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# RELIGIOUS ECONOMY AND ETHICAL DILEMMAS IN CONTEMPORARY NIGERIA: BETWEEN FAITH, COMMERCE AND MORAL ACCOUNTABILITY

**[1]Olulowo, Olusegun Ayotunde PhD, [2]Ogunjobi, Samuel Ola PhD**
[1]Department of Religious Studies University of Lagos zionlowo@gmail.com, segunolulowo@gmail.com, 08035267441, Orchid ID: 0009-0001-5703-5243
[2]Department of Religious Studies, Faculty of Arts, University of Lagos, Ogunjobi59@gmail.com
Orcid ID: 0009-0009-9769-2851, 08035742422

## Abstract
The relationship between religion and economic life in Nigeria has become increasingly complex, particularly within contemporary Christianity where spiritual practices intersect with commercial and entrepreneurial activities. This study critically examines the religious economy of Christianity in Nigeria, analysing how churches operate within broader socio-economic systems while simultaneously shaping moral and cultural values. It engages concepts such as tithing, prosperity theology, and religious entrepreneurship to demonstrate how financial practices contribute to institutional expansion as well as growing ethical concerns. Despite Christianity's continued contribution to education, social welfare, and community development, its increasing monetisation raises pressing questions around transparency, accountability, inequality, and the integrity of spiritual leadership. The study adopts a conceptual and critical analytical approach, drawing on existing scholarly literature to interrogate how moral accountability is negotiated within Nigerian church structures under conditions of economic intensification. Findings suggest that while religious commercialization enhances organisational sustainability, it also risks undermining spiritual authenticity and public trust. The study argues that the long-term relevance of Christianity in Nigeria depends on strengthening ethical governance and reinforcing theological principles of stewardship, responsibility, and social justice. It concludes that a balanced integration of faith and economic practice is necessary to sustain both spiritual integrity and socio-economic relevance.

**Keywords:** Religious economy; Christianity; ethical dilemmas; moral accountability; Nigeria

## Introduction

Religion has long functioned not only as a spiritual compass but also as a powerful social and economic force shaping human behaviour, values, and systems of exchange. In many societies, including those in Africa, religious institutions do more than provide moral guidance; they create networks of trust, mobilise resources, and influence economic attitudes such as discipline, giving, and aspiration. Contemporary scholars increasingly describe this interaction through the lens of a "religious economy," where faith-based organisations operate in ways that

resemble markets, offering spiritual goods and services in response to the needs and expectations of adherents (Einstein, 2008).

In modern African societies, the idea of a religious economy has become more visible with the rapid expansion of Pentecostal and charismatic movements. These movements often present faith not only as a path to salvation but also as a means to material well-being, social mobility, and personal transformation. As a result, religious spaces have evolved into arenas where spiritual promises intersect with economic realities, particularly in contexts marked by uncertainty, unemployment, and weak state support systems. Within this framework, churches and ministries increasingly adopt organisational and entrepreneurial models that mirror business structures, thereby reinforcing the notion that religion can function within a competitive and economically driven environment (Gauthier, Martikainen, & Woodhead, 2013).

Nigeria provides a particularly compelling context for examining these developments. As one of the most religious countries in the world, with a vibrant and diverse Christian landscape, the nation has witnessed the rise of mega-churches, influential religious leaders, and a strong emphasis on prosperity-oriented teachings. In a setting where economic hardship and social inequality remain persistent, many Nigerians turn to religious institutions for both spiritual hope and practical solutions to everyday challenges. This has contributed to the growth of a dynamic religious marketplace in which faith, finance, and influence are closely intertwined.

