
WEALTH CREATION AND SOCIO-RELIGIOUS AFFILIATION: A STUDY OF ENTREPRENEURIAL SUCCESS BETWEEN PROTESTANTS AND CATHOLICS IN CALABAR, NIGERIA

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ABSTRACT

The study was carried out to determine the effect of socio-religious affiliation on wealth creation as a major factor in entrepreneurial success. The study was a comparative analysis of Catholics and Protestants to ascertain Max Weber's paradigm that Protestants are more entrepreneurially successful than Catholics. Sample of 400 subjects, purposively chosen, were accidentally selected proportionally between Catholics and Protestants. Simple percentage analysis was utilized to test two null hypotheses guiding the investigation. The findings reveal that: socio-religious affiliation influence creation of incremental wealth and that Protestants are more entrepreneurially successful than Catholics. The study corroborated Max Weber's position. It was recommended that Protestant evangelization should continue in order to increase the number of people with high level of entrepreneurial spirit who will engage in creation of incremental wealth to foster capital formation and industrial development.

Keywords: *Wealth creation, Religious affiliation, entrepreneurial success, Protestants and Catholic.*

INTRODUCTION

The classical work of Max Weber that protestant Christians were enterprising and their entrepreneurial activities fostered wealth creation is very stimulating. Wealth creation is desirable to as many as expect to break through in any form of entrepreneurial activity. Weber (1958) paradigm indicates that Protestants engage in wealth creation more than Catholics in terms of savings of significant proportion of their income, which cumulative effect resulted in capital formation and the emergence of capitalist mode of production. The formation of wealth according to Weber (1958) was as a result of the ascetic nature, hard work and frugality of Calvinist Protestant Christians. In line with Weber (1958), Catholics did not possess the same ascetic nature like the Protestant Christians who were not given to alcoholic, nor seek pleasure, but save to make wealth and grow rich. In view of the above, Weber (1958) maintained that capitalism and the accompanying wealth grew in Protestant dominated society like Britain with Calvinist brand of Protestant Christian religion. In Southern Nigeria which is populated predominantly with Christians, do they generally flourish in business in terms of creating incremental wealth, ownership of business and general entrepreneurial drive? It is in the light of Weber's postulate that this study was conducted to determine the level of entrepreneurial success and creation of incremental wealth between Catholics and Protestants in Nigeria. This study was also designed to determine whether Protestants in Nigeria are more enterprising than Catholics.

CONCEPTUAL ANALYSIS AND REVIEW

Protestants are followers of any of the churches separating from the Roman Catholic Church after the reformation. Protestants are guided by Protestantism which is an idea and movement in western Christianity whose adherent rejects the notion that divine authority is channeled through one particular human institution or person such as the Roman Catholic Pope, looking for the authority of their faith in the Bible (Bassey, 2008). Catholic Christians on the other hand believe that the Pope is the Head of the Church on earth rather than Christ, relying on the dogma of meritorious works and the recognition of the merits of saints, as a denial that Christ is the only mediator between God and man (Bassey, 2008). Incremental wealth is created by individuals who assume the major risks in terms of equity, time and/or career commitment, through providing value for some product or service. Hisrich, Peters and Shepherd (2007) define entrepreneur as someone who brings resources, labour, materials and other assets into combinations that make their value greater than before, and also one who introduces changes, innovations, and new order. Entrepreneur received resulting rewards of monetary and personal satisfaction by creating something new in value. The monetary rewards saved over time build up incremental wealth. Incremental wealth focus on the reward of the entrepreneur. The most important of such rewards is profit, which when ploughed back and re-invested stimulate and end in wealth creation (Hisrich, Peters and Shepherd, 2007).

The concern of this study was the effect of religious affiliation on entrepreneurial wealth creation. The two religious groups in study are Catholics and Protestant Christians. These two groups were specifically considered in order to re-examine classical work of Weber (1958). In contrast to Weber (1958), Jackson and Crocket (1970) argued that Catholics are more successful in business and occupational practices than Protestants. This argument presents a virgin area for continuing investigation which specifically prompted this study. Christian religion generally is favourably oriented to profit as it claims that the only way persons will be productive is to allow them to work for themselves and to make profit. Jesus' use of the many parables of the business persons who make investment, pay wages, or build towers, all attest to the fact that there is a place for commerce, production and investment in Christianity which results in wealth creation. Profit accumulation has been ethical concern among religions and Christians for many centuries. Biblical record do not deny profit-making as legitimate activity but maintains that excessive profit accumulation is destructive of personal salvation. It is in this light that Weberian paradigm was examined in terms of entrepreneurial drives and success between Catholics and Protestant Christians.

