

**IMPACT OF RELIGIOSITY ON INCOME GROWTH IN
TWO CHURCH COMMUNITIES IN MWANZA CITY, TANZANIA**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
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ABSTRACT

Religiosity has both positive and negative influences on income growth in believer's communities. For that reason, it is important to create awareness to the society about the influence of religious practices on income growth. The aim of this study was to investigate the impact of religiosity on income growth in Africa Inland Church Tanzania AIC (T) and Glory Church communities in Mwanza City. Specifically, the study had four major objectives: Firstly, to examine church systems which have some outcomes on the income of AIC (T) and Glory Church members. Secondly, to determine the level of religiosity in AIC (T) and Glory Church as it relates to resource utilization in a historical perspective. Thirdly, to evaluate how religiosity influences income growth of believers in AIC (T) and Glory Church communities. Finally, to identify religious beliefs, values and ethics which are compatible to income growth. A cross-sectional research design was used in this study. Purposive sampling and stratified sampling were used to select 120 respondents for interviews. A structured questionnaire was used to collect primary data. Secondary data were collected from city reports, profiles, pamphlets, constitutions and *Kwa Neema* FM 98.2. Moreover, life history interviews were conducted. The Statistical Package for Social Sciences software was used for data analysis. It is evident that the church depends on believers' contribution to promote several systems designed to sustain its existence. Believers deposit their incomes through offerings and tithes to support church financial requirements. Believers perceived themselves that they are committed to participate on performing religious practices. They dedicate their resources to fulfil these activities and sometimes they over contribute. The resources which can be used

as inputs for income growth are used for religious matters. The majority of believers do not understand if there are religious beliefs, values and ethics compatible to income growth.

DECLARATION

I, Deborah Ngusa, do hereby declare to the Senate of Sokoine University of Agriculture that this dissertation is my own original work and that it has neither been submitted nor concurrently being submitted in any other institution.

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The above declaration is confirmed by:

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TABLE OF CONTENTS

ABSTRACT	ii
DECLARATION	iv
COPYRIGHT	v
ACKNOWLEDGEMENTS	vi
DEDICATION	viii
TABLE OF CONTENTS	ix
LIST OF TABLES	xiv
LIST OF FIGURES	xvi
LIST OF APPENDICES	xvii
LIST OF ABBREVIATIONS	xviii
CHAPTER ONE	1
1.0 INTRODUCTION	1
1.1 Background information.....	1
1.2 Problem Statement.....	2
1.3 Justification for the Study.....	3
1.4 Objectives of the Study	4
1.4.1 Overall objective.....	4
1.4.2 Specific objectives.....	5
1.5 Research Questions	5
1.6 Conceptual Framework.....	6
CHAPTER TWO	9
2.0 LITERATURE REVIEW	9
2.1The Concept of Religiosity.....	9

2.2 The Meaning of a Church System	9
2.3 The Role of Religion in the Society	10
2.3.1 Emotional support	10
2.3.2 Social control	11
2.3.3 Reinforce norms.....	11
2.3.4 The role of religion in development.....	12
2.4 Religiosity and Income Growth.....	12
2.4.1 The meaning of income growth.....	12
2.4.2 AIC (T) and income growth.....	13
2.4.3 Glory church and income growth.....	14
2.5 Income Growth Theories and Religiosity.....	15
2.6 Participation of Religious Institutions in Income Growth.....	16
2.7 The Relationship between Religiosity and Income Growth	17
CHAPTER THREE.....	19
3.0 METHODOLOGY.....	19
3.1 Description of the Study Area.....	19
3.2 Research Design.....	19
3.3 The Study Population.....	20
3.4 Sampling Procedure	20
3.5 Sample Size	21
3.6 Data Collection Methods	21
3.6.1 Primary data	21
3.6.2 Secondary data.....	23
3.7 Data Processing and Analysis	23

CHAPTER FOUR	25
4.0 RESULTS AND DISCUSSION	25
4.1 Characteristics of Respondents.....	25
4.1.1 Age of respondents.....	25
4.1.2 Sex of respondents.....	26
4.2.3 Marital status of respondents.....	26
4.1.4 Education level.....	27
4.1.5 Occupation of respondents.....	27
4.2 The Church Systems which Affect Believers' Income.....	29
4.2.1 Management of finances in church.....	29
4.2.1.1 The church system which depends on believers' income.....	29
4.2.1.2 Strategies used to solve financial matters.....	30
4.2.2 Offerings and tithes in church.....	31
4.2.2.1 The process of giving offerings and tithes.....	31
4.2.2.2 Believers' motives when giving offerings.....	31
4.2.2.3 Kinds of offerings during Sunday services.....	32
4.2.2.4 The total amount of money donated per month.....	33
4.2.2 Payment system for religious leaders.....	34
4.2.3 Income expenditure.....	36
4.2.3.1 The method used to save church income.....	36
4.2.4.2 Auditors to control income expenditures.....	37
4.3.3.3 Income expenditure reports.....	37
4.2.4 Sermons which address financial success gospel.....	39
4.3 The Level of Religiosity and Resource Utilization.....	41

4.3.1	Believers' devotedness to religious practices	41
4.3.1.1	Sermons and preaching.....	41
4.3.1.2	Seminars and teachings	42
4.3.1.3	Offerings and tithes	42
4.3.1.4	Rituals	43
4.3.1.5	Prayers and fasting	44
4.3.1.6	Vigils.....	45
4.3.1.7	Retreats	45
4.3.1.8	Choir rehearsals	46
4.3.2	Time spent on religious practices by all believers	46
4.3.3	The degree of religiousness.....	48
4.3.4	Position of daily priorities	49
4.4	Religiosity and its Influence on Income Growth.....	50
4.4.1	Strong religious influence on individuals' income growth.....	51
4.4.2	Religious beliefs and values on income growth	52
4.4.3	Integration of public discourse for income growth.....	54
4.4.4	Actions and interactions of religious commitment on development plans .	55
4.4.5	Religious values in mainstreaming income growth strategies.....	57
4.4.6	Religious doctrines in addressing poverty	59
4.4.7	Participation of believers in fulfilling income requirements	60
4.4.8	Involvement in voluntary and unpaid works	61
4.4.9	Church response to the financial crisis	62
4.5	Religious Beliefs, Values and Ethics Compatible to Income Growth.....	65
4.5.1	Religious beliefs and values in generating income	66

4.5.2 Religious beliefs and values in shaping individuals' behaviour	66
4.5.3 Religious ethics and the virtues of hard work.....	67
4.5.4 Religious beliefs, values and ethics in income growth.....	68
4.5.5 Religious ethics compatible to income growth.....	69
4.5.5.1 Positive attitude towards work	69
4.5.5.2 Honesty	70
4.5.5.3 Frugality	71
4.5.5.4 Stewardship.....	72
4.5.5.5 Time management.....	73
4.5.6 Life history interviews on religious beliefs, values and ethics on income growth.....	73
CHAPTER FIVE.....	75
5.0 CONCLUSIONS AND RECOMMENDATIONS.....	75
5.1 Summary of Findings.....	75
5.2 Conclusions	76
(a) The church system which affect believers' income growth	76
(b) The level of religiosity and resource utilization.....	77
(c) Religiosity and its influence on income growth.....	77
(d) Religious beliefs, values and ethics compatible to income growth.....	77
5.3 Recommendations.....	78
5.4 Limitations of the Study	79
REFERENCES	80
APPENDICES.....	93

LIST OF TABLES

Table 1:	Sample Size by denominations, local churches and sub-populations	21
Table 2:	Respondents' characteristics (n=110)	28
Table 3:	Distribution of respondents on the church systems which has some outcomes on believers' income (n= 110)	30
Table 4:	Distribution of respondents on the types of offerings and motives during giving offerings (n=110)	33
Table 5:	Distribution of respondents on the system used to pay employed church leaders (n=110)	36
Table 6:	Distribution of respondents on saving, auditing and expenditure reports of the church income (n=110)	38
Table 7:	Distribution of respondents on the perceived frequency of sermons of	40
Table 8:	Descriptive results on the means between males and females	48
Table 9:	ANOVA results for testing differences of time spent by males and females on religious practices	48
Table 10:	Distribution of respondents on hours spent on religious practices per day, degree of religiousness and perceived daily priorities (n=110)	50
Table 11:	Distribution of respondents on beliefs and values which influence the ways in which people handle income issues (n=110)	52
Table 12:	Distribution of respondents confirming if religious beliefs and values do not limit believers to integrate public discourse in their efforts to generate income (n=110)	55

Table 13:	Distribution of respondents on the actions, interactions and mainstreaming in income generation strategies (n=110)	58
Table 14:	Distribution of respondents on how religious leaders address poverty in their sermons (n=110)	60
Table 15:	Distribution of respondents on income spent, voluntary works and answers on financial crisis in church (n=110).....	65
Table 16:	Distribution of respondents on religious beliefs, values, and ethics	69

LIST OF FIGURES

Figure 1:	Conceptual Framework of the Research	8
Figure 2:	Donation of money per month	33
Figure 3:	Do religious beliefs and values demoralize income growth efforts?	53

LIST OF APPENDICES

Appendix 1: Qualitative report: Life History Interviews 93

Appendix 2: Structured Questionnaire 104

Appendix 3: Checklist for Key Informants and Focused Group Discussions 113

Appendix 4: Checklist for Unstructured Interview in terms of Life History 114

Appendix 5: Operational Definitions 119

LIST OF ABBREVIATIONS

AIC (T)	Africa Inland Church Tanzania
CASP	Church's Annual Spending Plan
CBO	Community Based Organization
CCMP	Church Community Mobilization Process
CCT	Christian Council of Tanzania
CDO	Church Development Officer
CL	Church Leaders
CRDB	Co-operative Rural Development Bank
FBO	Faith-Based Organization
FM	Frequency Medium
GC	Glory Church
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Disease Syndrome
IFAD	International Fund for Agriculture Development
KCMC	Kilimanjaro Christian Medical Centre
NBC	National Bank of Commerce
NMB	National Micro-finance Bank
NIV	New International Version
NSGRP	National Strategy for Growth and Reduction of Poverty
PPA	Participatory Poverty Assessment
RC	Roman Catholic
RCFAP	Reformed Church Financial & Accounting Policy
SAUT	Saint Augustine University of Tanzania

SDA	Seventh Day-Adventist
SHIRECU	Shinyanga Regional Cooperative Union
SPSS	Statistical Package for Social Sciences
SUA	Sokoine University of Agriculture
TCRC	Tanzania Children's Rescue Centre
URT	United Republic of Tanzania
USA	United States of America
USAID	United States Agency for International Development
WEO	Ward Executive Officer
VETA	Vocational Education and Training Authority

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background information

Africa has existed for a very long time with each ethnic group having its own religious system. With the coming of colonialism, Africans were exposed to modern ways of life leading to a decline in ethnic identity as well as an erosion of traditional religious systems. By the 13th century foreign religions had spread further south into sub-Saharan Africa, primarily along trade routes and within colonial territories (Mbithi, 1970).

During the 14th century, foreign religions spread into different regions of Tanzania. According to the first national census after independence, which was carried out in 1967, Tanzania had 25% of its population Muslims and 55% Christians (Rubanza, 2003). The Christian churches included Roman Catholic, Pentecostal, Protestant, Seventh - Day Adventist, the Church of Jesus Christ of Latter-Day Saints and Jehovah's Witnesses. Among the protestant groups, the strength of the Lutheran and Moravian Churches point to the German past of the country, the Anglican Church to the British influence in Tanganyika and Africa Inland Church of Tanzania to American influences (Rubanza, 2003).

Internationally, religion's position in income growth has been viewed as both important and non-problematic. Religious leaders have often been invited to meetings as key stakeholders in the development process, contributing to the formulation of development policies and strategies (Mhina, 2007). Tracing the

origins of the Protestant Ethic and the Spirit of Capitalism, Weber (1930) discovered that certain branches of Protestantism have supported worldly activities dedicated to income growth, seeing them as endowed with positive moral behaviour and spiritual significance (Hoorna *et al.*, 2008). Protestants were insisted to work hard and adapt the spirit of frugality as two important qualities of being elected (Becker, 2007). Adherence to these qualities promotes income growth in a positive way as they have a tendency to increase productivity.

Research shows that religion has great influences on income growth among Tanzanian populations (Kipacha, 2010). The affection of religious feelings creates some beliefs and values in the followers which can stimulate or weaken efforts for income growth (Abuarqub, 2009; Seguino and Lovinsky, 2009). Mwanza City is one of the cities in Tanzania whereby its income growth among the community is affected by strong religious influences. In this city, several religions co-exist and structure the lives of the citizens in different aspects (Tassel, 2003). According to Barro and McCleary (2003), organized religion and, more specifically, attendance at religious services would affect performance on income generating activities mostly indirectly (Barro and McCleary, 2003). Thus, this study aims at assessing the impact of religiosity on income growth in two specific church communities in Mwanza City.

1.2 Problem Statement

Religion, as one of the social institutions makes great contribution in shaping individuals' behaviour. As religions are mushrooming, the absolute number of

religious followers is raising. Yet, people are not aware that religion as one of the factors that shape individuals' behaviours have influence on income growth. It can generate behaviours favourable to income growth such as honesty, hardworking ethics and frugality. These behaviours tend to increase income growth for individuals and the community. In contrast, religious beliefs, values and practises such as frequent church attendance have a negative influence on income growth due to time, assets, labour committed to the religion sector (Barro and McCleary, 2003). Likewise, in Mwanza City most religions over prioritize religious practices, beliefs and values and generally influence negatively income growth among believers' communities (Green et al., 2010).

Formerly, scholars and others involved in development interventions have brought to the fore the question of religiosity on income growth in Africa in general, and in Tanzania in particular (Sushmit, 2007). Economists and other researchers have paid little attention to the impact of religiosity on income growth. Yet, little researches have been done on the relationship between religious values, teachings, developmental concepts and practises (Dugbazah (2009). Still, there is a need to conduct more empirical studies to establish the influence of religiosity on income growth. Therefore, this research was conducted purposely to investigate the impact of religiosity on income growth in two church communities in Mwanza City.

1.3 Justification for the Study

Religiosity is strongly related to income growth but few studies have been done concerning this theme. Income growth is emphasized on in the current National

Strategy for Growth and Reduction of Poverty II (NSGRP II- MKUKUTA II) in cluster I to raise people's living standards (URT, 2010).

This study focuses on how strong religious influences interact with income growth in the community. This seeks to raise awareness on how both sides of religious orientation where it can be either a stimulus or a deterrent to income growth processes.

The findings from this study are expected to create a balanced view for religious leaders, followers and other people on religious practices, beliefs, values and ethics. A balanced view may contribute towards planning new and rediscovering the best approaches on religious practises, beliefs, values and ethics to promote income growth in the community. The majority in Tanzania are religious, making religion a key aspect which influences people's actions in many aspects of life (Seguino and Lovinsky, 2009). Therefore it is worthwhile to undertake a study on the impact of religiosity on income growth.

1.4 Objectives of the Study

1.4.1 Overall objective

The overall objective of this study is to investigate the impact of religion on income growth in two church communities in Mwanza City.

1.4.2 Specific objectives

- i. To examine church systems with their outcomes to income growth of AIC (T) and Glory Church members.
- ii. To explore the level of devotion to religiosity in AIC (T) and Glory Church members as it relates to resources utilization in a historical perspective.
- iii. To evaluate how religiosity influences income growth of believers in AIC (T) and Glory Church communities.
- iv. To identify religious beliefs, values and ethics which are compatible to income growth initiatives.

1.5 Research Questions

- i. What church systems and how they are practised encompass some outcomes on income of AIC (T) and Glory Church members?
- ii. At which level believers are devoted to perform religious activities in AIC (T) and Glory Church and how does it relate to resource utilization in a historical perspective?
- iii. Does religiosity influence income growth of believers in AIC (T) and Glory Church communities?
- iv. Are there any religious beliefs, values and ethics capable to enhance income growth of believers' communities?

1.6 Conceptual Framework

The conceptual framework for this study is developed to provide an understanding of how religiosity may influence determinants of income growth in AIC (T) and Glory Church in Mwanza City. Religiosity plays a special role in moulding individuals' behaviours in economic life.

The conceptual framework (Fig. 1) of this study focuses on how religious practices create some actions and choices which have some impact on income generating activities. In constructing this framework, this study draws from Adam Smith's "rational choice" and "An Inquiry into the Nature and causes of the Wealth of Nations" theories (Beckford and Demerath, 2006; Sushmit, 2007; and Jackson *et al.*, 2007). Laurence (1997), as quoted by Beckford and Demerath (2006) explained rational choice in religion as a "rational activity" which involves three assumptions. Firstly, "Individuals act rationally; weighing the costs and benefits of potential actions, and choosing those actions that maximize their net benefits". Secondly, "the ultimate preferences (or "needs") that individuals use to assess costs and benefits tend not to vary much from person to person or over time". Lastly, "social outcomes constitute the equilibrium that emerges from the aggregation and interaction of individual actions" (Beckford and Demerath, 2006:1).

