Mikailalsys Journal of
Mathematics and Statistics

e-ISSN : 3030-816X
p-ISSN : 3030-8399
Index : Harvard, Boston, Sydney University, Dimensions, Lens, Scilit, Semantic, Google, etc

https://doi.org/10.58578/MJMS.v3i3.6809

The Impact of Religion and Ideology on Country 's Economic Growth: A Case Study of Wukari Local Government Area, Taraba State

Clement Wilson, Okeke E. N, Clement Akobi
Federal University Wukari, Taraba State, Nigeria
clemyaruta@gmail.com; clementakobi1@gmail.com

Article Info:

Submitted:	**Revised:**	**Accepted:**	**Published:**
Jul 23, 2025	Aug 18, 2025	Aug 30, 2025	Sep 5, 2025

Abstract

This study examines the influence of religion and ideology on economic growth in Wukari Local Government Area of Taraba State, Nigeria. Recognizing that religious beliefs and ideological values shape social cohesion, governance, and individual behavior, the research investigates how these factors contribute to local economic dynamics. A multi-stage cluster sampling technique was used to select ninety respondents across nine villages, representing Christianity, Islam, and African Traditional Religion. Data were collected through structured questionnaires and analyzed using descriptive statistics and multinomial logistic regression. The findings reveal that religious teachings and ideological orientations significantly shape economic behavior and perceptions of development. Specifically, religion promotes ethical values, work discipline, and social capital, generating both direct and indirect effects on economic growth. The regression model confirmed a statistically significant relationship between religious ideology and perceived economic advancement. However, the influence of religion can either facilitate or hinder economic progress, depending on how it is interpreted and applied. The study concludes that integrating religious values into economic planning in a balanced way can strengthen development outcomes. It recommends that policymakers and religious leaders foster inclusive, growth-oriented interpretations of faith and ideology to enhance sustainable economic development in the region.

Keywords: Religion; Ideology; Economic Growth; Social Capital; Multinomial Regression; Wukari; Nigeria

INTRODUCTION

Economic growth is the fundamental measurement that assesses a country ’s productive capacity in terms of goods and services. It is conventionally estimated using the percent rate of increase in GDP per capita and is correlated with numerous factors in society, among which include quality of life. For example, one application of GDP per capita is as a primary indicator of standard of living. However, although GDP per capita is a reliable determinant of the level of development in a country although, it is certainly not the only way to measure well-being. For instance, it fails to capture many important aspects of human welfare including health, education, culture and religion.

Religion is a very important aspect of human existence. Every human being has one religion or another. Man is a religious being. According to Paden (2022), the word religion is derived from the Latin noun religio, which denotes both earnest observance of ritual obligations and an inward spirit of reverence. A religion is an organized collection of beliefs, cultural systems, and world views that relate humanity to an order of existence. Many religions have narratives, symbols, and sacred histories that are intended to explain the meaning of life and/or to explain the origin of life or the Universe. From their beliefs about the cosmos and human nature, people derive morality, ethics, religious laws or a preferred lifestyle (Shouler, 2021).

In the opinion of James and Mandaville (2020) religion is "a relatively-bounded system of beliefs symbols and practices that addresses the nature of existence and in which communion with others and otherness is lived as if it both takes in and spiritually transcends socially-grounded ontologies of time, space, embodiment and knowing”. According to Molloy (2018), religion is a system of belief that involves worship of a God or gods, prayer, ritual and a moral code. He opined that religions manifest the following characteristics: belief system, community, central myths, ritual, ethics, emotional experiences, material expression and sacredness.

Religion is a prominent dimension of culture that can be a significant factor in one ’s quality of life. However, it is often overlooked as a potential determinant of economic growth. Economists have been trying to fill this gap. In this case, secularization is a separation of a society from religious or spiritual values or influence. A result is the restriction of the role of religion in modern societies.

