

Religion and Income as Determinant of Well-being Among Employees in Faith-Based and Secular Educational Institutions in Southern Nigeria

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Abstract: This study investigated the influence of religion and income on well-being among employees in faith-based and secular educational institutions in Southern Nigeria. Three hypotheses were formulated and a total of 500 employees from the study area served as participants. The instruments used for data collection included the Demographic Data Inventory (DDI), Well-Being Scale (WBS), and Religion Scale (RS). Data collected were analyzed by means of multiple regression analysis and independent samples t-test. Results revealed significant combined contributions of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria ($F_{(2, 497)} = 56.467, p < .05$), accounting for 25.3% of the variance in their well-being and relative contributions of religion and income to their well-being with income ($\beta = .346; t = 20.491; p < .05$) being a stronger predictor of employee well-being than religion ($\beta = .318; t = 18.773; p < .05$). There was also a significant difference between employees in faith-based and secular educational institutions in the contribution of religion and income to well-being ($t = 9.372, p < .05$). It was recommended, among other things, that religious involvement among employees should be encouraged and a steady flow of income in the forms of salaries, allowances, and bonuses should be maintained.

Keywords: Religion, Income, Well-Being, Employees, Faith-Based Educational Institutions, Secular Educational Institutions

1. Introduction

There is an increasing international interest in the concept of well-being since achieving well-being has been the concern of philosophers since Aristotle, and is, in many respects the essence of life. Although the term “well-being” is popularly used in relation to health, it has a broader meaning, indicating generally what is good for a person and is closely allied with terms such as “welfare”, “happiness”, and “quality of life” [1]. Well-being is a positive physical,

social, and mental state and not just the absence of pain, discomfort, and incapacity. The concept of well-being can perhaps be better understood by understanding its dimensions. Different dimensional frameworks of well-being have been put forward by different scholars. That of Onunkun [1] appears to be more comprehensive than those of others. Using exploratory factor analysis, he categorized well-being into nine dimensions: Career, social, financial, physical, community, spiritual, psychological, mental health, and family well-being. Career well-being refers to how a person occupies his or her time by doing what he or she likes

to do each day; social well-being is an appraisal of one's circumstance and functioning in society in relation to relationships and love in one's life [2]; financial well-being refers to the ability to control one's money rather than allowing money to control one; physical well-being is about having good health and enough energy to get things done on a daily basis [3]; community well-being enhances the overall sense of belonging and pride in the community and the protection and celebration of our natural environment; spiritual well-being is about our inner life and its relationship with the wider world; psychological well-being refers to how people evaluate their lives cognitively or affectively; mental health well-being refers to the adjustment of people to one another and to the world around them; family well-being can be conceptualized as the aggregate of the well-being of the individuals that make up the family.

Based on the preceding paragraph, it could be argued that the essence of human existence is the enhancement of well-being. It is for this reason that governments all over the world place paramount importance on the well-being of its citizens and organizations are becoming increasingly concerned about the well-being of their employees. Well-being plays a central role in creating flourishing societies. Focusing on well-being at work presents a valuable opportunity to benefit societies by helping working individuals to feel happy, competent, and satisfied in their roles. It has also been shown that employees who achieve good standards of well-being at work are likely to be more creative, more loyal, more productive, and provide better customer satisfaction than employees with poor standards of well-being at work [4]. Therefore, efforts made to identify the most important antecedents of well-being and how they contribute to well-being jointly and independently are of significance. This article considered the roles of religion and income.

The word "religion" was derived from the Latin noun *religare*, which means "the initiate or reestablished connection with the Divine Being" or the Latin verb *religare*, which means "to discern again or perceive the relationship and connection of a human with the Divine Being" [5]. Mattis and Jagers [6] defined religion as "a shared system of beliefs, mythology, and rituals associated with a god or gods". According to Helminiak [7], organized religion advises individuals as to what life is about and how to live it. He argued that it is through organized religion that individuals find their way or pattern of living. It provides the individual with a set of "credo and commitments, vision and virtues, beliefs and ethics, cognitions and evaluations". Faiver, Ingersoll, O'Brien, & McNally [8] defined religion as a "social vehicle to nurture and express spirituality" while Ellison [9] defined it as a mechanism for reducing human anxiety.