Therefore, these assumptions are equally important for understanding the impact of religiosity on income growth in communities. This conceptual model is based on the notion that religious followers are introduced to potential practices, aggregations and interaction of actions which mould their behaviours. Religiosity persuades

individuals to adopt practices presented through sermons and preaching, seminars and teachings, rituals, retreats and reflections. Different religious practices create a social structure with the quality of being devoted to rational choice controlled by piety identity. Rational choices instigate moral behaviour composed of beliefs, values, ethics and laws. According to Adam Smith's theory "An Inquiry into the Nature and causes of the Wealth of Nations", moral behaviours reinforce attitudes towards hard work, honesty, frugality, stewardship and the value of time which are capable of promoting income growth in the lives of believers. Income growth is indicated by availability of cash, valuable assets and access to social services and to basic needs.

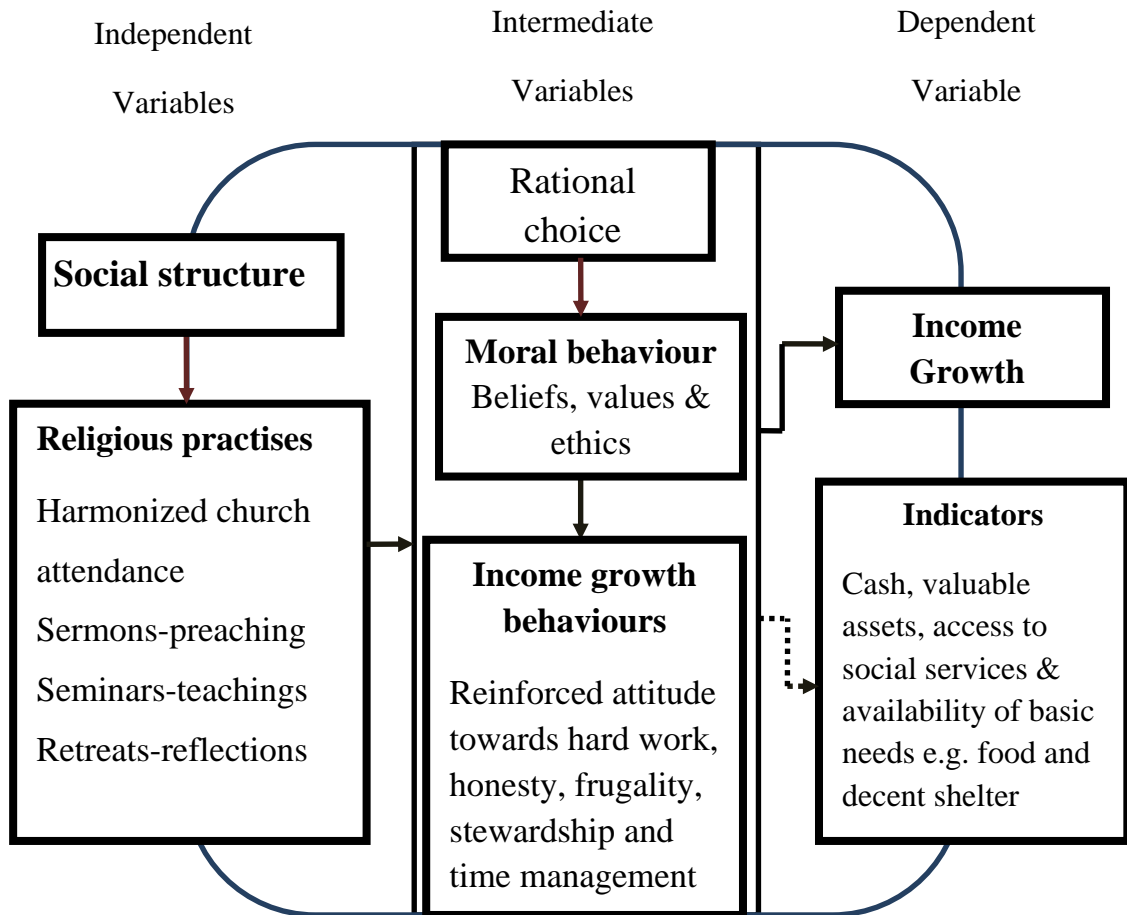


Figure 1: Conceptual Framework of the Research

Source: This figure is proposed by the author based on Adam Smith's rational choice and an Inquiry into the Nature and causes of the Wealth of Nations theories (Beckford and Demerath, 2006; Sushmit, 2007; and Jackson *et al.*, 2007).

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 The Concept of Religiosity

Religiosity in its broadest sense is a comprehensive sociological term that refers to the numerous aspects of religious activity, dedication and belief (religious doctrine). In its narrowest sense, religiosity deals more with how religious a person is in practicing certain rituals, retelling certain myths, receiving certain symbols and accepting doctrines about deities and afterlife (Wikipedia, 2010). Seguino and Lovinsky (2009) define religiosity as a way of behaving, approach to life, way of life and therefore a fundamental pattern embracing the individual and society, man and the world, through which a person sees and experiences, thinks and feels, acts and suffers. Religiosity is created in strength of beliefs, values and religious participation which expose a believer to religious practises, with consequent impact on moral behaviour.

2.2 The Meaning of a Church System

A church system is an interaction of different elements of culture in church. A church system has some behaviors which involve inputs, processing and outputs of material, energy, information of data. It has interconnectivity of various parts of different functions as well as structural relationships to each other. The church systems include the financial, leadership, doctrinal, developmental etc. (Wikipedia Encyclopedia, 2010). These systems exist under believers' support as they facilitate

church growth. They are designed purposely to organize church activities to ensure sustainability of religious programs.

2.3 The Role of Religion in the Society

2.3.1 Emotional support

The role of religion in today's society is to help heal the individual by providing emotional support in the uncertainty of the world. When individuals are healed, families are healed, and when families are healed, society is healed. Most of the problems of today's society can be healed through following religious moral codes, like the Ten Commandments. Religious beliefs provide comforting sense to heal discouraged hearts. Religion is about healing hearts, speaking for and being with the poor, the helpless or vulnerable individuals, the homeless, the voiceless and the forgotten ones on every hierarchy and every system (Noble, 2009).

The poor wait for jobs; the homeless wait for shelter; children are waiting for food; young people are waiting for education and job training; the elderly are waiting for care, the sick are waiting for encouragement, therefore religion addresses these uncertainties of the world. For example Faith Based Organizations provide emotional support to encourage people living with HIV/AIDS. Religious doctrines normally explain human problems and establish rules of "fair play" that make organized social life possible in different circumstances. Religious beliefs and values emphasizes on helping vulnerable individuals as part of worshipping (Alkire, 2004). Nyerere (1973) insisted on the role of religious institutions to protect the vulnerable individuals or groups. He argued that religious institutions should stand against the national and international exploitation of the poor and oppression of the

weak in order to justify its relevance in the modern world for its existence. He commented that religion should serve men, leading to justice any economic, social or political structure which oppresses men and which denies them the right and power to live as the sons of a loving God.

2.3.2 Social control

Religion helps people in the society and it functions as a form of social controller that unites a community of believers. It creates the sense of solidarity during major events of the life cycle such as birth, marriage and death. These major events in the society are surrounded by religious rituals. Religion has the doctrines that explain the primal origin of these events, their nature, their function and their aims in life and reasons for their existence in the society. Religious beliefs, according to Macionis and Plummer (2002), offer the conforming sense that human beings go through these three stages in their life cycles and they serve some greater purposes. Strengthened by such convictions, people work together in solidarity during these events, enhancing social relations based on religious faith.

2.3.3 Reinforce norms

Religion reinforces the most important norms of a society, for these tend to become part of religious doctrine and therefore regarded as sacred. Religion establishes values, laws, ethics, customs, rites, symbols and general behaviour patterns of individuals' groups, communities or nations. The norms of the religion enlighten people by providing some guidelines on how they should behave. Religious teachings advise and warn because it is believed that lives will be enriched if people

follow the norms of their faith. Religious doctrines insist on transcending and transforming life into moral behaviours by following rules and regulations of the religious society (Isabella, 2004).

2.3.4 The role of religion in development

Religion in development plays the role of addressing development issues and enhancing development efforts. Religion initiates human development which ‘is about creating an environment in which people can develop their full potential and lead productive, creative lives in accord with their needs and interests’. It thus refers to people’s resources beyond any purely material and technocratic aspect (UNDP (2013). Subsequently, sustainable economic growth can be achieved only if people build on their own resources. Religion reinforce economic ethics such as hard working attitude, honesty, frugality, stewardship and time management as favourable conditions to economic growth.

2.4 Religiosity and Income Growth

Various recent cross-country studies suggest that religiosity is a significant driver of income growth. Grier (1997) focuses on Christianity in a broad series of its doctrines, finding it is significantly related to traits which contribute to income and economic growth.

2.4.1 The meaning of income growth

Case (2007) defined income as the consumption and savings opportunity gained by an entity within a specified timeframe, which is generally expressed in monetary

terms. For households or individuals income is the sum of all the wages, salaries, profits, interests' payments, rents and other forms of earnings received in a given period of time. Growth is the act of advancing, or state of being advanced, progression, improvement or promotion to a higher level of life. According to Fonesca (2009) income growth is defined as the increase in the financial system in the community with sustained growth from simple, low-income to high-income (Fonesca, 2009).

2.4.2 AIC (T) and income growth

Africa Inland Church Tanzania grew out of the work of Africa Inland Mission (AIM) under American missionaries which began in 1909 (AIC (T), 2010). AIC (T) has been involved in promoting income growth by providing education and income generation programs to the community. The Bible is the foundation of the theological motivations that form the theology of income growth in AIC (T). The motivations provide reasons for Christians' involvement in income generation efforts, the methods and the goal of involvement from a Christian and Biblical perspective. The starting point is God from whom and to whom all things belong. God creates and relates to the whole world (Chinyong'ole, 2005). Human beings are allowed to use God's creation to sustain their lives.

In AIC (T), they apply the concept of holistic change that refers to the process of transforming the world and the lives of people so that relationships with God, others and the environment are restored as God intended. The term holistic is described by many different expressions such as integral mission, holistic transformation or

holistic development. Holistic implies combining different aspects so that they work together, bringing a wholeness to changes in mindset, attitudes and behaviours. Holistic change leads to increased productivity fostering income growth in people and communities (Mhina, 2007).

2.4.3 Glory church and income growth

Glory Church doctrine in income growth of its followers is based on Prosperity Gospel. Prosperity Gospel is the doctrine that prosperity and success in business is external evidence of God's favour. This favour may be preordained, or granted in return for prayer or merit-making (Wikipedia encyclopaedia, 2010). Prosperity Gospel was first popularized in the Healing Revivals in the United States of America after the end of the Second World War. This doctrine is based on the assumption that the blessings of the Gospel are a guarantee of material and financial blessings in the current generation. Most teachers of Prosperity Gospel maintain that combination of faith, positive speech and donations to the church will always cause an increase in material wealth for those who practice these actions. This ideology causes some groups of the historically poor and financially disenfranchised to be very open to the Prosperity message. Secular observers have often alleged that leaders of the movement take advantage of their followers and that the movement promotes irrational financial choices that can affect income growth of the followers (Ballmer, 2002).

2.5 Income Growth Theories and Religiosity

The interest regarding the relationship between religiosity and income growth has increased in formal economic models and theories. These theories offer comprehensive reviews to account for the links between religion and income growth. There are theories that typify the ‘rational choice’ approach to religion and income growth. Religious behaviour has been viewed as an instant rational choice to expand the domain of income growth. This type of analysis has had its greatest effect on sociologists, who viewed income increase analysis as an extension of their own work on the sociology of religion, and have adopted rational choice approaches as an additional weapon in their armoury (Robertson, 1992). This approach considers the resilience of a person’s inclination towards religion as a rational economic response to changes in the political, ecological and economic environments in which religions operate (Jackson *et al.*, 2007).

The Wealth of Nations, Adam Smith laid the fundamental base for an economic theory of religious organizations. In his theory, “An Inquiry into the Nature and causes of the Wealth of Nations” he says that one of the most economically significant functions of religious beliefs and values was to provide strong incentives to follow moral behaviours to support income growth. These moral behaviours include honesty, benevolence, hard work, frugality, restraint from violence etc. as elements capable to enhance income growth. The True Wealth of Nations arises from the belief that implementing a morally adequate vision of the economy will generate sustainable growth for all (Sushmit, 2007).

2.6 Participation of Religious Institutions in Income Growth

It is widely believed that religious institutions played an important role in the process of supporting income generation opportunities in the very early years of world history. Religious institutions are involved on sustainable income and poverty reduction for both rural and urban people (North, 2005). The study conducted by IFAD in 2004 showed that in Mauritania there are some community banks established by religious institutions. These community banks mobilize savings and make loans in a community or cluster of communities that can establish business relationships with formal banking system. Religious institutions also develop strong CBOs and use them to facilitate access to services in the community and reduce the cost of the government of providing services (North, 2005). In Dalit community of Punjab region in India, religious institutions have been actively involved with development work. They have opened schools and hospitals which provide quality education and health services (Jodhka, 2010). Provision of educational and health services by religious institutions, create employment opportunities to facilitate income generation in the community.

In Tanzania the traditional Christian churches such as Roman Catholic, Lutheran, Anglican, AIC (T), SDA, Monrovia and Pentecostal established education and health facilities which have a major role in service delivery. For example Kilimanjaro Christian Medical Centre in Kilimanjaro region (KCMC) operates under the Lutheran Church and the Bugando Hospital in Mwanza region is owned by the Catholic Church (Green *et al.*, 2010). In Magu Town, the AIC (T) and Lutheran churches both have kindergartens funded by Compassion International, an international Christian FBO based in the USA (Magu District, 2006). These

initiatives are undertaken purposively by religious institutions to enhance income growth.

Other churches have established projects to raise income of individuals and the community. The Anglican of Tanzania youth projects for church mission society, support youth groups with small loans to develop small income generating activities. These projects help them to support their groups, families, local communities and churches (Salaman, 2012). The church has the role to support believers in different aspects of life including income growth initiatives. Believers need to understand the ways on which their religious set up and practices contribute on their performance on income generating activities.

2.7 The Relationship between Religiosity and Income Growth

The current renaissance of religion in many parts of the globe has given rise to a growth in interest in the relationships between religiosity and income growth. Mangeloja (2004) analyzed the relationship between motivated religious choices with income growth in the two-way interrelationship. He analyzed this relationship between religious and income generating activities, and factors behind religious behaviour and growth. He included religious commitment as an important factor on income growth.

Mangeloja argues that changes in religious practises can significantly influence individual behaviour in the same way as conventional economic motivations, such as maximization of individual income and utility (Mangeloja, 2004). Barro and

McCleary (2003) included the proportion of population affiliated with each religious group as explanatory for the level of economic life. They concluded that religious practises, in economic terms, are the main output of religiosity as a whole and church attendance, therefore, becomes a proxy for economic 'inputs.' Religion creates some traits in individuals which relate positively with income growth and development in the community.

In contrast, religion may act as a negative force too. Religion affects income growth by insisting on ethics and beliefs that influence individual traits increasing adherence to religious practices. More commitment to religious practices consumes many resources which can be used for income generating activities (McCleary, 2005). Religion may also increase resource allocation towards church activities, such as cathedral building, and thereby removing resources from free market activities. McCleary (2008) in a recent paper argues that the negative effect of religion reflects the time and resources used by the religion sector as well as adverse effects from organized religion on income generation.

However, few studies analyzed deeply religion's position on income generating activities and it is not clearly understood by the majority in the community. This study focused on the impact of religiosity on income growth to AIC (T) and Glory Church members. It gives a better understanding of religious practices and their possible contribution towards the income generation efforts of believers.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Description of the Study Area

The Mwanza City is located on the southern shores of Lake Victoria in Northwest Tanzania. It covers an area of 1325km² of which 425 is dry land and 900km² is covered by water. Administratively, this city comprises of two districts, namely Nyamagana and Ilemela. The dominant religions in this city are Christianity and Islam.

The Mwanza City was selected for this study based on the following criteria: mushrooming of many religions, existence of multiple religious practises, misleading religious dogmas and presence of financially poor religious followers (Green *et al.*, 2010). AIC (T) was selected as a dominant denomination where by majority of its members are financially poor. Glory Church on the other hand was selected as an influential Pentecostal church emphasizing the Prosperity Gospel with no any strategies to generate income linked to this dogma.