METHODOLOGY

The study employed survey with ex-pos facto research design. The study population was the population of the study area Calabar being 329,977 (National Population Commission, 2006). A sample of 200 subjects were accidentally chosen in the premises of Catholic Parishes of St. Bernard – Marian Hill, St. Paul Inwanga – Diamond Hill (100 per parish) as well as 200 subjects in Protestant churches: Anglican Communion – Calabar Road, and Methodist Church – Beecroft Street (100 each). A set of structured questionnaire with open ended sections was administered and simple percentage comparison was utilized in analyzing the data obtained from the survey. Two null hypotheses (H₀) were formulated to guide the investigation thus:

1. Religious affiliation does not influence the creation of incremental wealth.
 2. There is no difference in the level of entrepreneurial success between Protestants and Catholics.
- The instrument requires "Yes" or "No" response.

STUDY AREA

Calabar is located at the South Eastern extreme of Nigeria. It lies between latitude 04⁰57" North of the Equator and longitude 08⁰21" East of the Greenwich Meridian (Charles and Charles, 2004). The town has undulating surface spanning 427.05sqkm with a population of 329,977 (NPC, 2006). Calabar is made up of two local government areas, namely: Calabar Municipality and Calabar South, with three indigenous ethnic groups (Efik, Efut and Qua) with diversity of settlers. Christianity penetrated Calabar in the 1840s with the pioneering missionary effort of Church of Scotland Mission (now Presbyterian Church – Protestant) and the Roman Catholic Church in the early 20th century (Akinkusote, 1984). The location of Calabar as a major seaport in southern Nigeria makes it strategic for business and commerce. Majority of residents of Calabar are Christians with churches located almost in every street. It is the emerging industrial and commercial growth of Calabar from agrarian to industrial society and the fact that inhabitants are predominantly Christians that motivated the consideration of Calabar as an appropriate study area in this investigation.

THEORETICAL FRAMEWORK

McClelland (1961) theory of n-Achievement was considered appropriate to guide investigation in the study. This theory attempts to establish a correlation between desire for entrepreneurial achievement and socio-economic development. Need for achievement is one of the human needs which determine human conduct or behaviour. It is created according to McClelland by a person's youthful experience and the link from childhood between the individual and the society. According to McClelland (1961), "Social characteristics such as class and religion and industrial occurrences, affect motivational levels primarily as they affect the family, or more specifically the values and child-rearing practices of the parents". People with high n-achievement set achievement standards for themselves and try to ensure they reach the standard. Thus, McClelland (1961) maintains that if n'achievement happened to be present in a given culture and at given time things will start to change. It involves desire to make money and other personal gains. This theory is selected because religion is an aspect of culture and its practice in Nigeria is likely to strike change as experience in Europe occasioned by Protestant Reformation which represented a shift towards self-reliance, training and a spirit of discipline. All of these ended in entrepreneurial development and the resultant rise of capitalism. The questions posed by this theory as addressed in the study was to determine the level of n'achievement in Nigerian Catholics and Protestant Christians which is likely to raise wealth creation drive and entrepreneurial consciousness.

Data Presentation, Analysis and Discussion of Findings

Table 1 indicates the demographic data of respondents that participated by responding to the questions in the instrument.

Table I Demographic Data of Respondents

Demographic Variables Categories	Age			Sex		Ethnic Group		Marital Status			Education			Religious Affiliation	
	15-30	31-50	51 & above	Male	Female	Indigenes	Non-indigenes	Married	Single	Widow	Primary	Secondary	Colleges/university	Catholic	Protestant
Numerical strength	161	193	46 (11.5%)	121 (30.25%)	279 (69.75%)	257 (64.25%)	143 (35.75%)	176 (44%)	201 (51%)	20 (5%)	88 (22%)	148 (37%)	184 (41%)	200 (50%)	200 (50%)
	400 (100%)			400 (100%)		400 (100%)		400 (100%)			400 (100%)			400 (100%)	

