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# **Church Attendance and Member Well-Being in Times** of Economic Hardship: A Case Study of Kaduna State

<sup>1</sup>Haruna T., and <sup>2</sup>Chukwudebelu, I.V.

<sup>1</sup>Department of Religious Studies, Paul University Awka tutuharuna7@gmail.com +2348033623574

<sup>2</sup>Department of Mass Communication, Paul University Awka <u>izuchukwudebelu@yahoo.com</u>

#### **Abstract**

This study investigates the relationship between church attendance and member well-being during periods of economic hardship in Kaduna State, Nigeria. Grounded in religious coping theory and social capital perspectives, the research explores how financial crises influence congregants' participation in church activities and how churches respond to increased socio-economic pressures. A mixed-methods design was employed, combining surveys of 420 respondents with interviews and focus group discussions drawn from selected charismatic churches, including RCCG, Winners' Chapel, Assemblies of God, and ECWA. Findings reveal that 83.3% of respondents reported being more motivated to attend church during financial hardship, while 91.6% affirmed that church activities provided spiritual comfort during crises. Similarly, 82.1% expressed a stronger desire to participate in church programs, and 75% reported increased volunteerism as a coping strategy. However, only 40.5% could consistently contribute financially, indicating a shift from monetary giving to service-based engagement. Chi-square analyses showed significant associations between educational qualification ( $\chi^2$  = 18.43, p = 0.031) and church role ( $\chi^2$  = 10.32, p = 0.016) with attendance, while gender, age, and occupational status were not significant predictors. These findings highlight a paradox: while economic hardship increases reliance on churches as sources of hope, solidarity, and welfare, it simultaneously constrains their financial capacity and outreach potential. The study concludes that charismatic churches in Kaduna function as hybrid institutions—spiritual and social—sustaining member well-being amidst economic precarity. It recommends that church leaders adopt innovative, non-financial support systems and that policymakers strengthen economic reforms to reduce overdependence on religious institutions as welfare providers.

**Keywords**: Church attendance; Member well-being; Economic hardship; Charismatic churches; Religious coping; Social capital

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#### INTRODUCTION

Church attendance has historically been regarded as more than an act of religious devotion; it is a multidimensional practice that shapes social connectedness, psychological health, and collective resilience. Research in the sociology of religion has consistently demonstrated that active participation in religious communities is associated with higher levels of well-being, including improved mental health, reduced stress, and enhanced life satisfaction (Ellison & Levin,

1998; Koenig, 2012). During periods of economic hardship, when households face financial insecurity, inflation, and unemployment, churches often function as critical spaces of solace, hope, and social support. The convergence of spirituality and well-being thus becomes particularly salient in times of socio-economic turbulence.

Globally, the relationship between religion and wellbeing has been extensively documented. Pargament (1997) argues that religious coping provides both meaning-making frameworks and practical strategies that help individuals endure economic and psychological strain. Similarly, Putnam (2000) highlights that religious institutions foster social capital, offering networks of trust, reciprocity, and mutual aid. These dimensions of faith-based engagement are especially crucial during economic downturns, when secular welfare systems are either overstretched or ineffective. In such contexts, attendance at church services does not merely represent religious devotion but a means of accessing vital socioemotional resources and collective resilience (Norris & Inglehart, 2004).

In Nigeria, the relationship between economic hardship and religious participation is particularly pronounced. The National Bureau of Statistics (2024) reports that inflation rates remain in double digits, unemployment affects nearly one-fifth of the labour force. and household purchasing power has significantly declined. These economic challenges have profound effects on individual and community well-being, leading many to seek support in religious spaces. Studies affirm that churches in Nigeria often act as informal welfare providers by distributing food, offering micro-credit, and providing psychosocial counselling (Ishola & Babalola, 2020; Ter Haar & Ellis, 2006). In Kaduna State, where socio-economic challenges are further compounded by ethno-religious tensions and political instability, the role of churches as centres of both spiritual and social refuge becomes even more critical.

Charismatic and Pentecostal churches in Kaduna, such as the Redeemed Christian Church of God, Winners' Chapel, and Assemblies of God, have distinguished themselves in providing not only spiritual empowerment but also material and emotional support to their congregants (Marshall, 2009; Adogame, 2013). Their theology of prosperity and resilience offers symbolic reassurance to members navigating financial crises, while their welfare programmes serve as tangible mechanisms of support. However, the paradox remains: while economic hardship drives increased attendance and dependence on churches, it simultaneously strains church finances and limits their capacity to sustain welfare initiatives (Lim & Putnam, 2010; Bompani, 2010).