Despite growing scholarly attention to Pentecostalism, prosperity theology, and the commercialization of religion in Africa, there remains a limited integrated analysis that critically examines Christianity in Nigeria specifically as a structured *religious economy* where faith, wealth creation, and ethical accountability operate simultaneously. Existing studies often treat these dimensions separately, focusing either on theological prosperity teachings, economic entrepreneurship within churches, or ethical concerns such as corruption and exploitation. However, fewer studies systematically connect these strands to show how economic logics, spiritual authority, and moral responsibility intersect within a single analytical framework. This gap limits a holistic understanding of how religious institutions simultaneously function as spiritual agents and economic actors within Nigeria's socio-economic landscape.

However, this development is not without its tensions. A growing concern centres on the ethical implications of faith-based economic practices. While some argue that religious teachings on prosperity encourage hard work, resilience, and entrepreneurship, others raise questions about the potential for exploitation, manipulation, and the commodification of spirituality. Practices such as aggressive fundraising, the monetisation of religious experiences, and the concentration of wealth within religious leadership have sparked debates about moral accountability and the integrity of religious institutions. Against this backdrop, this paper aims to examine the intersection of religion, economy, and ethics in contemporary Nigeria. It seeks to explore how Christian institutions participate in and shape the religious economy, how faith is linked to wealth creation, and what ethical challenges arise from these interactions. The study adopts a critical yet balanced approach, recognising both the empowering and problematic dimensions of this phenomenon.

The scope of the paper is limited to contemporary Christian expressions in Nigeria, with particular attention to Pentecostal and charismatic movements. It is structured to first clarify key concepts, and then explore the theoretical foundations of religious economy, followed by an analysis of practical expressions of faith and wealth creation. The paper concludes with an ethical evaluation and recommendations for fostering greater accountability and balance within the intersection of faith and economic life.

**Methodology**

This study adopts a qualitative conceptual research design, relying primarily on documentary analysis to examine the intersection of Christianity, the religious economy, and ethical accountability in Nigeria. Data were sourced from peer-reviewed journal articles, scholarly books, policy reports, and reputable academic publications on religion, economics, and African Pentecostalism. The study employs a critical analytical approach, enabling a systematic interpretation of existing literature rather than primary field data collection.

The analysis is guided by religious economy theory and sociological perspectives on religion and capitalism, which provide a framework for understanding how faith-based institutions operate within economic systems. The materials reviewed were thematically organised around three core areas: religious commercialisation, faith and wealth creation, and ethical implications of spiritual capitalism. Through this method, the study synthesises existing knowledge to identify patterns, contradictions, and gaps in scholarship, offering a balanced interpretation of how Christianity functions within Nigeria's socio-economic landscape.

**Conceptual Framework**

The idea of a religious economy helps us to understand religion in contemporary Nigeria not only as a spiritual reality but also as something that operates within patterns similar to economic life. In simple terms, a religious economy refers to the interaction between faith and market-like dynamics, where beliefs, practices, and spiritual services are produced, offered, and "consumed" by adherents. Rather than seeing religion as isolated from everyday socio-economic life, this perspective shows how it is deeply embedded in people's search for meaning, security, and material well-being. Scholars explain that religious groups, like firms in a market, respond to the needs and expectations of their followers, adapting their messages and practices to remain relevant (Stark & Finke, 2000). From this viewpoint, religion can be understood as a "market of beliefs and services."

Churches and ministries present different "spiritual products", such as healing, prophecy, deliverance, and teachings on prosperity, while individuals choose where to belong based on perceived benefits. In Nigeria, where economic uncertainty and social insecurity are widespread, this religious marketplace becomes especially vibrant. People are not merely passive recipients; they actively seek out communities that promise transformation, whether spiritual or material. This helps explain the rapid growth of Pentecostal and charismatic churches that emphasise breakthrough, success, and divine intervention in everyday struggles.

Religious Economy as a concept is grounded in the sociology of religion, a field that examines how religious beliefs and institutions interact with social structures. Within this tradition, religion is not only about doctrine or personal faith but also about social organisation, power, and exchange. The religious economy model builds on this by highlighting patterns of competition, innovation, and adaptation among religious groups. It shifts attention from abstract theology to lived realities, how people engage with religion in practical terms, including giving, participation, and loyalty.

