

ANALYSIS OF RELIGIOUS ECONOMY AND ITS PARTICIPATION RATES IN NIGERIA

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ABSTRACT

This paper is a socio-scientific analysis of religion. Its interest in religious economy stems from the enduring tension between theory in its abstract and applied forms. While the principles of religious economy provide a valuable framework for explaining religious change across space and time, they have also proven to be pliable across the same lines of analysis. Doing so will promote more interdisciplinary collaboration and dialogue, and will help militate against the problem of parochialism within the social scientific study of religion. This research analyzes the rates of participation in religious economy using Nigeria's religious free-markets situation as a case study. The phenomenological and analytical methods were employed to accomplish the aim of this paper with the support of secondary data. The research reveals that the Nigerian religious markets are more as of today, competitive and participatory than in the 1960s. The paper concludes that adherents should popularize their religion, or exchange their religion only on the foundation of issues that can be defined rationally and of rewarding benefits. The paper recommends a state-free religious market in Nigeria that promotes religious diversity and freedom in order to maximize religious gains and profits – of which peaceful coexistence is inclusive.

Keywords: Analysis, Religious, Economy, Participation, Nigeria

INTRODUCTION

The study of religion in present-day trends is rooted in preceding theories of religion. In the past there were plethora of religious theories that account the fascinating patronage from scholars, in particular and adherents of religions in general. Some of the previous and new theories include: cognitive, sensitivity, phenomenological, rational choice, psychological, philosophical, anthropological, theological, Marxism, economics of religion, religious economy, etc. The new theories, which have been in trend and categorized as investigative approaches to the sociological study of religion, dictate the fashion of religious studies nowadays. They complement the vintage

reductionist theories of scholars such as Karl Barth, Karl Marx, Emile Durkheim, Max Weber, Sigmund Freud, Ludwig Feuerbach, St. Augustine, and so forth. However, the point of interest of this paper is the theory and praxis of religious economy using the Nigerian religious market as a case study.

The theory of religious economy is developed on the notion that religious adherents are in competition for religious products and services. This method of studying religion is rooted in Adams Smith's work which in few cases may differ from his perception of rationality and choice (Smith, 1776). Even though, Smith's assessment of religion had positive influence, he ordinarily studied religion as a humanistic activity that is amenable to profane analysis which became a paradigm of the sociology of religion as developed by Weber, Durkheim, and their intellectual disciples. It is now obvious, that a novel standpoint for the sociological study of religion has its premise in the dual ideas that individuals' religion constitutes a rational choice, while in society religion assumes the pattern of an economy, for instance, people in their quest for preferences, measure possible costs and benefits when choice of religious membership is made (cf. Chen, 2017). In this sense, religious organizations (i.e. producers as well as competitors) are committed to produce more quality products to meet consumers' (i.e. adherents) demands by constant supplies. In this sequence, consumers' (adherents) and producers' (religious organizations) activities constitute a free market which for religious economy.

Conceptual Clarification

It is pertinent to conceptually interpret some vital terms and concepts that appeared in this paper especially in the context of sociology of religion where this paper is domiciled.

Religion

Simply put, religion means worshipping and serving God or gods or supernatural beings. The term is Latin in its origin and was first used in the 13th century. For Bouquet (1941 also see Omorogbe, 2000), the word 'religion' is of European origin thus, acquiring a lot of meanings in Europe even though, scholars in the ancient world never accepted the etymological explanation of the word. However, some scholars connected religio with other Latin terms relegere (to reread); relinquere (to relinquish); or religare (to relegate, or to unite/bind together) (Omorogbe, 2000). The possibility of accepting this etymological origin is significant since this position explain the very most significant characteristics of religion. This means that religion binds people together in common observances, practices and beliefs, and bringing them together in a common fraternity of life. In this way, actual participation and experience of religion is totally present in the way religion is described or defined. The sociologist sees religion as a creation of society and used as a tool to mould, control and direct societal behavioural patterns.

Religious Economy

This is a sociological term employed to denote a unique subsystem epitomizing the

activities of religions in society (Stark and Finke, 2000). As a theory, the focus is on a market of active and potential adherents, organizations searching to attract and retain adherents, and the religious culture provided by such organizations. In this sense, religions are the producers as well as the competitors and the adherents are the consumers. The services rendered by religions or religious organizations constitute the religious products which are sold in the religious free-market. Hence, relatively stable religious market niches are available within all religious economies in order to appeal to the religious choices of all would-be adherents. "Religious Economy Theory" is different from "Economics of Religion". The former which is the focus of this paper is concerned with religions as competitors and religious adherents in competition for religious products and services, while the latter is concerned with the contribution of religion to economic development of society.

Rational Choice Theory

This theory asserts that the struggles to maximize gains and reduce costs are dependent on human choices (Stark and Finke, 2000; Bruce, 1993, 1999). In the domain of religion, the theory applies to a situation whereby humans are involved in religious activities, such as exchanges with god/gods through prayers for the purpose of maximizing gains (or rewards), for instance, gaining access into paradise, meaningfulness of life, etc. Also, religious conversion can be regarded and interpreted as a rational choice if a person is less socially attached to his or her present religious organization and sees joining a new religious organization as a potential gain. In this sense, according to Iannaccone (1995), the attitudes of religious organizations and their clergy, for example, may also be interpreted to mean rational responses to the opportunities and challenges confronting them in the religious free-market.

