

ANALYSIS OF THE IMPLICATIONS OF RELIGIOUS TEACHINGS AND PRACTICES ON SPENDING PATTERN, CONSUMPTION AND BUSINESS SUCCESS IN NIGERIA INDUSTRIAL DEVELOPMENT

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ABSTRACT

The study presents an empirical analysis of the implication of religious teachings and practices with particular reference to Christian prosperity message on spending pattern, consumption and business success on industrial development process. Survey method was utilized where 800 subjects were studied. Two null hypotheses were tested using Pearson product moment correlation test. The result revealed a significant correlation between religious teachings/practice on one hand and spending pattern, consumption and business success on the other hand. Despite the significant correlation, it was observed that the success tilt to the favour of church businesses at the expense of business of members, though consumption and spending pattern were influenced by Christian belief and practices. It was recommended that the state should regulate utilization of churches' excess revenue to ensure that such funds are utilized only for satisfying the object of the church, by creating regulatory policy and institutional framework in terms of Ministry of Religious Affairs, among other recommendations.

KEYWORDS: Religious teachings, religious practice, spending pattern, consumption, business success, industrial development

BACKGROUND AND THE PROBLEM

The development of any facet of human society is measured in terms of socio-economic variables or factors that are usually termed indices. This study focuses on such socio-economic indices as; spending pattern, consumption and business success. Industrial development on the other hand is not a static phenomenon, but dynamic in nature. Industrial development refers to a process in which an agrarian economy is transformed to a form of economy dependent on manufacturing of goods and quality products, as well as standardized service delivery, marked by advancement in commerce, communication and transportation anchored on science and technology. Industrial development in this sense is a dynamic process, where the indicators enlarge and expand rapidly. Industrial development will set in, and where these indicators fail to expand and enlarge, stagnation or industrial retrogression is experienced.

Religious teachings and practices tend to influence the process of industrial development, by acting as a catalyst which stimulates the growth and expansion of the indicators, thereby boosting the overall process of industrial development. Watch Tower Bible and Tract Society (1990) noted that the teaching and doctrine of religion should influence the personality and daily conduct of believers. There are various religious groups and belief systems in Nigeria, with corresponding teachings and practices. Among them are Islamic religion, Christian religion, African traditional religion and other religious sects and fraternities (Ijiomah, 2002). It is in view of the above that the study was designed to investigate the relationship existing between Christian teaching and practice of prosperity doctrine and its impact on spending pattern, consumption and business success as indicators of industrial development process among Christians in Nigerian communities.

The cardinal Christian teaching and practice in investigation in this study was Christian prosperity doctrine, which maintains that financial prosperity and success in business or personal life is external evidence of God's favour. It is a growing religious idea taught by church ministers of Christian churches in contemporary times. This study was structured in the light of Phiri and Maxwell's (2007) conclusion that prosperity preachers inspire members to aim high, work hard, avoid vices and improve their standard of living which will lead to their spiritual and material transformation. The growth and development of industrial organisations and the industrial process of manufacturing, innovation, quality and standardized service delivery is the desire of government in Nigeria and other developing nations. This is expected to provide solution to problems of unemployment, poverty and dependency among others. In view of this yearning, the study attempted to examine if prosperity doctrine as taught in churches and practiced by Christians in Nigeria foster the kind of industrial development which the Calvinist ascetic prudence promoted in Europe as revealed in Weber (1958) analysis of "The Protestant Ethics and Spirit of Capitalism".

The Nigerian government considered entrepreneurial development as a major strategy of industrialization, in departure from previous policy options and programmes like: import substitution, export promotion, agricultural mechanization and technology transfer. The entrepreneurial development approach rests on formulation and implementation of small, medium and micro enterprises development policy in order to foster entrepreneurial growth. The ethics of the European Christians was functional to the rise of European capitalism. European Protestants were prudent in consumption, thus reduced their spending pattern, which fostered savings, investment and growth of industries (Wright and Randall, 1975). In this regard, the study specifically examined how Christians in Nigeria engage in conservative spending and consumption in order to create required wealth for industrial take-off, and to determine if Christians achieve success in their businesses or callings, and if such success are attributed to the teaching and practice of prosperity doctrine.

