The Role of Pentecostalism in Human Development: A Study of Pentecostal Churches in Kubwa, Abuja, Nigeria

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Dedication

I dedicate this work to every genuine Pentecostal church that pursues the human development of their members as a paramount priority in the proclamation of the Gospel of Jesus Christ.

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I want to sincerely appreciate the unquantifiable efforts of my supervisor who patiently led me through the course of writing this thesis, the back and forth emails exchanges, the series of meetings and your constructive ideas to the draft have shaped and reshaped the final work. Thank you, Dr. Anne Marie Dalton, for accepting to supervise my thesis on religion and development. Perhaps without that kind gesture, I would not have been admitted!

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Deo Gracias!!!

Abstract

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While the United Nations Development Program ranks Nigeria low on Human development indices of education, health and employment, Nigerian Pentecostal churches 'promise' prosperity to members with their Prosperity Gospel. This Gospel finds huge following ostensibly because of the level of poverty especially in the country as congregants fill churches of all shapes and sizes, with the hope of getting the prosperous life the Gospel claims to offer. The study investigates therefore, the role these Pentecostal churches play in either enhancing or further exacerbating the Human development of the people. The study employed the Human development theory by Amartya Sen as a theoretical framework and reviewed related literatures. The research is qualitative and employed descriptive analysis of data from the field. The methods of data collection used were interviews, observations and focus group discussions. The results revealed that these Pentecostal churches engaged in activities such as building entrepreneur skills, running of clinics and schools, and the beneficiaries are both members and the non-members. The study makes recommendations that will effect structural change to improve the human development index on a large scale.

December 5, 2019.

Map of Abuja, Nigeria showing Kubwa Satellite town

(Retrieved from google maps)

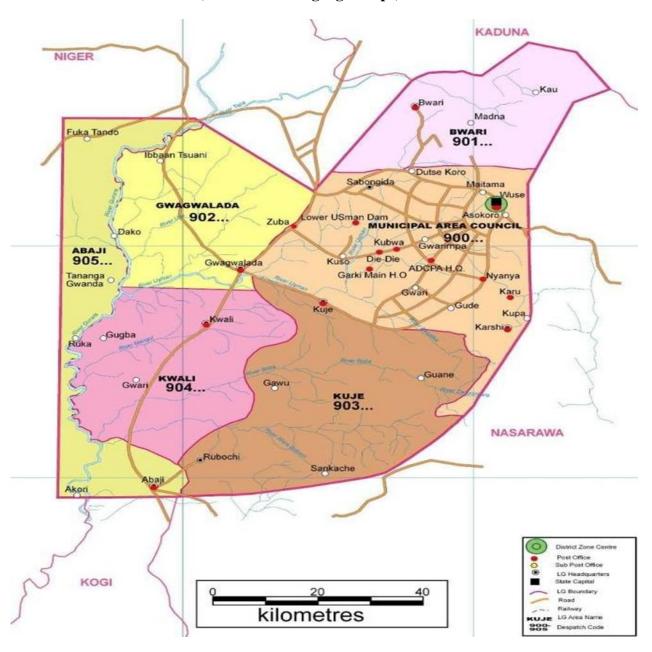


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List of Abbreviations

Christian Association of Nigeria (CAN) Corporate Affairs Commission (CAC) Gospel Power Liberation Church (GPLC) Gross Domestic Product (GDP) Human Development Index (HDI) Information Technology (IT) National Bureau of Statistics (NBS) Non-governmental Organization (NGO) Pentecostal Fellowship of Nigeria (PFN) Pew Research Center (PRC) Redeemed Christian Church of God (RCCG) Redeemed Evangelical Mission (TREM) Structural Adjustment Programs (SAP) United Nations Development Programme (UNDP) United Nations Educational, Scientific and Cultural Organization (UNESCO) United Nations General Assembly (UNGA) United Nations International Children's Emergency Fund (UNICEF) World Faith Development Dialogue (WFDD)

CHAPTER ONE:

GENERAL INTRODUCTION

1.0 Background of the Study

In recent time, there have been several scholarly studies in the field of religion and development championed by renowned academics such as Katherine Marshall (2011), Gerrie Ter Haar (2011), Gilles Carbonnier (2013), Carole Rakodi (2012), Jeffery Haynes (2007) and a host of others. Severine and Rakodi (2011) particularly analyze thirty years of "treatment of religion in development studies" (p.45) and make the argument that given the changes in the social and political arena, religion can no longer be excluded. In the same vein, Offutt et al. (2016) observe the conspicuous visibility of "religious people, practices and organizations" in research in international development in the past fifteen years, which were once upon a time "conspicuously underrepresented" (p.207).

This shift in scholarly attention on the theme of religion globally is not only among academics and development workers, but interest in religion among ordinary individuals has also heightened (Severine & Rakodi, 2011; Pew Research, 2006; Hasan, 2016). Nevertheless, the conversation among scholars in the field of religion, international development studies and among development practitioners is about how faith institutions can be more involved in development work, as stakeholders in development. Worth noting is that religion has been problematic and is perceived as ambivalent in the field of development. While some see religion as facilitating development (Haynes, 2007; Marshall, 2011; Ter Haar, 2011), other scholars perceive religion as marring development (Fountain, 2013; Gifford 2016). Haynes (2007) refers to the positive and negative roles of religion.

After working for three decades with the World Bank, Katherine Marshall, Executive Director of World Faith Development Dialogue, has been a proponent of bridging the gap between religion and development. She posits that religion is significant for development and vice versa (Marshall, 2011, p. 5). Hence, there is need for dialogue between religion and development as both overlapped and interwoven in many other issues, such as social justice, welfare, poverty, meaning of progress (Marshall, 2011). However, Fountain (2013) draws attention to the exploitation or instrumentalization of religion and its consequences. He sees the effort to create a dialogue between religion and development as "rendering religious" technical (p. 23). According to Fountain, "Rendering religious" technical is like damage control, a situation in which we attempt to manage the dark excesses of religion. "It renders complex and multifaceted issues amenable for certain kinds of intervention while simultaneously concealing the politics at work" (Fountain, 2013, p. 23). It is safe then, to hold the view that the place of religion in development remains contentious and thorny, as scholars do not have a consensus.

