were unlikely due to sampling variability.

The SEM results provided comprehensive empirical support for the Mbitian Paradox by simultaneously confirming both sustenance and stagnation pathways while revealing the complex mechanisms through which religious notoriety operated. The strong positive paths from religious notoriety to social capital ( $\beta=0.62$ ) and wellbeing ( $\beta=0.48$ ) demonstrated that religious engagement generated substantial non-material benefits that were crucial for community resilience and individual coping, particularly in contexts characterized by institutional fragility and economic precarity. These effect sizes were remarkably large in social science terms, suggesting that religious participation explained approximately 38% of variance in social capital and 23% in psychological wellbeing, benefits that could

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not be dismissed as negligible or purely subjective. The even stronger path to religious service access ( $\beta=0.71$ ) indicated that religious institutions effectively functioned as primary service delivery mechanisms, explaining approximately 50% of variance in access to education, healthcare, and welfare support, confirming their structural importance in African social welfare ecosystems. However, the concurrent negative paths to education investment ( $\beta=-0.39$ ), productive investment ( $\beta=-0.46$ ), and innovation orientation ( $\beta=-0.34$ ) revealed the stagnation dimension, demonstrating that religious notoriety was associated with substantial opportunity costs in terms of human capital development, capital accumulation, and orientation toward change. The magnitude of these negative effects suggested that moving from low to high religious notoriety was associated with approximately 15-21% decreases in these development-critical domains, effects that could compound over time and across generations to produce meaningful differences in development trajectories.

The most theoretically important finding was the paradoxical indirect effect whereby social capital generated through religious participation actually mitigated economic stagnation ( $\beta=-0.11$ ), even as religious notoriety directly increased it. This suggested that religious institutions created genuine value through network formation and mutual support systems that had economic spillovers, potentially facilitating informal credit access, business referrals, employment opportunities, and risk-sharing arrangements. However, this positive indirect pathway was substantially weaker than the direct negative effects, resulting in a net negative impact on development indicators, indicating that the social capital benefits only partially compensated for direct resource diversion and attitudinal effects. The prominence of prosperity gospel theology in the model was particularly revealing, as it not only intensified religious notoriety but also directly depressed productive investment beyond its effects through heightened religiosity, suggesting that this theological framework promoted consumption of religious services while discouraging conventional economic rationality. The total effect of prosperity gospel on economic stagnation ( $\beta=0.41$ ) was among the largest in the model, implying that theological content mattered significantly and that not all forms of African religiosity had equivalent development implications. The excellent model fit indices provided confidence that these patterns reflected genuine structural relationships rather than methodological artifacts, while the large critical ratios indicated robust statistical inference. Collectively, these findings suggested that the Mbitian Paradox was not merely rhetorical but represented measurable, quantifiable phenomena wherein religious notoriety simultaneously sustained communities through non-material benefits and social insurance while constraining economic development through resource diversion, opportunity costs, and potentially limiting worldviews, creating a complex equilibrium that was both functional for immediate survival and potentially constraining for long-term transformation.

### **Conclusion**

This study provided robust empirical evidence for the Mbitian Paradox, demonstrating that religious notoriety in contemporary Africa functioned simultaneously as vital sustenance and potential stagnation through distinct but interrelated mechanisms. The quantitative findings confirmed that religious institutions commanded substantial household resources (averaging 18.7% of income) while generating significant social capital, psychological wellbeing, and service access benefits that were crucial for community resilience in contexts of state fragility and economic precarity, with religious participation explaining up to 50% of variance in access to social services. However, these sustenance functions coexisted with measurable negative associations between religious engagement and development-critical outcomes including education investment, savings, asset accumulation, and innovation

orientation, with structural equation modeling revealing that religious notoriety's negative direct effects on economic indicators substantially outweighed positive indirect effects mediated through social capital. The study highlighted prosperity gospel theology as a particularly consequential factor that intensified both religious commitment and its associated economic trade-offs, contributing disproportionately to stagnation dynamics. These findings suggested that African religiosity occupied a complex position in development processes: neither simply beneficial nor straightforwardly detrimental, but rather constituting a rational adaptation to institutional realities that provided immediate security and meaning while potentially constraining long-term transformation. The paradox represented a structural equilibrium wherein religious institutions filled governance and welfare voids effectively enough to perpetuate reliance on them, yet not comprehensively enough to substitute for broader development investments, creating path dependencies that were functional for survival but suboptimal for advancement. Resolving this paradox would require interventions that preserved religious institutions' sustenance functions while redirecting resources and orientations toward complementary development pathways, recognizing that for millions of Africans, religious communities represented not merely sites of worship but primary social infrastructure whose transformation would require sensitivity to both their indispensability and their limitations.

#### **Recommendations**

**Develop Partnership Models Between Religious Institutions and Development Agencies:** Policymakers and development organizations should create formal partnership frameworks that leverage religious institutions' social capital, community trust, and service delivery capacity while introducing financial literacy, development economics, and evidence-based planning into religious leadership training. These partnerships should include transparent accountability mechanisms for religious organizations receiving public health, education, or welfare funding, conditional on demonstrating measurable community development outcomes beyond spiritual services. Religious leaders should be engaged as development partners rather than competitors, with capacity building programs that help them understand opportunity costs, encourage balanced household budgeting messages that allocate resources to both spiritual and material investments, and promote theological interpretations that emphasize human agency, stewardship, and empirical problem-solving alongside faith commitments.

**Implement Financial Education Programs Targeting Religious Communities:** Governments and financial institutions should design and deploy financial literacy interventions specifically tailored for highly religious populations, delivered through trusted religious channels, that help households understand trade-offs between religious expenditure, education investment, savings, and productive assets without denigrating religious commitment. These programs should include alternative frameworks for faithful stewardship that emphasize long-term family welfare, intergenerational investment, and community development alongside tithing, countering prosperity gospel narratives that promise divine wealth multiplication with evidence-based wealth-building strategies. Additionally, religious institutions themselves should be encouraged to establish community investment funds, microfinance cooperatives, and educational scholarship programs that recycle religious contributions back into productive community development rather than purely operational or leadership enrichment purposes.

**Promote Theological Dialogue on Development-Compatible Religious Frameworks:** Academic institutions, theological seminaries, and interfaith organizations should facilitate critical engagement with African theology that examines how religious teachings can authentically support both spiritual flourishing and material development,

learning from successful models where faith communities have driven educational advancement, technological adoption, and economic transformation. This recommendation calls for supporting African theologians, religious scholars, and progressive religious leaders who articulate contextually grounded interpretations of Christianity, Islam, and African traditional religions that emphasize education, innovation, gender equality, and systemic change as religious imperatives rather than secular distractions, creating intellectual and theological alternatives to prosperity gospel and fatalistic frameworks that can gain traction within religious communities themselves rather than through external imposition.

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