A key intellectual influence here is Max Weber, whose work on religion and economics remains foundational. Weber argued that certain religious ideas, particularly within Protestant Christianity, encouraged disciplined work, savings, and ethical responsibility, which in turn supported the rise of capitalism. When applied to Nigeria today, his insight helps us see how religious teachings about diligence, giving, and divine reward can shape economic behaviour. However, Weber also raises important ethical questions: when religious motivation becomes closely tied to wealth accumulation, there is a risk that spiritual values may be overshadowed by material ambitions.

At the core of the religious economy approach are a few basic assumptions. First, there is competition: different churches and ministries vie for attention and membership, often using media, branding, and distinctive doctrines. Second, there is the supply of religious services: leaders and institutions offer teachings, rituals, and promises that address people's needs. Third, there is demand from adherents: individuals seek solutions to life's challenges, poverty, illness, insecurity, and gravitate toward religious spaces that appear responsive. In Nigeria, these dynamics are intensified by socio-economic pressures, making religion both a source of hope and, at times, a site of ethical tension.

In practical terms, this framework helps us to see why faith, commerce, and moral accountability are so deeply intertwined in contemporary Nigerian Christianity. While the system can empower individuals by fostering hope, discipline, and community, it also raises concerns about exploitation, inequality, and the commodification of the sacred. Understanding religion as an economy, therefore, does not reduce it to mere business; rather, it provides a lens to critically examine how spiritual life is shaped by, and, in turn, shapes, economic realities.

**Theoretical Framework**

This study is anchored on the Religious Economy Theory as developed by Stark and Finke (1985 & 2000), complemented by Max Weber's theory of the Protestant ethic (1904–1905) and Pierre Bourdieu's concept of religious capital (1971). Religious Economy Theory conceptualises religion as a competitive marketplace in which religious organisations function as firms offering spiritual goods and services, while adherents act as rational participants seeking meaning, healing, and socio-economic solutions. In the Nigerian context, this framework helps explain the growth of Pentecostal churches through competition, innovation, and demand for prosperity-oriented spiritual services.

Weber's Protestant ethic provides insight into how religious ideas shape economic behaviour, particularly the link between faith, discipline, and wealth creation. Bourdieu's notion of religious capital further explains how spiritual authority is converted into symbolic and material resources within religious institutions. Together, these theories provide a robust framework for analysing the intersection of faith, commerce, and moral accountability in contemporary Nigerian Christianity.

**Religious Economy in Nigeria**

The rapid growth of Pentecostal, charismatic, and revival movements in Nigeria cannot be understood in purely spiritual terms; it is deeply woven into the country's economic realities, social anxieties, and aspirations for upward mobility. These movements have evolved into dynamic systems where faith, enterprise, and public life intersect in very practical ways. One of the most visible dimensions of this growth is the expansion of religious entrepreneurship. Contemporary Pentecostal churches no longer operate only as worship centres; they function as complex organizations that deploy media, publishing, conferences, and digital platforms to reach wide audiences. Sermons are packaged as books, podcasts, television programmes, and online streams, creating a steady flow of spiritual "products" for consumption. In recent years, the use of digital media has become especially prominent, with churches leveraging websites and social media to attract younger audiences and promote additional spiritual services (Afolabi & Oderinde, 2024).