Participation Rates

This applies to the level of practical involvements in religious production, consumption and investments in the free-markets.

Religious (Free) Markets

In applying a religious economies paradigm, religious markets are explained in terms of the three major economic functions played by people in religion: producing, consuming, and investing (Iannaccone, 1995). In religious markets, religious producers (religious organizations) compete over consumers (adherents).

Religious Consumer

A religious consumer from the perspective of religious economy is a religiously active person looking for religious goods, often from religious organizations (Iannaccone, 1991). Religious consumers do this, by often weighing the gains and costs of their religious investments.

Religious Products (Goods and Services)

Religious goods or products in this sense, among others include: miracles, prayers, healing, teaching, sermon, hospitality, love, counseling, morality, education, etc.

Religious Competition

Religious competition is defined as a situation whereby multiple religious entities (i.e. organizations) compete for adherents in society. Such competitors (i.e. religious organizations) are expected to produce high quality religious products and vitality. However, there may exist within the markets some religious organizations (competitors) who still maintain religious monopolies. Such competitors are bound to produce low quality religious products, as well as conflict. This concept has its origin in Adam Smith's *Wealth of Nations* (1776), where he advocated religious plurality and non-state religion (McCleary, 2007). In this sense, it has been argued that religious competition promotes religious vitality in society (Fox and Tabory, 2008). This means that a society that lacks religious vitality and adherence is as a result of the absence of religious competition or religious diversity.

SURVEY DATA ON RELIGIOUS POPULATION IN NIGERIA

Nigeria is the most populous African nation having over 200 million populations. The country is almost equally divided between adherents of Islam and Christianity, even though the genuine ratio is uncertain. Nigerians before now, for instance, have been free to put their beliefs in something is most dear to their tribes and themselves. Indigenous religions quickly grew to be a vital lifestyle of the Nigerian society and maintained moral order. The introduction of Christianity commenced with the coming of British missionaries in the central and southern regions of Nigeria (Okeke, 2016). Today, while almost all Nigerians are either Christian or Muslim, many proceed to mingle with indigenous beliefs. This diversity in religious practices is as a result of the freedom of worship in Nigeria.

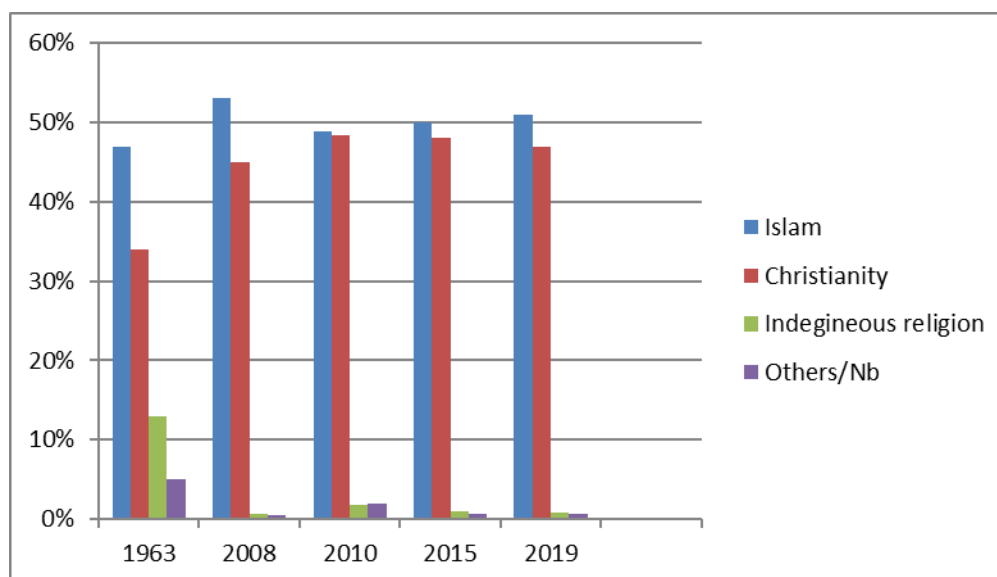
According to a document from the World Factbook by Central Intelligence Agency (CIA) (2019), about 51% of Nigeria's populace is Muslims, about 47% are Christians, about 0.9% adheres to native religions and 0.5% accounts for others. Another available statistics on religion and public lifestyles also noted that in 2010, 48.3% proportion of Nigeria's populace was once projected Christians, 48.9% used to be 'estimated' Muslim, and 2.8% have been followers of indigenous and other religions (Pew Research Centre, 2012). A document contrasting reports from various sources states that the 1963 Nigerian census had that 47% of the population used to be Muslim, 34% Christian, and 18% others (The Pew Forum, 2010; Wee, 2019). On the other hand, Measure Demographic and Health Survey (DHS) positioned as follows: 53% Muslim, 45% Christian, and 2% others for 2008; in contrast, the Afrobarometer poll revealed 49% as Christians, 50% as Muslims, and 1% as adherents of other

religions.