Economics and religion are two major areas of human experience. According to Kenneth Boulding (2021), religion has built the pyramids, the temples and the cathedrals. Since its inception, it has affected not only the nature of the goods and service, but also the institutions and business practices that have determined, in key historical moments, the entire economic course. More important than that, from the economists ’point of view, it has built its impact on people minds, shaping their attitudes and beliefs. Even from the early phase, religion acted as a revolutionary force which has combined human hearts and thinking beyond their routine, turning them into vectors receptive to change. In such a time, the economic progress was most likely a quick one, because progress cannot take place without change and willingness to change, willingness to try new production methods, new techniques, as well as willingness to tolerate the artisans of such changes. Representative for this idea development are the observations of Adam Smith, the father of “the invisible hand of the market”. He argued that authoritarian practices of the Roman Catholic Church imposed barriers to international trade, in this case being unfavorable to economic progress. In both cases, the influence of religion has shaped the attitudes towards change and human behavior in relation to different forms of economic behavior (Von Mises, 2019).

Literature Review

Religion as a Cultural and Economic Institution

Max Weber ’s (1905) seminal work on the “Protestant Ethic and the Spirit of Capitalism ”laid the foundation for understanding religion as a driver of economic behavior. He posited that Protestant values, particularly Calvinist ideals of hard work and frugality, significantly influenced the rise of capitalism in Western Europe. More recent studies have extended this view. Barro and McCleary (2020) argue that religious beliefs about afterlife rewards and punishments influence moral behavior, which in turn affects economic outcomes such as labor supply, tax compliance, and entrepreneurial activity.

Religion also builds social capital by fostering trust and cooperation among adherents, thereby reducing transaction costs and enabling collective action (Putnam, 2022). Religious communities often serve as networks that provide informal credit, employment referrals, and welfare support, which are especially important in economies with weak formal institutions.

Ideology and Economic Orientation

Ideology, defined as a system of ideas and ideals forming the basis of economic and political theory, also influences how people engage with markets and institutions. For instance, a capitalist ideology emphasizes private property, individualism, and competition, while socialist ideology promotes equity, state control of resources, and collective welfare (Acemoglu & Robinson, 2021).

In many African societies, including Nigeria, religious ideologies and political ideologies often overlap. Political elites sometimes mobilize religious sentiments to gain legitimacy or consolidate power, which can distort policy priorities and economic allocation (Nwosu & Akintunde, 2023). Moreover, ideological biases may affect public trust in state-led development programs or international economic interventions.

Religion, Ideology, and Economic Growth in Nigeria

In Nigeria, religion is deeply embedded in governance, education, and public morality. However, its impact on the economy is complex and paradoxical. On one hand, religious groups contribute to poverty alleviation through charity and education. On the other hand, inter-religious conflicts, sectarianism, and extremist ideologies have disrupted markets and diverted state resources to conflict management (Salihu & Ibrahim, 2022).

Ideological influences, particularly ethnoreligious nationalism and populism, have also played a role in shaping attitudes toward economic reforms. For instance, resistance to Western-style economic liberalization has been partly attributed to religious conservatism in some regions (Adeleke, 2023).

Empirical Review

Guiso, Sapienza, and Zingales (2021), in their research on People 's Opium Revisited: The Role of Religion in Economic Attitudes, investigated how different religious affiliations influence economic behavior, including trust, cooperation, and work ethics. The study employed data sourced from the World Values Survey and the European Values Survey covering the period between 1981 and 2018. Through regression analysis, they found that individuals with strong religious commitment were more inclined toward economic trust and ethical behavior, although in some cases, religious conservatism was linked with less tolerance toward other groups. The research concluded that religion can serve as a moral anchor enhancing economic cooperation and civic engagement, and the authors recommended that religious leaders foster inclusive and economically productive interpretations of doctrine.

