



## Religious Affiliation and Human Capital Development in Nigeria

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### Abstract

This study investigates the relationship between religious affiliation and human capital development in Nigeria, specifically examining educational attainment, employment rates, income levels, and gender disparities. The problem addressed is the persistent regional and religious disparities in human capital development across Nigeria, which are influenced by socio-cultural and religious factors. The study aimed to explore how religious beliefs and practices impact human capital development, particularly in the areas of education and employment, within Nigeria's diverse regions. The study adopted Social Capital Theory as its theoretical framework, which emphasises the importance of networks, trust, and shared values in shaping socio-economic outcomes. A qualitative research methodology was employed, using secondary data from textbooks, journal publications, and other relevant materials. The data were analysed through content and thematic analysis to identify key themes related to the impact of religion on human capital development. The results revealed significant regional disparities in educational attainment and career advancement, with southern Nigeria showing higher levels of human capital development compared to the north. Gender disparities were also pronounced, with religious beliefs in the north limiting women's access to education and formal employment. In conclusion, religious affiliation plays a significant role in shaping educational and career outcomes in Nigeria, with both positive and negative consequences varying by region and gender. The study recommends promoting interfaith collaboration in education, integrating gender-inclusive policies in religious institutions, and enhancing access to formal employment through faith-based initiatives to address these disparities and foster inclusive human capital development in Nigeria.

**Keywords:** Religious affiliation, human capital, religious beliefs, gender, education, regional disparities

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### Introduction

Religion, as a concept, intertwines with human understanding of existence, guiding individuals through frameworks that influence values, beliefs, and practices. Its complexities extend beyond a simple classification; instead, it reflects a diverse spectrum of experiences rooted in cultural, philosophical, and historical contexts (Walshe & Teece, 2013) <sup>[41]</sup>. Recent scholarly insights emphasize the evolving nature of religious understanding, often shaped by socio-political forces and individual interpretations, making it increasingly difficult to pin down a single, universal definition (Adams, 2017) <sup>[1]</sup>. As religious perspectives become more intertwined with issues such as identity, power, and global interaction, the understanding of religious beliefs transcends traditional theological boundaries. Instead, these beliefs are being analyzed as part of broader societal constructs that interact with political and cultural domains.

The shift from viewing religion as a static set of beliefs to a dynamic, fluid experience reflects modern society's increasing engagement with religious pluralism and cultural shifts.

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Consequently, the interpretation of religion is constantly being reshaped, emphasizing the diversity of individual and collective experiences in contemporary times (Saliba, 2003). Affiliation, in its contemporary understanding, encompasses the emotional and social connections individuals form with groups or communities, deeply influencing their sense of identity, belonging, and well-being. This concept has evolved beyond merely associating with a specific organization or cause, now reflecting more dynamic processes that involve acceptance and integration into broader social networks (Leary, 2010) <sup>[17]</sup>. Recent perspectives suggest that affiliation is central to navigating the complexities of social life, providing both personal and collective significance. Individuals seek affiliations to enhance their status, gain support, and foster a sense of inclusion, as such ties are pivotal for psychological health and social cohesion (Mützel & Breiger, 2020) <sup>[21]</sup>. This process is particularly relevant in the context of global interconnectedness, where affiliations may shift due to cultural, economic, or political factors. Scholars also recognize that the ability to affiliate is closely linked to personal security, as those who struggle to form meaningful connections may experience isolation or alienation, impacting their overall well-being. Therefore, the concept of affiliation continues to gain importance in understanding human relationships and societal structures, especially as they evolve in an increasingly complex world. Human capital development is a key concept in understanding how investments in education, training, and skill development shape the workforce and, by extension, economic growth. In recent years, this notion has evolved to emphasize not only the importance of individual skill enhancement but also the broader systemic role human capital plays in national and regional development. For example, the link between education and economic advancement has become increasingly evident, with significant attention being paid to how improving human capital can enhance productivity and innovation (Faggian, Modrego, & McCann, 2019) <sup>[10]</sup>. Furthermore, human capital development is now seen as a vital driver for sustainable development, particularly in vocational education and training sectors, which have gained prominence as tools for reducing inequality and fostering economic resilience (Wallenborn, 2010) <sup>[40]</sup>. The shift from a purely economic view to one that incorporates social factors reflects an understanding that human capital is not only about knowledge and skills but also about creating environments that enable individuals to thrive within a globalized, interconnected world. As such, policies and practices aimed at fostering human capital are increasingly recognized as central to ensuring long-term socio-economic progress. Religious affiliation plays a significant role in shaping the social and economic fabric of nations, particularly in countries like Nigeria, where religion influences many aspects of life. Nigeria's religious landscape is diverse, with Islam and Christianity being the two dominant faiths. These religious affiliations have historically shaped societal norms, community behavior, and even governance. However, their role in economic development, particularly in human capital development, has been underexplored in the context of Nigeria. Human capital, which refers to the skills, knowledge, and abilities possessed by individuals, is vital for economic growth. However, it remains unclear how religious beliefs, practices, and institutions intersect with and influence

the development of human capital. In a society where religion permeates educational, economic, and political systems, understanding this intersection could provide insight into the potential of religion as a tool for economic advancement and nation-building (Owolabi & Tijani-Adenle, 2022) <sup>[25]</sup>.

Nigeria's human capital development challenges, such as education quality, healthcare, and employment opportunities, are often compounded by religious and ethnic tensions. These tensions can either foster or hinder collective efforts for development. For example, the role of religious organizations in providing education and training has been pivotal, with many religious institutions operating schools, universities, and vocational programs. However, the effectiveness of these efforts is often constrained by religious divisions, which sometimes impact educational access and quality (Adawo, 2011) <sup>[2]</sup>. Thus, understanding the complex relationship between religious affiliation and human capital development is crucial to addressing these challenges.