Table 1: Distribution of Religion Population in Nigeria

Rank	Belief System	Share of Nigerian Population				
		1963	2008	2010	2015	2019
1	Islam	47%	53% (50%)	48.9%	50%	51%
2	Christianity	34%	45% (49%)	48.3%	48%	47%
3	Indigenous religions	13%	0.7%	1.8%	1%	0.9%
4	Other religions/ No belief	5%	0.5%	0.9%	0.6%	0.5%
Total		100%	100%	100%	100%	100%

Source: (The Pew Forum, 2010; Pew Research Centre, 2012; Department of Economic and Social Affairs, United Nations, 2015; World Factbook, 2019; Pew Research Centre, 2019)



Source: Table 1

CONCEPT OF RELIGIOUS ECONOMY

Religious economic system refers to religious humans and groups interacting inside a market framework of competing organizations and ideologies (Stark, 2007). An economy makes it viable for religious suppliers to meet the demands of one-of-a-kind religious buyers through imparting an array of religions and religious products. A competitive religious economy stimulates such recreation in a market-type setting. Religious economic system applies rational choice theory to the concept of such that supply and demand are used to mannequin the development and success of organized religions (Young, 1997). Major proponents of the principle include William Sims Bainbridge, Roger Finke, Laurence Iannaccone, and Rodney Stark. These intellectuals see religions as structures of compensators, and view human beings as rational actors, making options that they considers appropriate, calculating costs and gains. They outline religion as a device of compensation that depends on the supernatural.

The primary reasoning at the back of this principle is that the compensation is what controls the choice, or in other words the options which the rational actors make are rational in the sense that they are founded on the satisfaction of needs. The concept of religious economy sees exceptional religious agencies competing for followers in a religious marketplace, a great deal like the way business corporations compete for consumers in industrial economy (Barro and McCleary, 2003). In this way, theorists assert that a real religious economic system is the result of religious diversity, giving the population a wider range of choices in religion.

According to the theory, the greater religions there are, the extra likely the populace is to be spiritual and thereby contradicting the secularization paradigm. The principle of religious economy is the utility of rational desire as a principle of religion. The idea of religious economy implies that the economic mannequin of supply and demand has a great role in the development and success of religions (Finke and Iannaccone, 1993; McKinnon, 2013). A religious economy consists of a market (a demand for religion) and supplies of various religious organizations. By presenting an array of religions and religious products, a competitive religious economic system stimulates pastime in the marketplace. This sees exceptional religious organizations competing for adherents in a religious economy like a normal business enterprise.

It is believed that the polarization of religion resulted into secularization and the concomitant loss of commonality and reality ipso facto that leads to pluralistic situation (Breault, 1989a). However, secularization can polarize religion and can additionally lead to pluralization itself, which in flip de-monopolizes religious structures. The thought of religious economy frames religion as a product and as

those who practice or perceive it as consumers. But when the idea of belief is brought into the equation, this definition expands, and ideology impacts the product and who consume it (Gates and Steane, 2009). When examining depictions of religious identity in a global world, it is easy to see how ideology influences religious economy. In this sense, religions and religious organizations are referred to as competing industry that scramble for costumers that are out to make rational choices amongst available products (Bankston III, 2002). As a marketplace, religious consumers are concerned with such matters as marketing, availability of product, resources, recognition, etc. But not like some real commodity such as a computer, these commodities communicate to the individual's beliefs.

It is obvious, that religious businesses do not operate in a market-less situation (Stark and Finke, 2000). The most vital components of their surroundings are different religious organizations including all the aspects of the policies and norms governing spiritual activities. Stark and Finke (2000 cf. Parsons, 1978) posit that one can analyze religious life, taken it as a whole, a religious economy which in itself is a subsystem of all social practices that parallels other subsystems which involve the secular economy. Parsons (1978) on the other hand, accepted in principle that it is beneficial to accept religion as an institutional subsystem linked in everyday approaches to different components of an overarching social device and that these connections are ruled by norms. To provide an explanation for how religion works in any society one should consequently describe without a doubt than rational choice theorists normally do. The feature of the subsystem and its element organizations, show how it depends on and contributes to other such subsystems, and discover the prevailing institutional norms. Parsons (1978) analysis of America's denominational system, embedded in a differentiated society with a secularized Christian tradition, affords a partial illustration of this stance. It is believed that the market including other factors in religious economy constitute what Ammerman (2006) referred to as the social ecology of religion. In this sense, it is imperative to recognize supply in relation to demand in anticipating the social ecology of a given society and the lifestyles histories being represented. This will impact on the relationship between institutional supplies and religious participation. Hence, such sensitivity has an effect on time and place that complicates attempts to follow general theories of religion.

THE PROBLEM

The linchpin in the religious economy debate is the link between diversity and vitality. In a single wave of studies, an index of the range of religious offerings, derived from the market shares of each was used to measure pluralism while the total participation charge measured vitality. Many of such studies have revealed terrible findings

(Breault, 1989a). For example, an evaluation of United States (U.S) counties finds that pluralism did not extend participation (Land, Deane and Blau, 1991). The most thorough review of relevant works up to 2001 have conclude that such proof does not validate the claim that religious pluralism is positively related to religious participation in any regularly occurring situation (Chaves and Gorski, 2001). Even though previous researches suffered setback from technical problems, based on poor judgments, the issues involved remained unsettled. To measure pluralism, researchers normally want proof on how many unique religious organizations command at least a small share of the religious market. But if the measure of pluralism consists of archives on participation, the impartial variable turns into entwined with the one to be explained.