CONCEPTUALIZATION AND LITERATURE REVIEW

In every intellectual exercise, there is the need for conceptual clarification, where words and variables are analyzed and explained in the context of their usage and application within the context of this study. It is in this light that this section dissects and analyzes religious teachings and practice, spending pattern, consumption and business success as variables in industrialization processes. This section will also present other scholars' views on the concepts and variables.

Christian Beliefs and Practices

Christianity refers to the religious belief in the ideas taught and way of life as by Jesus Christ in Christian churches. One important aspect of Christian religious teaching is the Christian's prosperity and success in business or personal life is external evidence of God's favour, which may be preordained, or granted in return for efficacious prayer or merry-making service in the church, such as donation to church work. It is not only about money. But about a whole life, including success in marriage, social status in society, good health etc.

The general doctrine is that when believers give their hard-earned wages to the anointed ministers (those who preach the message), a spiritual principle is enacted guaranteeing that the financial offering (or seeds) of the contributor or donor will be multiplied and returned to them (Karjala, 2007). It is based upon a belief in the unified power of faith and the tongue. Faith is a confession and words spoken in faith come to pass. In this regard, reality is created whether good or bad, with the words of our mouths. Thus, "what we confess, same will be possessed". In this regard, there is available for the Christians supernatural blessing for their complete prosperity. Prosperity in this sense is broad, encompassing all of life, including mental, physical, financial and social wellbeing.

One of the scriptural positions which supports prosperity doctrine as taught, believed and practiced is 3 John 1:2 "Beloved, I wish above all things that thou mayest prosper and be in health even as thy soul prospereth." Though Pride (2006) however argued that "prosper" does not mean "wealth" as "soul" referred to, cannot possess physical wealth, but spiritually enriched. Critics of this religious belief like Pride (2006), explain that prosperity doctrine exists and thrives by the greedy nature that people possess, and that many people are not content to receive a heavenly reward for their givings.

Christian Religious Belief and Practice, and their Spending/Consumption Pattern

Spending and consumption are used interchangeably in this research, because one cannot consume what he or she did not spend on. By spending and consumption pattern, emphasis is on the regular way in which something is used, such as how income or earning is expended on food, drinks, purchase of household goods and ceremonies. Consumption pattern is high when no amount, or part of earning is saved, and low when also a significant amount of earning is saved. Consumption in economics denotes the amount of income expended at a given time.

Christian prosperity doctrine lay emphasis on Christians spending their income or earnings on church donations and offering, without necessarily focusing on prudent living as practiced by the early Calvinist Christians of European reformation era noted by Weber (1958) as the primary source of capitalist wealth. The prosperity doctrine as analysed by Karjala (2007) rather motivates Christian leaders and believers to spend on contemporary items like exotic cars, mansions, designer clothes etc as external evidence of God's prosperity. Generally, the Holy Bible in Proverbs 6: 6-8 admonished Christians to learn from the ant, as ants store food in store house for rainy days without consuming all that it gathers.

In the Book of Genesis Chapter 41, Joseph was instructed to save by storing Egypt's surplus for the period of famine. This bible portion guided the life of Calvinist and Victorian early Christians which Weber

studied and admired as the source of western European capitalism. The pertinent question that follows the emerging Christian prosperity doctrine is, what is its source? The Bible clearly encouraged Christians to pay tithe (one tenth of their earning to God as legitimate owner) as seen in Malachi 3: 5-10 and any other gift as freewill offering. But what looks like the excesses of “give and take” messages from pulpit to acquire wealth for “Christian Ministry Incorporated” at the expense of the Christian donor is what this study is designed to investigate.

Business Success, Industrial Development and Religion

According to Bassey (2010), business success refers to highest profit attainment of business ventures, or general profitability and sustainability of business enterprise. The opposite of business success is failure, which entails the inability of business venture to break even, in terms of profit making. Business success is seen by Bassey (2010) as one of the cardinal indicators of economic and industrial development, as some business enterprises engage in industrial cum technological production and service delivery.

Industrial development specifically entails the planning and establishment of new industries and rejuvenation of old ones, as well as advancement in the process of production in existing industries, and in special locations. Industries generally denotes commercial production and sales of goods. It is in this later generic form that industry is applied in this study. In this sense, business success goes hand in hand with industrial development. Hence, industries cannot develop without the entrepreneurs who owned the industries attaining success.