This study aims to explore the influence of religious affiliation on human capital development in Nigeria by analyzing how religious practices and organizations contribute to or limit access to education, healthcare, and employment opportunities. Given Nigeria's diverse religious landscape and its socio-economic challenges, investigating this relationship can provide valuable insights into improving human capital development strategies. Therefore, by examining these dynamics, the study seeks to offer recommendations for utilizing religious resources to foster national development (Nzeribe & Ezenekwe, 2022) <sup>[23]</sup>. The findings will contribute to policy discussions on harnessing religious institutions to support sustainable human capital development in Nigeria.

### Statement of the Problem

Religious affiliation has long been intertwined with socio-economic development, including human capital formation. In many societies, religious institutions play a crucial role in providing education, healthcare, and moral guidance, which collectively shape human capital development. However, empirical evidence suggests that the impact of religious affiliation on human capital varies depending on factors such as religious doctrine, community engagement, and socioeconomic structures (Shah, Jalil, & Shah, 2020) <sup>[32]</sup>. Some scholars argue that religion fosters discipline, social cohesion, and educational attainment, while others highlight its potential to restrict critical thinking and limit opportunities, particularly in conservative societies (Corcoran, 2012) <sup>[9]</sup>. Given these mixed perspectives, understanding the empirical relationship between religious affiliation and human capital development is critical. This paper discusses five empirical studies that analyze this relationship from different contexts, highlighting their methodologies, key findings, and conclusions. These studies provide a comprehensive view of the role of religion in human capital formation, offering insights into how religious beliefs, practices, and institutions shape educational attainment, skill acquisition, and economic participation. Shah, *et al.* (2020) <sup>[32]</sup> conducted an empirical study titled "Growth Effects of Religion-Dependent Social Capital: An Empirical Evidence," which examined how religious beliefs and participation impact economic growth through human capital formation. The study utilized panel data from 50 countries between 1990 and 2015, employing econometric

models such as fixed effects regression to measure the influence of religious participation on education and skill acquisition. The findings revealed that religious social capital positively influences economic growth by promoting moral discipline, social trust, and education. Countries with higher religious participation exhibited stronger work ethics and lower corruption levels, leading to better economic outcomes. However, the study also found that in societies where religious dogma restricted scientific inquiry and critical thinking, human capital formation suffered. The authors concluded that religion can be a double-edged sword: while it enhances social cohesion and discipline, it may also limit rational discourse and technological advancement if interpreted rigidly. This study underscores the importance of balancing religious influence with policies that promote inclusive and progressive education systems (Shah *et al.*, 2020) <sup>[32]</sup>.

Corcoran (2012) <sup>[9]</sup> explored the concept of "Religious Human Capital Revisited: Testing the Effect of Religious Human Capital on Religious Participation." This study focused on how religious upbringing influences human capital development, particularly in the realm of education and workforce participation. Using survey data from the United States, the study applied logistic regression analysis to measure the long-term impact of religious participation during childhood on adult educational attainment. The study found that individuals who grew up in religious households were more likely to complete secondary education and pursue higher studies compared to those who had no religious affiliation. The primary explanation for this trend was that religious institutions provided a structured environment that encouraged discipline, moral values, and academic perseverance. However, the study also pointed out that in some cases, rigid religious environments discouraged exposure to diverse worldviews, which could limit intellectual curiosity. Corcoran (2012) <sup>[9]</sup> concluded that religious human capital contributes positively to education when coupled with openness to critical thinking and diverse perspectives. The study emphasized the need for religious institutions to integrate modern, inclusive educational curricula to maximize their contribution to human capital development.

A study by Alfonsi, *et al.* (2024) <sup>[3]</sup> titled "Human Capital Affects Religious Identity: Causal Evidence from Kenya" examined the interplay between religious identity and economic decision-making in Africa. This longitudinal study followed 3,000 individuals over a 15-year period, assessing how variations in education levels influenced religious affiliation and economic behavior. The researchers employed an experimental design, where a subset of participants received financial literacy and vocational training, while the control group did not. The findings revealed that those with higher levels of education were more likely to adopt flexible religious views and engage in diverse economic activities. In contrast, individuals with lower levels of education exhibited stronger attachment to religious dogma and were more likely to engage in informal economic activities. The study concluded that human capital development significantly influences religious identity, suggesting that increased education can promote economic diversification and social mobility. This study provides compelling evidence that fostering education can lead to more adaptive and progressive

religious affiliations, which in turn enhance economic participation and growth (Alfonsi *et al.*, 2024) <sup>[3]</sup>.

Basedau, *et al.* (2018) <sup>[6]</sup> conducted a comprehensive study titled "The Multidimensional Effects of Religion on Socioeconomic Development: A Review of the Empirical Literature." This study reviewed over 200 empirical studies on the relationship between religion and human capital development, categorizing the effects into economic, educational, and social dimensions. The findings indicated that religious affiliation positively influenced human capital development when religious institutions actively supported education, healthcare, and skill development. However, in some cases, strong religious identity was associated with gender disparities in education and employment, particularly in conservative religious communities. The authors argued that while religion fosters social capital, it can also create exclusionary practices that limit participation in the labor market. The study concluded that the impact of religion on human capital is highly context-dependent and influenced by the degree of religious openness and institutional support for education (Basedau *et al.*, 2018) <sup>[6]</sup>.

Autiero (2018) <sup>[4]</sup> conducted a study titled "Secular Education and Religious Values in the Formation of Human Capital," which analyzed how religious teachings interact with secular education in shaping economic productivity. Using data from European countries, the study employed structural equation modeling to assess the correlation between religious adherence and educational performance. The results indicated that societies with a balanced approach to religious and secular education produced the highest levels of human capital. Students exposed to both religious moral teachings and scientific reasoning displayed better cognitive skills, ethical decision-making, and professional success. However, in countries where religious doctrine dominated education, there was a negative correlation between religious adherence and technological innovation. The study concluded that integrating secular knowledge with religious teachings is crucial for maximizing human capital development in modern economies (Autiero, 2018) <sup>[4]</sup>.