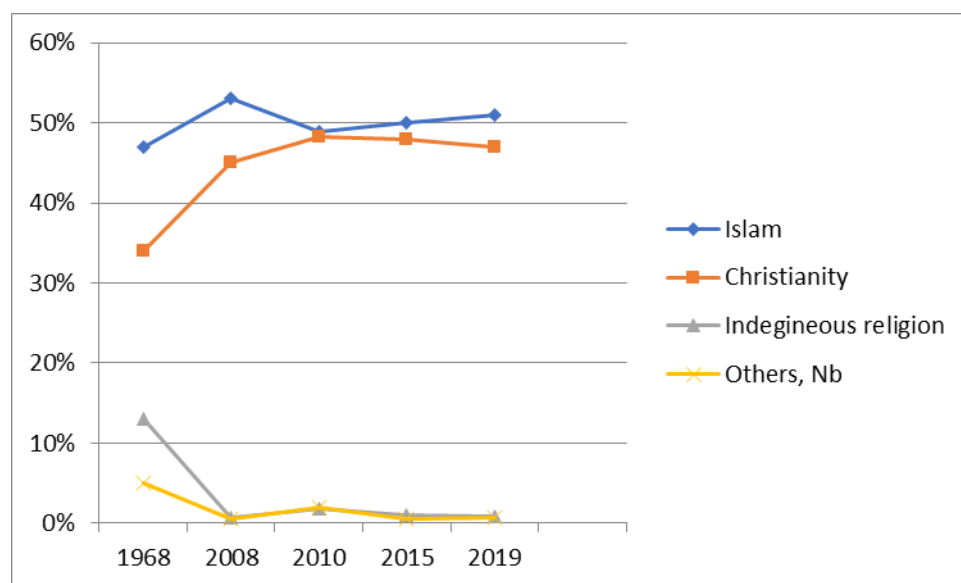
The conventionally used Herfindahl index for instance, shows this problem; considering that this measure of “supply-side” varies and relies on mathematically, on the demand side (Montgomery, 2003). A greater serious technical hassle is that this index is also very touchy to model in the dimension of large and small organizations and, as a result, produces excessive first-rate or terrible correlations for mathematical reasons (Voas, Alasdair and Olson, 2002). Hence, instead of treating such correlations as evidence of a causal link between pluralism and the whole participation rate, a higher model would say that a variety of historic and random forces form religious participation rates, from which one can calculate at the stage of religious pluralism and the entire participation rate, leaving the link between the latter two variables as a product of the calculations (Huber, 2005). The way religious pluralism and its opposition impact on the fitness and popularity of religion is one of the most debated arguments in today’s sociological study of religion (Dillon, 2003b). Two distinct theories have coexisted for many years, one popular in Europe and the other in the United States. The former, is the secularization theory that postulates religious pluralism which undermined the credibility of each competing religion and of belief in general (Stark and Finke 2000). Obviously, in the absence of competition, the dominant organizations will prove to be inefficient to hold lively marketing efforts, and the end result will be a low regular degree of religious commitment, with the average person minimizing and delaying charge of religious costs.

On the other hand, religious economy theory recognizes a large spectrum of challenges for example, the variations between competitive religious markets and religious monopolies, making this principle one of the most vital trends in the social scientific study of religion at some stage in the preceding thirty years (Levy and Razin, 2012). The notion focuses attention on religious suppliers and seeks whether or not religious organizations have the capability to enlarge the demand for religion. The rational choice principle expected that, the place of pluralism is limited, hence

mainline religious organizations are weakest and marginal new religions actions are allowed to prosper due to the fact of this weakness. One of the troubles was that information about religions, mainly small religious minorities, had been and now no longer reachable in Nigeria as they are in the United States for instance (Stonawski, 2016). For most Nigerian communities, there is neither complete record concerning religious minorities nor the documented records of religious participation (Interview with Zannif Maffq, 2019). Hence, based on participatory observations, and on exceptional sources, striking propositions regarding Nigerian religious economy is analyzed in this paper.

Nigerian Religious Markets and Participation Rates

In the Nigerian religious free-markets, many religious organizations exist and are seeking the enchantment of high-quality segments of the markets. In the Nigerian situation, the competitors in the religious markets are Islam, Christianity, Indigenous religions and other religions. However, the predominant competitors in the markets having majority of consumers (adherents) since 1963 to date are slam and Christianity (see Figure 2 below).



Source: Table 1

In the Nigerian situation, organizations in a free market do not depend on their preference for the resources they are competing for including their participation in the market for religious consumers. Competition amongst religious organizations results in the specialization of merchandise so that clients can successfully differentiate between one organization and the others as noted by Stark and Bainbridge (1987) and Stark (2006). These pluralistic religions function on a private scale, advertising highly their products to the public. Notably, in Nigeria today, the majority of the customer market, organizations market there are more female customers than male customers as shown in Table 2 and Figure 3 below. The competition can be intra or inter as the case may be.