3.2 Research Design

A cross-sectional research design was used in this study. This design allowed data to be collected at a single point in time and commonly used in descriptive, analytical and exploratory studies for determination of the relationship between variables (Babbie and Bailey, 1998).

3.3 The Study Population

The sampling frame for this study involved nine AIC (T) churches and one Glory Church in Mwanza City including church leaders who have comprehensive knowledge on the history of the church.

3.4 Sampling Procedure

Non-probability purposive sampling was applied in this study. A preliminary survey was done to select ten churches purposively based on three criteria; the presence of financially poor members who earn less than 100,000 Tshs. per month, the church that preach about financial success to its believers and churches with several services per week.

Stratified sampling was applied to select 10 believers from each church strata based on their commitment to church matters to get information on how religiosity contributed in moulding their income generation efforts. This method was applied to ensure that the sample includes respondents from different church groups and age categories to develop more efficient statistical estimates.

Purposive sampling was used to select key informants for qualitative data to provide potential information about how religiosity shapes people's behaviour in income generating determinations. Key informants for life history interviews were also selected purposively based on length of their participation in the life of the church so as to get contextual details on how person's inclination towards religion has shaped their behaviour in generating income.

3.5 Sample Size

Bailey (1994) suggests that in social research at least 30 units is a sufficient sample size irrespective of the population size. Therefore, based on this view the sample size for this study were 110 respondents drawn from AIC (T) and Glory Church members in Mwanza City.

Table 1: Sample Size by denominations, local churches and sub-populations

Denomination	Local Church	Sub-populations	Total
		Believers	
AIC (T)	Makongoro	10	10
	Bwiru	10	10
	Pasiansi	10	10
	Nyamanoro	10	10
	Igoma	10	10
	Nyasaka	10	10
	Buzuruga	10	10
	Mecco	10	10
	Nyakato	10	10
	Glory Church	Glory Church	20
Total		110	110

3.6 Data Collection Methods

3.6.1 Primary data

Primary data collection employed structured questionnaire. Both quantitative and qualitative data were collected. A structured questionnaire was administered to 110 respondents from AIC (T) and Glory Church members to collect quantitative data. The structured questionnaire was designed as a set of open and close ended questions in respect to all four objectives. Pretesting to check reliability and validity of questionnaire was done at the beginning of the field research. As argued by Metrick (1993) pre-testing is essential before beginning any survey.

Checklists were used to collect qualitative data from focus group discussions and key informant interviews. The former procedure helped to establish rapid assessment of the technical feasibility of data collected through interviews in respect to all four objectives. The focus group discussions included five lay church members and five church leaders. Key informants included four life history interviewees, 10 church leaders, two district commissioners, four community development officers and four ward executive officers.

Prior to the life history interviews, a Participatory Poverty Assessment (PPA) exercise was conducted to determine the standard of living of the general community. City leaders collaborated with the researcher to group people into differing strata according to their income wellbeing based on their living standards. The groups served as a guideline in which to place the interviewees. The groups helped to explain upward and downward mobility due to religiosity and other factors. Afterwards, life history interviews were conducted to get information from the inner experience of individuals, how they interpreted and perceived religiosity and their outcomes on income growth. Unstructured questions were used in the interviews focusing on the entire life course of the respondents pertaining to religiosity and income prosperity in respect to objective four.

Participant observation by attending church programmes was applied to provide in depth information about daily religious practises of believers in relation to use and management of resources in respect to objective three. According to Kothari (2010), observations are very important to substantiate the truth of data collected through a

questionnaire. Observations enable a researcher to understand the facts about the topic.

3.6.2 Secondary data

AIC (T) and Glory Church database, profiles, church service schedules, seasonal calendars, pamphlets, recordings, and church constitutions were used to examine the church system in respect to objective one. *Kwa Neema* FM 98.2, as a religious radio station was visited to investigate recorded information about the level of religiosity in relation to resource utilization in respect of objective two. Community development reports in the Mwanza City were used to get information about people's income status in respect to objective three.

3.7 Data Processing and Analysis

Both quantitative and qualitative data were analysed. For quantitative data, surveyed data was summarized, edited and coded before entering them into the data processing programme. Statistical Package for Social Sciences (SPSS) computing software was used for data analysis. The analysis was done by computing the descriptive statistics of frequencies and percentages to describe the basic features needed to respond to all four research questions. One – Way ANOVA was computed to compare means between men and women on time spent on religious practices to answer research question two. Content analysis was used to analyse qualitative data by breaking down the components of recorded dialogues into the smallest meaningful units of information or themes. To answer research question

four ideal typical trajectory patterns were used to analyze data from life history interviews to provide detailed explanations.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

4.1 Characteristics of Respondents

Characterization of believers' communities is very important as it enables the researcher to understand if believers are homogenous or heterogeneous. The findings revealed that believers' community is composed of different categories of age, sex, marital status, education level and main occupations (Table 2).

4.1.1 Age of respondents

The study found in the study area that respondents have different age groups as a base to determine the work force involved in religious practices. Surveyed data reveals that most respondents (35.5%) are from 26 to 40 years of age and (34.5%) range from 41 to 60 years of age while (24.5%) range from 16-25 years of age, (4.5%) from 60 years of age and above and (0.9%) below 15 years of age (Table 2). These results correlate with those of Noland (2003) who reported that the majority of believers are between the ages of 26 and 60. He commented that most churches are comprised of an active workforce capable of understanding various concepts in multi-discipline learning. In these churches, majority of believers are in the middle age capable to understand religious teachings and integrate them with other aspects of life. Church leaders can use this opportunity to teach and encourage believers to become active in the process of implementing income generation efforts.

4.1.2 Sex of respondents

Among 110 respondents (42.7%) were men and (57.3%) were women. This shows that women in the community are more religious than men. In addition, it implies that women are involved in and are aware of what is happening with the adoption of religious practices and their impact on income growth. These findings conform to those of Walter and Davie (1998) who reported that more females than males choose to become religious followers. In sex distribution character, they concluded that a large number of women are actively involved in religious practices and in the content of religious beliefs; women appear to be more religious than men. Hence, sex variable is very important in this study to determine the gender which is highly influenced by religiosity.

4.2.3 Marital status of respondents

Marital status is a crucial variable to know life obligations of respondents in order to discuss their position in relation to the study. The results in Table 2 show that the majority of believers are married (58.2%), while single comprise (34.5%) and widowed (7.3%). This implies that a larger number of believers have marriage commitments apart from their other obligations. Marriage commitments as exhibited by these believers may have impacts on their daily lives. These findings are consistent with Mahoney (2008) who reported that married couples share decisions about daily activities for their families. They are capable of prioritizing time for family income generating activities and for maintaining their religious affiliation. Religious ethics conducive to income growth are not reinforced in church

to assist couples in combating financial pressures, careerism or materialism to promote financial prosperity of their families.

4.1.4 Education level

Results as presented in Table 2 reveal that (44.5%) are secondary school graduates, (26.4%) primary school graduates and (23.6%) holders of certificates and diplomas. A small percentage (3.6%) is holders of university degree while (1.8%) have never attended any kind of formal schooling. This implies that a large number of believers in these churches are primary and secondary school graduates. These results conform to those of Bloom *et al.* (2005) who reported that the majority of Tanzanians are primary and form four graduates. He suggested that primary and secondary schooling are important for income development. The international development community has encouraged the government to increase enrolment in primary and secondary schools. Therefore, the church also can use this opportunity to teach religious beliefs, values and ethics and how they can be applied to support believers in their efforts of increasing income for their living.

4.1.5 Occupation of respondents

The results of this study reveal that (42.7%) businesspersons, (25.5%) perform other jobs, (10.9%) retired officers, (10.0%) teachers and lecturers, (8.2%) church leaders while (2.7%) of respondents are medical doctors as shown in Table 2. It is evident that the majority of believers in selected churches are self employed; they run their own businesses as their main sources of income. These results conform to those of Kiyosaki (2007) who reported that setting up their own business can become a good

way for unemployed people to create an income for their families. He suggested that these business people would really benefit by learning business ethics to increase their production.

Table 2: Respondents' characteristics (n=110)

Aspect	Categories	Frequency	Percent
Age	Below 15years	1	.9
	16-25 years	27	24.5
	26-40 years	39	35.5
	41-60 years	38	34.5
	61 years and above	5	4.5
Sex	Male	47	42.7
	Female	63	57.3
Marital Status	Single	38	34.5
	Married	64	58.2
	Widowed	8	7.3
Education Level	No formal education	2	1.8
	Primary Education	29	26.4
	Secondary Education/Advanced Level	49	44.5
	Certificate-Diploma	26	23.6
	Graduate	4	3.6
Main Occupation	Teacher/Lecturer	11	10.0
	Medical doctor/Nurse	3	2.7
	Businessperson	47	42.7
	Church leader	9	8.2
	Retired	12	10.9
	Others	28	25.5

Source: Survey results 2011/12

4.2 The Church Systems which Affect Believers' Income

The church has some systems which have some effects on believers' income. The findings revealed that there are several church financial systems which touch believers' income in different ways as explained in this section.

4.2.1 Management of finances in church

4.2.1.1 The church system which depends on believers' income

Respondents from AIC (T) and Glory Church (96.4%) revealed that the church system depends on believers' financial support to sustain (Table 3). This system includes offering, tithing, contribution set up and fundraising procedures which require a believer to deposit income in church. This implies that the source of income in church comes from believers through offerings, tithes and contributions. McWilliams (2003) also reported that believers give part of their tithes in regular weekly offerings to the respective congregation or place of worship. During interviews, believers reported that offerings are deposited in church every Sunday and other days in the week as a presentation made to a deity as an act of religious worship or sacrifice. Tithes in church come from the tenth percent of one's monthly income contributed voluntarily. Contributions and fundraising events are conducted in church to support various church activities. These activities include church construction, pastoral housing construction, purchasing musical systems for choirs, etc.

4.2.1.2 Strategies used to solve financial matters

During interviews, the majority (82%) of respondents explained that there is no any specific strategy used to solve financial matters in church as shown in Table 3. Churches are influenced by unpredictable events which required believers to contribute their income. Most churches have no long term plans to foresee future financial demands. It was also reported by the USA Inspector General (2008) that many religious organizations fail to implement financial management systems and organize appropriate methods for solving financial matters. For example, in the city of Mwanza, most churches commonly use short term plans lasting for one to four weeks to solve financial matters. As a result, believers are persuaded to donate their incomes straight away which interrupt family budgeting and plans. In most cases donations are carried out by depositing cash or pledging. In some churches, the names of people who pledged are declared publically as a reminder.

Table 3: Distribution of respondents on church systems (n= 110)

Church System	Frequency	Percent
Existence of church systems which touch believers' income		
Yes	106	96.4
No	4	3.6
Availability of a system to solve financial matters in church		
Yes	19	17.3
No	91	82.7

Source: Survey results 2011/12

4.2.2 Offerings and tithes in church

4.2.2.1 The process of giving offerings and tithes

In both AIC (T) and Glory Church, believers revealed that they have a particular system used for offerings and tithes in their churches. Interviewees explained that they give offerings and tithes based on their religious ethics including what they are told out of the pulpits or doctrines from preachers. These findings conform to those of Sung (1998) who revealed that through scriptures believers deem that they give offerings and tithes in order to be blessed by God. They are told to sow seeds (money) in order to obtain provisions from God. Through interviews, respondents revealed that they have been giving their money to churches with the belief that God will bless them if they do.

4.2.2.2 Believers' motives when giving offerings

The results of believers' motives in AIC (T) for giving offerings show that (76.7%) give their offerings intentionally while (23.3%) give unintentionally. In Glory Church, (85.0%) believers reported that they give their offerings intentionally while (15.0%) give unintentionally (Table 4). This implies that the majority of people who attend these churches give their offerings intentionally. Believers are motivated to give with joyful hearts as an important part of their worship time together.

However, there are some situations in church which believers are coerced by their leaders into giving beyond their means at the cost of providing what is needed for their own families. The publishing or making lists of names of the people, who contribute, may result in unplanned giving. These findings comply with those of

The Church's Annual Spending Plan (2011) which noted the lack of pre-authorized remittance for offering allows a believer to give unintentionally, un-proportionately and unfaithfully to the church. Providing for the church with an undependable flow of contributions also leads to pledges which are difficult to be accomplished. Interviewees revealed that during anecdotal contributions, they pledge shared properties unintentionally without consulting other members who own that common property, for example family properties. Sometimes they fail to accomplish their pledges due to budget constraints.

4.2.2.3 Kinds of offerings during Sunday services

In AIC (T), the results indicate that (82.2%) of the respondents reported that they give two kinds of offerings, (14.4%) give one kind of offering while (3.3%) give three kinds of offerings in most Sunday services. In Glory Church, the results indicated that (70.0%) reported that they give two types of offerings while (30.0%) give one type of offering (Table 4). The results show that commonly in Sunday services there are two types of offerings. The process of giving two types of offerings at a single church service needs to be scrutinized based on the income status of believers to ensure that it does not affect them negatively. It was also observed by Sung (1998) that practically, the offering commitment is decided every day in the way people spend a portion of their income. The issue is that it is possible to give offerings in such a way that a person reduces the stress of debt or becomes overwhelmed with income scarcity peril hanging over his head.

Table 4: Distribution of respondents on the types of offerings and motives (n=110)

Situation in giving offerings	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Intentionally	69	76.7	17	85.0
Unintentionally	21	23.3	3	15.0
Types of offerings				
One	13	14.4	6	30.0
Two	74	82.2	14	70.0
Three	3	3.3		

Source: Survey results 2011/12

4.2.2.4 The total amount of money donated per month

Believers donate their income and possessions such as transportation, chairs, houses, plots, livestock etc. to the church. Possessions donated in church were valued in terms of cash. Figure 2 shows the total amount of money donated in church per month by each believer interviewed in this study.

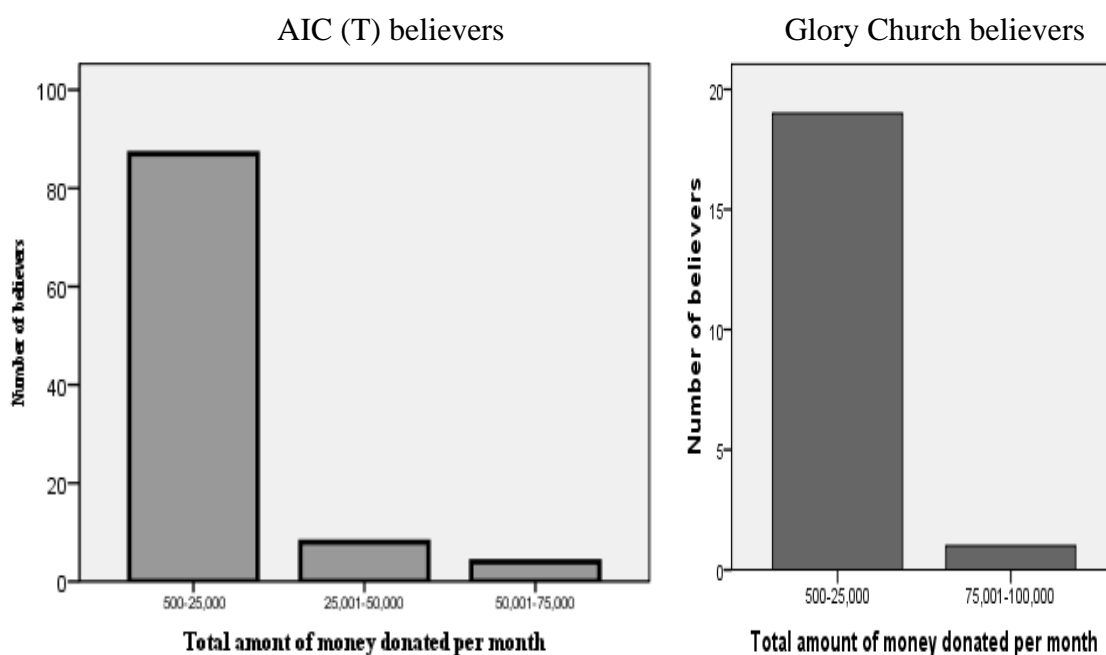


Figure 2: Donation of money per month

Results under AIC (T) show that 84 believers contribute 500-25 000Tshs, 4 believers offer 25 001-50 000Tshs while 2 believers donate 50 001-75 000Tshs per month. In Glory Church, nineteen interviewees reported that they contribute 500-25 000Tshs while one believer contributes 75 001-100 000Tshs per month. It is evident that most believers in these churches contribute 500-25000Tshs per month through offerings and tithes. Through observation, these believers donate a larger amount of money according to their economic status. They are willing to use some of their income to support their churches. Church leaders encourage their parishioners to be cheerful givers only but they need to teach them how to generate income and budget. Alkire (2004) reported that the church may be the agent of socio-economic pursuits such as funding and empowering believers. Improving believers' income may help them to donate even more from their income to the church.