Respondents chosen were between the ages of 15 and above. Those between 15-30 years were 40.25%, 31 – 50 years were 48.25% while 51 years and above were 11.5%. Male were 30.25% and female 69.75% indicating that female participated more in religious activities than male. Indigenes were 64.25% while non-indigenes were 35.75%. The high number of non-indigenes as compared to indigenes shows that either non-indigene participated more in religious activities than natives or non-indigenes are more in number in Calabar town than indigenes. In terms of marital status, 44% were married, 51% singles and 5% widows/widowers. Educationally, 22% completed primary education, 37% secondary while 41% completed college and university. The ratio of Catholics to protestants in the sample was equal, each having 50% to prevent imbalance and ensure objectivity of finding.

Test of Hypothesis

Hypothesis One Test

Null Hypothesis (H0) I: Socio-Religious affiliation does not influence the creation of incremental wealth

Variables: Socio-Religious affiliation was the independent variable, while creating incremental wealth was the dependent variable.

Table 2 Percentage Responses Table for Hypothesis I Test

S/N	Question	Yes	No
1	Entrepreneurial consciousness among Protestants promotes the creation of incremental wealth than Catholics.	203 (50.75%)	197 (49.25%)

Statement 1 was used in testing null hypothesis I

Decision: Since 50.75% responded yes, the null hypothesis was rejected, meaning that socio-religious affiliation influence creation of incremental wealth.

Hypothesis Two Test

Null Hypothesis (H0) II: Protestants are not entrepreneurially successful than Catholics

Variable: Entrepreneurial success

Table 3 Percentage Responses Table for Hypothesis II Test

S/N	Question	Yes	No
2	Protestants live austere lifestyle which makes them successful in business and callings than Catholics	215 (53.75%)	185 (46.25%)

Statement 2 was used in testing null hypothesis II

Decision: Since 53.75% responded yes, the null hypothesis was rejected, meaning that Protestants are entrepreneurially successful than Catholics

DISCUSSION OF RESULTS

The finding of hypothesis I test reveals that socio-religious affiliation influence creation of incremental wealth. This corroborates Weber (1958) paradigm that the religious practice, conduct and attitude of Calvinist Protestants influence their entrepreneurial conduct and resulted in capital build up through continuous savings, profit making and the rise of western capitalism. Response from Catholic Christians was marginally lower than that of Protestants. This marginal difference shows that Catholics also engage in wealth creation through savings and investment, but Protestants have higher propensity than the Catholics. This may equally explain the slow rate of industrial development in Northern Nigeria that is mainly populated with Moslems. Considering the n'Achievement theory which provided guide, the finding of hypothesis I confirm high n'Achievement among Protestant Christians. Thus, Christianity provides a cultural background for n'achievement to strive (McClelland, 1961). Hypothesis II test on the other hand reveals that "Protestants are more entrepreneurially successful than Catholics". One of the aims of this study was to provide an opportunity for cross cultural comparison and verification of Weber's paradigm among Christians in Calabar. The findings above confirmed Weber's earlier position. Protestant Christians in Calabar have ascetic behaviour, are committed, hardworking, engage in savings which help them build investment. Generally, Protestants have higher propensity towards business success than Catholics. This study confirmed previous study but provide open door for analysis of other religious believes like Islam and entrepreneurship.

CONCLUSION AND RECOMMENDATION

Entrepreneurial growth and development is a desirable component of industrial development in any society. Factors of entrepreneurship like creation of incremental wealth and business or professional success are goals to be achieved by individuals and society. Any force that motivates entrepreneurial development must be critically examined. Such was the interest of this study on religious affiliation and entrepreneurial growth and its factors. The study reveals that religious affiliation promotes creation of incremental wealth and that Protestants are more entrepreneurially successful than Catholics. The study recommends increased Protestant evangelization in all parts of Nigeria, especially the northern part that is Islamic, in order to spread the behavioural conduct which striker creation of wealth and general socio-economic development. This will ensure that in every part of Nigeria there are people with high n'achievement who will act as agents of entrepreneurial growth and development. This will also reduce the level of poverty and ginger high standard of living and raise quality of life of Nigerians as well as raising Nigeria out of low income country list. In this regard, Protestant religion,

doctrine and practice is prescribed for any society, country and state that desires industrial growth and development routed in wealth creation and business success.

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