This expansion reflects what some scholars describe as the "commodification" of religion, where faith is communicated through modern marketing strategies and institutional branding. In practical terms, this means that the church operates within a competitive religious marketplace, adapting entrepreneurial tools to sustain growth and influence. Closely tied to this development is the influence of prominent religious leaders such as David Oyedepo, whose ministries exemplify the fusion of spiritual authority and economic vision. These leaders are not only preachers but also institutional builders who oversee universities, publishing houses, media networks, and large-scale conference systems. Their teachings often emphasise discipline, giving, and faith as pathways to prosperity, shaping the economic behaviour of their followers. Scholars note that Pentecostal leadership in Nigeria frequently embodies an entrepreneurial model, where founders act as visionaries who mobilise resources, create organisational structures, and inspire economic ambition among adherents. Practically, this leadership style reinforces the idea that success, both spiritual and material, is attainable through faith-informed action, though it also raises ethical questions about wealth concentration and accountability.

Another important feature of these movements is the integration of religion into everyday economic and political life. In Nigeria, religion is not confined to private belief; it actively shapes how people think about work, success, governance, and social responsibility. Pentecostal teachings on diligence, risk-taking, and divine reward often influence business practices and entrepreneurial decisions. At the same time, religious language and symbols permeate political discourse, with leaders seeking legitimacy through religious affiliation. Yet, this integration is

not without tension. Some studies observe a paradox in which prosperity preaching critiques political corruption while, at times, mirroring similar patterns of wealth accumulation within religious institutions. This dual role of religion, as both moral critic and participant in economic power, highlights the ethical dilemmas embedded in Nigeria's religious economy.

Despite these concerns, Pentecostal and charismatic movements have made tangible contributions to welfare and development. Many churches provide social services such as education, healthcare outreach, skills acquisition programmes, and poverty alleviation initiatives. For instance, some congregations run training in vocational skills and small business development, helping members pursue economic self-reliance. Others contribute to community development through charitable activities and institutional investments that support local economies. In this sense, churches function as informal welfare providers, especially in contexts where state support is limited. At the same time, their involvement in sectors such as education and small-scale enterprise development shows that religion can play a constructive role in national development.

Taken together, the growth of Pentecostal and revival movements in Nigeria reflects a complex reality: they are sources of hope, empowerment, and social support, yet they also operate within a framework that blends faith with market logic. This dual character, both spiritual and economic, lies at the heart of the ethical dilemmas surrounding contemporary Nigerian Christianity, where the line between ministry and enterprise is often blurred.

**Ethical Issues Emerging from Religious Economy**

Ethical issues in the religious economy arise when spiritual activities begin to mirror commercial practices. As churches and religious organizations seek to attract and retain followers, there is a tendency to emphasize material benefits, prosperity promises, and transactional giving. This can blur the line between genuine faith and economic motivation. Drawing from Max Weber, religious teachings can shape economic behaviour positively, encouraging discipline, hard work, and responsibility. However, when these teachings are overly tied to wealth and success, they may shift focus away from core spiritual values such as humility, service, and ethical integrity. Similarly, Pierre Bourdieu's idea of religious capital highlights how religious influence and status can become resources to be accumulated and used, sometimes leading **to** power imbalances, manipulation, or exploitation

1. In contemporary Nigeria, the intersection of Christianity and economic life has produced a complex ethical landscape where faith, commerce, and moral responsibility often overlap in uneasy ways. One of the most visible concerns is the commercialization of spiritual services. In many church settings, spiritual benefits, such as healing, prophecy, or deliverance, are increasingly framed in transactional terms. While not always explicit, there is often an implied expectation that access to divine intervention is linked to financial giving. This shift subtly transforms religious experience into something resembling a market exchange, where spiritual value is measured alongside monetary contribution. Scholars observe that this pattern reflects broader socio-economic pressures,

where religion becomes a coping mechanism within an unstable economy, yet risks reducing sacred practices to commodified services (Ukah, 2020).