Table 2: Intra and inter Religious Consumers Distribution in Nigeria

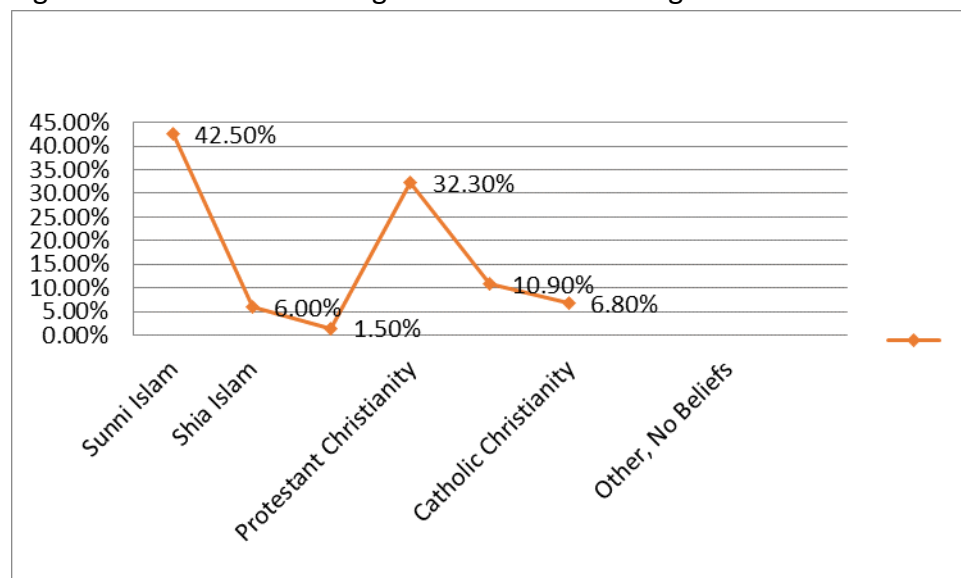
Belief System	Share of Consumers
Sunni Islam	42.5%
Shia Islam	6.0%
Ahmad ilslam	1.5%
Protestant Christianity	32.3%
Roman Catholic Christianity	10.9%
Other or No Beliefs	6.8%

Source: World Facebook (2019)

The above data establishes that Sunni Islam adherents (consumers) stand at spherical 42.5% of Nigerian Muslims. Although some critics conclude that the percentage of Sunni Muslims in the country may be more with the majority of them belonging to the Maliki School of jurisprudence while minority of them belong to Shafi madhhab (Interview with Zannif Maffq, 2019 cf. Ellis and Ter-Haar, 1998). Sufi brotherhoods moreover also have a giant variety of Sunni Muslims as members. Shia Islam flourishes in Sokoto, northern Nigeria and has 6.0% of the total populace of Islam adherents (consumers) in Nigeria. However, this estimate which amounts to between two and four million adherents of the Shia sect may vary in its actuality. Ahmadi

(Ahmadiyya) Islam exists in Nigeria, with 1.5% of Nigeria’s populace as adherents. Protestant Christianity thrives in Nigeria, counting around 32.3% of the populace as adherents. Protestants are targeted in general among Nigerians in the western, southern and eastern regions of the country who belong to endless denominations of churches. The above percentage translates to about 13.8 million adherents accruable to Protestant Christianity in Nigeria (cf. Usman, 1987). Although Christians in Nigeria are traditionally Protestants, converts to Roman Catholic Christianity have extended to 10.9% (as shown in Figure 3 below), and are mostly concentrated in Igboland. The practitioners of indigenous religions and other belief system including nonbelievers are estimated at 6.8% of the total religious population of Nigeria.

Figure 3: Inter and Intra Religious Distribution in Nigeria



Source: Table 2

As noted above, a scenario emerges in Nigeria in which people of different cultural and religious heritage come collectively in one society which leads to cultural diversification. Diversity in this sense tends to be higher in urban locations in view that religious products entice greater adhering immigrants. The question remains why greater diversity lead to lower stages of religious involvement. This leads to the fact that the secularization hypothesis proposes that as long as there is solely one religion this religion and its beliefs are certainly considered correct (see Taylor, 2006; Stolz, 2006). Whereas if adherents who stick to monopoly religion turn out to be conscious of the existence of different churches and faiths for instance the faith in their personal religion’s correctness might vanish. Consequently, in Nigeria today, people reduce their religious involvement because they are no longer certain about which religion they will trust. Hence, higher religious variety must lead to lower ranges of religiosity in the Nigerian religious market.