Barro and McCleary (2020), in their study on Religion and Economic Growth across Countries, examined how religious beliefs and participation affect macroeconomic performance globally. Using global religious survey data and macroeconomic indicators covering 1980 to 2015, they employed cross-sectional and panel regression techniques. Their findings revealed that belief in concepts such as heaven and hell were positively associated with economic growth, while high levels of religious service attendance showed a negative association, possibly due to time substitution away from labor. The study concluded that the motivational aspect of religious belief drives economic productivity and recommended that policy frameworks should support moral teachings while encouraging secular public service efficiency.

Becker and Wossmann (2012), through their work on Luther and Literacy: Human Capital Formation through Religious Reformation in Prussia, analyzed whether religious reform movements contributed to economic growth by boosting education. The researchers used historical census data from Prussian counties with coverage between 1871 and 1880, applying Ordinary Least Squares (OLS) regression to measure the effect of Protestantism on literacy and income levels. Their analysis showed that Protestant regions, motivated by religious emphasis on Bible reading, achieved significantly higher literacy rates, which later translated into better economic outcomes. They concluded that religion contributed to economic growth by promoting education and recommended that religious doctrines in contemporary settings should continue to prioritize literacy and learning.

Ruffle and Sosis (2003) explored the topic "Does it Pay to Pray? Evaluating the Economic Return to Religious Ritual,"focusing on whether participation in religious rituals influences economic trust and cooperation. They collected primary data through economic games and field experiments conducted in Israeli kibbutzim over the period 2000 to 2002. Using behavioral game theory and statistical comparison, they found that participants in collective religious practices exhibited stronger economic trust and willingness to cooperate. The researchers concluded that religious rituals enhance group cohesion and collective efficiency and recommended that religious communities be integrated into grassroots economic planning for communal growth and stability.

Grier (1997), in the study on The Effect of Religion on Economic Development: A Cross-National Study of 63 Former Colonies, examined whether religious tradition—especially Catholicism and Protestantism—affects the economic performance of post-colonial nations. He used archival data from the IMF and World Bank for the years 1960 to 1990 and applied multiple regression techniques. The results indicated that Protestant-majority former colonies generally experienced higher levels of economic growth and institutional quality, though religion was not found to be the sole determinant. The study concluded that religious culture matters in institutional design and recommended that development programs incorporate cultural and religious sensitivities in governance reforms.

Noland (2005), in a study on Religion, Culture and Economic Performance, set out to assess the role of religious values in shaping national economic outcomes across Asia and the Middle East. Using cultural indices and economic data from international organizations between 1970 and 2000, he applied fixed-effects econometric modeling. The research found that religious traditions emphasizing discipline and collective responsibility—such as Confucianism and some Protestant strands—were associated with better economic indicators, while overly rigid religious interpretations could obstruct innovation. He concluded that religion 's economic impact depends on how flexibly it adapts to modernity and recommended that religious leaders promote values of innovation, education, and social inclusion.

Arrunada (2010), in the work on Protestant Ethic, Religion and Economic Development, explored whether religious norms such as punctuality, savings, and transparency differed between Catholic and Protestant societies and influenced economic behavior. Drawing from Eurobarometer and labor statistics between 1995 and 2010, he used logistic regression and institutional analysis. His findings showed that Protestant-majority countries exhibited higher economic discipline and accountability, factors conducive to growth. He concluded that religious norms shape work culture and productivity and recommended that both religious and educational institutions integrate values that promote honesty, diligence, and transparency into their systems.

McCleary and Barro (2015), in the study on Religious Belief, Regulation, and Government Quality, sought to determine how religious faith interacts with the quality of governance across over 100 countries. They used World Bank governance indicators alongside religious data from Pew Research covering 1980 to 2012. Applying panel data models, they found that high religious belief unaccompanied by effective secular institutions was often associated with poor governance and corruption, suggesting a need for institutional balance. The authors concluded that religion cannot substitute for good governance and recommended that countries strengthen their public institutions while leveraging religious platforms for civic education.