Religion is an organized conduit for channeling values, energy and/or emotions to a larger entity — the Divine. It is a socially constructed organization that people use to share beliefs, as well as to reduce psychosomatic symptoms. The rituals established by religion serve as tools for persons to find their way through a confusing world. Religion provides individuals with a value system to guide their actions. In

essence, religion can be said to create meaning out of chaos [10]. Individuals have been known to use religion as a means of reducing the distressing effects of their day-to-day activities, coping with fears, and/or feeling confident that nothing bad will happen to them [11]. Active religious involvement has been found to reduce mortality rate by 25% to 35% over a period of 10 to 15 years; participation in public religious practices, such as church attendance, increased the chances of living longer by 43% [12]. Also in a study investigating the role of religion on health and well-being, positive relationship was revealed between religious participation and health outcome [13]. Lim [14] also found significant relationships between psychological well-being and three indices of the Christian religion: Church attendance, personal prayer, and belief in God.

Sigmund Freud believed that religious beliefs were rooted in fantasy and illusion and could be responsible for development of psychosis. This negative view of religion as having a negative influence on mental health well-being has continued into modern time with the writing of persons like Albert Ellis and Wanel Watters who have emphasized the irrational nature of religions and their potential harm [15]. Today, religion is viewed by many as a powerful coping mechanism and an important part of human existence and uniquely suited system to provide meaning in life [16]. Furthermore, Dolan [17] clearly stated the importance of finding meaning in one's life and that religion may assist in supplying purpose and meaning in life, thereby enhancing well-being. Despite his negative view of religion, Freud [18] admitted that "... only religion can answer the question of the purpose of life and that one can hardly be wrong in concluding that the idea of life having a purpose stands and falls with the religious system". Ismail and Desmukh [19] aver that most individuals find inner peace and contentment by engaging in varied forms of religious rituals and rites. This is related to spirituality which is the state of being concerned with religion or religious matters, knowing about oneself, and understanding some supreme power through which the world is governed.

Religion could enhance well-being. For example, prior research has provided possible explanations as to why religiousness may provide a buffering effect against stress. Religious practices, in particular, praying, may help to reduce stress. Being part of a religion, especially if it is organized, provides opportunities to connect socially with others and to secure social support. There is a strong link between social connection and support and good physical and mental health well-being. The belief that God aids the faithful may allow individuals to develop an optimistic view on coping with stressors and increase meaning in life [20]. Religiousness could also encourage the development of positive emotions when faced with stressors, such as changing the nature of such stressors to reflect a relationship with God and social support [21], while reducing worry [22].

The relationship between religion and life satisfaction, which is a major component of well-being, offers interesting insights. With the rise of secularism and globalization, it is

disputable whether religion contributes to or impedes life satisfaction [23]. However, the most dominant view is that religion has a positive impact on life satisfaction. Religiosity may increase well-being because of its association with a social support system, increased self-esteem, or a sense of mastery [24]. Furthermore, findings in recent empirical works in the psychology of religion does indeed show that some aspect of religion (e.g., religious attendance or extrinsic religiosity) correlate positively with some index of psychological well-being. For instance, Jackson and Bergeman [25] found that religious people report being happier and more satisfied with their lives compared to non-religious ones. Moreover, this pattern appears to be robust across multiple cultural contexts. Achor, Grine, MoudNor and MohdYusoff [26] have shown, for example, that religiosity predicts meaning and life satisfaction in Muslim students in Algeria. Also, Abdel-Khalek [27] found that religiosity among Muslim Kuwaiti adolescents was related to better health and well-being and less anxiety. A study carried out by Spencer, Madden, Purfill and Ewing [28] assessing over 140 academic studies on religion and well-being revealed that religious participation is among the most deterministic predictors of all aspects of well-being especially mental health. However, the influence of religion on the well-being of employees in Southern Nigeria has not been properly explored. Furthermore, the link between religious belief and generally positive health outcomes is not well understood and further research is needed. There is a risk in this area of assuming a cause-and-effect relationship where one does not exist. Religion may be associated with positive emotions and cognitions such as optimism, sense of meaning, and purpose to life, and these have been found to be linked to good cardiovascular, endocrine and immune functioning. Attendance at places of worship and other forms of religious involvement keep people physically active, thereby reducing the risk of disability [29].

Although well-being is not about income alone as it has many other components or dimensions, nevertheless, having steady income is however a major indicator of well-being as opined by Ngamaba [30] that an individual's country's level of development affect happiness and well-being. Adequate disposable income, low inflation rate and or consumer price index resulting in a high purchasing power all influence access to all other basic needs of life that are required for meaningful existence. Well-being is not only about income. It includes peace of mind, health, belonging to a community, safety, freedom of choice and action, etc. in other words, well-being is multi-dimensional in that it includes material and psychological dimensions [31]. Research on the influence of income on life satisfaction is quite extensive and mainly shows a positive interaction between the two factors. As argued by Easterlin, McVey, Switek, Sawangfa, and Zweig [32], an increase in income and consumption facilitates the satisfaction of a greater number of needs, leading to the attainment of higher levels of well-being. Although Olugbemi [33] averred that there is greater satisfaction and contentment among employees of faith-based or pastoral schools than those of secular schools, and that the former may have higher level of

well-being for this reason, however, the relationship between religion and/or income and well-being among private educational institution employees in Southern Nigeria has been relatively unexplored.