Arbogast (2008) concludes that individuals who are religiously extrinsically oriented, either personal extrinsic or social extrinsic, will exhibit higher level of business commitment than those individuals who are religiously intrinsically oriented. Arbogast’s (2008) finding corroborates Duffy’s (2005) finding that participation in a religion for some individuals was an indicator of a person’s tendency to move higher, by achieving success in business, career and personal life. This finding gives impetus to the study of impact of the widely preached and practiced Christian prosperity doctrine on spending pattern, consumption and industrial development in Nigeria.

Success or failure in business is not measured in terms of profitability alone as noted by Hunter (1965). Managerial efficiency, government policy adaptation, adjustment to change and natural events may determine critically or otherwise of any business venture. Religion is an element of culture, Duffy (2005) maintains, that changes in cultural elements like religious belief may affect demand and redirect consumption pattern to the detriment of any firm or enterprise. Consequently, Duffy (2005) expresses a relationship between religious teachings, practice and dynamics of business organisations, which is very important to this study.

Pertinent issues surrounding the study is its attempt to unravel the beneficiary of the prosperity doctrine. Does the Christian teaching and practices of prosperity doctrine affect the lives of believers and adherents to the extent of impacting positively on their socio-economic wellbeing and the society’s wellbeing? Or does it benefit the church organisations and their leaders alone? What is the benefit of the society in terms of entrepreneurial growth and development, which are necessary for industrial development and its associated processes? All these and other bugging issues are what this study attempted to examine.

THEORETICAL FRAMEWORK

Structural functional theory, otherwise known as structural functionalism, which is an outgrowth of the general systems theory was considered appropriate as a guide and roadmap to the study. The theory as linked with the pioneering work of Talcot Parsons (1951) was adopted. According to Parsons (1951), a structure is a set of social roles and interactions patterned by rules and norms in any system, while function is a complex of activities directed towards meeting a need of the system. As an integral part of the system theory, structural functionalism relies on the interdependency of various parts of a system, and the existence of boundaries between the system and its environment. Parsons however believes that there are four systems functional imperatives that are necessary for all systems, namely: adaptation, goal attainment, integration and latency or pattern maintenance (AGIL).

Parsons (1951) identified pattern variables in the society which guide individuals as actors in making decisions, which are: affectivity versus affective neutrality; specificity versus diffuseness; universality and particularism; achievement versus ascription; quality and performance, and finally, self-orientation versus collective orientation. Parsons (1951) maintains that the interaction of affective neutrality, specificity, universality, achievement and performance directs social action in modern society. This study examines the position of Christian prosperity doctrine in line with the pattern variables of Parsons (1951) and its effect on Christian business success, as well as spending and consumption patterns as footstool of industrial development.

Despite the heavy criticism of Parson's theory of being static, distorting reality, ethnic bias, maintaining status quo etc, the theory is useful to the investigation as a means of ordering or classification of data for the purpose of stimulating thought. In view of this utility, structural functionalism was employed as a social pattern and its impact on Christians' spending, consumption, business success, as foundation of industrial development in Nigeria.

METHODOLOGY

The study employed a survey research design of an ex-post-facto technique. The independent variable was teaching and practice of Christian prosperity doctrine, while business success, spending and consumption patterns were dependent variables and indicators of industrial development. The study population comprises entire membership strength of four churches purposively selected for investigation (Catholic – 47,118; The Apostolic – 52,468; Living Faith – 6,700 and Christian Central Chapel – 5,000), all in Calabar area, Cross River State, Nigeria.

A sample of 800 subjects in clusters of four churches were purposively selected on the basis of 200 respondents in each church that was considered as a cluster. The respondents were selected accidentally from each cluster during their meeting time and questionnaire instrument administered after said meeting with Focus Group Discussion (FGD) and In-depth Interview (IDI). There were four FGD and four IDI. Each FGD comprised of eight participants from business class, public servants, unemployed and artisans nominated by the churches, same was applicable with each participant in four IDI. With the survey as primary data, secondary data was obtained from official records, textbooks, magazines, journals etc.

A careful attempt was made to ensure that instrument (questionnaire) contains what was supposed to be measured and was explained to the understanding of respondents. The coding was derived electronically following a four points rating scale: Strongly Agree (SA) – 4 points, Agree (A) – 3 points, Disagree (D) – 2points and Strongly Disagree (SD) – 1 point. A Pearson product moment correlation coefficient test was conducted in testing the null hypotheses.