Adeleke (2023), in her research on Religion, Ideology, and Economic Discontent in Nigeria, focused on the interplay between religious narratives and public economic frustrations in Nigeria 's oil-producing regions. The study relied on qualitative data from household surveys and media content from 2010 to 2021 and applied regression modeling and discourse analysis. The findings revealed that religious ideologies were often used to justify poverty and explain inequality, resulting in either apathy or radical mobilization. The conclusion emphasized the need for religious reorientation toward developmental thinking, and she recommended interfaith forums to deliberate on economic ethics and social justice.

Salihu and Ibrahim (2022), in their study on Religion, Extremism and Economic Insecurity in Northern Nigeria, examined the impact of religious extremism on market activity and rural economies. Using conflict monitoring data, market records, and interview transcripts from 2009 to 2020, they employed thematic content analysis and geospatial mapping. Their findings demonstrated that areas plagued by religious extremism suffered declines in agricultural production, trade disruption, and a collapse in rural livelihoods. The study concluded that ideological violence erodes economic foundations and recommended integrating counter-extremism efforts with economic empowerment programs tailored to at-risk religious populations.

METHODS

Sampling Technique and Sample Size Determination

A multi-stage cluster sampling technique was employed to select respondents. In the first stage, three wards—Jibu, Bantaje, and Kente—were purposively selected due to their history of religious-related tensions and ideological divides. In the second stage, three villages were randomly chosen from each ward, resulting in a total of nine villages. In the final stage, ten respondents were randomly selected from each village, ensuring equal representation of religious affiliations—Christianity, Islam, and African Traditional Religion-yielding a total sample size of ninety (90) respondents.

Method of Data Analysis

Data analysis was carried out using both descriptive and inferential statistics. Descriptive analysis was used to summarize the demographic characteristics of respondents and their general perceptions. Measures used included frequency counts, percentages, means, standard deviations, and standard errors.

The arithmetic mean was calculated using the formula:

$$\bar{X} = \frac{\sum_{i=1}^{n} X_i}{n} \qquad (1)$$

Where:

$\bar{X}$ = represents the sample mean,

X_i = each individual response, and

n = the total number of observations.

Percentages were computed to reflect the proportion of respondents affirming or denying particular propositions. The percentage formula is given as:

$$Percentage - \left(\frac{f}{n}\right) \times 100 \qquad (2)$$

Where:

f = the frequency of a given response, and

n = the total number of respondents.

Model Specification

To test the relationship between religion, ideology, and economic growth, a Multinomial Logistic Regression Model was specified. This method was suitable due to the categorical nature of the dependent variable (religion/ideology type) and the ordinal structure of most independent responses. The multinomial regression equation is expressed as:

$$\log\left(\frac{P(Y=j)}{P(Y=base)}\right)=\beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3+\varepsilon \qquad (3)$$

Where:

$P(Y=j)$ = the probability of falling into religious category j,

$P(Y=base)$ = the probability of being in the reference group,

β_0 = the intercept term,

X_1 = teaching of religion/ideology on economic growth,

X_2 = perceived role of religion/ideology in economic development,

X_3 = relationship between religion/ideology and macroeconomic progress,

β_1, β_2, β_3 = the regression coefficients, and

ε = the error term.

The model estimates the likelihood that a respondent 's religious affiliation influences their perception of how religion affects economic growth.

Hypothesis Testing and Decision Rule

To establish statistical significance, the following hypotheses were tested at a 5% level of significance:

• Null Hypothesis (H_0): There is no significant relationship between religion/ideology and economic growth.

• Alternative Hypothesis (H_1): There is a significant relationship between religion/ideology and economic growth.