Although the answer to the question, "what is religion?" or "what is development?" remains complex, contestable (Willis, 2013, p.276), and a "notoriously difficult task" (Haynes 2007, p.13), offering a working definition for these two encompassing terms will suffice here. Religion has been defined in various ways (Severine & Rakodi, 2011). Some scholars, as Taylor (2007) has resigned to the fact that the term defies any definition (cited in Carbonnier, 2013). However, religion can be broadly defined in substantive or functionalist sense. The former focuses on what religion is, that is, as it differs from other social phenomena (Severine & Rakodi, 2011, p. 51), and what commonalities and contents religion shares across the world; while the latter focuses

on the functions and roles of religion in society (Fountain, 2013; Severine & Rakodi, 2011). In the substantivist school championed by Edward B. Taylor (2007) the nineteenth century anthropologist, Taylor, defines religion as "the belief in Spiritual Beings" (cited in Fountain, 2013, p.11). With this definition, Tylor holds that rituals, beliefs, practices and observances are carried out in obeisance to superior spiritual beings that exist in the supernatural realm, to which human beings will ultimately return. The functionalist school spearheaded by Emile Durkheim (1965) sees religion as society's self worship which binds it together, a ritualistic act by the community (cited in Fountain, 2013, p.12).

Haynes (2007) notes the lack of consensus among scholars on the definition of religion. However, he makes an informed submission that religion should usually consist of the following: a) a system of beliefs and practices, but necessarily relating to a supernatural being, 2) that which is sacred in the society inclusive of beliefs and practices, codified theology, ethical norms and a formal organization. Scott and Marshall [Eds.] (Oxford Dictionary of Sociology, 2005) view religion as "a set of beliefs, symbols, and practices (for example, rituals) which is based on the idea of the sacred and which unites believers into a socio-religious community" (p. 560, as cited in Hasan, 2018). Lincoln (2008) sums the four features of religion thus:

a) discourse with the transcendental concerns above human, temporal and contingent world...b) a set of practices which embody the religious discourse, c) a community whose members construct their identity with reference to the religious discourse and its practices, and d) institutions which, through social relations, reproduce or modify religious discourse and practices and which ensure the continuity of the religious community overtime (pp. 5-6).

For the purpose of this thesis, the study will use the three facets of religion, which seem to be common to most scholars' definitions to state that religion is a system of beliefs and practices that is ritually practiced, and it binds a community in relation to a transcendent being through the instrumentality of an institutional authority.

Development, though a vague term (Haynes, 2007, p.62), was simply defined by Harrison (1985) as the improvement of human wellbeing (p.1). Sing (1999) traces the evolution of the concept of development from 1949 after the USA President, Harry Truman, coined the term "underdevelopment" to describe the "Third World". Development was viewed as growth in the economy. Shortly after, the social dimension was added to become socio-economic development. In the 1960s, the human dimension and basic needs of the people were considered as part of their development. The 1980s saw the care of the environment as part of development, ushering in the concept of sustainable development (Sing, 1999).

By the 1990s, other facets of development came on board; "human rights, population, women, environment, social development, human settlements and food" (cited in Ryan, 1999, P.4). Just as scholars differ in their understanding of religion, so too with development. For instance, Sen (1999) holds that development is freedom, Nussbaum (2011) sees it as the enhancement of human capabilities, Hill (2003) perceives it as empowerment and finally, Myers (1999) believes it is shalom (cited in Offutt et al. 2016). According to Aryetey (2002), development is said to occur when there is:

a sustained increase in the real per capita income which results in social and structural changes in a country over a long period of time These changes include the qualitative and

quantitative improvement or transformation of a country's methods of production, roads, and hospitals, level of income, attitude and quality of life.

(Cited in Awuah-Nyamekye, 2012, p.79).

In his article, *Religion and Development: African Traditional Religion's*Perspective, Awuah-Nyamekye (2012) observes that the concept of development is

"conceptualized differently by different people at different times". This means the term is

relative to time, space and people. However, no matter the time, development is attaining

an acceptable standard of living for all people, a situation where "people have the basic

things they need to live and, at the same time, all the people have the right to make

choices about their lives, and have the opportunity to improve their living situations"

(2012, p.79). In my opinion, this definition captures and reflects a simple understanding

of development, and religion can relate with because religion deals with the end results of

development.

It is not surprising that the idea of 'bringing' development to the Global South in the 1950s did not encompass religion as part of its development 'package' (McPhail, 2009). The reason is that some sociologists saw the trajectory of the world towards secularism and predicted the 'death' of religion. For most of the 60 years of development practice, religion was seemly absent in the development landscape (Fountain, 2013, p.13; Severine & Rakodi, 2011, p.45). This pessimistic view of religion had its roots in the early sociologists like Auguste Comte (1822) and Max Weber (1905) who viewed religion as antithetical to development (Carbonnier, 2013, p.1). Interestingly, Weber (1905) posits that with increasing secularization of the societies, there would be a paradigm shift of power from religious institutions to the secular institutions thereby

diminishing the effective control of religion in a secular state (Kartas & Silva, 2013, p.211 in Carbonnier, 2013).

Hence, the modernization theory that dominated the 1950s and 1970s deliberately excluded religion from its blueprint because of the assumption that with the process of secularization in the Global South. Religion was going to wane as was the case in the Western industrialized world (Freeman, 2012, p.1). Contrary to modern opinion, religion has remained tenacious and is embraced by more people to the chagrin of most development scholars. Some scholars have described the rise of religion globally as a 'resurgence' while others use the word 'revival' (Haynes, 2007; Freeman, 2012; Berger, 1999). For example, Berger (1999) describes the present phenomenon as a rebound of religion (cited in Haynes, 2007, p.28), while Bruce (1990) and other scholars, rather refute the assertion that there is even a secularization of the Western society. This is because of the huge number of conservative Protestants and their impacts on individuals and democratic society of the United States (cited in Coleman, 2000; Berger, 1999; Haynes, 2007).

More particularly and especially relevant to this thesis, there has been exponential growth in scholarship in the field of Pentecostal studies notably in the second half of the twentieth century (Robins, 2018; Asamoah-Gyadu, 2004). Robins (2018) admits that the impact of Pentecostalism is felt in every part of the globe and sector of the society, while Robbins (2003) observes the globalization of Pentecostalism. Casanova (2001) on his part, claims that Pentecostalism globalizes successfully because it is de-territorialized (cited in Robbins, 2003, p.222); consequently, it localizes well for ordinary people who adopt it easily as it is very flexible to their situations, and because it addresses their

immediate problems (Robbins, 2003, p.222). Osgood (2008) identifies a globally committed strand of Pentecostalists that believe "they are part of a global brand that needs little local adjustment and that their confidence in their global relevance also has a role in carrying Pentecostalism forward" (p.62).