4.2.2 Payment system for religious leaders

In both AIC (T) and Glory Church, the findings show that (95.0%) acknowledged that the church has a system used to pay church leaders and (5.0%) reported that they are not aware if there is any system used to pay these leaders. During interviews and group discussions with AIC (T) believers, they explained that pastors are paid by deducting (30%) of the monthly offerings (Table 5). However, these salaries are not enough to meet family needs such as food, decent shelter and payments for social needs such as education and health services.

Albeit, the total amount of offerings per month is irregular and not predictable depending on the motives and income of the givers. In most local churches,

evangelists and pastors are paid very low salaries based on the (30%) offered in church per month. They are also supported by additional contributions of food, clothes, payment of water bills etc. However, these are not sufficient to support the pastor and his family. As a result, evangelists and pastors' children can hardly manage to join secondary school education due to inadequacy of income. The system which has been used to pay church leaders is affecting income growth not only to pastors, but also to their families. Even believers have been questioning and challenging this system of payment.

The system used to pay church leaders in AIC (T) is not reliable. Alternatively, when evangelists and pastors perform additional income generating activities, believers claim that a servant of God should not be involved in worldly income creating activities. One of the pastors from one of the AIC (T) local churches said:

“In the past, Christians believed that when church leaders and their wives got involved in income generating activities, they acted against God’s willing. They are set apart to serve God’s people spiritually. For example in Lugunga, Mwanza, a widowed pastor’s wife who launched a small business of catering food to gold miners in order to earn family income encountered strong oppositions from believers. Church members advocated claiming that it is not proper for a pastor’s wife to be involved in business. She is set apart to serve God’s people only” (October 2011).

Some people in AIC (T) hold that pastors and their wives should not be engaged thoroughly on income generating activities. But, there are several reasons for

pastors and their wives to establish small businesses. Believers explained that these leaders struggle to meet family needs. Unfortunately, they also complained about the top management in church leadership which neglected the issue of low income to bottom church leaders.

Similarly, respondents in Glory Church said that the system of paying church leaders in their congregation is not well organized. Leaders in this church are paid from the income donated by believers to the church. The contract for payment is not professionally designed which it can be a benefit or detriment to the pastor according to the amount offered during that month.

Table 5: Distribution of respondents on the system used to pay church leaders (n=110)

Presence of the system to pay church leaders	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Yes	86	95.0	19	95.0
No	4	5.0	1	5.0

Source: Survey results 2011/2012

4.2.3 Income expenditure

4.2.3.1 The method used to save church income

The findings from AIC (T) and Glory Church show that 100% of believers confirmed that churches' income is deposited in banks (Table 6). This implies that a saving system used by these churches allows them to store their income which can be used in the future. Brown (2006) commented that banking is a good system to protect people's money from being stolen or misused. Banking allows people to

deposit their money and withdraw only as much as needed. This might make it possible to set up a saving account alongside of a regular chequering account. Also having bank account helps to save money and avoid carrying all the money around with the owner all the time. Depositing money into a savings account may be a way of increasing the total amount by collecting some interests. The savings account might generate a growth in the principle depending on the interest rate.

4.2.4.2 Auditors to control income expenditures

The findings of this study revealed that 100% of respondents in AIC (T) admitted that there are no auditors to audit church income. In Glory Church, the findings revealed that (90.0%) of respondents reported that there are no auditors of church income while (10.0%) reported that there are auditors for the church income (Table 6). This implies that monitoring of church funds is not performed well. These results conform to those reported in the Reformed Church Financial & Accounting Policy (2007) which states that internal and external auditing in most churches is not well organized. The church income is not checked and lacks examination of the transactions that underlie the church's financial reports. Thus, resulting in the opinion expressed by the interviewees or respondents most churches don't follow established financial auditing standards.

4.3.3.3 Income expenditure reports

The findings show that despite the lack of auditing (95.5%) of the respondents in AIC (T) members are satisfied with church expenditure information provided while (4.5%) respondents are not satisfied. In Glory Church, (90.0%) of the respondents

are satisfied with information provided while (10.0%) are not satisfied (Table 6). This implies that most believers in both churches are satisfied with the information provided in church concerning income expenditure. Although those interviewed expressed satisfaction, there seems to be a general concern for the need to improve communication on income expenditure among church members in general.

These results correlate with those of The Lutheran Church's Annual Spending Plan (2011) which reported that most churches provide adequate financial information on expenditures which can be used as a historical starting point for the budget committee. However, in some churches financial reports are not clearly declared to believers. For example in Glory Church offerings are not publically declared. Similarly, few respondents (35.0%) in AIC (T) mentioned the issue of poor management of income that sometimes donations are misallocated.

Table 6: Distribution of respondents on saving and expenditure reports (n=110)

Saving system	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Banking system	90	100	20	100.0
Presence of auditing process				
Yes	-	-	2	10.0
No	90	100	18	90.0
Information of expenditure				
Yes	86	95.5	18	90.0
No	4	4.5	2	10.0

Source: Survey results 2011/2012

4.2.4 Sermons which address financial success gospel

Believers in AIC (T) (97.8%) reported that a Prosperity Gospel is not emphasized in church while (2.2%) revealed that there are a few sermons which highlight such a gospel (Table 7). This implies that Prosperity Gospel based on the ideology that “the poor are poor because they lack faith on God’s providence” is not commonly preached in AIC (T). During interviews and group discussions believers revealed that the sermons of prosperity gospel are commonly preached during fundraising to encourage believers to donate. On the contrary, in Glory Church the Prosperity Gospel is preached based on the ideology that wealth is a “sign of God’s blessing and the poor are poor because of a lack of faith” (Koch, 2009). Respondents (80.0%) in Glory Church reported that God planned for everyone on this earth to be rich. Those who are struggling with financial problems lack faith. As one interviewee narrated:

“Our church leader, The Prophet, Father God is powerful enough to restore prosperity for every member in our congregation. Those who are poor lack faith and their good luck have been nicked by the evil spirits” (November 2011).

Preaching Prosperity Gospel stressing that everyone on this earth must be rich and that those who lack faith are likely to remain poor, obscures the practical causes of low income and poverty in the community. These findings comply with those of Brouwer, Gifford and Rose (1996); Fee (1985); Gifford (1990); McConnell (1988) as quoted by Koch (2009) who reported that “the logical extension of the Prosperity Gospel is sometimes explicit, sometimes not, depending on the preacher.” Preaching

that “the poor are poor because of a lack of faith” is not factual; practically “poverty is caused by numerous economic obstructions” including the lack of initiatives among the poor to discover what they should do in order to earn income for their living. Adjusting ones faith according to the ideas presented by the ideals taught by the Prosperity Gospel, believers face spiritual dilemma trying to uncover the real causes of being poor between religious doctrines and economic premises.

Prosperity Gospel has both positive and negative outcomes on income growth in communities depending on how it is interpreted. On one side, when people believe that “God wants people to be prosperous especially financially” it can stimulate poor people to work hard. On the other hand, the efforts for income growth will be ignored while people expect that God will make them rich without personal efforts. If people take the second attitude they might fail to adapt practical strategies designed to promote income growth and concentrate on prayers per se to improve economically.

Table 7: Distribution of respondents on the perceived frequency of sermons of Prosperity Gospel (n=110)

	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Presence of prosperity gospel sermons in church				
Yes	2	2.2	19	95.0
No	88	97.8	1	5.0

Source: Survey results 2011/2012

4.3 The Level of Religiosity and Resource Utilization

The level of religiosity is related to the resources a believer utilize to perform religious duties. The findings of this study revealed the ways on which believers utilize resources to participate on religious practices.

4.3.1 Believers' devotedness to religious practices

4.3.1.1 Sermons and preaching

AIC (T) church leaders clarified sermons and preachings which are commonly conducted on Sundays. Typically these sermons are conducted in regular Sunday services accompanied by worshiping, prayers, Sunday school, Holy Communion and announcements about church plans. Holy Communion is conducted once a month in each local church. Midweek services are conducted on Wednesdays, Thursdays, Fridays and Saturdays. On Wednesdays all believers are eligible to attend, on Thursdays only youth group, on Fridays only women, and Saturdays are reserved for choirs and catechism students. All these services take one to two hours. More believers observe Sunday services than midweek services. In addition, holyday services are treated like a regular Sunday service but made more specific for the day. In Glory Church, Sunday services are divided into three sessions. The first session is from 8.30am to 9.30am and is devoted to prayers. The second session is from 9.30am-12.00am including prayers, biblical teachings, worshiping, supplications and confessions. The last session is from 12.00am-5.00pm based on sermons and preachings. All these sessions are optional for church members to attend. Some believers in Glory Church are more religiously devoted and will attend all Sunday sessions spending the whole day in church activities.

From field observations, both AIC (T) and Glory Church showed that their Biblical doctrines for preaching differ in the way they interpret it. This observation relates with that of White (2003) who stated that preaching and teaching of the Word of God is one of the means that God has ordained for diffusing light; “but we must bring every man’s teaching to the test of Scripture (White, 2003).” Various interpretations of the scripture have great impact on various aspects of life and specifically for this study on income growth.

4.3.1.2 Seminars and teachings

Believers in AIC (T) and Glory Church admitted that they are committed to attend seminars conducted in churches. These seminars are carried out occasionally to deepen understanding of spiritual matters. Seminars are conducted to teach religious leaders who will disseminate knowledge and skills to other church members in local churches. Most seminars point to gospel principles teaching believers to behave like Christians. These findings are compatible with those of Sung (1998) who discovered that various topics, for example church leadership, discipleship, parenting and marriage are taught in church seminars to develop believers spiritually. Female believers in AIC (T) reported that in their seminars, they learn economic issues and entrepreneurship skills to increase their income.

4.3.1.3 Offerings and tithes

Respondents from both AIC (T) and Glory Churches claimed that they donate offerings and tithes faithfully and freely led by the Holy Spirit. Christians are instructed to give willingly and submit themselves to God. Traditionally, tithing

should come from a percentage of all that a believer owns and makes throughout life. These findings are consistent with those of Kiyosaki (2007) who reported that believers are committed to give ten percent from their seasonal productions to support their church financially.

Offerings and tithes are the main sources of income in churches. Christians believe that they will be blessed by giving offerings and tithes in church according to the Scripture. Observations and group discussions revealed that the rules of offerings and tithes are not faithfully adhered to in these churches because people perceive that their financial needs preclude them from obeying God's command to tithes.

4.3.1.4 Rituals

Respondents from both AIC (T) and Glory Church confirmed that there are some rituals practiced in these churches. They mentioned weddings, funerals and baptisms etc. which are commonly conducted in all churches. Weddings are normally conducted as separate services rather than being incorporated into a regular service. Funerals are always separate services and irregular. Baptisms are also conducted as separate services. Other occasional rituals include ordination of clergy, opening of churches or church buildings, dedication of children, blessings and openings of schools and prayers for healing of people. This implies that many rituals are performed in these churches and believers are committed to help each other in performing these rituals. In supporting communal rituals, Mahoney (2008) suggests that religious followers should be united to promote social cement in the

society. Unity in churches maintains social support while performing various rituals in the society.

4.3.1.5 Prayers and fasting

During interviews and group discussions it was evident that prayers and fasting are other religious practices conducted in churches and communities. The fasting process includes eating very little or abstaining from certain foods as a religious discipline. An absolute fast normally includes abstinence from all food and liquid for a defined period, usually a single day (24 hours), or several days. This study does not condemn the process of fasting as a spiritual discipline. But, economically it has been regarded as potentially harmful. However, prolonged fasting may hinder income growth if it causes people to lose their ability to work hard.

Furthermore, focus group discussion informed that some religious members in Glory Church become overwhelmed with religious practices claiming that they are filled by the Holy Spirit. This observation is compatible with those of Ballmer (2002) who reported that in Pentecost standpoint, it is believed that when believers are filled by the Holy Spirit they receive extraordinary power from God. However, the filling of the Holy Spirit is multifaceted according to different codes of belief. There are some religious followers who can spend the whole night praying loudly believing that they are filled with the Holy Spirit. As a result they become exhausted on the next day and unable to perform their daily activities. On the other hand, some religious believers concentrate much on prayers and ignore other aspects of life including income generating activities.

4.3.1.6 Vigils

AIC (T) followers revealed that they attend vigils which are commonly conducted during funerals and religious festivals such as Christmas, Easter and New Year Eve. Funeral vigils extend from the time of death to the burial and beyond aiming to comfort those who are mourning. These vigils are accompanied by prayers, singing hymns and sermons or readings from the Holy Bible. In Glory Church vigils are commonly conducted thrice in a week particularly on Tuesdays, Fridays and Saturdays. However, continuous vigils are harmful toward income generation performance. Sung (1998) discovered that continuous vigils are linked negatively with income growth because they lead people to weariness. Similarly in the study area those who attend vigils admitted that they sleep during the day time subsequent to a vigil.

4.3.1.7 Retreats

Focus group discussion reveals that retreats as religious practices, are not commonly carried out in these churches. Normally, in retreats people spend time in a quiet place of peace and privacy. Religious retreats include prayers, Bible studies and meditations. Observations show that lack of retreats reduces the chances of meditating and privacy for discussing various church matters and making corrections. Furthermore, interviewees revealed that they lack quite time to rest and reflect church progress in various features. These observations are compatible with those of Fagan (2010) who reported that believers need to plan their time wisely and set ample time for meditation. Believers are encouraged to have quite time for

prayers and meditate. Spending time in meditation can result in more awareness of the presence of God throughout the day.

4.3.1.8 Choir rehearsals

Choir members in the study area revealed that they are committed to attend choir rehearsals conducted during the week. These rehearsals are frequently held in the evening after other daily activities. Additionally, there are some choirs which meet for rehearsals more than two times in a week. The AIC (T) Women Choir Group at Igoma local church is one of these choirs. As one of the choir member explained:

“We meet four times a week for choir rehearsals. My daily gross income is negatively affected because I have to close my business during rehearsal sessions. Our rehearsals are scheduled on Mondays, Tuesdays, Thursdays and Saturdays. It will be conducive for many of us if we hold our rehearsals twice a week to allow time for other income generating activities”
(November 2011).

Frequent church attendance for rehearsals uses up resources notably time that could also be employed for income generating activities (Green *et al.*, (2010); Barro and McCleary, (2002). Group discussions revealed that choir members use much time for rehearsals especially prior to and during religious festivals.

4.3.2 Time spent on religious practices by all believers

The survey results show that 100% of believers claimed to spend 1 to 5 hours attending religious activities daily on days sanctified for church services (Table 10).

This implies that believers spend less time for religious practices. ANOVA was done to test whether males mean (3.66) differs from females mean (4.06) on hours used for religious practices (Table 8). While sex was entered as an independent variable and time spent on religious practices was entered as a dependent variable. Results show that ($P < 0.05$) is equal to 0.022 as shown in Table 9. It is evident that there is a statistical significant difference between the males and females hours, with females using a higher average time compared to males. These findings are compatible with those of O'Connor (2003) who reported that women spend more time than men for praying and performing church activities.

In group discussions believers perceived that the time used for religious matters does not affect other daily activities because it is short. However, those who attend vigils spend more than that reported. In discussion with the key informants, they revealed that sometimes believers overspend time for religious activities, especially during festivals. When time is evaluated for a whole year, it is evident that most believers spend much time for religious activities. Spending much time for religious activities consume the time which can be allocated for income generating activities. This observation correlates with those of Fagan (2011) who reported that unregulated religious attendance impedes income prosperity. In the development field, unbalanced religious attendance tends to weaken plans and implementation of income creating activities. In group discussions respondents mentioned the incident of the lady in Mwanza City who closed her grocery store because she spent the whole day for religious matters.

Table 8: Descriptive results on the means between males and females

Sex	Number	Mean	Std. Deviation
Male	47	3.66	0.962
Female	63	4.06	0.859
Total	110	7.72	0.922

Source: Survey results 2011/2012

Table 9: ANOVA results for testing differences of time spent by males and females

	Sum of Squares	Degree of Freedom	Mean Square	F-value	Sig.
Between Groups	4.392	1	4.392	5.372	0.022
Within Groups	88.299	108	.818		
Total	92.691	109			

Source: Survey results 2011/2012

4.3.3 The degree of religiousness

In AIC (T) results indicate that 100% of the respondents claimed to be very religious people committed to following religious beliefs, values and ethics. In Glory Church (55.0%) revealed that they are very religious while (45.0%) revealed that they are deeply religious persons as indicated in Table 10. These results imply that majority of believers in these churches are very religious people. They chose the degree to which they participate and believe. Basically, very religious people are more likely to be dogmatic, inflexible and conservative. Through observations these very religious people have an inability to cope with the uncertainties of real life. They tend to define every situation in a spiritual sphere rather than mere reality. Similarly,

deeply religious people are closely related to very religious people but they are particularly devoted to religious matters. They perform religious activities such as praying, preaching, fasting etc. for the whole day all of their lives.