Model fit was assessed using the Likelihood Ratio (LR) test, which compares the goodness-of-fit between the null and full models. If the p-value associated with the LR test is less than 0.05, the null hypothesis is rejected. Further model adequacy was assessed using Pseudo R-Squared values, including:

• Cox and Snell

Also called the likelihood-ratio R², this statistic is based on comparing the likelihoods of the null model (intercept-only) and the full model.

$$R^2_{Cox-Snell} = 1 - \left(\frac{L_0}{L_M}\right)^{\frac{2}{2}} \quad (4)$$

Where:

L_0 = the likelihood of the null model (intercept-only)

L_M = the likelihood of the fitted model (with predictors)

n = the sample size

• Nagelkerke

This adjusts Cox and Snell 's R² so that the maximum value can reach 1.0, making it easier to interpret like traditional R².

$$R^2_{Nagel\ker ke} = \frac{R^2_{Cox-Snell}}{1-\left(L_0\right)^{\frac{2}{n}}} \quad (5)$$

Where:

$R^2_{Cox-Snell}$ = the Cox and Snell pseudo R²

The denominator ensures the value is scaled between 0 and 1

• McFadden R²

This is a log-likelihood-based measure of model fit and is often used in multinomial logistic regression.

$$R^2_{McFadden} = 1 - \frac{\ln L_M}{\ln L_0} \quad (6)$$

Where:

$\ln L_M$ = the log-likelihood of the full model

$\ln L_0$ = the log-likelihood of the null model

McFadden 's R^2 values are typically much smaller than traditional R^2 values. A value between 0.2-0.4 indicates a very good fit.

RESULTS

Demographic characteristic of respondents

Table 1 shows demographic characteristics of respondents 'the dominant respondents (male) are 69, representing 76.7% of the entire samples the remaining 20 respondents, representing 22% were female. The implication of this result is that males are the most instrument for economic growth. On the age of respondents, majority of the respondents totaling 35, representing 38.9% fall within the age bracket of 20-25 years; 31 respondents, representing 34.4% were between 26-30 years, suggesting that sample was dominated by the youth; 18 respondents, representing 20.0% were between 36-40, years, 5 respondents, representing 5.6% were 41-45 years and 1 respondent, representing 1.1% were 51-55 years. The data also revealed that 51 respondents, representing

56.7% are single; 25 respondents, representing 27.8% are married; 6 respondents, representing 6.7% are divorced/separated, and 1 respondent, representing 1.1% are widowed. The educational qualification of the respondents cut across B.Sc/BA/B.Ed, among others. On work experience, 3 respondents, representing 3.3% have first school leaving certificate; 23 respondents, representing 25.6% have SSCE; 35 respondents, representing 38.9% have NCE/ND, 7 respondents, representing 7.8% have HND, 15 respondents, representing 16.7% have degree and 5 respondents, representing 5.6% have Master degree and 1 respondent, representing 1.1% have Ph.D. In the aspect of the occupation category, 47 respondents are students, 11 respondents are trader, 15 respondents are farmer, 5 respondents are civil servant and 9 respondents are unemployed.

Table 1 Demographic characteristics

Variables	Labels	Frequency	Percentage
Sex	Male	69	76.7
	Female	20	22.2
	Total	**89**	**98.9**
Age	20-25	35	38.9
	26-30	31	34.4

Variables	Labels	Frequency	Percentage
	36-40	18	20.0
	41-45	5	5.6
	51-55	1	1.1
	Total	**90**	**100.0**
Marital status	Single	51	56.7
	Married	25	27.8
	Devoiced/Separate	6	6.7
	Widower	1	1.1
	Total	**90**	**100.0**
Educational qualification	FLSC	3	3.3
	SSCE	23	25.6
	NCE/ND	35	38.9
	HND	7	7.8
	Degree	15	16.7
	M.Sc	5	5.6
	Ph.D	1	1.1
	Total	**90**	**100.0**
Occupation	Student	47	52.2
	Trader	11	12.2
	Farmer	15	16.7
	Civil Servant	5	5.6
	Unemployed	9	10.0
	Total	**88**	**97.8**
Religion	Christian	30	33.3
	Muslim	30	33.3
	African traditional religion	30	33.3
	Total	**90**	**100.0**