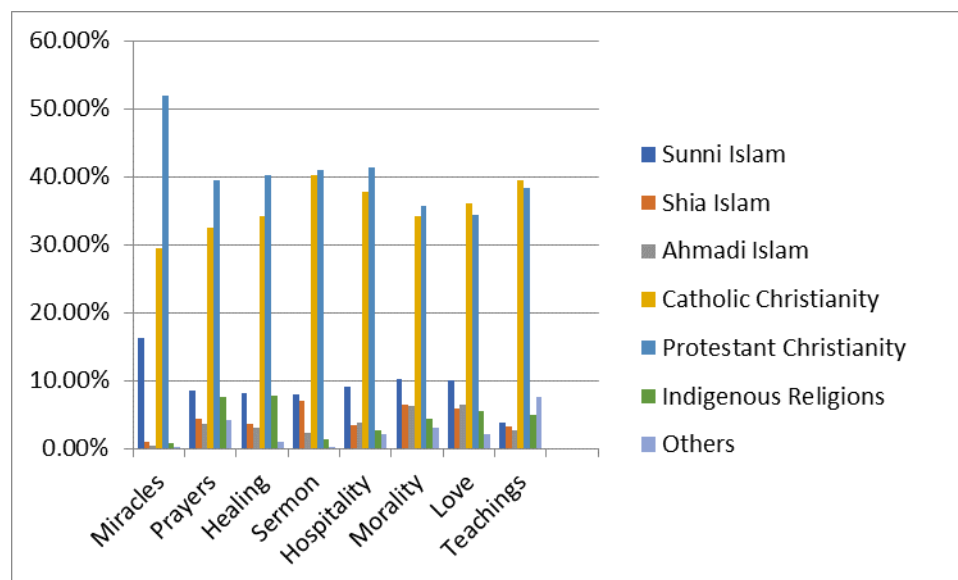
As seen in the graphic information above, in Nigeria, available religious choices extended from 15% in 1963 to about 40% in 2019, and religious commitment upward from about 20% in 1963 to 47% in 2010 and to 77% in 2019. In Nigeria today, there is more competitive situation that uncovered the decline of closed and collectively wonderful religious supports as against the religious situation in the 1960s. As variously observed, adjustments in the religious market structure did not considerably have an effect on regular religious attachment and the expanding supplies of denominational choices which no longer lead to higher participation in the case of Christianity (Interview with Freeborn Akimolandu, 2019 cf. Usman, 1987). On the other hand, in some regions of Nigeria, take for example, the core north and middle-belt the religious market has not produce the predicted effects. The present day trouble of Boko Haram and religious violence in these areas reinforces this point. Viable religious products produced by religious organizations in the Nigerian religious markets include: miracles, prayers, love, hope, teachings, healing, morality, sermons, and hospitality among others. Religious products produced by religious organizations at inter and intra levels are illustrated in the Table 3 and Figure 4 below:

Table 3: Producers and Religious Products

	Miracles	Prayers	Healing	Sermon	Hospitality	Morality	Love	Teachings
Sunni Islam	81 (16.2%)	43 (8.6%)	41 (8.2%)	40 (8%)	45 (9%)	51 (10.2%)	50 (10%)	19 (3.8%)
Shia Islam	5 (1%)	22 (4.4%)	18 (3.6%)	35 (7%)	17 (3.4%)	32 (6.4%)	29 (5.8%)	16 (3.2%)
Ahmadi Islam	2 (0.4%)	18 (3.6%)	15 (3%)	11 (2.2%)	19 (3.8%)	31 (6.2%)	32 (6.4%)	13 (2.6%)
Catholic Christianity	147 (29.4%)	162 (32.4%)	171 (34.2%)	201 (40.2%)	189 (37.8%)	171 (34.2%)	180 (36%)	197 (39.4%)
Protestant Christianity	260 (52%)	197 (39.4%)	201 (40.2%)	205 (41%)	207 (41.4%)	178 (35.6%)	172 (34.4%)	192 (38.4%)
Indigenous Religions	4 (0.8%)	38 (7.6%)	39 (7.8%)	7 (1.4%)	13 (2.6%)	22 (4.4%)	27 (5.4%)	25 (5%)

Others	1 (0.2%)	21 (4.2%)	5 (1%)	1 (0.2%)	10 (2%)	15 (3%)	10 (2%)	38 (7.6%)
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Source: Research Questionnaire, 2019 (Survey carried out in Ibadan, Asaba, Kaduna and Uyo cities of Nigeria with a random sampling of 500 respondents).