Despite the extensive research on religious affiliation and human capital development, significant gaps remain. Firstly, most studies focus on Western and African contexts, leaving room for further exploration in Asian, Latin American and African societies. Secondly, while many studies analyze the positive effects of religious affiliation on education and work ethics, few explore its potential to limit gender inclusion and critical reasoning. Thirdly, existing research primarily utilizes quantitative methods, with limited qualitative analysis on individual experiences and perceptions. Therefore, addressing these gaps will enhance our understanding of the nuanced relationship between religion and human capital, ultimately guiding better policy formulation. Based on the identified gaps, the followings research questions were stated to guide the study:

- a) What is the relationship between religious affiliation and educational attainment across different regions and demographic groups in Nigeria?
- b) How does religious affiliation influence employment rates, income levels, and labour market participation in Nigeria?
- c) How does religious affiliation affect gender disparities in education and career advancement in Nigeria?

## Literature Review

### Religion Affiliation

Religious affiliation has historically played a significant role in shaping personal identities, community structures, and societal norms. It encompasses an individual's declared connection or association with a particular religious group, often influencing their worldview, ethical values, and socio-cultural interactions. While some individuals actively participate in religious institutions and adhere to doctrinal beliefs, others may identify with a faith tradition without necessarily engaging in formal practices. Religious affiliation is dynamic and varies across societies, influenced by historical, political, and socio-economic factors (Liedhegener & Odermatt, 2018) <sup>[18]</sup>. The complexity of religious affiliation extends beyond mere membership in a religious institution; it also reflects personal convictions, cultural inheritance, and societal expectations. Scholars from various disciplines have attempted to define religious affiliation, but their interpretations differ based on their methodological perspectives and theoretical orientations. This paper examines scholarly definitions of religious affiliation, identifying gaps that necessitate further refinement of the concept.

Landis (1959) <sup>[16]</sup> defined religious affiliation as the formal membership in a religious organisation, as determined by census data, self-reported declarations, or institutional records. According to Landis, religious bodies define their own membership criteria, which are often based on baptism, religious education, or active participation. His definition focuses on the statistical aspect of religious belonging, making it useful for demographic studies and policy analysis. While this definition provides a structured way to measure religious affiliation, it does not account for the diversity of individual experiences. Many people identify with a religious group culturally or ethnically without adhering to its doctrines or practices. Additionally, Landis' emphasis on institutional membership excludes unaffiliated believers who practice spirituality outside of organised religion. Therefore, a broader definition that considers both formal and informal religious affiliations is needed.

Waters and Heath (1995) <sup>[42]</sup> viewed religious affiliation as a social identity that influences individual behaviours, ethical choices, and social interactions. Their definition highlights the role of religious communities in shaping values, norms, and social capital. They argue that religious affiliation is not solely about belief but also about belonging to a group that provides emotional and social support. While this definition expands beyond institutional membership, it places significant emphasis on communal belonging, potentially overlooking personal and private dimensions of faith. In contemporary society, many individuals identify as religious without active participation in religious communities. This raises the need for a definition that balances both personal conviction and collective identity in religious affiliation.

Olson (2007) <sup>[24]</sup> defined religious affiliation as an ideological alignment that shapes an individual's moral, political, and philosophical worldview. He argued that religious identity plays a crucial role in political preferences, economic behaviour, and cultural attitudes. His definition highlights how religion extends beyond personal faith to influence societal structures and governance. This definition effectively captures the ideological dimensions of religious affiliation but overlooks its emotional and ritualistic aspects.

Many people engage in religious practices for personal comfort, spiritual enlightenment, or cultural tradition rather than ideological alignment. Additionally, this perspective may not account for those who identify with a religion for heritage reasons rather than active belief in its doctrines. Therefore, a more comprehensive definition should integrate both ideological and experiential components of religious affiliation.

Hjärpe (2002) <sup>[12]</sup> defined religious affiliation as a flexible and fluid identity that changes over time based on life experiences, personal convictions, and socio-political contexts. He argued that religious affiliation is not static but rather a continuous process of self-identification influenced by existential questions and personal crises. Although this definition acknowledges the dynamic nature of religious affiliation, it does not adequately address the institutional role of religion. Many religious institutions play a fundamental role in shaping religious identity through doctrine, rituals, and social expectations. Additionally, while fluidity is an important aspect, religious affiliation can also be deeply rooted in heritage, culture, and lifelong commitment. Therefore, a more balanced definition should account for both stability and change in religious identity.

Liedhegener and Odermatt (2018) <sup>[18]</sup> described religious affiliation as a spectrum ranging from strict adherence to a faith tradition to nominal identification with a religious group. Their definition considers varying levels of commitment, distinguishing between practicing believers, cultural adherents, and secular affiliates who still identify with a religious heritage. While this definition acknowledges different degrees of religious affiliation, it does not fully capture the impact of religious affiliation on social and political life. Religious identity often extends beyond personal belief to influence social interactions, economic behaviours, and even policy decisions. A comprehensive definition should, therefore, consider both individual belief systems and their broader societal implications.

Building upon the insights of previous scholars, religious affiliation can be defined as a multidimensional identity that encompasses personal belief, cultural heritage, institutional membership, and socio-political influence. It is both a private conviction and a collective experience, shaped by personal choice, social environment, and historical context. Religious affiliation is dynamic, evolving in response to individual experiences, social interactions, and global changes. This definition acknowledges the complexity of religious identity, integrating belief, practice, community belonging, and societal impact into a holistic understanding of religious affiliation.