Two phenomena common in Sub-Saharan Africa are underdevelopment and religion. In his comment on the development of sub-Saharan African states, Heidhues (2009) notes that, "At the time of independence, a number of Sub-Saharan countries had relatively favourable development prospects and income levels comparable with those in Southeast Asian countries. Yet, many Southeast Asian countries today have far higher development and income levels..." (pp. 398-417). Currently, sub-Saharan Africa is lagging behind in economic development while Asian countries are referred to the new industrializing economies. According to the United Nations Development Programme, Sub Saharan Africa has the lowest in human development index of 0.537 in 2017 against South East Asia, which has 0.733 (UNDP, 2018). At the same time, there is a noticeable growth in religious ideologies in sub Saharan Africa.

According to Pew Research Center (PRC) on its study of religion and public life in sub Saharan Africa, the projection is that Christianity and Islam "are expected to have more than twice as many adherents in 2050 as in 2010" (2015, para. 1). Christians are expected to increase in number to remain the "region's largest religious group, growing from 517 million in 2010 to more than 1.1 billion in 2050" (Pew Research Center, 2015, para. 2). This was not so a century ago when majority of Africans (76 percent) practiced Traditional African Religions (para. 1; Lindhardt, 2014, p. 10).

Anderson (2004), Burgess and van der Maas (2002) and Hollenweger (1997) point out that Pentecostalism is the fastest growing Christian movement in the world, representing 28 percent of Christians worldwide (cited in Freeman, 2012, p.10; Wariboko, 2017; Freedman, 2012, p.10). Deacon (2012) states that neo-Pentecostalism rapidly grew in the decade between 1980s and 1990s, at a time people were experiencing the negative consequences resulted from the oil shocks of the 1970s, manifested in the rise of national debts in most post-independent countries in the global South and the decline of living standards that badly affected poor urban populations.

As an interesting case study, Nigeria whose population is nearly 200 million, according to the National Population Commission as in 2016, with an annual population growth rate of 3.2 percent (cited in Demographic Statistics Bulletin, 2017, p. 12), sits as the 'operational room' of some of the famous African Pentecostal churches. At the same time, regarding poverty and underdevelopment in Nigeria, the Nigerian state remains an enigma. Nigeria is endowed with plentiful resources; yet it is one of the poorest in the world (Etim &Udoh, 2007, 2009, 2013, p.142; Akinyetun, 2016; Frank, 2016). Recently, reports have shown that Nigeria has overtaken India as the country with the highest number of poor people in the world (Kazeem, 2018; Adebayo, 2018); consequently, becoming the poverty capital of the world. The Human Development report of the United Nations Development Programme (UNDP) states that Nigeria is among the poorest countries of the world (2005). "With Human Poverty index HP1-1 value of 38.8% (sic), Nigeria is ranked 75th among 103 developing countries. Nigeria's poverty levels have been on an upward trajectory" (Etim & Udoh, 2013, p.142).

Nonetheless, Pentecostalism as a denomination in Christianity is ubiquitous in Nigeria. Recent studies put the percentage of practising Christians between 40 percent and 49.3 percent. Out of this number, 74 percent are Protestants (including Pentecostalists) and 25 percent Roman Catholic, while the other denominations share the other percentages (Olulana, 2015, para. No. 1). Falaiye (2007) reports that Pastor Enoch Adeboye of Redeemed Christian Church of God (RCCG) plans to 'plant' Churches within five minutes walk in cities and towns of developing countries, and within five minutes' drive in every town and city of developed countries (cited in Kitause & Achunike, 2015). The Redeemed Christian Church of God (RCCG) further boasts on its website that it has snowballed to more than 32,000 parishes in Nigeria alone and has a global presence in over 180 countries of the world (2017). Pentecostals constitute 3 in 10 Nigerians (Pew Forum, 2006).

On this, Adesoji (2017) observes that this aggressive growth results partly from the nature of their activities on local and national radio and television networks. What makes Pentecostalism a magnet that attracts people is its 'Prosperity Gospel', which stands out as a tenet in the Pentecostal movement (Coleman, 2000, p.28; Rotimi et al., 2016; Temitope, 2018)? Prosperity gospel prides itself in the belief that poverty is not part of the life of a 'child of God' or the committed believer.

1.2 Statement of the Problem

Pentecostalism is a powerful force to reckon with in Nigeria, and African countries. Unlike in the past where scholars viewed the movement as a bizarre and ambiguous religious experiment to be cast into the book of history (Wariboko, 2017), there has been a kind of reception of the movement in many quarters. Many scholars attribute its expansion to its prosperity gospel (Hasu, 2012, p. 68; Kitause & Achunike, 2015) that appeals to ordinary Nigerians as a source of hope out of poverty. However, while many people flock to these Pentecostal churches in search for prosperity, the indices on poverty have continued to skyrocket. National Bureau of Statistics (2013) indicates that about 112 million Nigerians live below the poverty line, representing 62.6 percent of the population.

The human development index (health, education per capital etc.) in Nigeria remains abysmally low. In 2015, the United Nations Development Program (UNDP) shows that the Human Development Index value of Nigeria was put at 0.504 positioning the country at the 152nd in the list of 169 low developing countries (cited in UNDP, 2015; Ibrahim, 2016). In 2017, Human Development Index value was 0.532 positioning Nigeria at 157 out of 189 countries and territories (UNDP, 2018, para. 9). All the indicators of a high level of human development, such as education, health and life expectancy at birth, per capital income are low (Elu, 2000; Chinwudu et al., 2016; UNDP, 2015; Ibrahim, 2016).

The increasing proliferation of Pentecostal churches in Nigeria means more prosperity messages in churches; among other things is the obligation to pay tithes, 'sow seeds', call for special offerings and general financial demands on the people to support

the church and their pastors, in order for the people to make their way out of poverty. Furthermore, it implies multiplication of healing homes where prayers are offered for the sick. This raises the question whether the multiplication of these churches has positively improved the human development index on health or education or increase income level (living standard) of the people. How do we possibly explain the massive acceptance of prosperity gospel that is 'trending' in many Pentecostal churches, in the midst of intransigent abject poverty and deprivation? The researcher questions the correlation between Pentecostalism and the increasing poverty in Nigeria. Therefore, the study investigates the role of Pentecostalism in relation to human development in Nigeria, which includes the level of education, health and income of members. In other words, what is the effect of the pervasive presence of the Pentecostal churches on health status, education and income of the people. The study will focus on Kubwa as its test case.

1.3 Research Question (s)

The study was guided by the following research question: Is there a nexus between the Pentecostal practice of prosperity gospel and the human development of Pentecostal Nigerians? Does the healing practice by Pentecostal churches have any impact on the health status of members? How has the prosperity gospel of the Pentecostal churches increase income in the lives of their members thereby reducing the poverty of Pentecostal Nigerians? How does the Pentecostal practice affect the education of its members? Are there indications from the data collected that Pentecostalism affects development?