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

This section deals mainly with data as obtained from the field and its analysis in terms of positions earlier presented in literature and other previous sections. The data obtained were presented in tables with simple percentage, which made for comparison and discussion of the findings arising from data analysis.

Data Presentation

The following demographic variables as indicated in the questionnaire instrument were examined: Age, Sex, Denomination/Church, Educational attainment, Occupation and Level of income in line with their responses to substantive questions.

Table 1: Age, Sex and Denominational distribution of respondent

Age Distribution			Sex Distribution				
Age Range	Frequency	Percentage	Denomination	Male	Female	Frequency	Percentage
15-24	21	2.6	Catholic	128	72	200	25
25-34	476	59.5	Apostolic	131	69	200	25
35-44	32	4.0	Living Faith	143	57	200	25
45-54	70	8.8	CCCI	126	74	200	25
55-64	73	9.1	Total	528	272	800	100%
65-74	97	12.1					
75 & above	31	3.9					
Total	800	100%					

Source: Field survey, 2010

Table 1 indicates the age and sex distribution of respondents. It shows that the majority of respondents were within the ages of 15-25 years representing 59.5% of the total number of respondents. According to Buhari (1992), this is within the commencement of working population where entrepreneurial zeal for industry is high in the individual and was very useful in the study as it added to the validity of the investigation. Table 1 also indicates that 528 respondents representing 66% were male, while 272 representing 34% were female. This was in opposition to widely held belief that female are more than male in churches as indicated by Akinkusote (1984). Observations during the survey reveal that females are relatively more unwilling to neither accept the question instrument nor participate in Focus Group Discussion than male. Table 1 also indicates proportional distribution of respondents per cluster of four denominations (4 clusters) being 200 (25%) each.

Table 2: Distribution of Respondents on Educational Attainment

Educational level	Catholic	Apostolic	Living Faith	CCCI	Frequency	Percentage
FSLC	17 (2.13)	24 (3.0)	9 (1.16)	14 (1.75)	64	8.0
SSCE	103 (12.9)	94 (11.75)	85 (10.6)	102 (12.75)	384	48.0
ND/NCE	45 (5.6)	41 (5.1)	63 (7.88)	26 (3.3)	175	21.9
HND/B.Sc	12 (1.5)	13 (1.6)	8 (1.0)	15 (1.9)	48	6.0
M.Sc.	18 (2.3)	21 (2.6)	23 (2.9)	18 (2.3)	80	10.0
Ph.D	5 (0.6)	7 (0.9)	12 (1.5)	25 (3.13)	49	6.1
Total	200	200	200	200	800	100.00

Source: Field Survey, 2010

Table 2 which indicates the educational attainment of respondents, shows that they were literate and understand the questions in the instrument and can provide appropriate responses as were required. It also shows that members of Christian churches in Calabar are predominantly educated based on their educational attainment.

Table 3: Occupational Distribution of Respondents

Occupation	Catholic	Apostolic	Living Faith	CCCI	Frequency	Percentage
Civil servants	57 (7.13)	48 (6)	52 (6.5)	59 (7.38)	216	27
Private sector employee	19 (2.4)	27 (3.38)	36 (4.5)	28 (3.5)	110	13.8
Business owner/ entrepreneur	32 (4.0)	24 (3.0)	34 (4.3)	41 (5.13)	131	16.4
Unemployed	14 (1.75)	20 (2.5)	17 (2.13)	14 (1.75)	65	8.1
Student	58 (7.28)	37 (4.63)	43 (5.38)	48 (6.0)	186	23.3
Others	20 (2.5)	44 (5.5)	18 (2.25)	10 (1.25)	92	11.5
Total	200	200	200	200	800	100.00

Source: Field Survey, 2010

Table 3 shows the breakdown of respondents into their occupational groups. Those indicated ‘others’ include craftsmen and casual labourers. Consequently, 80.5% of respondents were engaged in one activity or another, including students studying for various professions. This implies that significant number of respondents have goal to attain in life and aspire towards such goals within industrial settings, earn income from occupational practices with which they consumed and saved. Their occupational attainment is an indicator of success or failure.