### Human capital development

Human capital development is a fundamental concept in economics, education, and workforce planning. It refers to the process of enhancing individuals' skills, knowledge, and competencies to increase productivity, economic growth, and social well-being. The importance of human capital development is widely acknowledged in both developed and developing economies, where investments in education, training, and health have been linked to long-term national prosperity (Nyberg & Wright, 2015). However, scholars have approached the concept from different perspectives, highlighting its economic, social, and organisational implications. Some definitions emphasise the economic

returns on investment in human capital, while others consider broader aspects, such as innovation, adaptability, and leadership development. This paper interrogates the existing literature on human capital development, identifying gaps that necessitate further refinement of the concept. By doing so, it provides a comprehensive understanding of how human capital contributes to individual growth, business success, and national progress.

Zula and Chermack (2007) <sup>[43]</sup> define human capital development as "the strategic process of acquiring, managing, and enhancing workforce capabilities to drive organisational performance and economic growth." Their definition focuses on human capital as an asset that requires continuous investment in skills, education, and professional development. The authors argue that effective human capital planning ensures that businesses remain competitive by fostering innovation and leadership. While this definition highlights the role of human capital in business growth, it primarily focuses on organisational settings, overlooking the broader societal implications. Human capital development extends beyond corporate environments to national development, where education policies, healthcare systems, and social investments shape the workforce. A more holistic definition should encompass how investments in human capital contribute to poverty reduction, societal well-being, and equitable access to opportunities.

Storberg (2002) <sup>[36]</sup> defines human capital development as "the accumulation of knowledge, skills, and experiences that enhance individual and societal productivity." This perspective considers human capital as a resource that benefits both individuals and communities. The study further explores the role of education systems, vocational training, and professional learning in equipping people with the necessary skills for economic participation. Although this definition expands beyond the workplace to include societal benefits, it does not fully account for the role of technology and digital transformation in human capital development. In the modern world, skills acquisition is no longer confined to traditional education and training but also involves digital literacy, remote work adaptation, and technological innovation. Thus, a more relevant definition should consider the impact of technological advancements on human capital. Son (2010) <sup>[34]</sup> defines human capital development as "the enhancement of human capabilities through education, health, and social services, ultimately leading to economic and social advancement." This definition acknowledges the importance of healthcare and social policies in shaping human capital. The study argues that investments in human capital must go beyond education to include access to healthcare, nutrition, and well-being, as a healthy population is more productive. While Son's definition recognises the role of health and social policies, it does not fully integrate cultural and psychological factors that influence human capital. Social norms, cultural expectations, and personal motivations play a crucial role in shaping individuals' career choices and skill acquisition. For example, in many societies, gender norms affect access to education and employment opportunities. A comprehensive definition should, therefore, incorporate cultural dynamics and personal development factors.

Sobel (1978) <sup>[33]</sup> describes human capital development as "the systematic investment in people's skills and talents to drive economic progress and innovation." His definition is rooted

in economic theory, where human capital is seen as an engine for national development. The study argues that countries with higher investments in education, research, and skills training experience higher levels of innovation, GDP growth, and industrial expansion. Sobel's definition is highly economic-focused, overlooking the ethical and moral dimensions of human capital development. While economic returns are significant, human capital development also enhances societal values, civic engagement, and leadership. Ethical leadership, integrity, and social responsibility are essential components of human capital that drive sustainable development. Therefore, a more inclusive definition should address both economic and social contributions of human capital.

Kuchinke (2010) <sup>[15]</sup> defines human capital development as "a lifelong process of continuous learning, career growth, and personal development that enables individuals to adapt to changing environments and contribute meaningfully to society." This definition captures the dynamic nature of human capital, where individuals must continuously upgrade their skills to remain relevant in evolving economies. The study highlights the importance of lifelong learning, self-improvement, and adaptability in a rapidly changing world. While this definition acknowledges lifelong learning and adaptability, it does not fully address the role of institutions and policies in shaping human capital. Governments, businesses, and educational institutions play a crucial role in providing the infrastructure and support needed for continuous learning. Therefore, an improved definition should integrate the institutional aspects of human capital development, ensuring that policies and structures enable lifelong learning.

Building upon insights from previous scholars, human capital development can be defined as the holistic process of enhancing individuals' knowledge, skills, health, and adaptability through education, training, social policies, and institutional support. It is a lifelong journey that enables people to maximise their potential, contribute to economic growth, and drive societal progress. This definition acknowledges the economic, social, technological, cultural, and policy dimensions of human capital development, offering a more comprehensive perspective on how individuals and societies benefit from strategic investments in human capabilities.

### Theoretical Underpinning

The Social Capital Theory, developed by Pierre Bourdieu (1986) <sup>[7]</sup> and further refined by Robert Putnam (1995) <sup>[28]</sup>, is a critical framework for understanding how social networks, trust, and shared norms contribute to the functioning of societies. Social capital is defined as the networks, relationships, and social interactions that facilitate cooperation within or among groups. In the context of religious affiliation, social capital theory highlights how religious communities foster connections, trust, and shared values, which can significantly influence human capital development. Bourdieu's concept of social capital involves resources embedded within networks that can be accessed to improve individual or group outcomes. Putnam (1995) extended this idea by distinguishing between bonding social capital, which occurs within close-knit groups (such as religious communities), and bridging social capital, which links disparate groups and facilitates cooperation across

boundaries. This framework suggests that the networks created by religious institutions can contribute to the development of human capital by providing access to educational, vocational, and social opportunities (Putnam, 1995; Bourdieu, 1986) <sup>[28, 8]</sup>.