1.4 Aim and Objectives of the Study

The study aimed to draw attention to the prevalence and powerful influence of the Pentecostal churches and how that influence might relate to the improvement of the human development index of Pentecostal Nigerians. The research was set to achieve the following objectives:

- 1. To examine the nexus between Pentecostalism and human development.
- 2. To examine the impact of Pentecostal practice of 'faith giving' on the income level of Pentecostal Nigerians in Kubwa community.
- 3. To ascertain the impact of Pentecostal practice on faith healing on the health of Pentecostal residents in Kubwa area.
- 4. To investigate the extent Pentecostal Prosperity Gospel affects the educational level of members Pentecostal Christians in Kubwa metropolis.

1.5 Significance of the Study

This study was situated within the general discourse on the role of religion in development. Hence, it is important and timely because it could contribute to the general discussion on the impact of religion on development; in this case, how Pentecostalism affects human development. The research showed that the controversy over the role of religion in development is justified; there are positive and negative potential effects. The study further showed the ambivalence in religion as it revealed both the positive and negative sides of religion, in this case, Pentecostalism. Furthermore, since more and more people are joining the Pentecostal movement as it gains momentum by the day, this study is important as it focused on a community in Nigeria, the alleged poverty capital city of

the world, and examined the positive contributions or otherwise, of Pentecostal churches on the lives of the people that are attracted to it.

This study is equally a reference point because the data collected from the field is important in helping to uncover issues on religion and development that could inform policy formulation. This could be used to evaluate how current programmes and services conducted by some of these Pentecostal churches do or do not encourage maximization of the human development index of the people as prescribed by UNDP or how they may be improved for this purpose. The findings of this research may be helpful to government agencies saddled with development programmes, to know whether or not what contributions the expansion of religious activities is making, whether or not, it can be classified as human development; and how that could further aid or not, in the general development plan of the country. Additionally, the data from the field contains a reservoir of information to church organizations like the Pentecostal Fellowship of Nigeria (PFN), Christian Association of Nigeria (CAN) who are regulators in Church affairs, to understand why and how Pentecostalism affects the citizens who are members of their churches. Lastly, the study may also contribute to the body of literature dealing with the theme on religion and development, with reference to Pentecostalism.

1.6 The Scope of the Study

Churches are springing up almost everywhere in Nigeria under the auspices of freedom of worship. Pentecostal churches constitute the highest number of these churches. These churches are found in virtually every nook and corner of the country, except perhaps some part of the North, which is predominantly Muslims. However, the scope of the research is on Pentecostal churches in Kubwa, Abuja, Nigeria, and the result

of the study cannot be generalized to all Pentecostal churches found in Nigeria. Even further, the study does not generalize its findings to all Pentecostal churches in Kubwa as, not all churches that labelled themselves 'Pentecostal' promote Prosperity Gospel to their congregants. However, given the large presence of Pentecostalism in Nigeria as well as in other countries of the Global South, the study does point to an important area that invites further study, as there are indicators or a relationship between Pentecostalism and development.

Worthy of note, is that this study narrowed down the parameters of measuring human development to education, health status and income for easy capturing and analysis of data from the field, whereas the United Nations Development Program (UNDP) has series of other derived subthemes under these major themes, in its human development index.

1.7 Area of Study

Kubwa is one of the satellite towns in Abuja and has served as a transiting hub or settlement for many Nigerians migrating form the rural to the urban searching for livelihood. The choice of Kubwa area is because it is the only satellite town with the highest number of Pentecostal churches in Abuja. The unique peculiarities in the constitution of its residents make the research on Pentecostalism plausible. Kubwa has attracted low-income persons because of its cheap living standard as compared to the city core. Middle-income earners and the poor, especially from Northern Nigeria have made Kubwa their home.

CHAPTER TWO:

LITERATURE REVIEW

2.0. Introduction

This chapter is an historical presentation of related literature using thematic guides to build a theoretical argument on the study-objectives of the impact of Pentecostalism on human development. This is important because it lays a theoretical foundation for the two variables under study, that is, Pentecostalism and human development. It brings together the studies of scholars on these themes to clarify, analyze and build on existing knowledge around the key variables, for better understanding of the current situation in Nigeria. Consequently, drawing from its early beginnings, its different phases, meaning and contexts, how it became a global movement, this chapter focuses on studies on Pentecostalism in Nigeria. It further builds on scholarly arguments around human development in the global South, using topics built around education, health, and per capita income, which have become consistent themes by human development practitioners. The chapter examines the link between Pentecostalism and human development and concludes with the theoretical reasoning that underpins this study.

2.1 Religion in Development

In recent decades, the conversation between religion and development has seen a renewed study especially since the 1990s. Some scholars see this relationship in the affirmative dwelling on those aspects of religion that can complement and motivate development (Alkire, 2002). Ter Haar (2011) notes religion and development share a vision of how the world may become. Although each is taking a different path, the

ultimate goal is the transformation of the individual, which would effect the change the world needs to become a better place (p.5). Literature abounds on religious people and institutions that are promoters of change and advocates of people's welfare such as funding, service delivery, innovation, empowerment and social movements. The report on Religion and Development of the United Nations supports this position when it states:

Religious institutions are capable of significant social mobilization, in addition to a distinct moral standing. Beyond the convening capacities inherent in raising and utilizing legions of volunteers (which no other institution can boast worldwide), they are owners of the longest standing and most enduring mechanisms for raising financial resources.

(Cited in Karam, 2014, p.).

Additionally, many people view religion as a path to peace and tranquility in the midst of pain and sufferings, a support system amidst poverty, illness, or bereavement. This explains the excessive religiosity among the poor (Kitause & Achunike, 2015), although, this point of view cannot explain the rise of religion in some sectors of the so-called 'developed' and wealthy countries of the world.

Conversely, religion can also mar development and that puts a strain on the conversation. Haynes (2012) points to the credible evidence indicting religious peoples and institutions of inciting violence. Sometimes they are in the forefront to oppose empowerment, in the case of women confined to the home, lavishly using huge sums of money to build halls for worship amidst abject poverty and destitution. Notwithstanding these dim sides in the use of religion, development practitioners are now awake to the realization that religion is indispensable. Radoki (2010) argues that the political revolution in the 1970s in Iran, which saw the emergence of Ayotollah Khomeini, was a

wakeup call for development experts in the West. Other 'wake up calls' around the world include the debt crisis of 1980s in the global South which necessitated structural adjustment programs (SAP) in most developing nations, thereby enhancing rise of religiosity. The failure of SAP paved the way for religion to emerge to salvage the situation (Rakodi, 2010). Hasan (2016) views the rise of political Islam as a stimulus for renewed interest in this relationship:

The inseparability of religion and politics is at the roots of Islam, but its emergence in a contemporary guise can be traced back to the early 20th century, with the rise of the Deobandi movement in South Asia and the establishment of Muslim Brotherhood in Egypt in the 1928. Reactions to...the perceived failure of Arab nationalist and secular governments to deliver economic development reinforced the role of Islam in political change in a range of countries in the second half of the 20th century.