Table 4: Distribution of Respondents on Income Level

Range of Income (per Annum in ₦)	Catholic	Apostolic	Living Faith	CCCI	Total	Percentage
100,000 and below	31 (3.86)	42 (5.25)	21 (2.63)	33 (4.13)	127	15.9
101,000 – 500,000	30 (3.75)	37 (4.63)	33 (4.13)	39 (4.86)	139	17.4
501,000 – 1,000,000	73 (9.13)	69 (8.63)	65 (8.13)	76 (9.5)	283	35.4
1,001,000 and above	66 (8.3)	52 (6.5)	81 (10.13)	52 (6.5)	251	31.4
Total	200	200	200	200	800	100

Source: Field survey, 2010

Table 4 shows that 127 respondents representing 15.9% of total respondents earned N100,000 and below, 139 (17.4%) earned between N101,000 – N500,000, 238 (35.4%) earned between N501,000 to N1,000,000, while 251 (31.4%) earned above N1,001,000. The above income earning indicates relative comparative earnings prospects of Christians in Calabar, which supposedly motivate increased savings for investment and industrial development.

Table 4b: Focus Group Discussion Demographic Table

		Catholic	Apostolic	Living Faith	CCCI
Sex	Male	5(62.5)	6 (75.0)	4(50.0)	5(62.5)
	Female	3(37.5)	2(25.0)	4(50.0)	3(37.5)
Educat	FSLC-NCE	2(25.0)	7(87.5)	1(12.5)	3(37.5)
	Degree & above	6(75.0)	1(12.5)	7(87.5)	5(62.5)
Occupation	Business owner	4(50.0)	2(25.0)	5(62.5)	6(75.0)
	Employee	4(50.0)	6(75.0)	3(37.5)	2(25.0)

Source: Field Survey, 2010

Table 4c: Indepth Interview (IDI) Demographic Data

Denomination	Catholic	Apostolic	Living Faith	CCCI
Sex	Male	Male	Female	Male
Level of education	B.Sc.	CE	M.Sc.	HND
Occupation	Business	Trader	Public sector employee	Building contractor

Source: Field survey, 2010

Tables 4b and 4c show that participants in FGD and IDI were all literate. In the four FGD with 8 participants in each (per cluster of church), male were 20 (62.5%) while female were 12 (37.5%). One In-depth Interview was conducted in each cluster and their sex, educational level and occupation of each of the subjects interviewed per cluster of church are indicated in Table 4c.

Data Analysis

Two null hypotheses guided the investigation, and these are presented below.

Test of Null Hypothesis I

Hypothesis 1 There is no significant relationship between prosperity doctrine preached by churches and Christian success in business

The dependent variable was business success, while the independent variable was the prosperity doctrine preached in churches and practiced by church members. A Pearson Product Moment Correlation Coefficient was performed in testing the hypothesis to analyse the relationship between the independent and dependent variables. The result is represented in Table 5, In the analysis, “X” represents statement ‘17’ while “Y” represents statement ‘14’ in the questionnaire instrument.

Statement 17: Practice of prosperity teaching guided me into business life

Statement 14: I believe giving is the reason for my success in business and general life

The decision rule was that, the obtained ‘r’ must be greater than the critical ‘r’ at 0.05 for the result to be significant.

Table 5: Pearson Product Moment Correlation Coefficient Matrix of x, y Variables for Hypothesis 1 (n = 800)

Variables	$\sum X \sum Y$	$\frac{\sum X^2}{\sum Y^2}$	$\sum XY$	Df	r-cal	r-critical 0.05
XY	12824 12712	26342 25706	368745	798	0.89	.062

Significant level $r = .05$

Source: Author's statistical analysis (2010)

Decision: Since obtained r (0.89) was greater than critical value (.062), the null hypothesis was rejected because the result was significant and closer to +1. Therefore, the alternative hypothesis (H1) was invoked thus: There is significant relationship between the prosperity doctrine preached by churches and business success.

Test of Null Hypothesis II

Hypothesis II There is no significant relationship between religious teaching and consumption/spending patterns of believers

The dependent variable was consumption and spending patterns, while the independent variable was religious teachings and practice in terms of prosperity doctrine. A Pearson Product Moment Correlation Coefficient was performed in testing the hypothesis to analyse the interrelationship between the dependent and independent variables. The result is represented in Table 6. In the analysis, "X" represents statement "17" while "Y" represents statement number "27".