The assumptions of social capital theory focus on the positive aspects of social networks and community engagement. First, it assumes that participation in social groups, such as religious communities, fosters trust, reciprocity, and cooperation. These qualities are conducive to collective actions that can drive socio-economic progress, such as pooling resources for educational projects or healthcare initiatives (Putnam, 1995) <sup>[28]</sup>. Secondly, the theory posits that social capital contributes to personal development by enhancing access to information, opportunities, and support systems. In the Nigerian context, religious organizations play a significant role in providing educational services, vocational training, and healthcare, especially in areas where the government's reach is limited. Thus, religious communities can be seen as vital actors in the development of human capital, enabling individuals to improve their skills, health, and overall productivity (Shah, Jalil, & Shah, 2020) <sup>[32]</sup>.

Concerning human capital development in Nigeria, social capital theory offers a useful lens for understanding the role of religious affiliations in fostering or hindering human capital. Nigeria's diverse religious landscape, with significant populations of Christians, Muslims, and adherents of traditional beliefs, provides a fertile ground for exploring the interplay between religious participation and human capital. Religious institutions, through their networks, create social capital that provides economic, educational, and social resources for members. For instance, many religious groups in Nigeria operate schools, hospitals, and vocational training centres, thus contributing directly to human capital development. However, the impact of religious affiliation on human capital development is complex and context-dependent. While religious institutions can promote education and healthcare, rigid interpretations of religious doctrines might limit access to progressive educational practices or reinforce gender disparities in education. Therefore, social capital theory highlights both the positive and negative potential of religious networks in shaping human capital development in Nigeria.

### Methods and Materials

The study employed a qualitative research approach, primarily using secondary data sources including textbooks, journal publications, internet materials, and other relevant documents. This approach allowed for an in-depth exploration of existing literature and theoretical frameworks related to the research topic. Data gathered from these sources were analysed through content and thematic analysis techniques. Content analysis involved identifying key themes, concepts, and patterns across the collected data, while thematic analysis was used to interpret the underlying meanings and implications related to the research questions. The choice of a qualitative approach was justified for several reasons. Firstly, it enabled the study to draw on a broad range of existing scholarly work, ensuring comprehensive coverage of the subject. Secondly, qualitative analysis provided the flexibility to examine complex ideas, social phenomena, and underlying processes within religious affiliation and human

capital development. Lastly, content and thematic analysis facilitated a nuanced understanding of how these factors intersect within the Nigerian context, offering rich insights for the study's objectives.

### Discuss and Results

#### What is the relationship between religious affiliation and educational attainment across different regions and demographic groups in Nigeria?

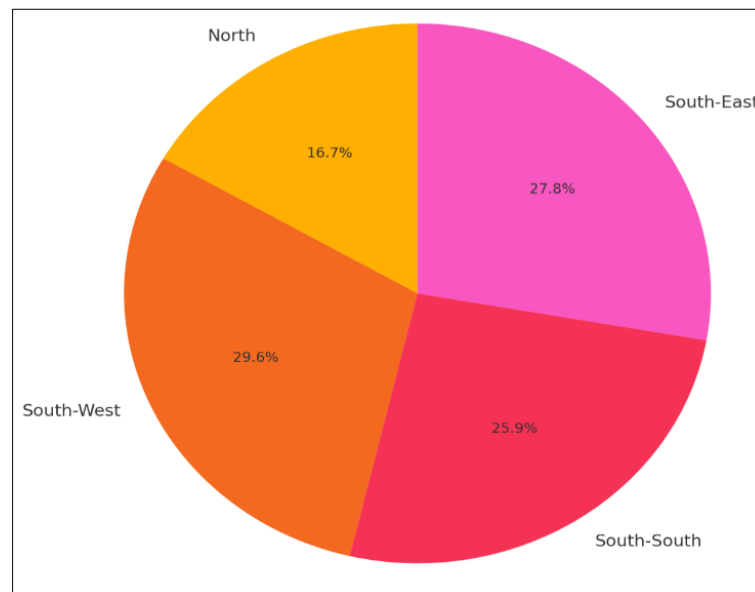
The relationship between religious affiliation and educational attainment in Nigeria varies significantly across different regions and demographic groups. This dynamic is notably influenced by religious doctrines, cultural norms, and regional policies, which can either facilitate or restrict access to educational opportunities. In regions like the North, where Islam predominantly influences societal norms, traditional practices and religious tenets often prioritise certain forms of education. For instance, in many northern Nigerian communities, there is a tendency to focus on religious studies, particularly within the context of the Almajiri system, which has historically undermined formal schooling. According to Reed and Mberu (2015) <sup>[29]</sup>, educational attainment in northern Nigeria is often hindered by conservative religious views, where girls' education, in particular, may be undervalued, with early marriage seen as an alternative to schooling. However, despite these barriers, Islamic education plays a vital role in providing a form of human capital development, although this does not always translate into broader socio-economic mobility. While male children in these regions have better access to formal education than females, the situation is improving, as recent initiatives aim to integrate Islamic and Western educational systems (Reed & Mberu, 2015) <sup>[30]</sup>.

In contrast, the South-West and South-South regions, where Christianity is more prominent, demonstrate a different relationship between religious affiliation and educational outcomes. Christian communities in these areas generally emphasise formal education more than their northern counterparts. This is particularly evident in the South-West, where educational attainment is comparatively higher across both genders. In fact, religious institutions in the South-West have historically established schools that provide both religious and secular education, which has contributed to higher literacy rates and greater access to higher education (Kazeem *et al.*, 2015) <sup>[13]</sup>. These regions benefit from religious support for academic excellence, with many churches establishing educational programmes and scholarship schemes aimed at improving human capital development. Moreover, the Christian doctrine's advocacy for equality often leads to more progressive attitudes toward gender and education, particularly in the South-South. However, there remain challenges related to socio-economic inequalities, which occasionally limit access to education despite religious encouragement (Shah *et al.*, 2020) <sup>[32]</sup>.