(p.7).

2.2 Development and Human Development Index

The 1960s was a momentous epoch for Africa. This is because it was the period that many African countries regained their independence (Elu, 2000). This era came with high hopes as people expected to start enjoying the economic resources of the land that was deprived them by the 'metropolis' (Elu, 2000). Unfortunately, data available shows the hope was dashed as the quality of life of many countries in sub Saharan Africa depreciated, indicating that most countries generally underperformed after the economic boom of the decades following independence. For instance, records show countries such as Uganda, Congo, and Zaire did woefully from 1965 to 1980s and the quality of life in the sub Saharan region generally has not improved significantly (Elu, 2000; Davis, 2016).

Because of the level of poverty, UNDP refers to years from the 1970s to the late 1990s as 'lost decades' after independence, which saw poverty grow among the people, that about one-third of the poor population in the world resides in Africa (Bhorat & Naidoo, 2016). Poor performance, poor infrastructure, droughts, political violence and ethnic wars, the discriminatory system of economic trade with the developed countries and so forth are other factors identified as bedevilling the region (Elu, 2000).

Nigeria is a unique case because in 1975, it had per capita income of \$440 and then it rose to \$1,110 in 1982. However, the military's truncations and mismanagement of democracy affected the growth, because as at 1997, per capita dropped sharply to \$270 (Elu, 2000; Sanusi, 2008, p.385). With the failure of the modernization paradigm in the 1970s, which viewed development as growth in domestic products, scholars called for a revisit of the yardstick of measuring development to include the wellbeing of the people. Because as income growth is essential, so are health, education, physical environment, and freedom (Kumar, 2018; Sanusi, 2008; Cilingirturk & Kocak, 2018). This is truer in the Global South where there may be economic growth but does not translate to welfare services and opportunities for the people (Cilingirturk & Kocak, 2018).

With Amartya Sen's (2000) proposal of a human-focused approach to development, the United Nations Development Program (UNDP) recognised 'human development' for the first time in its Human Development Report in 1990 and defined it as a process of enlarging people's choices, and strengthening human capabilities in a way, which enables them to lead longer, healthier and fuller lives (UNDP, 1990). This is a paradigm shift from the previous emphasis on viewing development in terms of economic growth. Similarly, Kumar (2018) defines human development as an expansion of human

capabilities, a widening of choices, an enhancement of freedom, and a fulfilment of human rights.

2.3 Human Development Index in Nigeria

The UNDP developed the Human Development Index (HDI) in the 1990s as a tool for measuring the human development of a nation. It is now widely accepted as the closest to reality on human development. They include life expectancy at birth, adult literacy and per capital income (Elu, 2000; Chinwudu et al, 2016; Davis, 2016; Cilingirturk & Kocak, 2018). If the HDI is higher, it means that human development is higher, implying that more people are educated, have access to medical care, better sanitation and clean drinking water et cetera (Sanusi, 2008). Ibrahim (2016) further explains that long and healthy life is measured based on life expectancy of the people, education is measured based on adult literacy and enrolment in primary, secondary and tertiary institutions, and lastly, the purchasing power of the people implies having a decent standard of living.

The UNDP has a standard measurement that categorizes the countries of the world on a scale of 0-1 into subdivisions: Very High Human Development, for countries with a 0.808–1 HDI score, High Human Development (0.700–0.790), Medium Human Development (0.556–0.698), and Low Human Development (0–0.556) (Cilingirturk & Kocak, 2018; Ibrahim, 2016; UNDP, 2015). In 2015, Nigeria had the Purchasing Power Parity per capita of \$1, 692. In 2014, UNDP (2015) reported that the life expectancy in Nigeria was 51.51 years (cited in Ibrahim, 2016), while the HDI value of Nigeria was at 0.504 in 2015 positioning the country at 152th position in the list of 169 low developing countries. By implication, if global life expectancy is 67 years and the average life

expectancy in sub Saharan Africa is 56.7 years, the average person living in sub Saharan Africa is expected to live 10 years less than her/his counterpart in other parts of the world (Davis, 2016).

HDI as a system of measurement continues to face scrutiny. Hasselskong (2017) criticized overly linking of human development with capability approach using Rwandan development trajectory as an example (cited in Cilingirturk & Kocak 2018). Without following the capability approach model of Sen (1999), Rwanda has achieved positive human development with a highly centralized state-controlled policy. Sagar and Najam (1998), Bravo (2014) and Neumayer (2001) have also criticized the absence of climate and sustainability of the environment where the people live (cited in Cilingirturk & Kocak 2018). Notwithstanding the criticisms, this study understands human development as stipulated by the UNDP and focuses on three parameters that affects the lives of ordinary Nigerian as standard of measurement of human development.

2.3.1 Education in Nigeria

There is a global belief that education is a requirement for human capital development, which is the bedrock of any sustainable economic development (Chinwudu et al., 2016). Hence, this prevalent belief has spurred governments all over the world to invest in various policies on education with the goal, to engender development.

According to United Nations General Assembly (UNGA), education is the fundamental right of every child (1989). This policy has been ratified by the 196 member-nations of the United Nations and requires every member-state "to provide every child an equal opportunity to receive compulsory and free primary education and to have access to secondary schools or vocational training" (UNGA, 1989; UNICEF, 2015; Roby et al.,

2016). For example, Mankiwa (1995) observed incredible human capital development in Japan and Germany between 1948 and 1972, and the reason is found in the massive investment in education via technology where the general productivity of an individual rose by 8.2% in Japan and 5.7% in Germany in one year (cited in Osaru & Umaru, 2017).

In Africa, the average number of years spent in education by a child is 4.7 years in school, Seychelles being the highest with 9.4 years (African Economic Outlook Report, 2013). On the other hand, other regions of the world such as Asia (7.2 years) and Latin America (7.8) are close to the global average, which is at 7.5 years (African Economic Outlook Report, 2013). Data from UNESCO states that an estimate number of 93 million children of primary and secondary school age are out of school in the sub-Saharan region (Global Partnership for Education, 2019, pp. 5-6). This implies many African countries will be dominated by citizens who just go through the primary level of education without the prerequisite education to solve complex problems, which skill is earned in the secondary and university levels of education (African Economic Outlook Report, 2013).