Life choices around ones' religious orientations have influence on daily activities. McCleary (2008) supports this argument by advocating that the degree of religious participation is indirectly correlated with hard work. The degree of religiousness influences religious participation and beliefs which control people's behaviours. Based on focus group discussions from the field, the degree of religiousness stimulates adherence to religious beliefs and activities which activate rational choices. It is evident that believers' daily life operates under the influence of religious feelings which persuade them to hold on to its costs and benefits in a predictable and observable manner.

4.3.4 Position of daily priorities

From the results, it shows the perceived daily priorities of believers in AIC (T) and Glory Church (100%) lie on money-making activities (Table 10). Even though respondents admitted to spending much time on economic activities, most participants in these churches continue in a low standard of living. In group discussions, the majority of believers complained that they have low standards of living. These people lack the basic capacity to participate effectively in commercial activities.

Developmental scholars argue that lack of employment, low wages, price fluctuation, and social inequality, lack of capital and market failures draws back financial prosperity. Lawrence (1992) and Granato *et al.* (1996) argue that poor access to capital limits poor people's ability to participate fully in income generating activities. In the study area, majority complained about the way they suffer trying to access capital from various credit sources.

Table 10: Distribution of respondents on hours spent on religious practices per day, degree of religiousness and perceived daily priorities (n=110)

Religiosity and income growth	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Hours spent on religious practices per day				
1-5 hour; Minimum	90	100.0	20	100.0
Degree of religiousness				
Very religious	90	100.0	11	55.0
Deeply religious person	-	-	9	45.0
Daily priorities				
Income generating activities	90	100.0	20	100.0

Source: Survey results 2011/2012

4.4 Religiosity and its Influence on Income Growth

The affection of religious feelings in this area has affected some of the believers negatively. The results of this study revealed some cases on which religiosity hampers income growth on believers' community.

4.4.1 Strong religious influence on individuals' income growth

Majority (91.9%) in AIC (T) revealed that religious beliefs and values fail to address income growth issues in a straightforward way. While (4.0%) of those interviewed revealed that they are given incomplete knowledge which is subject to a wide range of influences and (4.0%) felt that they were encouraged by their religious leaders to stay in their current income level. In Glory Church 100% of respondents claimed that, religious beliefs and values fail to address economic issues in a straightforward way (Table 11). This is an indication that religious leaders do not link religious beliefs and values with income growth in their teachings. Observation shows that most religious leaders are not concerned with monetary matters arising in the lives of believers.

Religious beliefs and values touch economic issues but do not clearly explain the ways in which they can be positively applied to income generating activities. Religious leaders and believers in these churches pay little attention to these principles. In most cases they do not address changes in financial circumstances in their communities. These findings relate with those of Noland (2005) who claimed that religious leaders lack knowledge to enable them to link religious beliefs and values with income performance. As a result, believers are sceptical of the influence and fail to adopt religious beliefs and values to solving financial issues.

Table 11: Distribution of respondents on beliefs and values in handling income issues (n=110)

Influence of religious beliefs and values	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Fail to address income issues in a straightforward way	82	91.9	20	100.0
Provide complex knowledge which is subject to a wide range of influences	4	4.0	-	-
Encourage them to stay in their current financial standards	4	4.0	-	-

Source: Survey results 2011/2012

4.4.2 Religious beliefs and values on income growth

The study revealed the evidence that some religious beliefs and values are likely to demoralize people in their struggle for income growth. Figure 3 shows that (59.6%) of respondents agree with this notion. On the other hand, (40.4%) of respondents said that there are no any religious doctrines which are likely to undermine people's struggle in income generating activities. In Glory Church (81.8%) of respondents acknowledged that some beliefs and values demoralise efforts on income performance while (18.2%) disagreed with that notion.

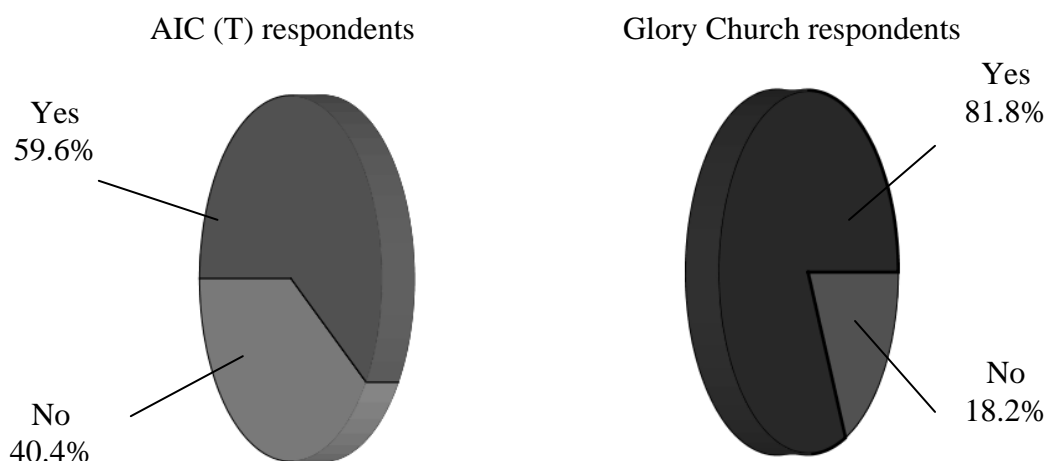


Figure 3: Do religious beliefs and values demoralize income growth efforts?

Results from group discussions also show that the Bible verse “Look, he is coming with the clouds...” (Revelation 1:7a) can demoralise people in their struggle to improve their livelihoods when interpreted literally. This Bible verse points to the future rapture of the church which means that all believers will be taken to heaven. Therefore, a few believers mentioned that, there is no need to worry about earthly prosperity because Jesus is coming soon. Furthermore, they are going to leave their possessions behind. This shows that religious beliefs and values if not elaborated clearly and linked practically with daily life, are capable of negatively affecting believers in various aspects of life.

Another scriptural reference mentioned by respondents as capable of demoralising people in their income growth efforts is in Mathew 19:24. It states that “Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to

enter the kingdom of God.” Some preachers interpret this verse literally stressing that rich people will not enter the kingdom of God. Poor interpretation of this Bible verse can discourage people from seeking to improve their financial status.

4.4.3 Integration of public discourse for income growth

The majority (99.0%) of AIC (T) and (100%) in Glory Church respectively agreed that they have freedom to integrate public discourse in income growth initiatives (Table 12). In fact, religious members in these churches are free to participate in collective income generation interventions. Freedom in money matters includes liberty to produce items, trade and consume any goods and services acquired without the use of force, fraud or theft. The issue of freedom in finances has been supported by McWilliams (2003) who points out that freedom is very important to promote income growth in the community. Freedom reduces income inequality, corruption and political violence which may in turn increase access to free markets. Therefore, these church members should use this opportunity to participate in income generation interventions to raise their quality of life.

On the other hand, apart from freedom, the quality of being religious prohibits believers to utilize some goods and services. They are regarded as illegal in church based faith, for example alcohol, smoking, a business established against the laws, etc. The minority (1%) of respondents mentioned that it is easy to excel with illegal business. Frankly speaking, illegal business leads to piracy and counterfeit activities which effect negatively concomitant income growth and moral interests and harm

the national economies and social structures. There are a myriad of opportunities to prosper financially other than being engaged in illegal business.

Table 12: Distribution of respondents confirming if religious beliefs and values do not limit believers in their efforts to generate income (n=110)

Availability of freedom to participate in development discourse	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Yes	89	99.0	20	100.0
No	1	1.0	0	00.0

Survey results 2011/2012

4.4.4 Actions and interactions of religious commitment on development plans

The majority (68.7%) of respondents in both AIC (T) and (63.6%) in Glory Church claimed that religious commitment interacts positively with income growth plans by motivating believers to trying different development initiatives (Table 13). This implies that some believers are motivated to try various income generating activities. Motivation is extremely important in development and people who lack it can find it difficult to become successful. People feel positively about backing a development project that is being inclined by someone who is motivated.

The motivation we see in believers' community regarding encouragement on trying various development initiatives is similar to those witnessed by other economists. Other scholars have reported the failure in business due to lack of motivation, fumbling and being overly apologetic. According to Guiso *et al.* (2003) and Hiller (2008) religiosity is positively related with motivation attitudes towards various

circumstances in life. Following this interpretation, strong religious influences are important components for shaping believers in performing income generating activities.

The minority of the respondents in AIC (T) (20.2%) and Glory Church (36.4%) revealed that strong religious influence controls responsibilities and social expectations of people at different ages. This indicates that church members are divided into age groups assigned to altering responsibilities and social activities. Addressing issues considering age is very important in church as one of the interviewees at Igoma Local church said:

“As a young boy I struggled with peer pressures. In school my academic performance became very poor. But after attending a youth session in church learned to spend more time doing my homework and become more academically oriented. Currently, my grade point averages are higher” (October 2011).

By addressing issues socially based on age difference, it helped this young boy to resume his academic performance and worked hard to improve his grade point average. This observation is similar to that of Roebuck (2001) who suggested that definition of age in many instances provides opportunities to address social issues accurately. Each peer group has its own issues to deal with accompanied by various responsibilities as well.

The minority of those that were interviewed in AIC (T) claimed that religious commitment influences attitudes toward gender roles (9.1%) in income generating activities particularly on division of labour. A community development officer explained that men are not positive when development interventions focus on women only. Knowles *et al.* (1955) insisted on the necessity to include both men and women in development. They also concluded that gender gap is a barrier to income growth. Development planners in church are advised to involve both men and women in planning and implementing development interventions and other communal activities.

4.5.5 Religious values in mainstreaming income growth strategies

The findings in Table 13 show that the majority of respondents in AIC (T) (75.8%) admitted that, religious values are liberal in making decisions and actions while (24.2%) reported about conservative social attitudes in income generating efforts. In Glory Church the majority of respondents (85.0%) revealed liberalism on decision making and actions while (15.0%) reported conservative social attitudes in income generation initiatives. This shows that religious values embrace liberalism in making decisions and actions underlying the mainstream in income growth.

Religious values have influences on how income generating initiatives are disseminated is consistent with the findings of PDR (2001). They reported that availability of mainstream on income generation efforts to the full community without bias toward any group can help development agents to select and position income growth intervention. He explained the ways in which a belief system, or ties to religious values, affects decisions about whether and how income growth

strategies are implemented. For example, some congregations in the study area choose to provide services that meet the immediate needs of the poor rather than engaging in income generation programmes. The former activity matches to the organizational capacity or the belief system emphasizing the importance of charity.

Table 13: Distribution of respondents on the actions, interactions and mainstreaming in income generation strategies (n=110)

Interaction of religiosity on income growth	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Influence attitudes towards gender roles	9	9.0	-	-
Assign responsibilities based on social construction of age	20	20.2	4	36.4
Maintain the self-beliefs of not paying much attention on financial issues	1	2.1	-	-
Motivate the enthusiasm of tying different development initiatives	60	68.7	7	63.6
Religious values in mainstreaming income generation strategies				
Liberal in making decisions and actions in development	66	75.8	8	85.0
Conservative social attitudes in development	24	24.2	3	15.0

Source: Survey results 2011/2012

4.4.6 Religious doctrines in addressing poverty

Respondents to this study revealed the way poverty is addressed by religious leaders in their sermons. The majority in AIC (T) (86.7%) stated that poverty is addressed practically as lack of access to the major means of production while (13.3%) understand poverty to be a spiritual matter caused by a curse (Table 14). The data confirm that the majority in AIC (T) understand poverty based on economic development context. These results match with those of Massesa (2004) who reported that poverty is associated with lack of money to buy basic needs such as food, shelter, clothes, medical care and education not being able to go to school at all or getting a poor education. Proper definitions of poverty enable development planners to develop strategic plans to reduce it in the society.

In Glory Church (75.0%) of respondents revealed that religious leaders in their church define poverty as a spiritual issue caused by a curse while (25.0%) comprehend poverty as a lack of access to the means of production. This implies that the majority of believers in this church define poverty within the religious context. Even though poverty can be defined in many different ways some attempt to distort its real meaning. Wedgwood (2005) said that an improper definition of poverty hampers people in designing development plans. Failure to define poverty can lead to difficulties in determining its causes.

**Table 14: Distribution of respondents on how religious leaders address poverty
(n=110)**

The way poverty is addressed by religious leaders	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
A curse-spiritually	12	13.3	15	75.0
Lack of access to the means of production-practically	78	86.7	5	25.0

Source: Survey results 2011/2012

4.4.7 Participation of believers in fulfilling income requirements

Table 15 shows that in both AIC (T) (71.1%) and (75.0%) in Glory Church respondents reported that they are not required to spend excessive income for church activities. This implies that believers are not compelled to donate in church. They do it generously. They consider donating as a very important element of the spiritual life to build a relationship with God. This contention is supported by Sung (1998) who emphasized that donating to church opens God's blessings upon His Church and His people. Believers donate many things to the church, and they believe in it as a Biblical obligation which enhances spiritual growth.

Apart from believers donating generously, there are some few members (28.9%) in AIC (T) and (25.0%) in Glory Church who claimed that they are obligated to donate. They further explained that they feel a sense of guilt when they fail to fulfil church financial requirements and assume that they do not gratify their creator. In addition, choir members are expected to pay all expenses needed to meet planned activities such as purchasing uniforms and musical instruments, transportation costs etc. One

of the pastors interviewed mentioned the situation of income expenditure in choirs. There are some rules which force a choir member to generate income to meet group requirements. Nindi (2007) reported that besides fulfilling church obligations, choir members work in farms to generate income specifically for choir requirements. Church choir groups have surfaced as another form of labour which works hard to provide income for choir expenditures.

4.4.8 Involvement in voluntary and unpaid works

In AIC (T) (97.8%) and (95.0%) in Glory Church believers are involved in voluntary and unpaid work in church as shown in Table 15. This entails that Christians perform church activities voluntarily with no demands to be paid. In group discussions believers reported that, they volunteer to perform church activities believing that they are serving the Lord who created them, and he is the one who provides for their daily needs. These results conform to those of Arnold (2011) who reported that Christians are active in working voluntarily in church believing that they will be blessed. Believers deem that they are going to be paid in the future when God will open the windows of Heaven and pour out abundant blessings. However, when churches rely on free labour they will often be in a situation where their work plans will not be accomplished.

However, a minority in AIC (T) (2.2%) and (5.0%) in Glory Church are not involved in voluntary work in church. This shows that a few individuals will avoid doing unpaid works in church. The reason for this is that they have not internalized the belief that if they volunteer in church they will be rewarded by God in the future.

Lange *et al.* (2000) reported that while most Tanzanians are willing to work voluntarily, others would prefer to work under payment contracts to earn income to meet their current needs.

4.4.9 Church response to the financial crisis

The findings create awareness on how the church does not provide adequate answers to financial crisis. Majority in AIC (T) (70.0%) and (95.0%) in Glory Church admitted that the church does not thoroughly address financial crisis as shown in Table 15. These results imply that the church is not much concerned with financial issues. Kinabalu (2011) argued that when the world is plagued by serious financial crisis, churches fail in their mission if they do not address those issues seriously. He insisted that financial crisis is also an ethical and faith related crisis. Faith-Based Organizations need to say something about it. Bruni (2011) also said:

“Churches lack the expertise to suggest alternatives for financial crisis. It is very dangerous for the churches to be alienated from the economic sphere. One of the key elements in the present world is economics that determines the life of the world. But churches seem to keep away from trying to understand the complexities of the new economic mechanism.”

Apparently, the selected churches do not provide sufficient knowledge about financial issues in communities particularly to church members. In AIC (T) financial issues are seldom addressed in women’s seminars. Similarly, Glory Church does not provide enough answers about financial issues. Answers are often based on spiritual sanctions rather than being rooted in development culture. This

reveals that there are no tangible measures provided to enlighten poor people in solving financial crisis.

Conversely, very few individuals (30.0%) from AIC (T) and (5.0%) from Glory Church acknowledged benefiting from the little knowledge and skills provided in church pertaining to financial issues. Few sermons in church services address financial issues mainly focusing on spiritual growth. Additionally, religious leaders lack knowledge and skills to enable them to address financial issues. As a result they address them spiritually rather than financially.