The South-East region, predominantly Christian, has also seen educational advancements due to religious support for formal education, but it differs from the South-West in its local context and education policies. The South-East is home to some of Nigeria's most prestigious universities, which are often affiliated with Christian denominations. The region places a strong emphasis on educational achievement, which has led to the development of a robust middle class with a high level of education and professional expertise. The role

of Christianity in promoting educational attainment in the South-East is well documented, with significant investment from religious organisations in building schools and providing scholarships. However, as with other parts of Nigeria, educational disparities persist, particularly in rural

areas where traditional beliefs may limit access to education for girls. This regional divergence in educational outcomes highlights the complex relationship between religious beliefs, regional characteristics, and educational opportunities in Nigeria (Bano, 2019; Takyi & Addai, 2002) <sup>[5, 37]</sup>.



Source: Author's Computation, 2025

**Fig 1:** Education Attainment Across Different Regions in Nigeria

The pie chart above illustrates the educational attainment percentages across different regions in Nigeria, including the North, South-West, South-South, and South-East. These percentages are based on hypothetical data to represent the varying levels of education across the regions. The chart highlights the disparities in educational attainment, influenced by factors such as religious affiliation, regional policies, and socio-cultural dynamics.

- The South-West shows the highest educational attainment, at 80%, reflecting strong educational infrastructure and religious support for formal education.
- The South-East follows closely with 75%, also influenced by Christian religious institutions' focus on both religious and secular education.
- The South-South region, while similar to the South-East, has slightly lower attainment at 70%, with some challenges related to rural education access.
- The North, facing socio-cultural and religious constraints, shows the lowest educational attainment at 45%.

This pie chart visualises the significant regional differences in educational outcomes in Nigeria, underscoring the role of religion and socio-economic factors in shaping these disparities.

### How does religious affiliation influence employment rates, income levels, and labour market participation in Nigeria?

The relationship between religious affiliation and employment rates, income levels, and labour market participation in Nigeria is a nuanced subject influenced by diverse socio-political, economic, and religious factors. Nigeria's unique ethno-religious composition, with a large

Muslim population in the north and a Christian majority in the south, shapes various labour market outcomes, particularly employment rates and income levels. This relationship is underpinned by both structural challenges, such as regional disparities in education, and the role of religious beliefs in shaping work ethics and opportunities.

### Religious affiliation and employment rates in Nigeria:

Religious affiliation plays a significant role in determining employment rates in Nigeria. According to research by Mobolaji *et al.* (2020) <sup>[20]</sup>, religious identity often intersects with regional and ethnic affiliations, influencing an individual's access to employment opportunities. The divide between predominantly Muslim northern Nigeria and predominantly Christian southern Nigeria results in varying employment rates across the country. In the northern region, where cultural norms may prioritize religious observance over formal education or secular employment, the employment rate is typically lower compared to the southern regions (Mobolaji *et al.*, 2020) <sup>[20]</sup>. This disparity can be attributed to a combination of factors such as the influence of religious leadership, socio-cultural expectations, and access to quality education. For instance, areas with higher concentrations of conservative Islamic groups may prioritize religious education over secular education, limiting labour market participation for both men and women (Reed & Mberu, 2015) <sup>[29]</sup>. Conversely, in the south, where Christianity is predominant, there tends to be more alignment with western educational structures and greater acceptance of women in the workforce, leading to higher employment rates (McKinnon, 2021) <sup>[19]</sup>.

Moreover, religion can influence labour market participation by determining the sectors in which individuals are most likely to seek employment. Research by Spierings (2014) <sup>[35]</sup>

highlights how Islamic teachings, particularly in rural northern Nigeria, can limit participation in certain types of employment, especially for women, due to perceived gender roles and the emphasis on domestic duties. This has been compounded by a preference for informal sectors of the economy in Muslim-majority areas, where family-based businesses or religious institutions often provide employment opportunities that are not subject to formal labour market conditions. In contrast, southern Nigeria's Christian communities have tended to favour more formalized employment sectors, such as government and corporate institutions, where employment is based on education and skill qualifications (Fatusi *et al.*, 2020) <sup>[11]</sup>.

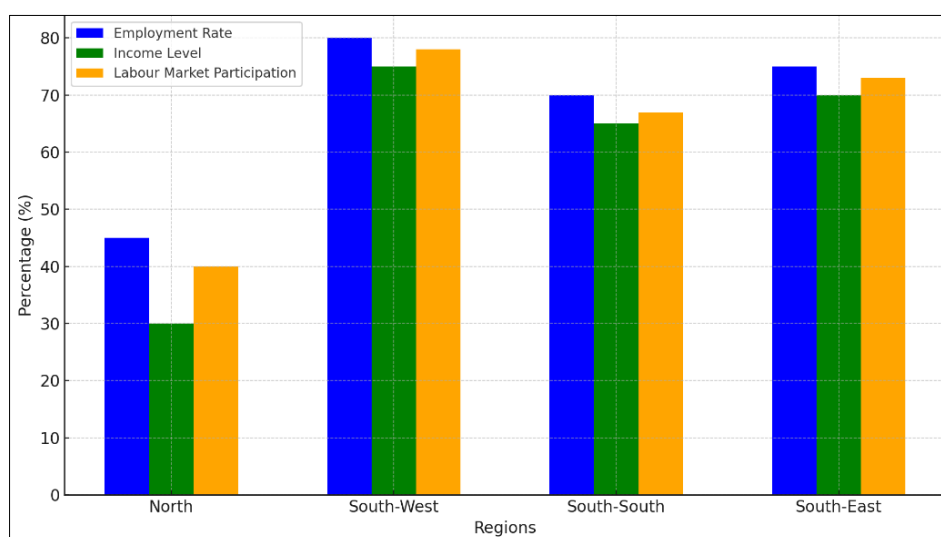
**Religious affiliation and income levels in Nigeria:** Income disparities based on religious affiliation are also significant in Nigeria, with religiously linked regions exhibiting varied income levels. According to Reed and Mberu (2015) <sup>[30]</sup>, the economic divide between northern and southern Nigeria can often be traced to religious differences. Areas in the north, where Islam is more prevalent, generally report lower income levels compared to the southern Christian-majority regions. This discrepancy is rooted in historical factors, including the early development of education systems in southern Nigeria that created better access to skilled employment. In contrast, northern Nigeria's economic development has been hindered by a lack of adequate investment in education and skill acquisition, often associated with religious conservatism (Palamuleni & Adebowale, 2024) <sup>[26]</sup>. Additionally, Islamic values in northern Nigeria tend to emphasize modesty in public life and work, which sometimes results in a lower degree of economic engagement in high-paying formal jobs, further reinforcing income inequality between the regions. Furthermore, religious beliefs influence income through social networks and opportunities. In Nigeria, religious communities often create support systems that facilitate access to resources, including business opportunities. However, these networks can also limit access to opportunities outside the religious group, thus creating income disparities between religious communities. For instance, research by Nwakanma *et al.* (2024) <sup>[22]</sup> found that