2. Hypotheses

- i. There is no significant combined contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria.
- ii. There is no significant relative contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria.
- iii. There is no significant difference between employees in faith-based and secular educational institutions in Southern Nigeria in the contribution of religion and income to well-being.

3. Method

3.1. Research Design

A survey research design was adopted for this study.

3.2. Population

The population of this study consisted of all employees in faith-based and secular educational institutions in Southern Nigeria.

3.3. Participants

A sample of 500 participants was chosen through the multistage random sampling technique. The population was divided into two strata, namely, South-East and South-West geo-political zones of Nigeria. The sub-population in each stratum was then sub-divided into faith-based educational institutions and secular educational institutions. One faith-based and two secular schools were chosen from each of the three levels of educational institutions (primary, secondary, and tertiary) in each stratum through simple random sampling. Finally, employees were chosen from each of the selected institutions also through simple random sampling.

3.4. Instruments

The instruments used for data collection included the following:

3.4.1. Demographic Data Inventory (DDI)

The Demographic Data Inventory (DDI) having six items was developed by this researcher and used to gather data on some demographic characteristics of the respondents such as occupation, type of school, school ownership, job status, monthly income, and work experience.

3.4.2. Well-Being Scale (WBS)

The Well-Being Scale (WBS) an 18-item Likert-type instrument developed by this researcher for the measurement

of well-being. It is a 7-point scale having responses ranging from 1 = strongly disagree to 7 = strongly agree. Examples of items on the scale are:

- In many ways I feel disappointed about my achievement in life.

- I sometimes feel as if I've done all there is to do in life.

A test-retest reliability coefficient of .81 with a two-week interval was obtained when the WBS was administered on a group of 20 employees of Ibadan Electricity Distribution Company Plc. on two occasions. The congruent validity of the instrument was determined by a high validity coefficient of .71 when scores on the WBS was correlated with scores on the Life Well-Being Scale (LWBS; [1])

3.4.3. Religion Scale (RS)

The Religion Scale (RS) is a 12-item Likert-type instrument with seven points designed to assess one's level of religious involvement. The responses to the items on the scale range from 1 = strongly disagree to 7 = strongly agree. Examples of items on the scale are:

- There is little good that comes from religion.

- One important benefit of religion is that it provides people with comfort during hard times.

The reliability of the Religion Scale was determined by a single administration of the instrument on a sample of 25 employees of the Consolidated Breweries Ltd., Ijebu Ode. An analysis of the score obtained revealed a Cronbach's alpha of .74 which shows that the scale has high internal consistency reliability. Expert opinion was relied upon to provide evidence for the content validity of the scale.

4. Results

4.1. Hypothesis One

Ho1: There is no significant combined contribution of

Table 2. Coefficients of the Multiple Regression Analysis for the Relative Contribution of Religion and Income to Well-Being in Faith-Based and Secular Institutions.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	37.693	3.294		12.406	.000
Religion	.182	.044	.318	18.773	.000
Income	.105	.082	.346	20.491	.000

Dependent Variable: Well-Being
Predictors: (Constant), Religion, Income

Table 2 revealed significant results. The null hypothesis was therefore rejected while the alternative hypothesis was upheld, leading to the conclusion that there is a significant relative contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria. Specifically, income ($\beta = .346$; $t = 20.491$; $p < .05$) was a stronger predictor of employee well-being than religion ($\beta = .318$; $t = 18.773$; $p < .05$).

4.3. Hypothesis Three

Ho3: There is no significant difference between employees in faith-based and secular educational institutions in Southern Nigeria in the contribution of religion and income to well-being.

religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria.

Table 1. Model Summary of the Multiple Regression Analysis for the Combined Contribution of Religion and Income to Well-Being in Faith-Based and Secular Institutions.

Source of Variation	Sum of Squares	df	Mean Square	F	Sig.
Regression	1856.308	2	928.154	56.467	.000
Residual	8169.226	497	16.437		
Total	10025.534	499			

Dependent Variable: Well-Being
Predictors: (Constant), Religion, Income
Model Summary: $R = .507$; $R^2 = .257$; $R^2_{(Adj)} = .253$; Std. Error = 12.98376

Results in Table 1 showed that religion and income combined to significantly contribute to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria ($F_{(2, 497)} = 56.467$, $p < .05$). The null hypothesis which stated that there is no significant combined contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria was therefore rejected, leading to the upholding of the alternative hypothesis and the conclusion that there is a significant combined contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria. Table 1 further revealed that religion and income accounted for 25.3% of the variance in well-being among the population of the study ($Adj. R^2 = .253$).