Currently, AIC (T) introduced a Holistic Ministry Approach based on the theory of an integral mission concept to show Christian beliefs and values through deeds. This theory is drawn from the scripture focusing on proclaiming the gospel and helping others to meet their physical needs. This scripture states, “faith by itself, if it is not accompanied by action, is dead...I will show you my faith by what I do” (James 2:17-18b). The church introduced Church, Community Mobilization and Process (CCMP) as one of the approaches used to provide holistic development. The programme aims to help believers to generate income. As one of the interviewees narrated:

“CCMP is a wonderful programme to change a community from a poor state to a better one. CCMP facilitated me and my family to respond to our own needs without having too much dependency on external help. It encouraged us to walk through three main stages of generating income that are planning, implementing and evaluating. Through CCMP I launched a poultry project,

cereal business, credit agent and a shop with the investment of 4,500,000/=Tshs. We also built two decent houses and managed to pay school fees for our children” (November 2011).

Some individuals have been involved in the programme and detected income advancement in their families. Observations show that the church has the ability to contribute effectively to income generating efforts given the fact that believers are confident about following instructions given in churches.

Table 15: Distribution of respondents on income spent, voluntary works and answers on financial crisis in church (n=110).

Resources in church	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Utilization of income for religious matters				
Yes	26	28.9	5	25.0
No	64	71.1	15	75.0
Involvement in voluntary and unpaid works				
Yes	88	97.8	19	95.0
No	2	2.2	1	5.0
Availability of answers to financial crisis				
Yes	27	30.0	1	5.0
No	63	70.0	19	95.0

Source: Survey results 2011/2012

4.5 Religious Beliefs, Values and Ethics Compatible to Income Growth

Religiosity has a great role to play in income growth in the community. Religion can enhance income growth and development by promoting beliefs, values and ethics which are capable to foster development. This section presents the ways on which some religious beliefs, values and ethics are elements compatible to income growth.

4.5.1 Religious beliefs and values in generating income

The way people apply religious beliefs and values in income generating activities depends on their ethical standards. This study has identified different perspectives of applying them in income generating efforts. Some interviewees admitted that through adherence to the religious values they were able to adopt some strategies which enabled them to generate incomes.

In contrast to this, in group discussions most believers mentioned that they struggle with the issue of low income in their families. Some of believers are unable to provide for the basic needs, don't have enough to feed and clothes their families don't have enough income to pay for social services nor land on which to grow crops and build their own residents. These believers stumble upon inability to acquire basic goods and services necessary for survival. They encompass low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice and insufficient capacity and opportunity to better their lives.

4.5.2 Religious beliefs and values in shaping individuals' behaviour

Table 16 shows that majority of respondents (94.4%) in AIC (T) and Glory Church 95.0% revealed that religious beliefs and values shape individuals' behaviour in financial performance. They help individuals to be courageous in trying different opportunities with the expectation that God will strengthen them. Some respondents believed that they get jobs through adherence to religious beliefs and values.

One of the AIC (T) respondents testified to the way he was awarded as a best researcher in Medical Research Department in Mwanza. He stressed that religious doctrine influenced his behaviour in work performance. Moreover, he believes that religious values created a habit of working effectively to enable him to be selected both as a best worker nationally and as a best researcher in an international forum. On the other hand, as a community development officer he explained how religious beliefs and values can be obstacles in development. For example a belief in “Be fruitful and increase in number; fill the earth...” (Genesis 1:28b) is cited by some believers to oppose family planning. Based on this belief they have a large number of children. Thus, they fail to support their families financially and suffer from income scarcity.

The minority of AIC (T) (5.6%) and (5.0%) of Glory Church revealed that they were not aware on the use of religious ethics in income growth efforts. Granato *et al.* (1996) also discovered that there are some economists who are not aware that religious commitment has a major influence on income growth. He concluded that development motivation would put emphasis on thrift and hard work to create conducive environments for income growth. Emphasis on thrift, savings and hard work leads to investment and subsequently to income growth.

4.5.3 Religious ethics and the virtues of hard work

The data confirms that all believers (100%) consider religious ethics and the virtues of hard work stimulate believers to work hard as indicated in Table 16. This implies that believers are encouraged to work hard to earn income for their daily needs.

Those who work hard are often blessed with wealth but laziness usually results in more scarcity. Economists attribute hard work to income growth. They encourage the spirit of hard work and solidarity in the community. Nelson (2003) suggested that hard work is a basic “intellectual integrity” in the pursuit of the roadmap toward income growth. Similarly, community development officers verified that hard workers in the society are likely to succeed financially.

4.5.4 Religious beliefs, values and ethics in income growth

Results in Table 16 show that all respondents (100%) in both AIC (T) and Glory Church admitted that there are some religious beliefs, values and ethics which support income growth. It is evident that believers perceive that religious commitment shapes performance on other daily activities in their lives. This system of perspective is supported by Nelson (2003) who argues that traditional values change over time and shape people in public sphere particularly in politics and economics. He insisted that faith must not be limited to spirituality alone but also work in every aspect of a person’s life. Therefore, religious beliefs, values and ethics play a key role in income growth.

Table 16: Distribution of respondents on religious beliefs, values, and ethics on income generating activities (n=110).

	AIC (T)		Glory Church	
	Frequency	Percent	Frequency	Percent
Religious beliefs and values shape behaviours in income growth				
Yes	85	94.4	19	95.0
No	5	5.6	1	5.0
Religious ethics and virtues encourage to work hard				
Yes	90	100.0	20	100.0
No	00	00.0	00	00.0
Religious beliefs, values and ethics have impact on income growth				
Yes	90	100.0	20	100.0
No	00	00.0	00	00.0

Source: Survey results 2011/2012

4.5.5 Religious ethics compatible to income growth

4.5.5.1 Positive attitude towards work

Respondents in both AIC (T) and Glory Church reported that the knowledge of positive attitudes toward hard work is commonly addressed in church. Focused group discussions gave an insight on good attitudes toward work and the way it can help people to deal with setbacks, get over disappointments and move forward in

their lives. Good attitudes can bring more opportunities in life and increase productivity. However, through observation some church members are poor lacking the virtues of hard work. Some people appear to not make efforts to increase their income. These findings conform to those of Simbine (2011) who reported that laziness is a major obstacle in income growth and other aspects of life. The person must do whatever he is able to do and make use of his energy. People need to use their time and available opportunities wisely to generate income for the sake of improving the quality of their lives.

4.5.5.2 Honesty

The preaching and teachings by religious leaders plays a significant role in imparting honesty to individuals. In fact, Christians who are employed said that when they are honest in their work environment they gain acceptance with their colleagues and the society. The issue of being honest is also insisted on in income growth as an important ingredient in exchange markets. This observation complies with those of Guiso *et al.* (2003) who reported that social capital plays an important role in the degree of financial development across different parts of markets. The level of social capital in the market enhances the level of interpersonal trust. Thus, higher level of trust improves the efficiency of financial contracts and encourages provision of loans and credits from financial provider agencies. However, in churches honest behaviour is not clearly explained as one of the important ingredients in income growth. This shows that some believers lack knowledge about social capital as an important element in debt markets.

Additionally, some believers explained their scepticism in taking loans by linking the failure to repay with lack of honest. The fear of not being able to repay the loan can be destructive because loans are the good sources of capital in boosting income growth in the community. Those who fail to take credits are likely to remain poor and lack the confidence to launch a business.

4.5.5.3 Frugality

According to the responses of interviews the issue of frugality is not seriously emphasized in selected churches. Frugality is the act of spending wisely and avoiding unnecessary expenses. Along with saving frugality make a great contribution to building wealth. Some believers work hard and increase their income but they lack the spirit of frugality. Nyerere, when addressing financial issues, also insisted on the spirit of frugality by living an ordinary life as quoted by Kaduma (2010) in “The Legacies of Nyerere: Economies, Politics and Solidarity in Tanzania and beyond.” He said:

” If we all make up our minds to live like ‘ordinary sort of fellows’ and not to think that we were specially designed by the creator to be masters and others especially designed to be hewers of wood and drawers of water we will make East Africa a very happy country for everybody” (Nyerere 1966 p.29).

He further explained,

“Nyerere was a true African in thought, practice and aspiration. He was rooted in the African culture as it was reflected in his personal life style. His food was African from breakfast to dinner. He believed in the extended

family but in a frugal way. His members of family lived most lives as he did, which is big contrast to most leaders who followed him or other leaders in Africa.”

Nyerere was a role model as one of the great leaders in Africa whose life was rooted in the spirit of frugality and helping others. He shared what he had and extended his possessions to other members in his extended family.

On the contrary, some people earn little but they expect to spend much. For example people plan elaborate holiday celebrations which they are not able to afford. They waste and overspend money on luxury items. Lack of frugality can cause financial ruin by tempting people to spend irrationally. Lack of frugality undermines much of the hard work a person has done.

4.5.5.4 Stewardship

Stewardship as an ethic that embodies responsible planning and management of natural resources include respect to environment, economics, health, property, information and religion then linked to the concept of sustainability. Stewardship is one of the important religious ethics required for income growth, but it is not fully addressed in the study area. Interviewed individuals were not able to explain clearly the ways in which they integrate stewardship to their income generation activities.

In Christianity, stewardship is the idea that God created and therefore owns all of creation. Practically in development stewardship emphasize on wise use of

resources and environment protection. Therefore, it is people's responsibility to use available resources wisely for the work of God and the work of man to increase their values. Stewardship was also emphasized by the USAID (2010) survey findings which reported that wise use of environment is necessary in formulating and implementing income generating programmes/projects. This implies that people should avoid wasting resources and misusing them so that they can be used to enhance income generation efforts in the community.

4.5.5.5 Time management

Management of time is fully addressed in selected churches. Preaching and teachings emphasize time as a scarce resource not to be wasted. O'Connor (2003) stated that time is a scarce resource which cannot be replaced nor recycled it should be used wisely. Believers are encouraged to make the best use of their time. Additionally, in development, time management is regarded as a crucial element in providing ample time for people to work on income generating activities. However, in some churches time is not well managed during church services due to lengthy programmes such as announcements, choirs, sermons etc. Traditionally, the way of living and weak socio-economic infrastructures result in time-waste. The way people use their time has great impact on income growth in the community.

4.5.6 Life history interviews on religious beliefs, values and ethics on income growth

Life history interviews revealed the ways on which religious beliefs, values and ethics interact with income growth. Interviewees explained the ways on which

religiosity has affected their income growth in different ways. The interviews included concrete details to do with age, marriages, births, deaths and other events happened in their lives. The two interviewees expounded upon emphasizing hard work, self-reliance, honest and time management which helped them to generate income for their living. They said by working hard and saving, they raised themselves up into the comfortable middle class.

However, two respondents mentioned the ways they were affected negatively by being religious. One of the pastor's wives was affected negatively in income generating activities because she was limited to be engaged fully in these activities. Believing that both pastors and their wives are set apart to serve God's people, led her to struggle with low income in her family. These life history interviewees are reported in Appendix 1 in details showing how the quality of being religious has contributed to shape some believers' financial status.

CHAPTER FIVE

5.0 CONCLUSIONS AND RECOMMENDATIONS

The general objective of this research has been to assess religious commitment and its impact on income growth in two church communities in Mwanza City. This chapter presents the summary of the major findings and the main conclusions of the study as discussed in previous chapters. Specifically, the discussion has been made on the objectives, conceptual framework and literature used in this study. Finally, this chapter discusses the applicability and reliability of research findings by integrating religious commitment with income growth efforts in communities in Mwanza City.

5.1 Summary of Findings

The study found that there are some churches' systems existed for a long time and believed to be perfect in religious perspectives. The system used to pay church leaders is conducted under charitable set up in both AIC (T) and Glory Church. According to AIC (T) salary scale, church leaders are paid 30% of the monthly church offerings without considering the total amount given per month. On top of that church leaders and their spouses are not free to be engaged in other income generating activities regarded that they are set apart to be God's servants.

Both AIC (T) and Glory Church has different duties conducted and they are associated with various religious practices. The process of giving offerings and

tithes, contributions and fundraising events are very common duties in church as major sources of income. Sometimes the church has much financial needs which require believers to meet them. In most cases believers are obligated to donate enough income in church to support it. In religious holidays the church requires a large amount of resources to accomplish its activities. Believers spend many resources on fulfilling holiday rites which consumes much from their belongings.

Believers feel that religion enhances income growth but through observations the majority appear to have poor living standards. There is an apparent incongruity/incompatibility in the sense that religion has the virtue of hard work and frugality but believers spend so much time on religious duties. The way on which religious ethics can be applied in fostering income growth is not clear to believers. Even religious leaders put more emphasis on teaching spiritual matters with minimum attention on physical affairs.

5.2 Conclusions

(a) The church system which affect believers' income growth

Evidence shows that believers donate their income to ensure sustainability of the church system. However, sometimes believers are pressured to donate their income instantly to solve financial matters in church thus interrupting family budgeting and income generation plans. Additionally, the system used to pay pastors and evangelists in AIC (T) is not inventive such that these church workers are paid very low salaries not sufficient to meet their basic needs.

(b) The level of religiosity and resource utilization

Believers have a high level of religiosity committed to utilize their resources to perform religious activities. Occasionally, during festivals believers overuse their resources in celebrations. Similarly, prolonged prayers, fasting, and vigils are major problems to some believers in Glory Church who overspend time performing these activities. Evidence shows that there are some believers who over prioritized religious practices and overspend their resources for religious matters.

(c) Religiosity and its influence on income growth

In both AIC (T) and Glory Church there are some religious beliefs and values which act as stumbling blocks to income growth if they are perceived in a negative way. However, those who integrate religious ethics with practical strategies of income growth, they succeed in their efforts of improving their living standards. In this study, evidence shows that religious beliefs and values are not systematically addressed and their influence on income growth are not clearly understood by believers.

(d) Religious beliefs, values and ethics compatible to income growth

There are some believers in both AIC (T) and Glory Church who are not aware if there are some religious beliefs, values and ethics compatible to income growth. They lack reflective understandings on how these elements are applicable on income generating initiatives. The study indicated that church leaders do not clarify religious beliefs and values to provide instructions on the ways in which they can be applied in income generation efforts.

5.3 Recommendations

- (i) The church need to establish a yearly budget including all church requirements to reduce unplanned contributions and maintain church's overall financial strength.
- (ii) The church should construct a plan of paying pastors and evangelists in accordance with Tanzanian government salary scale to create benefits that meet their needs and those of their families.
- (iii) Believers have to hold religious beliefs and values carefully and avoid spending enormous amount of resources on their religions to ensure that they are used judiciously so that they fulfil the needs of their families and communities.
- (iv) Religious leaders should tackle ambiguous beliefs and values with sound theology to assist believers in understanding and applying them positively in their every day's lives.
- (v) The church should promote religious beliefs, values and ethics capable to facilitate believers' participation in income generating activities in order to improve their economic lives.
- (vi) The church should launch various workshops, meetings and seminars in church to teach believers how to balance between being religious and other aspects of life specifically income growth arrangements.

5.4 Limitations of the Study

This research encountered the following limitations which were observed in advance to avoid their hindrance during data collection.

- (i) Some church members were sceptical to explain church information to the researcher as they considered them to be confidential. In order to obtain additional information, observation research method was used often to collect data based on their natural settings.
- (ii) During primary data collection the researcher discovered that some believers had narrow views in scrutinizing life matters. The researcher used extra time during interviews by using plain language followed and clarifications to ensure that they grasp the topic.

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APPENDICES

Appendix 1: Qualitative report in support of the “Impact of Religiosity on Income Growth in Two Church Communities in Mwanza City, Tanzania” Life history interview with Mathew (M), Furahisha Street, Nyamagana District

The following case of Mathew (figure 4) illustrates a smoothly improving life trajectory caused by various factors including strong religious influences.

Mathew is a 75 year old man who was born in 1935 at Bukumbi in Misungwi District. His parents originated from the same district. His father was called Masanagulilo Peter Senga and his mother was Suzana Nzokayape. His parents had a Christian monogamous marriage union. His wife Anna Kisula is 70 and is a housewife who works on family based chores. They have five children who are living in their own homes. The health status of each family member is good. All the three people he was living with were his relatives; one of them is his grandson Brian. The two young boys who live in his home, Jairo and Lenard are from his wife’s family.

Mathew appeared to be confident with the interview because he is a good public speaker and he lives in a good environment. His house had block bricks, a steel roof, was well ventilated with three bedrooms and one sitting room. Outside the house there were some flowers planted in plastic containers.

In 1949, Mathew was advised by his religious leaders to join primary school and he did. During his studies, he won in athletics and received a champion certificate in 1950. He completed standard eight in 1957 and got employment in the same year as a primary school teacher in AIC (T). After one year of being employed, he married Suzana Nzokayape under a Christian marriage union in AIC (T). They started living together as a couple straight after marriage.