Nigeria has an estimated 20 percent of the total number of out-of-school children globally (Global Partnership for Education, 2019, para, 2). Moreover, the situation is the worst in the Northern part of Nigeria, where almost two-thirds of students cannot read and write in English (Global Partnership for Education, 2019). An earlier report estimated a rise in the number of out of school children from 10.5 to 13.2 million between 2010 and 2015, with 60 percent of those children from the North (UNICEF, 2013; Development Cable, 2018, para, 3).

World Bank Report (2010) and Odia and Omofonmwan (2007) note that Nigeria is unable to raise its knowledge-based economy because of myriads of challenges facing

the education system such as; using outdated equipment in teaching, incessant strike actions, bureaucracy, corruption, poor funding, unmotivated teachers and lack of IT teaching materials. Summarily, the report lists the challenges of Nigeria's educational system thus: poor access to education, poor quality of education and poor funding of education (cited in Chinwudu, et al., 2016).

On funding education, the story has not been impressive. The federal government allocated 10.4 percent of its total budget to education in 1980. Sadly, the figure dropped to 8.7 percent in 2007 going far below the recommended figure of 26 percent by UNESCO (Chinwudu et al., 2016). According to the Budget Office of the Federation (2015), between 2005 and 2014, the annual budget on education was 6.86 percent (cited in Ibrahim, 2016). Furthermore, the findings of the survey by the Federal Commission for Mass Literacy, Adult and Non-Formal Education, show that more than 47.5 percent or 60 million Nigerians are still illiterates in the new millennium (FCMLANE, 2010). As a result, the UNDP places Nigeria's educational system at the 90th position in the world in 2015 (UNDP, 2015). The minimum budget on education according to the United Nations should be 26 percent of the country's annual budget. Unfortunately, Nigeria has not been able to reach half of the benchmark set by the United Nations (UNDP, 2015).

According to Yaqub (2003) and UNDP (2001), only 0.7 percent of Nigeria's GDP is spent on education (cited in Omotola, 2008). Hence, education in Nigeria is grossly underfunded. The solution is, more investment in education development, which will increase the potential of economic development, innovation and creativity and subsequent employment in the system (Chinwudu et al, 2016). Another factor in education is the massive 'brain drain' Nigeria and many African countries are experiencing. Many skilled

and educated persons are leaving the country in doves to Western countries and would not be able to contribute to the development of the country.

2.3.2 Healthcare in Nigeria

Healthy people are more productive. According to a study by the African Regional Health Report (2014), the productive labour of healthy population contributes to the economic growth of a country. The study found that "for every 10% increase in life expectancy at birth there is a corresponding rise in economic growth of 0.4% per year". Hence, it becomes imperative for governments of states to take the investment in health seriously. For example, the study found out that areas prone to high malaria have a reduction of 1% economic growth annually (African Regional Health Report, 2014).

The continent of Africa holds the highest rate of deaths from infectious disease globally (Deaton & Tortora, 2015). Specially, sub Saharan Africa has the lowest rating in satisfaction in terms of health care and recent study indicates that majority are unhappy with their health care (Deaton & Tortora, 2015; Uneke, et al, 2013). A common case is malaria caused by mosquitoes in Africa's tropical environment. It is on record that malaria causes two-thirds of children's deaths less than five years old. Of the 92 percent cases of malaria recorded in 2015 worldwide, 90 percent was in sub-Saharan Africa and 70 percent of them were under five years old children (Do et al., 2018).

In Nigeria, the health sector, like education, is not given the attention it deserves. For instance, within the period of 1999-2014, Nigeria's national budget was between 2.70 percent and 7.00 percent (Budget Office of the Federation, 2015). In 2000 and 2001, Nigeria invested 0.2 percent of its GDP in the health sector. With corruption and poor infrastructure in the country, the health situation has continued to drop in quality and

service delivery (Omotola, 2008). Survey carried out by the World Health Organization ranks Nigeria as number 189 among the 201 countries in 2015 (WHO, 2015). This invariably affects the human capital development of the country, the economic productivity of the people and in extension, the economy of the nation (Ibrahim, 2016).

The health crisis in the country requires an intervention; for which the private sector attempts to fill the gap to complement the efforts of government, though many people depend on the government to provide health care. The activities of private health practitioners are on the rise thereby creating loophole for abuses and profiteering. Proper regulation and monitoring are required to prevent unqualified health personnel doing more damage to the sector (Deaton & Tortora, 2015).

2.3.3 Gross Domestic Product and Per Capita Income in Nigeria

Per capita income refers to the division of the total Gross Domestic Product (sum of the goods and services within a certain period) of a country by its population. Per capita income of a country is usually measured by the local currency but in international parlance, the standard unit is the US dollar. Per capital income is an important indicator of the living standard of citizens of a country and its economic wellbeing (Focuseconomics.com). Invariably, the higher the economic growth of a state, the higher the per capita income of the citizens. According to the World Bank (2018), Nigeria's per capital stood at 2.028 dollars in 2018 with a massive growth in population, which is above 200 million and without a commensurate growth in the economy of the country. In the 1060s, Nigeria began with per capital of 92 dollars. Ogbeide et al. (2016) concludes thus:

The rising trajectory of the Nigerian population may portend grave danger to employment and societal welfare, coupled with a projected economic growth decline of 2.3 percent in 2016 due to deterioration in government finance, deepening disruptions in private sector activity and resurgence in security concerns.

(p.430).

The highest recorded per capita income in the history of independent Nigeria as a state was in 2014 with 3.222 dollars; that was the year the government of President Good luck Jonathan embarked on a rebasing of the economy. Nigeria celebrated the largest economy in Africa with a GDP of over 500 billion dollars.

There are factors that increase or decrease per capita of a state. Scholars have conducted extensive researches in the bid to identify the obstacles militating against economic growth in Nigeria. These include gross mismanagement and/or misappropriation of public funds, corruption and ineffective economic policies, absence of synergy between macroeconomic plans, harmonization and coordination of fiscal policies, inappropriate and ineffective policies (Ogbeide et al., 2016). Recently, the absence of visionary leadership to harness the material and human resources in Nigeria has become glaring (Ogbole, 2010).