2. Closely related are the prosperity gospel and its strong emphasis on material success as evidence of faith. In practical terms, many believers are taught that financial breakthrough is a sign of divine favour, and that consistent giving, tithes, offerings, or "seed faith", can unlock such blessings. While this message can inspire discipline, hope, and entrepreneurial drive, it can also narrow the meaning of faith to material outcomes. Over time, spiritual growth risks being overshadowed by financial expectations, creating a situation where those who struggle economically may feel spiritually inadequate. As Kgatle (2021) suggests, this theology can both empower and distort, depending on how it is interpreted and practiced.
3. Another pressing issue is the financial pressure placed on adherents, which sometimes borders on exploitation. In everyday church life, members may feel compelled, whether directly or indirectly, to give beyond their means. Emotional appeals, testimonies of miraculous returns, and pastoral authority can intensify this pressure. For individuals already facing economic hardship, this dynamic can lead to guilt, anxiety, or even deeper financial strain. While many religious leaders genuinely encourage generosity as a spiritual discipline, the absence of clear boundaries can blur the line between voluntary giving and coercion.
4. The problem is further compounded by a lack of transparency and accountability in some religious institutions. Financial contributions are often substantial, yet systems for reporting, auditing, or public accountability may be weak or entirely absent. This creates an environment where trust is assumed rather than demonstrated. In practical terms, congregants may have little knowledge of how funds are used, whether for community development, institutional expansion, or personal enrichment. Such opacity not only raises ethical concerns but can also undermine the moral authority that religious institutions claim to uphold.
5. Underlying all these issues is a deeper ethical tension between ministry and market logic. At its core, Christianity is grounded in service, sacrifice, and communal care. However, when churches operate within a competitive religious marketplace, they may adopt strategies similar to businesses, branding, expansion, revenue generation, and performance metrics. While these strategies can enhance organizational efficiency and outreach, they also risk reshaping ministry priorities. The question then becomes whether the church is primarily a spiritual community or an enterprise. This tension is not always resolved easily; rather, it reflects the broader challenge of practicing faith authentically within a highly commercialized society. In sum, the religious economy in Nigeria offers both opportunities for empowerment and risks of ethical compromise. The challenge lies in maintaining a balance where faith remains a source of hope and transformation without becoming entangled in practices that undermine its moral integrity.

**Positive Ethical Contributions**

In Nigeria's contemporary religious economy, Christianity plays a complex but deeply influential role that extends beyond spiritual care into social welfare, moral formation, employment generation, and community stability. While debates often focus on commercialization and ethical risks, it is equally important to recognize the constructive ethical contributions that religious institutions continue to make within everyday Nigerian life Christian Positive Ethical Contributions include the following:

Faith-based charity and social support systems remain one of the most practical expressions of Christianity's social impact. Churches frequently function as informal welfare institutions, responding to immediate human needs such as hunger, illness, unemployment, and displacement. Through offerings, special donations, and structured outreach programmes, many congregations provide food packages, medical assistance, school support, and emergency relief to vulnerable members of society. This charitable ecosystem is often faster and more accessible than formal state welfare structures, especially in low-income communities. In many Nigerian contexts, religious organisations have become trusted first responders during crises, reinforcing a culture of compassion and shared responsibility (Hackett, 2020). These interventions reflect a lived theology of care that translates belief into material assistance.

Closely linked to this is the role of Christianity in moral formation and ethical discipline in society**.** Religious institutions serve as key agents of socialization, shaping behavioural norms and ethical expectations through sermons, counselling, youth programmes, and discipleship structures. Values such as honesty, sexual responsibility, hard work, generosity, and integrity are consistently reinforced within Christian teachings and community life. These moral frameworks influence not only adherents but also broader societal attitudes, as religious language often permeates public discourse and cultural expectations. In this way, Christianity contributes to the cultivation of ethical consciousness and personal accountability, even within a context where moral inconsistencies may still exist in practice (Obiefuna, 2021).

Another significant contribution is employment creation through religious organisations**.** The expansion of churches, ministries, and para-church institutions has generated a wide range of job opportunities in both formal and informal sectors. Large congregations employ pastors, administrators, media producers, musicians, security personnel, event managers, and technical staff to support their growing institutional needs. Beyond direct employment, religious activities stimulate secondary economic opportunities, including catering services, transport, fashion design, printing, and media production, especially during large religious gatherings and events. In this sense, churches operate as socio-economic ecosystems that contribute to livelihood creation, particularly for young people and informal sector workers (Hackett, 2020).