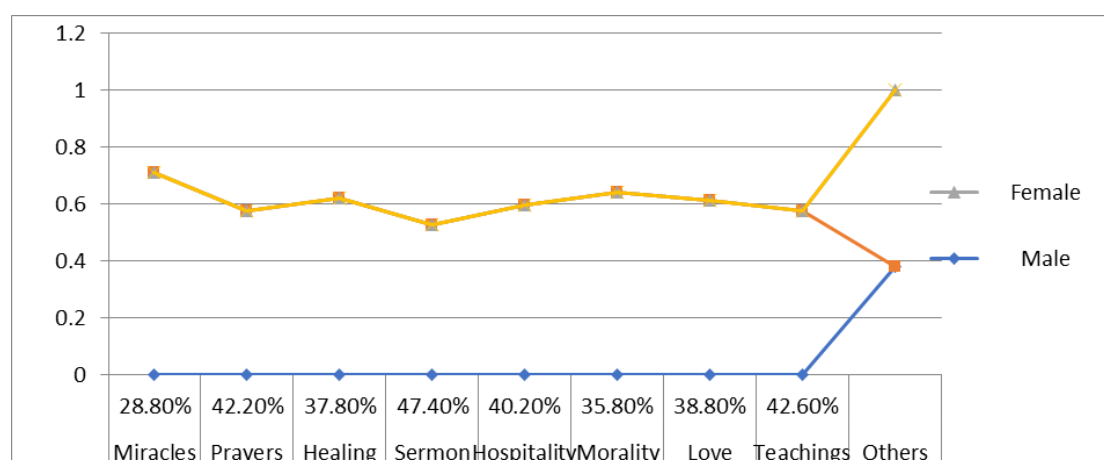
Source: Table 3

As the range of preferences expands and the quantity of plausible adherents with every preference increases in most Nigerian communities, pluralism in religious suppliers rises as well. In 1963, the number of religious groups in the regions used to be very limited, and plenty of this variety resided inside the socially numerous and religiously tolerant western region (Interview with Benson Udom, 2019 cf. Finke, 1990). In the 1970s, exclusive religious organizations were founded, and multiple new ones arising due to the fact of social and ethnic boundaries. Notably, this was the beginning of Pentecostalism in Nigeria – a period immediately after the civil war (see Achebe, 2012). This was a period when the appetites for religious supplies were very high because people needed help. With an increasing number of various populaces following the flip of the 19th century, greater unique religious groups emerged in various components of the nation. Although religious freedoms assist to give an explanation for the rich pluralism observed in the Nigerian state, they do not give an explanation for the sharp increases over time or the variants across regional units (cf. Finke, 2013). The above discussion provides two propositions for explaining the pluralism of religious suppliers in Nigeria. Firstly, the more pluralistic the religious preferences are in an area, the higher is the pluralism in religious suppliers. Secondly, regardless of the pluralism in preferences, the measurement of the populace has been positively associated to the pluralism of religious suppliers.

When the sources within an area of interest increase, there are possibilities for more than one supplier. Because the predominant resource of any religious team is the membership, these propositions point to the importance of perception of the measurement and range of the population. The dimension and diversity of the populace expand the number of religious groups competing for individuals but however, do not decide their success or failure until there is solely one supplier occupying a precise niche. Quite simply, the availability of sources does not ensure success. When translated into the terminology of religious economies, this principle suggests that to the extent to which religious markets are unregulated, religious supplies will at the end affect demand (Finke and Stark, 2003). In this sense, pluralism in suppliers range, according to the pluralism of market niches enable assets accessible in every niche. Thus, an awful lot of the version in variation pluralism across markets in Nigeria today, is explained with the aid of resource distributions within the market (see Table 4 and Figure 5).

Religious Product	Male	Female
Miracles	144 (28.8%)	356 (71.2%)
Prayers	211 (42.2%)	289 (57.8%)
Healing	189 (37.8%)	311 (62.2%)
Sermon	237 (47.4%)	263 (52.6%)
Hospitality	201 (40.2%)	299 (59.8%)
Morality	179 (35.8%)	321 (64.2%)
Love	194 (38.8%)	306 (61.2%)
Teachings	213 (42.6%)	287 (57.4%)
Others	189 (37.8%)	311 (62.2%)