This study, therefore, seeks to explore the nexus between church attendance and member well-being during economic hardship in Kaduna State. It examines how participation in religious services influences psychological, social, and economic well-being, and how churches themselves adapt to the heightened expectations placed upon them. Specifically, the study was conducted to examine members' attitudes towards church attendance and participation in church activities during economic hardship and describe members' attendance and participation in church activities during hardship.

#### **METHODOLOGY**

The study was carried out in Kaduna State. The state

is located in the north-central region of Nigeria. Kaduna is characterised by a diverse socio-economic and cultural landscape, which makes it an ideal context for examining the impact of economic situations on church attendance, participation, and the well-being of congregants. The state features a mix of urban and rural communities, with a significant representation of charismatic churches that emphasise personal transformation, divine intervention, and communal support. The region's economic dynamics are influenced by factors such as oil price volatility, political instability, and regional disparities, which provide a compelling backdrop for this research. This study adopted a mixed-methods research design, combining both quantitative and qualitative approaches. The quantitative aspect involves structured surveys and the collection of numerical data to measure trends in attendance, participation, and financial contributions. The qualitative aspect includes in-depth interviews and focus group discussions to collect data on the perceptions. experiences, and coping strategies of church members and leaders during economic fluctuations. This approach ensures a comprehensive understanding of the complex interplay between economic conditions and religious engagement.

The target population consists of members and leaders of selected charismatic churches such as RCCG, Assemblies of God Church, ECWA and Winners Chapel in Kaduna State. These churches are chosen based on their prominence, community impact, and theological emphasis on prosperity and divine intervention. The study includes male and female congregants aged 18 and above, with a focus on individuals who regularly attend church services and participate in church activities. Church leaders, including pastors and administrative staff, are also included to provide insights into the institutional responses to economic challenges.

A multistage sampling technique is employed to select respondents. First, purposive sampling is used to identify prominent charismatic churches such as the RCCG, ECWA, Assemblies of God Church and Winner Chapel in Kaduna State. Next, stratified sampling ensures proportional representation of young adults, adult males and adult females from the congregations. Finally, simple random sampling is applied to select individual participants from each stratum.

The sample size is determined using Cochran's formula for sample size determination:

n =

#### Where:

- n: Required sample size.
- Z: Z-score (1.96 for 95% confidence level).
- p: Estimated proportion of members satisfied with financial transparency (assume p=0.5p=0.5p=0.5).
- e: Margin of error (0.05).

Assuming Z = 1.96, p = 0.5, and e = 0.05

n = 384; adjustments will be made for non-response rates, resulting in a final sample size of approximately 420 respondents.

The study measures key variables like attendance and participation, which were measured as the frequency of church service attendance (e.g., weekly, bi-weekly) and the extent of involvement in church activities (e.g., volunteering, donations). Likert scales are used to capture participation intensity.

Quantitative data are analysed using descriptive and inferential statistical methods, including frequency distributions, means, and standard deviations, to summarise respondent characteristics and trends. The hypothesis was analysed using chi-square tests to examine relationships between variables. The chi-square test was used to examine the association between categorical variables, such as demographic characteristics and participation levels.

#### **RESULTS AND DISCUSSION**

# Members' attitude towards church attendance, participation in church

Table 1 provides critical insight into how economic hardship influences the religious behaviours and attitudes of church members. The responses reflect both psychological and behavioural shifts related to church.

# Motivation to Attend Church during Financial Hardship

It was discovered that 83.3% (Agree + Strongly Agree) of respondents affirmed they are more motivated to attend church during times of financial hardship. The mean of 4.07 and SD = 0.93 suggest a strong but slightly varied agreement. This supports Pargament's (1997) theory of religious coping, where individuals turn to religious communities for support during economic or emotional distress. Economic challenges may push individuals toward communal worship as a source of psychological resilience (Ellison & George, 1994). This pattern also aligns with African contexts where religious participation often increases in response to existential threats (Marshall, 2009).

## Increased Desire to Participate in Church Programmes

It was also discovered that 82.1% agreed that hardship strengthened their desire to participate in church programs (mean = 4.04; SD = 0.89). This indicates a positive correlation between economic stress and active religious engagement, confirming previous findings that tough times can enhance religiosity (Lim & Putnam, 2010). Such participation could serve both spiritual and practical functions—access to community resources,

group prayers, or emotional solidarity (Ter Haar & Ellis, 2006).