Unemployment constitutes a major factor that has impacts on per capita income of the citizenry and as Ogbeide et al (2016) put it, "unemployment rate data remains one of the most prominent indicators of how well an economy is performing because one of the macroeconomic objective is to achieve full employment". In the last decade, the unemployment rate in Nigeria has soared to 23.9 percent in 2011 and majority of the unemployed are youth (Ogbeide et al., 2016). The National Bureau of Statistics (2019),

records hold that the unemployment rate stands at 23.18 percent at the end of the third quarter of 2018 (Para. 1). However, it is important to note that this figure does not capture the informal sector that is booming and very huge in Nigeria.

2.4 Documentary Evidence

As part of the gathering of data for the study, the researcher visited two government institutions: National Bureau of Statistics (NBS) and Corporate Affairs Commission (CAC). While the former oversees gathering of statistics for the country, the latter registers all corporate organizations. As stated by its banner,

The National Bureau of Statistics (NBS) provides comprehensive, timely, relevant, responsive and user-focused statistical information relating to the social and economic lives (sic) as well as conditions of the inhabitants of Nigeria. It vigorously collaborates with all the tiers of Government and their agencies in the production of administrative statistics, ordinates statistical orderliness; and promotes the general use of statistical products.

(NBS Banner, 2019).

Similarly, NBS' mission is "to generate, on a continuous and sustainable basis, socio-economic statistics on all facets of development in Nigeria" (NBS Banner, 2019, para, 2). This is the reason the researcher visited to compare data to that [data] on other resources and websites.

Data from NBS indicated in 2010, the number of Nigerians living in poverty has exceeded 100 million. With the rate of population rise, poverty rise in Nigeria is inevitable; this caused the life expectancy of average Nigeria to stagnant at 51.51 years

(UNDP, 2015). On population, the NBS (2016) notes the sensitivity of the issue of population in Nigeria. This is no surprise because population, though controversial for religious reasons, determines the regional (now geopolitical), state and ethnic balance of power and resources of the country (p.13). NBS data shows Nigeria's population at 189 million in 2015 (2016, p.13).

Unemployment and poverty have been the bane of the populous countries in Africa. The NBS report of 2016 states: "The definition of unemployment therefore covers persons (aged 15–64) who during the reference period were currently available for work, actively seeking for work but were without work" (NBS p. 70). This definition excludes those who had given up looking for work. The report further states that Nigeria's unemployment stood at 6.0%, 10.0%, 10.0%, 6.4%, and 10.4% in 2011, 2012, 2013, 2014 and 2015 respectively (NBS, 2016, Vol. 1, p.71). In its recent publication of the economic outlook of the country, the National Bureau of Statistics (2019), reports that the unemployment rate grew to 23.18 percent at the end of the third quarter of 2018 (Para. 1). These data do not account for the informal sector which is a booming economy in Nigeria and that is where the activities of Pentecostal churches impact more.

According to NBS, Nigerian education sector is divided into three sub-sectors: basic, post-basic/senior secondary (usually 6years), and tertiary (usually 4years). "According to the National Policy on Education (2004), basic education covers nine years of formal (compulsory) schooling consisting of six years of primary and three years of junior secondary. Just one-third of children who begin basic education currently proceed to senior secondary school" (cited in NBS, 2016, p.112).

As of 2013, there were 32, 787 private primary schools in Nigeria with 769 residing in Abuja; these schools had a population of 3,886,218 pupils with 96, 682 living in Abuja (NBS, p. 121). In 2014, Nigeria had 19, 549 private secondary schools, 249 resided in Abuja (NBS, p. 135), while the National University Commission lists 79 private universities in its website (NUC, 2019).

CAC on the other hand states on its website, thus,

The establishment of the Corporate Affairs Commission as an autonomous body was as a result of the perceived inefficiency and ineffectiveness of the erstwhile Company Registry, a department within the Federal Ministry of Commerce and Tourism, which was then responsible for the registration and administration of the repealed Companies Act of 1968.

(CAC, 2012, para, 2).

CAC's mission is that, it is "committed to providing registration and regulatory services that meet the expectations of stakeholders of the benefits of the economy" (CAC, 2012, para, 4). The raison deter for visiting this agency of government is to get data on the number of Pentecostal churches complying with the registration regulations, how many have successfully registered, and if any, what measures are taken to ensure churches are complying with 'registration' laws. Unfortunately, CAC could not supply records as requested by the researcher. This was due to the bureaucratic process in place and the lack of time for the research to wait.

2.5 Meaning of the Concept: Pentecostalism and 'Charismatics'

First, clarification of concepts is significant to lay a good foundation for the understanding of the terms under study. Scholars admit a challenge in defining the term Pentecostalism (Chinkwo, 2017, p.21). Anderson (2014) proposes we define the term from the perspective of social sciences, theology and history, because Pentecostalism has evolved through different historical-cultural contexts (cited in Chinkwo, 2017, p.21). Pentecostalism, from the Greek word 'pentecost', refers to the fiftieth day after the second day of the Jewish festival of Passover (Coleman, 2000; Barker, 2007). On that fiftieth day, Christians believe God poured His gift of the Holy Spirit on the world (Book of Acts chapter 2). Pentecostalism as a movement, hence, focuses on the activities of the Holy Spirit as witnessed in the Christian scriptures. It denotes that movement in Christianity that strives to bring spiritual renewal in the church with emphasis on the Bible and other visible gifts of the Holy Spirit (Coleman, 2000). 'Pentecostals' refer to those who are members of the movement, believe in the ideals and teachings of the movement, and see the movement as the re-enactment of the same spiritual power and teachings witnessed by the early Christians in the first century (Jando, 2014). Johnstone and Mandryk (2001) define the term 'Pentecostals' as "(t) hose affiliated to specifically Pentecostal denominations committed to a Pentecostal theology, usually a postconversion experience of a baptism in the Spirit" (p. 3).

Further, Pentecostals are often referred to as 'Charismatics'. The Pew Research Center (2006) in its research lumped these two concepts into one category called the 'renewalists' because of their emphasis in spiritual renewal through the gifts of the Spirit. Paloma (1982) defines Charismatics as "Christians who accept the Bible as the inspired

Word of God, but who also emphasize the power of the Holy Spirit in the lives of those who have accepted Jesus Christ as their Saviour" (cited in Coleman, 2000, p. 22).

Likewise, Inyama (2007) views Charismatics as those Christians identified in the mainline churches that have received the baptism in the Holy Spirit but have decided to remain in their own churches or join other non-denominational groups (p. 22 cited in Kitause and Achunike, 2015) or those Pentecostals within and outside the mainline churches (Miller, 2013). This is why scholars use the terms interchangeably because of their historic and theological link (Blumhofer 1989:6 cited in Jondo, 2014; McCain, 2013; Parsitau & Mwaura, 2010; Coleman, 2000). Notably, Pentecostals are largely found among the independent indigenous churches while the Charismatics are in the mainstream churches of Protestants, Catholic and Methodists because of historical background (Pew Research Center, 2006). In Nigerian, the term 'charismatics' (from Greek 'charismata' meaning; gifts) is the name for the Renewal movement in Catholic circles.