Source: Research Questionnaire, 2019



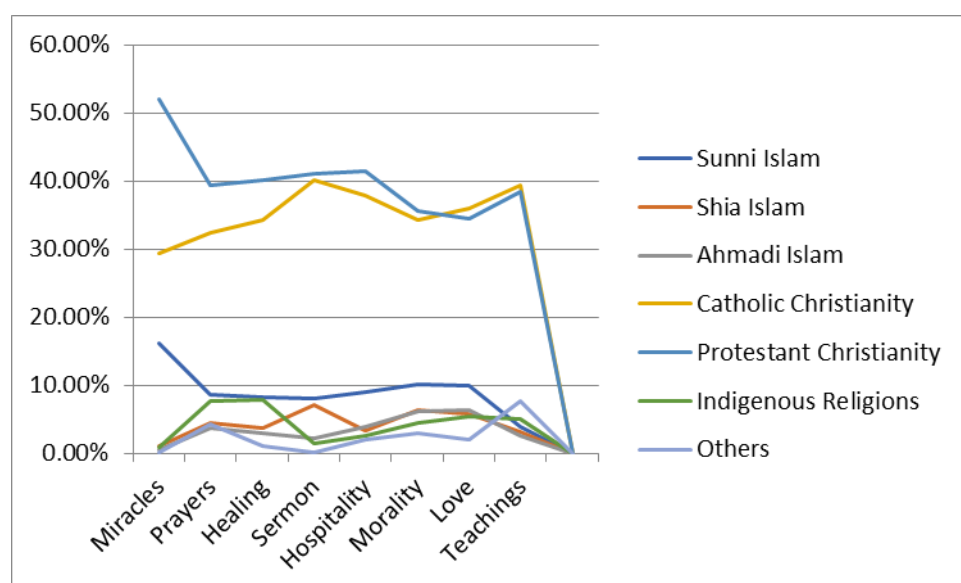
Source: Table 4

Factors and Impacts of Participation in the Religious Markets

A competitive and pluralistic religious economy has a fantastic impact on stages of participation in the Nigerian religious markets. A microeconomic concept of the family production characteristic and time allocation is associated with the work of Chicago economist, Becker - an influential method dating from the 1970s that posits the idea to give an explanation for religious participation resulting from the formation of norms (Edgell, 2005). It postulates that secure preferences and rational choices limited by means of restrained human and social capital can provide an explanation for behaviour. As in economics, the market scenario can be described with principles about monopoly, prohibition, and pluralism (Stark, 1985). Monopolies in religion are only made feasible via state enforcement and frequently function on a public scale. When the state establishes a set faith and all other competition is drowned out then believers are culturally related but no longer necessarily spiritual to the religion enforced through the state (Williams & Fuist, 2014). Since participation in a religious monopoly is not as important due to the fact that religious organizations for instance, do not have to depend on adherents for resources. In this sense, they are no longer compelled to supply religious products, due to lack of competition. The capability of a religious enterprise to monopolize a religious economy is absolutely based on the extent to which the nation governs the religious economy.

A monopolized religious economy tends to have decrease stages of participation. Some states in Nigeria may additionally categorically ban religious observances, and attempt to sanction those who persist in showing religious conviction. Religious markets are similar to other markets in that they are social concerns. The exchanges that take place in a region in a religious market are regulated by social factors. Elements of social interactions such as norms and morals have an effect on the individual options and preferences of the religious consumer (see Edgell, 2012). Therefore, factors of social interactions have an effect on the kinds of religious goods supplied to buyers in the religious marketplace and the modifications in consumer needs over a span of time (see chart below).

Figure 5: Variety of Religious Products and Participation



Source: Table 3

Hence, it is postulated that the fear of the gods was a motive to enforce the societal legal guidelines which have been additionally be the legal guidelines of governing morality (Zinnbaur & Pargament, 2005). For example, humans are taught that those who accept and act accordingly will acquire rewards or avoid punishment in the afterlife, and non-believers will leave out on the rewards or receive punishment. The religious market as it stands is constructed on three notable pillars:

- I. A monopolistic religious group has much less incentive to exert effort to produce high satisfactory religious products than those in a fully aggressive market.
- II. A monopolistic religious organization can fulfill solely a smaller fraction of beliefs than many competing religious organization. Hence, greater religious range lead to higher levels of religiosity.
- III. Some market forces have crowded out religion. The improvement of welfare by states reduces the religious organization's importance (cf. Demerath III, 2003).

Many competing religious groups can grant better social services which entice greater number of humans to each religion. Hence, Barro and McCleary (2002) looked into the correlation between religion and economic development in both instructions of causation. In their complete findings amongst other things, they posit that religious pluralism has a superb effect on religious inputs, such as church attendance, and religious outcomes, such as belief in heaven and hell which supports the religious economy theory.

CONCLUSION

From the foregoing discussion, religious economy has been validated to be a remarkably malleable theory having a set of core concepts enshrined in a normative approach. The research revealed a rich set of interesting associations, on the average, religious beliefs are related with economic attitudes conducive to greater per capita profits and growth like in normal commercial businesses. In particular, religious individuals in Nigeria have shown to possess extra confidence in others, in their governments and in the legal system governing society; and are less willing to break the law of the land, and to keep more suitable beliefs about the fairness of economic outcomes. However, religious human beings have a tendency to be much less tolerant universally and less favourable towards a lively economic position as a result of religious participation. Secondly, in Nigeria today, the depth of religiosity and religious upbringing is vital for attitudes, but in an uneven way. In particular, trust in others correlates with the intensity of religious participation, but, however not with religious upbringing.

Remarkably, it is observed also, that the outcomes of participation fluctuate considerably across religious denominations. In this sense, participation in spiritual things correlates positively with trust solely among Christians - the impact is improved for Protestants than for Catholics. Religiosity and intolerance are correlated for all the religions; however the power of the relationship differs. In Nigeria, Christians and Muslims are the least tolerant toward one another, whereas for indigenous and others religiosity imply greater tolerance as a result of participation - as in contrast to non-religious people. In Nigeria today, for instance, Catholics assist private ownership a lot than Protestants (Interview with Okoh Agonnah, 2019), while, the Muslims are strongly opposed to competition and rivalry. It is opined in this paper that humans may also set out their religion, or exchange their religion on the foundation of issues that can be defined rationally. Therefore, there is a possibility that individuals are capable of adjusting their religious affiliation inside the confine of a particular religious organization for a highly rewarding religious participation.

The cost of living in a society where the rule of law is not protected cannot be justified. The cost will certainly be too high. Unconditional respect for supremacy of rule of law is the surest way to enhance good governance which will engender unrivalled national development. It will also ensure that the aspiration of A.V. Dicey et al that there is a need to be more trustful of law than the heart of man will not perish from the surface of the earth. Until this is achieved, there will be no cause to

roll out the drums in celebration of our nascent democracy. Instead our immediate challenge now is a deep introspection of the past in order to determine what the future holds for us. Nevertheless, it is submitted most humbly that, as long as the rule of law is subservient to national security, so long will it serve as a sad reminder of the dark days of the military political predators when the sacred chapter IV of the 1979 Constitution of the Federal Republic of Nigeria was suspended and citizens detained for months. The sustenance of the proposition of the President as a state ideology is to walk down that path of perdition again.

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