Finally, Christianity contributes to community cohesion and social stability in a society marked by ethnic, political, and economic diversity. Churches function as inclusive spaces where individuals from different backgrounds gather under a shared spiritual identity, fostering a sense of unity and belonging. Through communal worship, fellowship groups, and shared rituals, religious institutions help reduce social isolation and strengthen interpersonal trust. In many

communities, pastors and church leaders also play informal mediatory roles in resolving disputes and promoting peace, thereby complementing formal justice and governance systems. This stabilising influence is particularly important in contexts of social tension, where religious belonging often provides emotional and structural support for collective resilience (Obiefuna, 2021).

In summary, while the religious economy in Nigeria raises important ethical questions, it also produces tangible social benefits. Faith-based charity, moral formation, employment creation, and community cohesion demonstrate that Christianity continues to function as a vital socio-ethical institution. The challenge, however, remains ensuring that these contributions are sustained within a framework of transparency, accountability, and genuine moral responsibility.

**Discussion: Balancing Faith, Ethics, and Economy**

In contemporary Nigeria, the intersection of Christianity and economic life has generated a complex religious economy in which faith practices increasingly interact with systems of wealth creation, exchange, and social mobility. Within this setting, churches are no longer only spiritual institutions but also significant economic actors, shaping aspirations, financial behaviour, and moral expectations. This development raises important ethical questions about how faith can remain spiritually authentic while engaging meaningfully with material prosperity, leadership responsibility, communal values, and regulatory oversight.

A central issue is the need for theological balance between spirituality and material prosperity. In many Nigerian Christian contexts, prosperity-oriented preaching has become a dominant theological emphasis, presenting faith as a pathway to financial success, healing, and upward mobility. While this message resonates strongly in a context marked by poverty and insecurity, it can unintentionally shift Christianity toward a transactional understanding of divine favour. Scholars have noted that when material prosperity becomes the primary measure of spiritual authenticity, the deeper ethical and transformative dimensions of the Christian faith, such as justice, humility, and self-sacrifice, risk being weakened (Gifford, 2015). A more balanced theology would affirm that material well-being may accompany faith but should not replace the central Christian call to moral integrity, service, and spiritual maturity.

Closely related to this is the importance of accountability and integrity in religious leadership**.** Religious leaders in Nigeria often exercise significant influence over large congregations and manage substantial financial resources through tithes, offerings, and other religious contributions. However, concerns have emerged regarding transparency and financial accountability in some religious organisations, where funds are not always clearly documented or ethically managed. Recent scholarship highlights how the lack of structured accountability mechanisms within certain religious institutions can create opportunities for financial abuse or the perception of exploitation (Adogame, 2023). Ethical religious leadership therefore requires not only spiritual authority but also transparent financial practices, responsible stewardship, and a commitment to the welfare of followers, ensuring that trust within religious communities is preserved.

Another important dimension is the role of African communal ethics in shaping a responsible religious economy. Traditional African moral philosophy emphasises communal relationships, shared responsibility, and collective wellbeing rather than individual accumulation. The ethical principle often associated with *ubuntu* underscores the idea that personal identity and prosperity are deeply tied to the wellbeing of others. Within this framework, wealth is expected to serve communal purposes and contribute to social harmony. Integrating such African communal values into contemporary Christian practice could help reorient religious economies toward social responsibility, poverty reduction, and equitable distribution of resources. As Kalu (2022) observes, African Christian traditions are most socially transformative when they engage local ethical systems that prioritize community over individual excess.