4.2. Hypothesis Two

Ho2: There is no significant relative contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria.

Table 3. Independent t-Test of Difference in Contribution of Religion and Income to Well-Being between Employees in Faith-Based and Secular Educational Institutions.

Institution Type	N	Mean	Std. Dev.	df	t	P
Faith-Based	138	32.11	3.583	498	9.372	.000
Secular	362	25.63	6.079			

Table 3 revealed significant results ($t = 9.372, p < .05$). The null hypothesis was therefore rejected in favour of the alternative hypothesis, leading to the conclusion that there is a significant difference between employees in faith-based and secular educational institutions in Southern Nigeria in the contribution of religion and income to well-being. Table 3 further showed that the contribution of religion and income to well-being is stronger for employees in faith-based institutions ($N = 138$, Mean = 32.11, $S = 3.583$) than for employees in secular institutions ($N = 362$, Mean = 25.63, $S = 6.079$).

5. Discussion

This investigation was carried out to determine the role of religion and income in the well-being of employees in faith-based and secular educational institutions in Southern Nigeria. Hypotheses that facilitated the testing of the joint and relative contribution of religion and income to well-being as well as the significance of the difference in this contribution were formulated and tested by means of multiple regression analysis and t-test statistic on a sample of 500 employees drawn from the study area.

The first null hypothesis stated that there is no significant combined contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria. The analysis of this hypothesis revealed significant results leading to its rejection and the upholding of the alternative hypothesis that there is a significant combined contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria. The reason for this finding could be that well-being is a subjective experience of the individual involved and, of course, an increase in income tends to be associated with a higher level of well-being, other things being equal. This finding was in line with that Tosje, Willem and Waal [24] who found that religious people tend to be happier and more satisfied with their lives compared to non-religious ones. Also supported by this finding was Ngamaba [30]'s findings that having steady income is a major indicator of well-being.

The second null hypothesis stated that there is no significant relative contribution of religion and income to the well-being of employees in faith-based and secular educational institutions in Southern Nigeria. A test of this hypothesis yielded significant results; thus, there was a significant relative contribution of religion and income to the well-being of employees where income was a stronger predictor of well-being than religion. The significance of income was supported by Easterlin *et al* [32] who averred that an increase in income and consumption enables the

satisfaction of needs and therefore leads to increase in well-being. The significance of religion is corroborated by a multitude of studies including Vanderweele [12] who found that active religious involvement has been found to increase longevity, Lim [14] who found significant relationships between Church attendance, personal prayer, belief in God and psychological well-being, and Ismail and Desmukh [18] who found that many people find inner peace and contentment by engaging in varied forms of religious rituals and rites.

The third null hypothesis stated that there is no significant difference between employees in faith-based and secular educational institutions in Southern Nigeria in the contribution of religion and income to well-being. The test of this hypothesis revealed otherwise. The contribution of religion and income to well-being is stronger for employees in faith-based institutions than for those in secular institutions. This finding could be explained by the fact that faith-based educational institutions attach greater importance to religious involvement among their students and staff than secular institutions. It was also supported by Olugbemi [33] who reported greater satisfaction and well-being among employees of pastoral schools than those of secular schools.

6. Conclusion and Recommendation

This study found significant contributions of religion and income to the wellbeing of employees in faith-based and secular educational institutions in Southern Nigeria. It affirmed a significant relative influence of religion and income on their well-being with income contributing more to well-being than religion. Furthermore, the study found a significant difference between employees of faith-based and secular educational institutions on the influence of religion and income to well-being. This finding have important implications for employees, government and management of educational institutions in Southern Nigeria. Since income greatly contributed to well-being of employees in both the secular and faith-based schools, and previous studies have associated low income with low worker morale, intention to quit, dissatisfaction at work, and absenteeism, it is therefore important to boost the take home package of employees since without sufficient income, participation in religious activities may be difficult as being a member sometimes have financial implications and considering the important role that religion play on well-being, it is necessary to encourage participation in religious activities by boosting income. Based on the findings, therefore, it is recommended that religious involvement among employees of educational institutions should be encouraged and a steady flow of income in the forms of salaries, allowances, and bonuses maintained in

order to enhance the well-being of employees.

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