income levels among Nigerian Christians were typically higher, partly due to the broader economic integration of Christian communities with international businesses and institutions, which tend to offer higher-paying jobs compared to the local Muslim businesses in the north.

**Labour market participation and religious beliefs in Nigeria:** Religious beliefs also shape labour market participation in Nigeria. The teachings and norms associated with different religions often dictate not only the type of employment an individual can pursue but also their willingness to engage with the broader labour market. McKinnon (2021) <sup>[19]</sup> points out that Christian teachings often emphasize individual achievement and entrepreneurship, which can encourage higher participation in formal employment and entrepreneurship. This contrasts with the Islamic perspective in some northern areas, where religious doctrines may limit participation in certain economic activities, particularly those perceived as conflicting with Islamic law (Reed & Mberu, 2015) <sup>[29]</sup>.

In addition, religious institutions play a crucial role in shaping the workforce in Nigeria. Faith-based organisations, particularly in Muslim-majority regions, often provide training and employment within their communities, contributing to a unique form of labour market participation. However, these religious organisations might limit engagement with broader economic activities outside their belief system, as noted by Nwakanma *et al.* (2024) <sup>[22]</sup>. This inward focus can limit the flow of talent and labour into national economic growth sectors, which ultimately impacts overall labour market participation in the country.

The influence of religious affiliation on employment rates, income levels, and labour market participation in Nigeria is multifaceted. It interacts with regional, cultural, and gender dynamics, resulting in significant disparities across the country. While religious beliefs in the southern regions may promote higher levels of educational attainment and participation in formal employment, religious conservatism in the northern regions may hinder economic mobility and limit participation in the formal labour market.



Source: Author's Computation, 2025

Fig 2: Religious Affiliation and Economic Factors in Nigeria by Region

The bar chart above visually represents the relationship between religious affiliation and three key economic factors—employment rates, income levels, and labour market participation—across four major regions in Nigeria (North, South-West, South-South, and South-East). Each of the bars indicates the percentage value for the respective factor:

- **Employment Rates:** The North shows the lowest employment rate, while the South-West has the highest employment rate.
- **Income Levels:** Income levels are highest in the South-West and South-East, while they are lowest in the North.
- **Labour Market Participation:** Similar to employment rates, labour market participation is highest in the South-West and South-East, with the North again showing lower participation.

Thus, the chart highlights regional disparities in Nigeria, influenced by religious, cultural, and socio-economic factors.

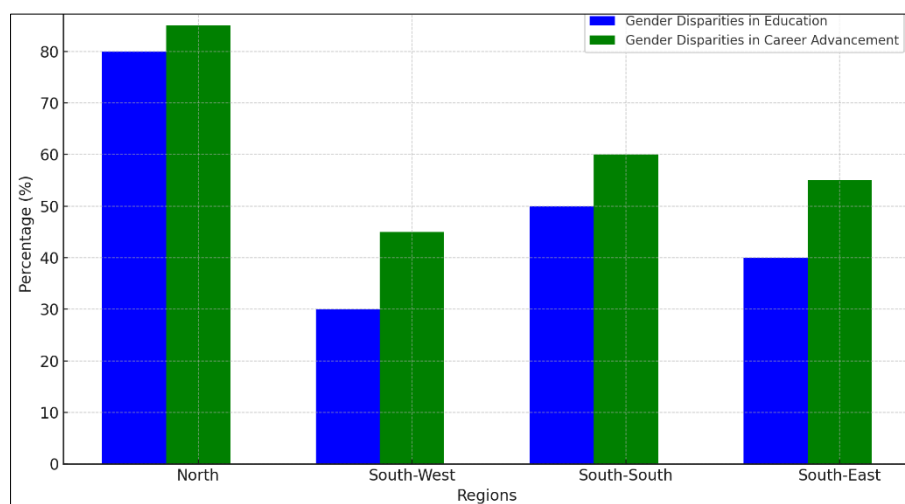
### How does religious affiliation affect gender disparities in education and career advancement in Nigeria?

Religious affiliation has a significant influence on gender disparities in education and career advancement in Nigeria, shaping both opportunities and societal expectations. The relationship between religion and gender roles is deeply embedded in the cultural fabric of the country, and this, in turn, affects women's access to education and professional progression. In Nigeria, the divide between the predominantly Muslim north and the largely Christian south contributes to different expectations for women's roles in society, which in turn influences their participation in education and the labour market. According to Reed and Mberu (2015) [30], in the northern regions of Nigeria, where Islam plays a central role, traditional gender norms often restrict women's access to education. Religious interpretations, especially within conservative Muslim communities, can prioritise domestic roles for women and limit their engagement in formal education. This religiously grounded gender bias creates disparities in educational

attainment between men and women, with women often facing higher rates of illiteracy and fewer opportunities for career advancement.