Source: Authors field survey, 2022

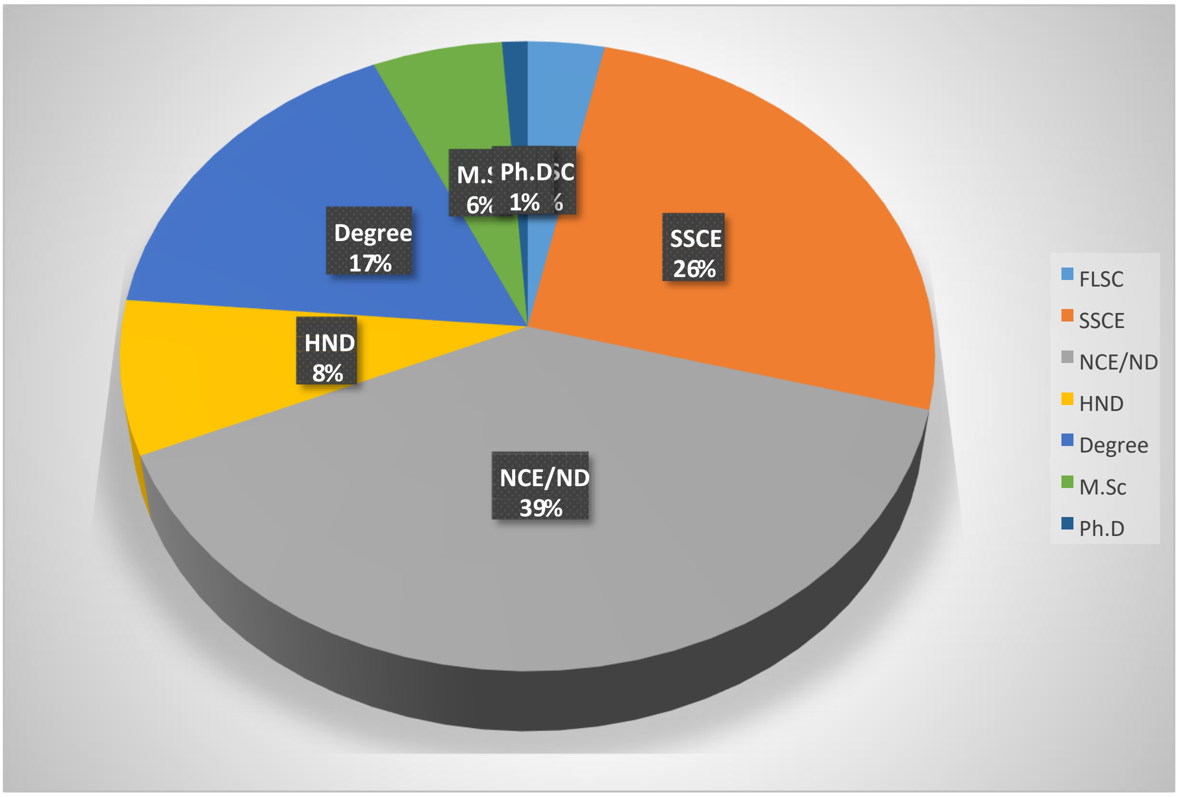

Figure 1 Showing educational level of the respondents

Impact of religion/ideology has on the economic growth

Table 2 shows the impact of religion/ideology on the economic growth where it revealed that 62.2% of the respondents believed that teaching of religion/ideology change the status of the economy while 37.8% of the respondent said that teaching of religion/ideology does not change the status of the economy. 62.2% of the respondents are of the opinion that religion/ideology has positive influence on economic growth, where 37.8% said otherwise. The change that teaching of religion brings about according to 68.9% of the respondents induces human growth, while 31.1% of respondents 'object to this. Under the empower of individuals to live above the poverty line

56.7% agreed to this while 43.3% do not agreed.