Statement 17: Practice of prosperity teaching guided me into business life

Statement 27: Religious teachings in terms of prosperity doctrine in the church directs my expenditure and consumption patterns

The decision rule as applicable in testing of null hypothesis I, was also applicable in test of null hypothesis II.

Table 6: Pearson Product Moment Correlation Coefficient Matrix of x, y Variables for Hypothesis II (n = 800)

Variables	$\sum X \sum Y$	$\frac{\sum X^2}{\sum Y^2}$	$\sum XY$	Df	r-cal	r-critical 0.05
XY	12848 12624	27645 26568	299799	798	0.55	.062

Significant level $r = .05$

Source: Author's statistical analysis (2010)

Decision: Since obtained r (0.55) was greater than critical value of r at 0.05 (.062), the null hypothesis was rejected because the result was significant and closer to +1. Therefore, the alternative hypothesis was invoked thus:

H₁: There is significant relationship between religious teachings and consumption/spending patterns of Christians.

DISCUSSION OF FINDINGS

The findings of the hypotheses tested revealed significant relationship between prosperity doctrine preached in churches and business success, as well as between religious teachings and consumption/spending pattern. The test of null hypothesis one specifically revealed the former. The existence of significant relationship between prosperity doctrine preached by churches and business success is in line with Levine, Strangman and Unterberger (1994) explanation that hard work and success are twin-born.

A man of goodwill, considerate and kind, hardworking and efficient, giving selfless service and devotions to others; sense of responsibility and dutifulness, trustworthy, obedient to laws in any sphere of life that he is adopted is bound to be successful. (p. 81)

These kinds of attributes are found among Christians, whom the scripture provides the moral principles which guide their daily conduct. Such moral principles are likely to be responsible for their success as also revealed by the findings of this study. Levine, Strangman and Unterberger (1994) also stated that religious ideology may be considered as the simple most powerful socio-cultural determinant of achievement training and motivation which produces success in the individual endeavour.

The analysis of statement 14 on the instrument “I believe giving of donation in church is the reason for my success in business and life”, presented 432 (54.0%) positive respondents and 368 (46.0%) negative respondents. The opposing statement number 21 “Despite my continuous donation in church, there is no breakthrough in my business” presented 351 (43.87%) positive respondents and 449 (56.13%) negative responses. The data indicates high positive responses to questions positive to null hypothesis I analysed, and low positive responses to questions negative to the hypothesis stated. The essence of this was to ensure the validity and appropriateness of items in the instrument, which was the same for the two null hypotheses guiding the study. In a Focus Group Discussion, participants presented the opinion that: “We believe as it is in the Bible that ‘give and it shall be given unto you’ Luke 6: 38 KJV. You prosper in your chosen field and attain success if you follow Biblical teachings” (FGD, 2010)

This view of participants in FGD explains why most statements in the instrument with positive inclination to prosperity teachings and practices invoked mostly positive responses. In another FGD, it was observed that:

There is a great deal of difference between the prosperity preachers and their members who donate. You see these preachers owning fleet of cars, sending their children to the best schools, while the members do not. But these members are blind to this fact because their psyche have really been worked on by the prosperity preachers (FGD, 2010).

Christian opinions are very diverse concerning the implication and effect of prosperity message as indicated above. Despite the fact that a significant correlation was discovered between prosperity doctrine and business success, it is ideal to compare the level of success between the business of members and business of the church, as most churches are into businesses.

In another instance, it was explained that:

The church has nothing against business and reasonable profit. Donations made to churches are invested. Churches own hostels, farmlands, schools, pastoral lodges, special lodges, special care homes and transport services etc, which generate employment to members and non-members alike, guiding them to achieve life success. The church offers everyone opportunity in every way to help people to grow. For instance, every Monday, church hold 6.00am service in order to pray over your work and God answers the prayer (FGD, 2010).

Though the above explanation by participants at FGD sound very plausible, pertinent questions are: Does church pay employees in their employ commensurate and comparatively equivalent wages with other employers? Do members' business empires grow in the same dimensions and magnitude as church empires with fleet of vehicles and jets? This will require yet another investigation.