In 1967, he was elected to be a Primary Adult Education Coordinator as an added advantage in his career. At that time he had a good standard of livelihood and through his employment he generated income. His salary was only 100 Tshs. which was a reasonable payment at that time. Being a believer helped him to use his income wisely. He managed to stay away from unnecessary traditional amusements for example drum dances, drunkenness, adultery etc. His parents also were believers who avoided most of the traditional activities. He compared his livelihood with his parents' and categorised his life as superior than theirs. Their livelihood was sustained by crop production. They also conducted a business of selling decorated stones and barter trading. The amount of income generated was enough to sustain their living at that time and they lived simple life. His parents had a house which was well plastered, mud bricks wall with a sloping thatched roof. The house had three rooms, surrounded by trees, flowers and decorated stones. His parents' house was better than other houses in the village, but it was inferior to his current house. They adopted religious ethics which enabled them to create strategies to generate income.

Mathew continued with his teaching career and he became popular in the City of Mwanza and other places as a master of ceremonies in weddings and other parties. He was also immersed in the Christian faith and was involved in singing as one of the choir members of AIC (T) Mwanza Town Choir. But in 1996, his father died after a serious illness. He missed his father's love but his survival was not deeply affected because he had his own means of living. In 1999, he retired from his employment but currently he volunteered to work as a nursery school supervisor at AIC (T) Makongoro local church. His mother died after six years of his retirement in 2003. He also works under part time contract in Tyan SH Chinese Traditional Medicine in Tanzania to generate income. Socially, he is devoted to religious activities such as church attendance for sermons, prayers, seminars, Bible study and choir sessions. The combination of being religious, attending school, being employed and staying away from unnecessary luxurious produced a smoothly improving trajectory. The income he generated enabled him to possess valuable assets such as a house with a steel roof, furniture (couches, chairs, beds etc.), home

appliances (cookers, refrigerator etc.), media instruments (Television, radio, DVD players etc) and a land of five acres.

During adulthood he was involved in several socio-economic activities. However, after retirement his involvement in societal activities such as meetings and counselling decreased. As he got older he was less asked to participate or lead in activities. He enjoyed his adulthood because he had a good fellowship with other people in the society especially his fellow believers. The smoothness of improving reflects his devotedness to a religious belief system. He explained how religious devotedness has shaped his life socially, politically and financially;

”Life choices motivated by religious beliefs and values helped me to improve financially. During my youth age, people didn’t know the importance of education. My age mates were fully involved in traditional dances, adultery and drunkenness. After being converted into Christianity, our church leader prohibited us from participating in traditional dances. He encouraged me to go to school. I went to school in 1949. After studying, I was employed as a primary school teacher as my career to sustain my life.”

He compared himself with his age mates who had a poor standard of living. They were poorer, looked older and had not been guided by any values, beliefs and ethics to improve their living standard. As a result, they were engaged in adultery, drunkenness and smoking. According to his experience, Mathew explained how religious beliefs, values and ethics play a significant role in income achievement. Religious influences encouraged him to work hard and stimulated his efforts in income growth.

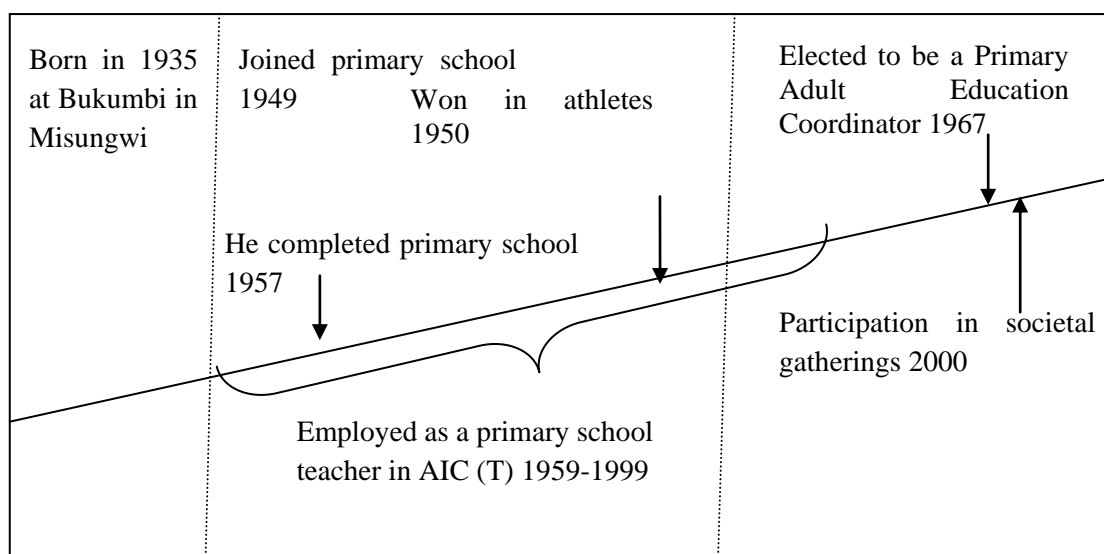


Figure 4: Improving smooth: Mathew

Life history interview with Joseph, Igoma Street, Nyamagana District

The following case of Joseph (Figure 5) illustrates multiple-step declining life trajectory mainly caused by the early deaths of his parents and chronic health problems he suffered after retirement but not in a critical condition.

Joseph is a 63 year old man who was born in 1949 in Kwimba District. His father was Bahebe Lugomeji and his mother was Suzana Ndila. He appeared to be very curious about interview and paid attention well. His house had block brick walls, was well roofed with steel, had good ventilation, three bedrooms and one sitting room. There were some flowers in containers arranged beside the front view of the house.

Joseph was raised in a family of non-believers who followed their traditional belief structure. His mother was converted to Christianity in 1990 within AIC (T) denomination. His parents proposed Royce Ndabuli to be his wife. He accepted his parents' suggestion and bride price arrangements were made. His parents paid the bride price and they got married in 1976. Their marriage was officially ordained in AIC (T) church. Moreover, crop production was the main income generating

activity conducted in their family. They grew cash and food crops such as cotton, rice, maize, sorghum/millet, cassava, sweet potatoes and groundnuts. Farming was their main source of income and it was sufficient to provide for family basic needs. They possessed the following assets; two grass thatched houses, twenty acres of land, ox-plough and livestock such as cattle, goats and sheep. The two houses were built with mud walls; one of them was grass thatched and the second one was steel roofed. The main house had two rooms and a simple living room. The house compound was simple and was surrounded by trees. His parents' houses were inferior to his house. Additionally, his current house is in town but his parents' houses were in the village.

Joseph faced a difficult situation in 1960's when his parents opposed his decision to go to school. However, he managed to convince his parents and pursued primary education from 1960-1967 and completed form two in 1979. In 1969, he was employed by Mwanza Textile Industry as a security guard officer. He earned enough income to provide for his needs and remittances to his parents. He was committed to performing his duties because he was guided by religious principles. He maintained his position by encouraging others to work hard and as a supervisor he treated them with dignity. In 1993, his life happiness decreased when his father died. On top of that, in 1995 he lost his employment in Mwatex industry due to industrial bankruptcy. But, he got another employment in 1997 at Mwanza Breweries Company as an assistant to the Human Resource manager. He experienced another horrible moment when his mother died in 2002. In 2009, he started suffering from feet problems.

Joseph retired from his employment of breweries in 1999 and continued with farming. Currently, he produces crops such as rice, maize, legumes, cassava, sweet potatoes and vegetables. Apart from that, he volunteers to work as a church elder and a secretary in AIC (T) Igoma local church and is a choir member as well.

The multiple-step declining trajectory reveals various horrible circumstances Joseph faced in his life. In all situations he was encouraged by some beliefs he adopted

from church. He considered religious beliefs as significant in his life. Religiosity has powerful positive and negative effects on income growth of believers. It can affect both poor and rich people positively or negatively. Religious commitment affected his life positively as he narrated during his life history interview:

“There is a huge gap that exists between me and my age mates. They have devoted their lives towards drunkenness, smoking, polygamous marriage and adultery. I chose to be a religious person which helped me to stay away from my peer group. If I had followed my friends’ life style, it would not have been possible for me to have a good life. Being a believer shaped my behaviour and activated me to plan for income growth.”

Life choices around his religious orientation helped him to choose wisely and avoided unproductive companionships. In contrast, according to his experience in the early 1970s, believers in AIC (T) were not encouraged to participate in income growth efforts. It was regarded as an earthly action. The minority of believers who adopted this perspective remained poor.

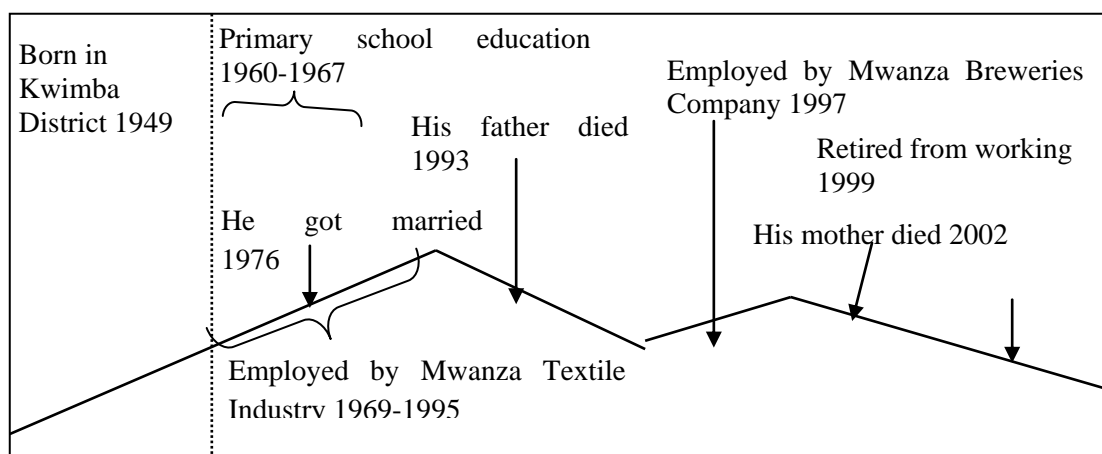


Figure 5: Declining multiple-step: Joseph

Life history interview with Anna, Buzuruga Street in Ilemela District

The following case of Anna Munuka (figure 6) illustrates a single-step declining life trajectory particularly caused by problems suffered by one of her family members and loses of employment.

Anna is a 48 year old lady who is a pastor's wife. She was born in 1963 in Kabale village in Misungwi District to AIC (T) believers. Her father was Samuel Munuka and her mother was Rebecca Mayunga. Her parents established a monogamous type of marriage under a Christian marriage agreement. She appeared to be happy with the interview because she is accustomed to welcoming different kinds of people. She was confident and willing to listen and respond to the questions. She started the conversation by expressing her gratitude in having a researcher at their home. She lives in a house which has block brick walls and a tin roof. It was built by the church purposely to accommodate their pastor and his family. It has three rooms and combined sitting and dining room. The outside compound consists of trees and some flowers.

During her childhood Anna lived with her grandparents who were farmers of both crops and livestock. They grew crops such as maize, sweet potatoes, cassava, vegetables and sorghum. Livestock kept included chickens, ducks, goats, sheep and cattle. The income earned from farming was sufficient to provide for family needs. The children were given small portions of fields to cultivate crops to generate income for their personal needs. In Sukuma culture, they were regarded as rich people at that time due to what they possessed. They owned one grass thatched house, livestock (chickens, ducks, goats, sheep and cattle), household utensils (pans, plates, pots etc.) and 6 acres of land. The house was built of trees, mud and grass thatched roof. They used animal skins for sleeping as a substitute for mattresses. They slept in the same house with the animals. Their house was surrounded by trees and crops during the rainy season. Her grandparents' house was inferior to her current house.

Anna was not allowed to attend church sometimes. She waited patiently and in 1972 the situation changed and she joined a church choir group. In the same year, she started schooling at a nearby primary school. In 1979, she completed primary school. Farming was a major income generation activity in their family. In 1984 she received a nursing certificate and got employment as a nurse at a Christian Revival

Church Dispensary in Misungwi. Her living standard was improved by the salary received from her career.

In 1985, she married a businessman called Samuel Lupilya who belonged to the same church. Parents from both sides agreed and supported their marriage process. Their marriage union was monogamous originating from their faith morality. Her husband changed his occupation and became a pastor in 1988. She left two kinds of employment to join her husband when he moved to different places. In 1999, she left her employment to join her husband who was transferred to Makongoro local church. After five months, she applied to work at Makongoro AIC (T) dispensary but her application was cast off. The employer claimed that as a pastor's wife she has too many other responsibilities. In 2009, her husband was in a serious motorcycle accident.

At this moment Anna teaches a tailoring class of women and girls from church. Farming is another activity conducted in her family as one of the major sources of food and income. Their income enabled them to own the following assets; one house, furniture (couches chairs, beds, cupboards etc.), home appliances (cookers, refrigerator etc.), media instruments (television, DVD play, computer, radio etc), car, land (approximately 2 acres). Additionally, as a pastor's wife, she also plays a role in church by performing responsibilities appropriate to her position in a religious community.

The single-step declining reflects occasional problems took place in their home. The financial problems she experienced were caused by lack of permanent employment due to transfers. On top of that pastors and their wives are prohibited to engage themselves in income generating activities. They are dedicated to serve people spiritually. She said that:

“When the church discourages pastors and their wives from making efforts to improving their income, poverty escalates in the community. As a pastor's wife, I am limited from being fully engaged in income generating activities. The whole family depends on my husband's salary which is not enough.”

She explained how religious ethics and laws negatively affect pastors' families in income growth. In AIC (T) a pastor and his wife are regarded as God's servants set apart to serve people and they are underpaid.

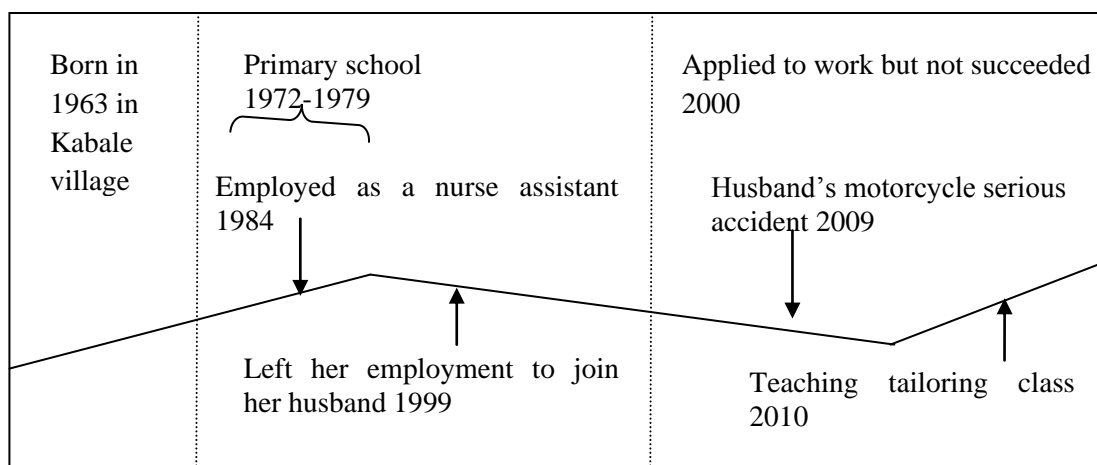


Figure 6: Declining single-step: Anna

Life History Interview with Rose-Mary, Pasiansi, Ilemela District

The following case of Rose-Mary (Figure 7) illustrates a saw-tooth declining trajectory caused mainly, by the death of close members of her family.

Rose-Mary is a 36 year old lady who was born in 1975 in Ilemela District. She appeared to be happy with the interview because she is a good communicator and a public speaker. She responded with enthusiasm and welcomed the researcher at her home. Her house was modern; tin roofed, tiled floors and fancy rocks in some parts of the walls. The house is surrounded by flowers and trees. It is also fenced by walls and posts. It has five bed rooms, one living room, a dining room, a kitchen and an office. Her and her husband own one house, home appliances (cookers, refrigerators, microwave etc.), furniture (couches, chairs, beds etc.), mass media instruments (radio, television set, cassettes, DVD players etc), land (32 acres) and 3 residential plots of low density.

During her childhood Rose-Mary lived in a family of Roman Catholic believers. She learned and practiced religious ethics at home and church as well. Her father was employed as a district education officer in Shinyanga. He was also involved in coaching a soccer team and had a carpentry workshop. Her mother worked in SHIRECU (Shinyanga Regional Cooperative Union) and had an extra business of selling cotton oil and clothes. Her parents earned enough income to provide for the family needs. They used their income to accumulate assets such as one house steel roofed, 30 acres of land, home appliances (cooker, refrigerator etc), media instruments (television, deck etc) and furniture (couches, chairs, tables etc). Their house was built of cement and block bricks with a tin roof. It had six bed rooms, a dining room, a kitchen and one sitting room. The house was surrounded by a few trees and flowers. It was not easy to grow many plants because their house was built in a dry area.