Table 2 Impact of religion/ideology has on the economic growth

Variables	Labels	Frequency	Percentage
Does the teaching of religion/ideology change the status of the economy	Yes	56	62.2
	No	34	37.8
	Total	**90**	**100.0**
Does it change it positively in a way that the economy has a rapid growth	Yes	56	62.2
	No	34	37.8
	Total	**90**	**100.0**
Does the change bring about individual growth system at various level	Yes	62	68.9
	No	28	31.1
	Total	**89**	**100.0**
Does it empower individuals to live above the poverty line	Yes	51	56.7
	No	39	43.3
	Total	**90**	**100.0**

Source: Authors field survey, 2022

Role of religion/ideology on the economic growth

Table 3 shows the role of religion/ideology on the economic growth where it revealed that 55.5% of the respondents agree that religion/ideology have relationship on country 's economic growth while 37.8% of the respondent do not agreed to such assertion. On the view that increase in attendance to church/mosque reduces economic growth, 66.6% of the responded yes where 44.4% said responded no.

Table 3 Role of religion/ideology on the economic growth

Variables	Labels	Frequency	Percentage
Does religion/ideology have any relationship on country 's economic growth	Yes	50	55.5
	No	40	44.4
	Total	**90**	**100.0**
Increase in church/Mosques/ attendance tend to reduce economic growth	Yes	60	66.6
	No	40	44.4
	Total	**90**	**100.0**

Source: Authors field survey, 2022

Multinomial regression on relationship between religion/ideology and country 's economic growth

Table 4 and 6 provides the model fitting information, Pseudo R-Square and the Likelihood Ratio Tests of relationship between religion/ideology and country 's economic growth, where the independent variables are teaching of religion/ideology on Country economic growth, role of religion/ideology on the economic growth, relationship between religion/ideology and country 's economic growth. The-2 Log Likelihood of religion/ideology on the economic growth was 144.938 which is positive and statistically significant at 5% level. This shows that role of religion/ideology on the economic growth is an important variable in economic growth in the study area. Pseudo R-Square are all significant at 0.05 level. This is in line with several studies by Umoh (2016) which show the importance of economic growth, particularly in developing countries where mechanization is rare on religious. The-2 Log Likelihood of relationship between religion/ideology and country 's economic growth was 133.191 which is positive and statistically significant at

5%. This study is in agreement with the findings of Maurice (2014), where his findings show that unit economic growth at some degree.

Table 4 Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	Df	Sig.
Intercept Only	176.534			
Final	144.938	31.596	22	0.003

Table 5 Pseudo R-Square

Cox and Snell	**0.029**
Nagelkerke	0.039
McFadden	0.016

Table 6 Likelihood Ratio Tests

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.
Intercept	144.938[a]	.000	0	0.000
Teaching of religion/ideology on Country economic growth.	146.385	1.447	2	0.045
Role of religion/ideology on the economic growth	147.781	2.843	2	0.021
Relationship between religion/ideology and country 's economic growth.	148.772	3.834	2	0.017

Summary

The findings of the study show that the majority of respondents were young, educated, and predominantly male, with a balanced representation across the three major religious groups: Christianity, Islam, and African Traditional Religion. Most participants expressed the belief that religion and ideology play a meaningful role in shaping economic growth, particularly through teachings that encourage moral discipline, individual development, and empowerment.

However, the results also highlight a dual nature in the influence of religion. While religious values can promote economic advancement by fostering ethical behavior and strengthening social bonds, they may also hinder productivity when religious commitments demand excessive time or divert attention from economic activities.

The result from the multinomial logistic regression affirmed a significant relationship between religious beliefs, ideological perspectives, and how people perceive economic progress. This indicates that religion and ideology extend beyond private belief systems—they actively shape social attitudes, guide behavior, and influence economic realities within the community.

CONCLUSION

This study set out to examine the influence of religion and ideology on economic growth within Wukari Local Government Area of Taraba State, Nigeria. The findings revealed that religion and ideological orientations are deeply embedded in the social and economic fabric of the community. Respondents recognized the positive contributions of religious teachings in shaping attitudes towards work, morality, personal development, and poverty reduction. However, the study also found that excessive religious activities could impede productivity when they consume time and energy that would otherwise be devoted to economic pursuits.