# Spiritual Comfort from Church Activities during Economic Crises

This item recorded the highest agreement (91.6%), with a mean of 4.33 and the lowest SD (0.76), signalling unanimous consensus. The data underscores the emotional and spiritual function of religious participation during economic hardship, suggesting that for many, church involvement is a coping mechanism that offers hope, peace, and stability (Pargament, 1997; Schnabel & Schieman, 2014). Faith-based environments provide a safe space for reframing suffering, maintaining optimism, and restoring a sense of purpose (Ellison & Levin, 1998).

#### **Economic Hardship Affecting Church Attendance**

This item stands out with only 35.7% agreement and a low mean score of 2.78, with a high standard deviation (1.37) indicating wide variance in responses. While some respondents may miss church due to costs (transport, offerings), others might still prioritise attendance for spiritual nourishment. This duality echoes Hadaway & Marler (2005), who note that financial constraints can either discourage attendance due to shame or fuel deeper reliance on faith-based gatherings. It is also possible that some churches mitigate attendance barriers by offering transport or home-based fellowship options.

#### **Volunteering More during Financial Stress**

With 75% agreeing and a mean of 3.88, the data shows that economic hardship not only drives attendance but also increases voluntary engagement. Volunteering could be both a way of seeking solace and contributing to community life, affirming the concept of "mutual aid" within church settings (Clarke, 2011). Moreover, individuals with more time due to job loss may shift focus to religious service as a means of maintaining purpose and identity (Ishola & Babalola, 2020).

#### **Faith-Based Participation Provides Hope**

The findings revealed that 88.1% agreed that participation in faith-based activities gives them hope during economic downturns (mean = 4.22; SD = 0.85). This again affirms the emotional support functions of churches during crises and reflects the church's role in shaping moral economies that offer emotional and spiritual survival strategies (Englund, 2011). In such settings, hope becomes a collective resource, shared and nurtured through worship, testimonies, and communal narratives of resilience.

The attitudes captured in this table clearly show that economic hardship does not diminish religious

participation; instead, it intensifies emotional reliance on and physical involvement in church life. These findings support the thesis by illustrating how financial stress increases church attendance and programme participation, deepens members' psychological and spiritual attachment to the church, encourages higher levels of volunteering as a coping or compensatory behaviour, and reinforces the church's role as both a spiritual and social institution.

Table 1: Members attitude towards church attendance, participation in church activities during economic hardship

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
I am more motivated to attend church during times of financial hardship.	15 (3.6%)	20 (4.8%)	35 (8.3%)	200 (47.6%)	150 (35.7%)	4.07	0.93
Economic hardship strengthens my desire to participate in church programs.	12 (2.9%)	18 (4.3%)	45 (10.7%)	210 (50.0%)	135 (32.1%)	4.04	0.89
I find spiritual comfort in participating in church activities during economic crises.	5 (1.2%)	10 (2.4%)	20 (4.8%)	190 (45.2%)	195 (46.4%)	4.33	0.76
Economic hardship affects my ability to attend church services regularly.	90 (21.4%)	120 (28.6%)	60 (14.3%)	90 (21.4%)	60 (14.3%)	2.78	1.37
I volunteer more in church activities when facing financial stress.	25 (6.0%)	30 (7.1%)	50 (11.9%)	180 (42.9%)	135 (32.1%)	3.88	1.08
Participation in faith-based activities gives me hope during economic downturns.	10 (2.4%)	15 (3.6%)	25 (6.0%)	190 (45.2%)	180 (42.9%)	4.22	0.85

Source: Field, 2025.

#### Member's attendance and participation in church activities during hardship

Table 2 provides rich data on how church members engage in various religious activities during times of economic difficulty. The measured activities include worship attendance, program involvement, financial contributions, and seeking spiritual support.

#### **Attending Sunday Worship Services**

With 78.6% (often + always) attendance and a high mean of 4.05 (SD = 0.92), Sunday worship remains the most consistently attended activity. This suggests that economic hardship does not deter Sunday worship and may in fact reinforce it as a weekly anchor for hope and spiritual restoration (Pargament, 1997). This is supported by literature noting that public worship functions as a coping mechanism and a collective ritual for resilience (Ellison & George, 1994; Ter Haar & Ellis, 2006). Sunday services likely offer messages of comfort, collective

prayer, and community reassurance, particularly vital during financially stressful periods (Lim & Putnam, 2010).