The test of null hypothesis II also revealed a significant relationship between religious teachings and consumption/pending pattern. In an In-depth Interview, a prominent church leader explains that:

No one has power to create wealth, wealth is from God, you must work hard and obey the word of God as no one can reap where he did not sow. I am a living testimony because I obey the word of God and God opened the window of heaven for me and nothing can put my business down. Any wise person must not consume all his profit. Ostentatious life style is strongly forbidden by the scripture. We must save like the ants for the rainy days, such savings transformed my life (In-depth Interview)

From the above testimony, it is true that receiving the word of God and practicalizing it is the sure way of gaining God's prosperity which is symbolized in prudent living and not being wasteful in consumption. Such explains the success of early European Christians studied by Weber (1958). The Bible in Genesis 41, Joseph was advised to store for the days of farming, and in Proverbs 6: 6-8, God wants us to learn from the ant, which store food for rainy days.

Weber (1958) explained that Calvinist Protestants were prudent, frugal and austere in character, which enabled them to save, plough back their profit for investment and re-investment, resulting in accumulation of capital. In the same direction is the position of Levine, Strangman and Unterberger (1994) that religious training is one of the most important achievements training which set high goals for members who are actively engaged in entrepreneurial activity. The findings of this investigation also corroborate Duffy (2005) position that there exists a relationship between religious teachings and business dynamics, and that changes in cultural elements like religion re-orders demand which exacts directly on consumption and spending pattern.

In general, as religion strikers business success, consumption and spending to the success of entrepreneurial growth and development, industrial development process will set in with the development of micro, small and medium enterprises by Christians which is a current potent policy of industrialization, under the 7-point Agenda of present Nigeria government. Churches with proceeds of prosperity messages are investing principally in education and hospitality industries (owning universities, secondary schools, nursery, primary schools, hostels, guest houses etc), which by implication contribute to both industrial and societal development generally.

CONCLUSION AND RECOMMENDATIONS

The study examined Christian religious teaching and practice in terms of prosperity message and its relationship with business success, consumption and spending patterns of Christians as indicators of industrial growth and development through commitment in entrepreneurship. A significant correlation was discovered in the hypotheses tested. The cardinal goal of any church is to lead members to gain salvation of their souls and prepare them for heavenly kingdom which Christ the Head of the church promised in St. John 14: 2-3 of the Holy Bible. But prosperity doctrine as preached today in most churches lay emphasis on physical and material prosperity at the expense of spiritual prosperity. The messages even tend to prosper the church organization more than the members, this in itself requires an analysis. Business of members stagnate at micro level, while the church and prosperity preachers grow at mega level, transforming itself to transnational organisations. This often times is explained by some as a result of members' poor coordination behavior rather than their contributions to church prosperity.

Despite the findings of this research, Christians should be admonished to seek first the kingdom of God and every other thing shall be added unto them as recorded in Luke 12: 31 and Matthew 6: 33. Prosperity of body and wealth are parts of any other thing. Focusing on the theoretical standpoint of functionalism, Christian prosperity doctrine is an emerging cultural structure in developing Christian societies which exert impact on socio-economic indicators of industrial development in terms of business success, spending and consumption patterns. In view of these findings, government should regulate the activities of churches, despite creating conducive environment for freedom of worship, in terms of monitoring excess revenue accruing to churches as a result of returns on prosperity message to ensure that such funds are utilized only for discharging the objects of the church rather than private usage by clergies. Government should also encourage religious practices that help to mould character as Christian teachings encourage prudent lifestyle. Encouragement of such practices will help in developing functional citizens, towards creating pool of efficient human resource and commitment for the development of nation's industrial sector.

Other specific recommendations include: People should not be allowed to operate churches until such are duly registered to avoid abuse of church for financial purposes; a Ministry of Religious Affairs should be created to monitor activities of churches and other religious institutions to bring them in line with general developmental goal of the state; clergymen should be regulated through licencing and directed to declare their assets in order to prevent the misappropriation of excess church fund for personal use. In terms of ensuring business success generally, government should improve infrastructure in areas of good roads, communication, transport and power supply to provide favourable environment for business development. Multiple tax system should be discouraged to ensure business success, while tax should be encouraged in luxury goods to regulate spending and consumption in order to promote savings and investments which are foundation for industrial development.

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