The result from the multinomial logistic regression model, confirmed a significant relationship between religious ideology and economic perceptions. These results emphasize that religion and ideology are not merely spiritual or political constructs but are also powerful socio-economic forces that shape individual behavior, community development, and macroeconomic progress.

Recommendations

Based on the results from the findings, the following are recommended:

i. Policymakers and development agencies should engage religious institutions as partners in economic development programs. Faith-based organizations can play a vital role in disseminating values that promote entrepreneurship, discipline, and social responsibility.

ii. Religious leaders should be encouraged to include economic themes, such as financial literacy, work ethics, and responsible stewardship, in their teachings to help congregants align their spiritual lives with productive economic behavior.

iii. Community sensitization programs should emphasize the importance of balancing religious devotion with economic productivity. This can help minimize the risk of excessive religious observance interfering with professional or income-generating activities.

iv. Government and civil society should facilitate interfaith dialogue and cooperative economic initiatives among diverse religious groups to reduce sectarian tensions and encourage collective efforts toward shared economic goals.

REFERENCES

Acemoglu, D., & Robinson, J. A. (2021). The narrow corridor: States, societies, and the fate of liberty. Penguin Books.

Adeleke, A. T. (2023). Religion, ideology, and economic discontent in Nigeria: Revisiting the resource curse. Journal of African Development Studies, 18(2), 45–61.

Arrunada, B. (2010). Protestant ethic, religion, and economic development. Economic Journal, 120(547), 709–736.

Barro, R. J., & McCleary, R. M. (2020). Religion and economic growth across countries. American Economic Review: Papers and Proceedings, 110(2), 153–158.

Becker, S. O., & Wossmann, L. (2012). Luther and literacy: Human capital formation through religious reformation. American Economic Journal: Applied Economics, 2(3), 58–93.

Boulding, K. (2021). Religion and economics: Human motivations for social change. Economics & Society Press.

Grier, R. M. (1997). The effect of religion on economic development: A cross-national study of 63 former colonies. Kyklos, 50(1), 47–62.

Guiso, L., Sapienza, P., & Zingales, L. (2021). People 's opium revisited: The role of religion in economic attitudes. Journal of Economic Perspectives, 35(1), 41–66.

James, P., & Mandaville, P. (2020). Global political Islam. Routledge.

McCleary, R. M., & Barro, R. J. (2015). Religious belief, regulation, and government quality. Journal of Comparative Economics, 43(2), 365–382.

Molloy, M. (2018). Experiencing the world 's religions: Tradition, challenge, and change (7th ed.). McGraw-Hill Education.

Noland, M. (2005). Religion, culture, and economic performance. World Development, 33(8), 1215–1232.

Nwosu, I. K., & Akintunde, R. O. (2023). Political ideology and religious nationalism in Nigeria: Implications for development. African Journal of Political Economy, 29(1), 112–130.

Paden, W. E. (2022). Interpreting the sacred: Ways of viewing religion (2nd ed.). Princeton University Press.

Putnam, R. D. (2022). The upswing: How America came together a century ago and how we can do it again. Simon & Schuster.

Ruffle, B. J., & Sosis, R. (2003). Does it pay to pray? Evaluating the economic return to religious ritual. The B.E. Journal of Economic Analysis & Policy, 3(1), 1–31.

Salihu, M. S., & Ibrahim, A. M. (2022). Religion, extremism and economic insecurity in northern Nigeria. Contemporary African Studies Review, 10(3), 27–48.

Shouler, K. (2021). The everything world 's religions book: Explore the beliefs, traditions, and cultures of ancient and modern religions. Adams Media.

Von Mises, L. (2019). The anti-capitalistic mentality. Liberty Fund.

Weber, M. (1905/2002). The Protestant ethic and the spirit of capitalism. Routledge Classics.