# Attending Midweek Services (Bible Study, Prayer Meetings)

Here, attendance drops: only 54.7% (Often + Always) participate regularly, with a lower mean of 3.47 and a wider SD = 1.14. This lower attendance may be due to logistical or economic constraints such as transportation costs, weekday work schedules, or energy demands (Hadaway & Marler, 2005). Nevertheless, midweek services remain important for deepening doctrinal understanding and fostering spiritual intimacy, though economic strain might limit their accessibility.

Participating in Church Outreach or Evangelism

The least engaged activity: 42.9% engage often/always, while 28.6% only participate sometimes, yielding a mean of 3.2 and SD = 1.2. Evangelism may decline during hardship due to a focus on survival needs over evangelical engagement. Additionally, resource-based evangelism (e.g., donation-based outreach) may be difficult to sustain during financial distress (Ishola & Babalola, 2020). However, for some, outreach could provide a sense of purpose and mission, helping them cope with adversity (Marshall, 2009).

## Volunteering in Church Programmes (ushering, choir, etc.)

With 54.7% volunteering often/always and a mean of 3.43, church volunteering maintains a moderate level of engagement. Volunteering may be seen as a spiritual and psychological outlet, especially for those unemployed or under financial stress who seek ways to remain useful and connected (Clarke, 2011). It also reflects a shift from monetary giving to service-based contributions, particularly during hard times (Englund, 2011).

#### Financial Contributions (Offerings and Tithes)

Only 40.5% contribute often/always, with the lowest

mean (3.09) and the highest SD (1.27), reflecting significant variability. This reinforces earlier findings that economic hardship directly reduces financial participation in church (Lim & Putnam, 2010; Schnabel & Schieman, 2014). It also highlights a dissonance between spiritual participation and economic capacity, prompting some churches to adopt more flexible or symbolic giving systems (e.g., service exchange, gratitude giving).

#### **Seeking Counselling or Prayer Support**

A strong 64.3% (often + always) seek counselling and prayer support, with a high mean of 3.74 and a modest SD of 1.01. This indicates that while financial contributions may wane, emotional and spiritual support-seeking rises during economic distress (Pargament, 1997). Churches, therefore, serve a pastoral and therapeutic function, with faith leaders expected to respond not only theologically but also emotionally and practically (Ellison & Levin, 1998). This pattern aligns with the idea of the church as a resilient institution that absorbs social and economic shocks when state mechanisms fail (Adogame, 2013; Ter Haar & Ellis, 2006). However, it also raises concerns about overburdening churches without adequate resources.

Objective 2: Members attendance and participation in church activities during hardship

Activity	Never	Rarely	Sometimes	Often	Always	Mean	Std. Dev.
Attending Sunday worship services	10 (2.4%)	20 (4.8%)	60 (14.3%)	180 (42.9%)	150 (35.7%)	4.05	0.92
Attending midweek services (e.g., Bible study, prayer)	30 (7.1%)	60 (14.3%)	100 (23.8%)	140 (33.3%)	90 (21.4%)	3.47	1.14
Participating in church outreach or evangelism	50 (11.9%)	70 (16.7%)	120 (28.6%)	110 (26.2%)	70 (16.7%)	3.2	1.2
Volunteering in church programs (e.g., ushering, choir)	40 (9.5%)	60 (14.3%)	90 (21.4%)	140 (33.3%)	90 (21.4%)	3.43	1.21
Contributing financially (offering/tithe)	60 (14.3%)	80 (19.0%)	110 (26.2%)	100 (23.8%)	70 (16.7%)	3.09	1.27
Seeking counseling or prayer support from the church	20 (4.8%)	30 (7.1%)	100 (23.8%)	160 (38.1%)	110 (26.2%)	3.74	1.01

Source: Field, 2025.

#### Relationship between demographic characteristics and church attendance

Table 3 presents the results of a chi-square test examining the association between various demographic variables and church attendance during economic hardship. The test examines the extent to which attributes such as gender, age, marital status, education, occupational status, and church role significantly affect members' religious participation.

Gender ( $\chi^2$  = 6.52, df = 3, p = 0.089) was not

significant. The association between gender and church attendance is not statistically significant, although previous literature often shows women tend to be more religiously active (Ellison & Levin, 1998). The insignificance here may reflect gender parity in the sample (as seen in Table 1) or evolving gender roles in religious spaces in Nigeria. However, gender-based differences in type of participation (not frequency) might

still exist and should be explored qualitatively (Pew Research Center, 2016).

Age Group ( $\chi^2$  = 15.74, df = 9, p = 0.072) was not significant. Age does not significantly affect attendance, though it is near the threshold of significance. While older adults may face health or transport limitations, younger ones may be more digitally engaged or disengaged due to socio-economic mobility (Sherkat, 2001). The result challenges assumptions that older people are inherently more religious in terms of physical attendance.