Finally, there is a persistent tension between religious freedom and ethical regulation. Nigeria's constitutional protection of religious liberty allows churches considerable autonomy in doctrine, worship, and organisation. However, this freedom can also create spaces where unethical financial or spiritual practices may go unchecked. While direct state control of religious doctrine would undermine freedom of worship, some level of ethical oversight is necessary to protect citizens from manipulation or financial exploitation. The challenge is to establish a framework that respects religious independence while ensuring transparency, accountability, and consumer protection. In this regard, scholars argue that sustainable religious economies require a delicate balance between freedom and responsibility, ensuring that spiritual institutions do not operate outside ethical and social accountability structures (Kalu, 2022).

## Conclusion

The Nigerian religious economy presents a compelling picture of both the vitality of faith and the ethical tensions that emerge when spirituality becomes deeply intertwined with economic life. Christianity, particularly in its Pentecostal and charismatic expressions, has increasingly assumed marketplace dynamics, where faith is not only expressed through devotion but also mediated through systems of giving, expectation, and perceived spiritual reward. In this context, churches function as influential social institutions, addressing pressing challenges such as poverty, insecurity, and economic instability, while simultaneously shaping how individuals interpret success, opportunity, and social mobility (Gifford, 2022).

However, this close relationship between religion and material realities introduces significant ethical complexities. While many faith communities provide essential social support, education, and a sense of belonging, the growing monetisation of religious practices raises concerns about integrity and accountability. Practices such as prosperity preaching, obligatory financial offerings, and transactional interpretations of miracles can blur the line between genuine pastoral care and economic expectation. As a result, faith risks being reframed less as a moral and relational commitment and more as a system of material exchange. Scholars have noted that African Christianity must continually negotiate the tension between spiritual vitality and material excess (Asamoah-Gyadu, 2020), while also confronting the risks associated with adopting entrepreneurial models of religious practice (Gifford, 2015).

Importantly, these ethical concerns are not peripheral but central to understanding the religious economy in Nigeria. As Matthews A. Ojo argues, religious institutions in African contexts often operate within a delicate balance between empowerment and exploitation, particularly in socio-economic environments marked by widespread vulnerability (Ojo, 2023). This underscores the need for critical reflection on how religious authority is exercised and sustained.

Ultimately, the credibility and long-term relevance of faith-based institutions depend on their ability to balance economic engagement with moral responsibility. Where transparency, accountability, and service are prioritised, religion remains a powerful force for personal transformation and social resilience. Conversely, when materialism overshadows spiritual purpose, it risks eroding both public trust and spiritual authority. A sustainable path forward therefore requires a renewed vision of religious leadership grounded in ethical responsibility, humility, and service, supported by internal accountability structures, financial transparency, and a regulatory environment that safeguards integrity without undermining religious freedom.

**Recommendations from the Study**

1. Religious leaders should prioritise transparent financial accountability systems within churches, ensuring that donations and offerings are properly documented, publicly accounted for, and ethically managed to build congregational trust.
2. Theological training institutions should integrate courses on religious ethics, wealth responsibility, and social justice to prepare future ministers for balanced leadership in increasingly commercialised religious environments.
3. Churches should consciously reduce excessive commercialisation of spiritual practices, ensuring that prayer, healing, and prophetic services remain grounded in pastoral care rather than financial exchange or exploitation.
4. Faith leaders should adopt servant-leadership models that emphasise humility, community service, and moral integrity over personal enrichment, public display of wealth, or institutional accumulation of resources.
5. Government and regulatory bodies should develop fair but firm guidelines for religious organisations' financial operations, ensuring accountability while respecting constitutional rights to religious freedom and expression.
6. Churches should strengthen social outreach programmes focused on poverty alleviation, education, and healthcare, ensuring that spiritual influence translates into tangible socio-economic transformation within communities.
7. Congregants should be encouraged to develop critical religious literacy, enabling them to engage teachings responsibly and avoid manipulation through unchecked prosperity narratives or materialistic interpretations of faith.

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