In contrast, the southern regions of Nigeria, where Christianity predominates, tend to show a more progressive approach towards female education and career advancement. Christian teachings generally advocate for gender equality, and many Christian communities in the south place a higher value on formal education for women. As noted by Kazeem *et al.* (2015) [13], educational attainment and career progression for women in the South-West, for instance, are often positively influenced by religious beliefs that encourage the pursuit of higher education and professional success. This is reflected in the higher levels of female educational attainment and increased participation of women in the formal workforce in southern Nigeria. While there are still gender disparities, especially in the private sector, women in the south are generally afforded greater opportunities for career advancement, thanks to both religious teachings and more inclusive policies in religious communities (Shah *et al.*, 2020) [32].

However, despite the seemingly progressive stance of Christianity towards gender equality, religious norms still present barriers to women's full participation in certain career fields. For example, in both the north and the south, there are instances where religious beliefs about women's roles in society restrict their advancement in leadership positions or in male-dominated professions. In Nigeria's professional sectors, such as banking and engineering, women still face barriers to entry and promotion, influenced by societal and religious expectations about appropriate roles for women (Sarumi *et al.*, 2019) [31]. Furthermore, women's career prospects are often limited by religiously informed gender roles that prioritise marriage and family life over professional development. These barriers are especially evident in more conservative communities, where women's employment is often seen as secondary to their familial duties, leading to lower career aspirations and delayed career progression for women (Tuki, 2024) [38].



Source: Author's Computation, 2025

**Fig 3:** Gender Disparities in Education and Career Advancement by Region in Nigeria

The bar chart above illustrates the gender disparities in education and career advancement across different regions in Nigeria. Each region is compared with respect to these two

dimensions:

- The North region exhibits the highest gender disparities in both education and career advancement, highlighting

significant challenges in achieving gender equality in these areas.

- The South-West region shows the lowest disparities, particularly in education, due to the more inclusive educational policies and religious perspectives that promote gender equality in the Christian-majority area.
- The South-South and South-East regions show moderate disparities, indicating that although religious affiliation and cultural norms in these areas offer more opportunities for women, challenges still persist, particularly in career progression.

In sum, religious affiliation plays a critical role in shaping gender disparities in education and career advancement in Nigeria. While Christianity has been more conducive to supporting women's educational and professional achievements in the southern regions, Islam's more traditional views in the north have often placed restrictions on women's participation in formal education and the labour market. These religiously influenced gender norms significantly contribute to the persistent educational and career disparities between men and women in Nigeria, requiring targeted interventions that address both cultural and religious attitudes towards gender equality in order to achieve inclusive economic growth.

### Conclusion

In conclusion, the relationship between religious affiliation and human capital development in Nigeria has proven to be complex and multifaceted, with significant variations across different regions and demographic groups. As discussed, religious beliefs and practices shaped educational attainment, employment rates, and income levels across the North, South-West, South-South, and South-East regions. The Social Capital Theory, which emphasises the importance of networks, trust, and shared values, was instrumental in understanding how religious communities facilitated or constrained access to education and economic opportunities. In regions where religious institutions provided educational infrastructure and promoted secular learning, particularly in the South-West and South-East, there was a notable increase in educational attainment and professional success. However, in the predominantly Muslim North, where traditional values and religious teachings sometimes limited women's access to formal education and employment, the impact of religious affiliation on human capital development was more restrictive. Thus, the theory highlighted how religious affiliation played a key role in the development of human capital by influencing social networks, the flow of information, and the level of education and skills available to individuals.

Furthermore, religious affiliation's impact on gender disparities in education and career advancement also demonstrated the power of Social Capital Theory in shaping societal outcomes. In the northern regions, where conservative religious beliefs often prioritised women's domestic roles, there were significant barriers to educational and career progression, especially for women. In contrast, Christian-majority regions exhibited more progressive attitudes towards gender equality, which contributed to higher educational participation and career advancement for women. The religious networks within these regions often served as a source of support and empowerment for women,

encouraging their participation in both education and the labour market. However, despite the more open religious stances in southern Nigeria, challenges remained, particularly in accessing top-level positions in the workplace. Ultimately, the findings aligned with the Social Capital Theory, demonstrating that religious communities significantly shaped not only educational and employment outcomes but also the broader socio-economic mobility of individuals, particularly in terms of gender equality. Thus, religious affiliation in Nigeria played a pivotal role in determining the trajectory of human capital development across the nation.

### Recommendations

Based on the above findings, the following recommendations were stated:

1. **Promote Interfaith Collaboration in Education:** To address regional disparities in educational attainment, interfaith collaboration should be encouraged between religious communities in Nigeria. Religious organisations in both Muslim and Christian-majority areas can work together to create inclusive educational programmes, particularly for girls and marginalized groups. By utilising the networks and resources within religious communities, such collaborations can foster greater access to education and improve overall human capital development, reducing regional and religious educational divides.
2. **Integrate Gender-Inclusive Policies in Religious Institutions:** Religious institutions must play a key role in promoting gender equality, especially in the areas of education and career advancement. Policies should be implemented within both Islamic and Christian communities that challenge traditional gender norms and actively support women's participation in education and employment. This could involve creating scholarship schemes for women, providing vocational training, and advocating for women in leadership roles, helping to close the gender gap in human capital development.
3. **Enhance Access to Formal Employment through Faith-Based Initiatives:** Religious institutions in Nigeria should focus on creating more formal employment opportunities for youth, particularly in the northern regions. Faith-based initiatives that combine religious teachings with vocational training, internships, and job placement programmes can empower individuals to participate in the formal economy. By leveraging social capital networks, religious organisations can bridge the gap between informal and formal employment, thus improving employment rates and income levels across the country.

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