In 1982, Rose-Mary suffered from severe nose bleeding. She started primary school in 1983 and completed standard seven in 1989. In 1993, she completed secondary education. She received a certificate in teaching in 1996. She worked as primary school teacher in the city of Mwanza. In 1997, she married Leonard Lukawe. She enjoyed married life. She and her husband earned enough income to meet their personal and family needs. Her husband was employed by Magu District council as a treasurer. Her responsibilities increased as she supported other people who were vulnerable such as orphans and widows. She and her husband run a computer and accessories company, electricity backup system company and a solar energy system manufacturing company. She also has charitable ministries such as helping widows and orphans, restoration and complete healing for church leaders and empowerment in development for women and youth.

Rose-Mary's mother died in 2001. Again her father in-law died after six years in 2007. One year later in 2008 her ten year old daughter died. In 2010, she completed her first degree in education at SAUT. In 2011, she joined a Master of Arts program in the field of Management and Planning at the same university.

According to Rose-Mary's life, the saw-tooth declining reflects the three deaths of her close family members. But her financial status was not affected by these devastating events. She applied religious doctrines in income generation and succeeded. She stated that "religious ethics relates to some principles which are able to foster income growth when believers put them into practice." Religious ethics encourage believers to work hard and avoid laziness.

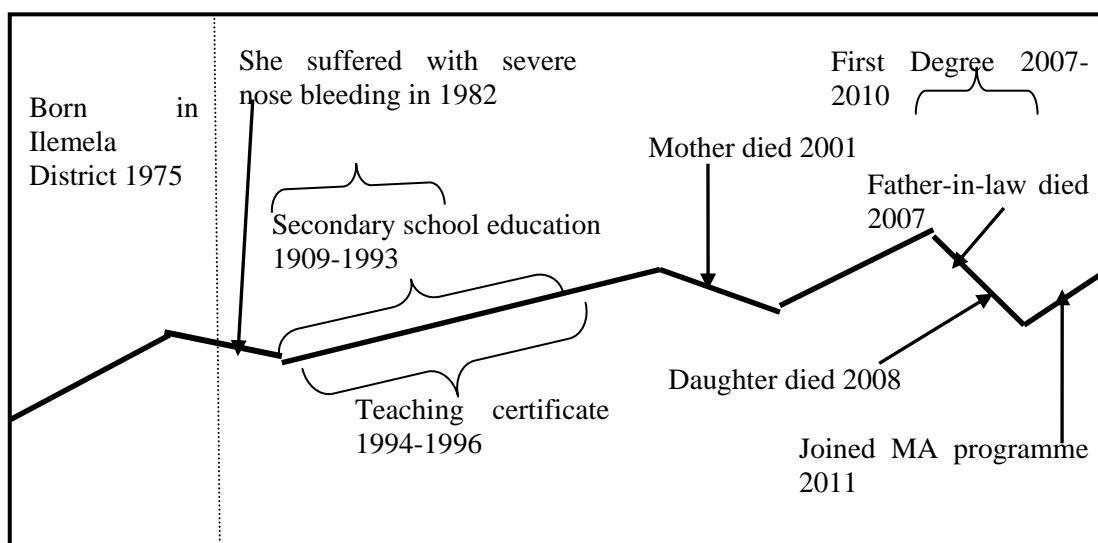


Figure 7: Declining saw-tooth: Rose-Mary

**Appendix 2: Structured Questionnaire for Research on: Impact of Religiosity
on Income Growth in Two Church Communities in Mwanza City,
Tanzania**

A. Respondent's General Information

1. Respondent's name:.....
2. Name of the street:.....
3. Ward:.....
4. District:.....
5. Nationality:.....
6. Religion:.....
7. Local church:.....
8. Date of interview:.....

B. Background Information

1. Sex

- (i) Male
- (ii) Female

2. Age

S/No	Age	Total Number
(i)	Below 15years	
(ii)	16-25 years	
(iii)	26-40 years	
(iv)	41-60 years	
(v)	61 years and above	

3. Marital status

- (i) Single
- (ii) Married
- (iii) Divorced
- (iv) Widowed

4. Level of education

- (i) No formal education
- (ii) Primary Education
- (iii) Secondary Education
- (iv) Certificate-Diploma
- (v) Graduate
- (vi) Others

If others, specify.....

5. What is your occupation?

- (i) Teacher/lecturer
- (ii) Medical doctor/nurse
- (iii) Businessperson
- (iv) Church leader (church elder, evangelist, pastor or bishop)
- (v) Others

C. To examine the church systems which have some effects on income of AIC (T) and Glory Church members.

1. Is there any church system which has some outcomes on your income?

- (i) Yes
- (ii) No

If yes, mention it and explain how.....

.....

2. Do you have any financial system in your church used to solve financial matters for church needs for example meetings, construction projects, transportation etc?

- (i) Yes
- (ii) No

If no, explain the ways used to solve financial matters in your church.....

3. How many kinds of offerings do you normally fund in church every Sunday?

- (i) One
- (ii) Two
- (iii) Three
- (iv) Four

If others explain.....

4. How much money do you donate in church per months?

- (i) 500-25,000; Not a deal
- (ii) 25,001-50,000; Not very much
- (iii) 50,001-75,000; Quite a lot
- (iv) 75,001-100,000; A great deal
- (vi) Not mentioned

5. Which system is used to keep church income?

- (i) Banking system
- (ii) Locally by church leaders

6. Do you have auditors to test out church income expenditures?

- (i) Yes
- (ii) No

7. Are you well informed on how your donations in church are utilized?

- (i) Yes
- (ii) No

8. Do you give offerings intentionally or unintentionally?

- (i) Intentionally

(ii) Unintentionally

If unintentionally explain how.....

9. Do you have any particular system for offerings and tithes in your church?

(i) Yes

(ii) No

If no, explain.....

10. Does your church preach about prosperity gospel?

(i) Yes

(ii) No

11. Do you have any system for paying employed church leaders for example evangelists, pastors and bishops?

(i) Yes

(ii) No

If yes, explain how.....

12. If no, give suggestions on how this matter should be addressed in church.....

.....

D. To determine the level of religiosity in AIC (T) and Glory Church as it relates to resource utilization in a historical perspective.

1. Which of these religious practices are commonly carried out in your church?

How often? How many hours are spent per week? (Tick more than one)

- (i) Sermons-Predaching: Days.....Hours.....
- (ii) Seminars-Teachings: Days.....Hours.....
- (iii) Worshipping: Days.....Hours.....
- (iv) Tithing/Offerings: Days.....Hours.....
- (v) Rituals: Days.....Hours.....
- (vi) Vigils: Days.....Hours.....
- (vii) Retreats: Days.....Hours.....
- (viii) Choir rehearsals: Days.....Hours.....

2. How many hours per week in a day time do you spend for religious practices?

- (i) 1- 5; Minimum
- (ii) 6-11; Medium
- (iii) 11-16; Maximum
- (iv) Not mentioned

If not mentioned specify.....

3. Would you describe yourself, please estimate the degree of your religiousness on a scale from 1 to 5.

- (i) Deeply religious person
- (ii) Extremely religious
- (iii) Very religious
- (iv) Somewhat religious
- (v) Neither religious nor non-religious

4. Where do your daily priorities lay?

- (i) On religious practices
- (ii) On income generating activities

5. How many hours per week in a day time do you spend for income generating activities?

- (i) 1- 5; Minimum

- (ii) 6-11; Medium
- (iii) 11-16; Maximum
- (iv) Not mentioned

If not mentioned specify.....

E. To evaluate how religiosity influences income growth of believers in AIC (T) and Glory Church communities.

1. How do religious values and beliefs influence the ways in which you see your current financial situation?

- (i) Fail to address financial issues in a straightforward way
- (ii) Provide complex knowledge which is subject to a wide range of influences
- (iii) Encourage to stay in the current financial standard

2. Do you have any religion related beliefs and values which demoralize you to struggle for income growth?

- (i) Yes
- (ii) No

If yes, explain how.....

3. Do you have freedom to integrate public discourse which provide outstanding means for income growth?

- (i) Yes
- (ii) No

If no, explain why.....

If yes, explain how.....

4. How does religiosity influence your actions and interactions at family and community level in income growth plans?

- (i) Influence attitudes towards gender roles
- (ii) Assign responsibilities based on social construction of age
- (iii) Maintain the self-beliefs of not paying much attention on financial issues
- (iii) Motivate the enthusiasm of trying different development initiatives

5. What are the common elements and differences between religious values and those underlying mainstream income growth strategies?

- (i) Liberal in making decisions and actions on income growth
- (ii) Conservative social attitudes on income growth

6. How do religious leaders address some of the financial issues in their sermons for example the reasons of being poor?

- (i) A curse - spiritually
- (ii) Lack of access to the means of production - practically

7. Does participation in religious practices entail you to spend much income for fulfilling its requirements?

- (i) Yes
- (ii) No

If yes, explain how.....

8. Are you involved in voluntary and unpaid work for religious organ?

- (i) Yes
- (ii) No

If yes, explain how

9. Generally speaking, do you think that your church is giving adequate answers to financial problems facing you today?

- (i) Yes
- (ii) No

F. To identify religious beliefs, values and ethics which are compatible to income growth.

1. Which of the following was attained in your life through adherence to religious beliefs and values? (Tick more than one)

- (i) Income
- (ii) Assets
- (iii) Access to social services
- (iv) Access to basic needs e.g. food and decent shelter

2. Do religious beliefs and values shape your behaviour in income generating activities?

- (i) Yes
- (ii) No

If yes, explain how.....

3. Are there any ethics and laws from your religious doctrines encourage you to work hard so that you can earn income for your living?

- (i) Yes
- (ii) No

If yes, explain how

4. Do you find that religious beliefs, values and ethics have contributed in your income generation efforts?

- (i) Yes
- (ii) No

If yes, explain

how.....

5. Explain how each of these religious ethics is applied in your income generating efforts.

(i) Positive attitude towards work.....

(ii) Honesty.....

(iii) Frugality.....

(iv) Stewardship.....

(v) Time management.....

Appendix 3: Checklist for Key Informants and Focused Group Discussions

1. Church systems that affect income growth of believers in AIC (T) and Glory Church.
2. The level of religiosity and resource utilization in a historical perspective.
3. Religiosity influences income growth of believers.
4. Religious beliefs, values and ethics compatible to income growth.

Appendix 4: Checklist for Unstructured Interview in terms of Life History

Name:.....Date of interview:.....
 Age:.....Sex:.....
 Appearance (happy, sad, anxious, etc.):.....
 House and compound description:.....

Household particulars

1. How many siblings do you have and how old are they?
2. Which level of education did they complete?
3. Are they married?

Religious practises now

1. Which church do you belong to?
2. What are the religious practises commonly carried out in your church?
3. How many hours per week do you spend for religious practises?

Livelihoods now

1. What is the source of income for yourself and your family?
2. What are the main daily activities you are involved in?

Assets now

1. What assets do you have in the household?
2. Do your religious beliefs and values have any support on accumulation of those assets?

Childhood (0 to 15 years)

1. When and where were you born?
2. Were you born in the current religious faith or converted into it?
3. Were your parents attending the same church and born in the same faith or converted into it?
4. To which religion do your siblings belong to?

Livelihood of parents

1. Which income generating activities are your parents involved in?
2. Do they earn enough income for their family needs?
3. Do they adopt these income generating activities from their religious ethics and laws?

Assets of parents

1. What assets did your parents have when you were young?
2. Can you rank them in terms of values?
3. Did they get any ideas on how to create assets for their living from religious teachings?

House and compounds

1. What were the house and compounds at your home when you were a child at age 8-15 years old?
 - building materials:.....
 - size – size of compound, number of rooms:.....
 - layout and use of different rooms:.....
 - furnishings; decorations; home garden/ yard:.....
2. How did your parents' house and compounds compare with others in your village?
3. How did it compare with the house you live in now (much better, better, the same, worse etc?)

Home life

1. Which activities were conducted at your home?
2. Were you involved in performing those activities?

Difficult events

Looking back over this early part of your life do any religion related difficult events or periods stand out?

Positive events

Looking back over this early part of your life are there any religion related positive events or periods that stand out?

Youth (16 years to 25 years)

1. When did you leave school?

Livelihoods

1. What livelihood activities did you engage in at this age and why?
2. How do religious values and beliefs drive your actions and interactions on income generation activities?

Assets during youth and before conversion (if applicable)

1. What assets did you have before being converted into this faith?
2. How does this compare with assets before conversion?
3. Have you donated some of your assets to the church?

Youth adulthood (from marriage or 25 years to 40 years)

1. Are you married?
2. How did you meet your husband/ wife?
3. What were your parent's/ family's views of the match?
4. Did your parents pay/receive bride-price/ dowry/ land inheritance at marriage?
5. Did you stay in the same denomination/church after marriage?

Livelihoods in marriage

1. How was your living standard after marriage?
2. Are you involved in the same religious practises at marriage, and young adulthood?

Children

1. How many children do you have?
2. Did you have any difficulty with births?

3. Does your church have any contribution to your access to social services such as education, health services and safe water for your children or family?

Health

1. What is the health status for each family member?
2. Do religious practises provide any implication on the health of family members?

Difficult events

Looking back over your early adulthood are there any religion related difficult events or periods stand out?

Positive events

Looking back over your early adulthood are there any religion related positive events or periods that stand out?

Late adulthood (41 to 60 years)

Difficult events

Looking back over your late adulthood are there any religion related difficult events or periods that stand out?

Positive events

Looking back over your late adulthood are there any religion related positive events or periods that stand out?

Relationships

Do you have good relationships with other religious followers?

Life nature during late adulthood

1. Are you still following the same religious practises as it was before?
2. Have you found them helpful in your financial life?

Assets during late adulthood

1. What assets did you have before being converted into this denomination/church?
2. How does this compare with assets before conversion?

Old age (Over 61 years)

1. How is life during older age?
2. Are you still involved in the same religious practises?
3. How is your health?

Widowhood

1. When did your spouse die?
2. How did you feel and how were you comforted?

Relations with others

1. What are your responsibilities, support from children and your role in your denomination/church?

Difficult events

Looking back over your older age are there any religion related difficult events or periods that stand out?

Positive events

Looking back over your older age are there any religion related positive events or periods that stand out?

General opinions on religiosity and income growth

1. Do you think that religious practises, beliefs and values are significant in your financial life?
2. Does religiosity always have positive/negative effects on individuals/households income growth?
3. What should individuals/households do to avoid being affected negatively by religiosity.

Appendix 5:Operational Definitions

Variables	Operational definitions and measurement	Level of measurement	Unit of measurement
Age	Number of years since one was born	Ratio	1=Below; 15years; 2=15-25; 3=26-35; 4=Above 35 years
Sex	Gender in biological sense	Nominal	1=Male; 2=Female
Educational level	Number of years one went to school	Ratio	Number of years
Marital status	Having a spouse or not	Nominal	1=Married; 2=Single; 3=Divorce; 4=Widow; 5=Separated
Occupation	Major economic activity done by a respondent	Nominal	1=Teacher/lecturer; 2=Medical doctor/nurse; 3= Businessperson; 4= Church leader; 5=Others
Duration in faith	Number years a person has been in that faith	Ordinal	1=Short time; 2=Long time
Groups size	Number of people joining a group	Ratio	Total number of people in a group
Income	Profits gained per month	Interval	1=< 10,000= Tshs; 2=10,001 to 50,000; 3=50,001 to 100,000; 4=100,001 to 500,000;

			5=500,001 to 1,000,000; 6=1,000,001 and above
Wealth	Rank of the assets owned	Nominal	1=Very high standard; 2=High standard; 3=Medium standard; 4=Low standard; 5=Very low standard
Financial status	Ability to afford social service expenses such as education and health services	Nominal	1=Maximum; 2=Medium; 3=Minimum; 4=Not at all
Time spent for Income generating activities	Number of hours spent on doing income generating activities	Ratio	1=1-5minimum; 2=6-11 Medium; 3=12-17 Maximum; 4=Not mentioned
Religiosity- Religious practises	Behaviours perpetuated by religious practises	Nominal	1=Attitude towards work; 2=Honesty; 3=Frugality; 4=Stewardship; 5=Time management
Time spend for religious practises	Number of hours used for religious practises per week	Ratio	1=1-5minimum; 2=6-11 Medium; 3=12-17 Maximum; 4=Not mentioned