Marital status ( $\chi^2$  = 12.1, df = 6, p = 0.06) was insignificant. This variable nearly reaches significance, suggesting potential differences in attendance depending on marital status. Married individuals may be more committed to family-based church attendance, while singles or separated individuals may lack the same social/spiritual support system. Past studies suggest marital status can influence church attendance due to emotional needs, role models for children, and social integration (Schnabel & Schieman, 2014).

Educational qualification ( $\chi^2$  = 18.43, df = 9, p = 0.031) was not significant. This is a statistically significant association, implying that level of education affects church attendance. Tertiary-educated individuals may attend more consistently due to greater awareness of religious teachings, leadership roles, or more stable time

management. Conversely, less educated members may face economic and psychological barriers that hinder regular attendance (Davie, 2000). Education also correlates with greater participation in church programmes (Pargament, 1997; Lim & Putnam, 2010).

Occupational Status ( $\chi^2$  = 14.55, df = 9, p = 0.104) was not significant. This result indicates no significant association between employment status and church attendance. Although unemployment or underemployment can affect financial giving, it may not necessarily reduce attendance, especially where people turn to the church for support (Clarke, 2011). Retired or unemployed individuals may have more time to attend, offsetting any economic limitations.

Church Role ( $\chi^2$  = 10.32, df = 3, p = 0.016) was not significant. There is a strong association between one's role in the church and attendance. Church leaders are more likely to attend consistently due to responsibilities and accountability structures (Marshall, 2009). Regular members may attend based on personal circumstances, while leaders often feel obligated to model attendance, even during hardship. This confirms that formal roles shape participation patterns, a point supported by Adogame (2013), who highlights leadership responsibility as a stabilising force in African religious institutions.

Table 3: Results of Chi-square showing association between demographic characteristics and church attendance

Demographic Variable	χ² Value	Degrees of Freedom (df)	p-value
Gender	6.52	3	0.089
Age Group	15.74	9	0.072
Marital Status	12.1	6	0.06
Educational Qualification	18.43	9	0.031 **
Occupational Status	14.55	9	0.104
Church Role (Member/Leader)	10.32	3	0.016 **

Source: Field, 2025

\*Sign. at 0.05 level of significance \*\*Sign. at 0.01 level of significance

#### CONCLUSION

This study has examined the complex interplay between economic hardship, church attendance, and member well-being in Kaduna State, Nigeria. The findings reveal that periods of economic stress do not diminish religious participation; rather, they intensify both attendance and engagement in church activities. Specifically, over 83% of respondents affirmed that financial hardship motivates them to attend church more frequently, and more than 91% agreed that church activities provide spiritual comfort during crises, underscoring the role of faith-based participation as a coping mechanism.

The results further show that economic hardship reshapes the nature of participation. While financial contributions (tithes and offerings) decline—only 40.5% of members are able to contribute regularly—volunteering and program involvement increase, reflecting a shift from monetary giving to service-based participation. This pattern illustrates the adaptability of congregants, who seek purpose, identity, and solidarity in faith communities when material resources are limited.

Demographic analyses also highlight important dynamics. Educational qualification and church role significantly influenced attendance, with tertiary-educated individuals and church leaders demonstrating stronger consistency and participation. Conversely, gender, age, and occupational status were not statistically significant, suggesting that economic hardship cuts across demographic boundaries in shaping religious reliance.

The paradox revealed by this study is striking: economic crises heighten dependence on churches as sources of hope, counselling, and welfare, yet they simultaneously strain church resources and limit institutional capacity to respond. This dual effect situates churches as both resilient hubs of social and spiritual support and as vulnerable institutions grappling with their own sustainability.

In conclusion, charismatic churches in Kaduna State function as hybrid institutions, offering spiritual empowerment alongside social safety-net roles during economic hardship. Their significance lies not only in sustaining individual well-being but also in reinforcing communal resilience in contexts where state interventions are inadequate. For policymakers, these findings highlight the urgent need to address structural economic challenges to reduce overdependence on religious institutions for welfare.

#### **RECOMMENDATIONS**

- 1. Church leaders should point out the importance of developing innovative, non-financial forms of engagement such as skill acquisition programmes, counselling services, and collective savings schemes that can sustain members' well-being even when financial contributions wane.
- 2. Church leaders should affirm that their faith remains central to navigating Nigeria's economic uncertainties, serving as vital anchors of hope, solidarity, and resilience in times of hardship.

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