2.6 Origin of Pentecostalism

A history of the origin of Pentecostalism has relevance here, in order to articulate, how it emerged and became a global movement so much so that it is practiced in Nigeria, and the focus of studies by social scientists and scholars of religion alike. Moreover, Pentecostalism is the subject of this research and its origins and history are relevant to the nature of its presence in Nigeria. Scholars differ in their accounts of the origin of Pentecostalism; however, front-line charismatic individuals like Charles Fox Parham, William Seymour, Mary B. Woodworth-Etter, Aimee Semple McPherson, are regarded as champions of the Pentecostal wave that engulfed the United States in the beginning of 19th century (Melton, 2000). Barker (2007) particularly identified William Seymor with

assembling the first Pentecostal service in Los Angeles (p. 414). These individuals sought to revive a Christianity that will satisfy the spiritual, emotional, psychological and physical needs. According to them, the institutional church had become complacent, formalistic and cold (Melton, 2000). However, Pentecostals themselves trace its origins further back in history to the New Testament times, and the ecstatic event that took place among the early followers of Jesus at 'Pentecost' (Miller, 2013; Willis, 2012; Coleman, 2000). Hence, they claim, this phenomenal experience of Pentecost gave birth to Pentecostalism.

Regarding the origin of Pentecostalism in the twentieth century, some scholars maintained it is rooted in the Americas (Robeck, 1991; Chinkwo, 2017; Coleman, 2000). Others argued that it originated from different places and times (Hollenweger, 1997; Kalu, 2008; Anderson, 2014). For example, Anderson (2007) identified Pentecostal experience that occurred in Wosan, Korea (1903), Wales, UK (1904), Mukti, India (1905), Azusa Street, USA (1906), Pyongyang, Korea (1907), and Calcutta, India (1910).

Willis (2012) and Shapiro and Barnard (2017), offer an alternative to the origin of Pentecostalism. Willis (2012) proposes three 'types' or 'phases' of Pentecostalism in the twentieth century. 'Phases' is preferred in this study because it suggests fluidity, as there may not be clear-cut distinction between one Pentecostal event and another. According to Willis (2012), the first phase was the classical period that began in 1906-1909 comprised of the 'Azusa Street revival', followed by the charismatic renewal movement in the mainline churches in the 1960s. The last phase was the rise of the "independent, indigenous, post-denominational groups" in the 1980s (p.14). This saw the spread of Pentecostalism in South America, Asia and Africa. To conclude, Pentecostalism would

have arisen in phases in different parts of the world and not necessarily originating from America only.

2.6.1 Pentecostalism in Nigeria

Some have argued that Pentecostalism as practiced in Nigeria is a hybrid arising from the merging of African Traditional religions (ATR) and Christianity (Ukpong 2006). Meyer (2007) asserts that Pentecostalism has a resonance with neoliberal agenda of the capitalist's global system. Both positions may be valid because firstly, many Christians flock to church to access the supernatural power to solve their immediate problems not necessarily to pray to God. This has replaced the African Traditional religions, which was a route to problem solving for an average African (Ukah 2007; McCain, 2013). This is relevant for human development because the traditional religion in a typical African society provided healing and wholeness for the sick, and explanation for bad omen in the community. The Traditional priest would typically request items such as a cock, money or foodstuffs for the sacrifice to the gods for good omen. Pentecostal practice has filled this vacuum in Christianity and some people see the prosperity gospel as a transfer of the previous traditional religious practices into Christianity. Secondly, Pentecostal churches' drive for success, thrift, diligence and prosperity is linked to Weber's concept of Protestant work Ethics, which some attribute to the neoliberal capitalist ideology (1930). Those who hold this view see Pentecostalism as a disguise of neo-liberal ideas packaged and sent to developing countries like Nigeria to enhance the global capitalist system (Freeman, 2012). Here, the individual person is the subject of success, an entrepreneur, the achiever; the economic being who must be hardworking, skillful and must invest, make profit, and are thrifty. Hence, it is important to learn from history by probing into

the emergence of Pentecostalism in Nigeria. Tracing the history will add to understanding the *modus operandi* of current Pentecostal churches.

The history of Pentecostalism in Nigeria overlaps with the wider history of African Pentecostalism (Ukah, 2007; McCain, 2013). Various scholars of religious studies and social anthropology have put forward claims about the origin of Pentecostalism in Nigeria (Tuner, 1972; Peel, 2000; Ukah, 2007; Ojo, 2013; Jando, 2014; Kitause & Achunike, 2015; Pew Research Center (PRC), 2015). For instance, Kalu (2008) traces the origin of Pentecostalism in Africa between the 1910s and 1920s, when a deacon in the Anglican Communion broke away to form the Christ Army Church (CAC). This spread into small prayer groups because of an influenza in South-west Nigeria (cited in Kitause & Achunike, 2015). This further led to the establishment of Christ Apostolic Church and other churches such as the Assemblies of God Church and Foursquare Gospel Church (PRC, 2015).

Furthermore, Ukah (2007) categorizes the origin of Pentecostalism in Nigeria into three phases: (1) the Classical Pentecostalism, which began with the spiritual activities of the one Garrick Braide in 1914. These activities include the following: faith healing, prophecy, exorcism, speaking in strange languages, spontaneous prayers, stress on dreams and visions. Although Braide's life was cut short, his followers assembled themselves into a church and continued in his footsteps: (2) the Indigenous or Independent Pentecostalism, which started between 1920s and 1960s. These churches include Aladura church, the Apostolic Faith movement established by Timothy Gbadebo Oshkoya in 1944, a minister from Christ Apostolic Church, and Redeemed Christian Church of God (RCCG) in 1952. (3) The New Pentecostal Churches (neo-Pentecostalism) appear from

the 1970s and are distinct in their teachings (Ukah 2007) of "born again" and "speaking in tongues as mark of this new birth. Churches such as Full Gospel Businessmen's Fellowship International, Deeper Life Ministry and Living Faith church are included in this phase.

However, Ojo (2013) shows evidence of British influence in Nigerian

Pentecostalism. This is further supported by McCain (2013), in his book chapter titled,

Metamorphosis of Nigerian Pentecostalism by dividing the history of Pentecostalism in

Nigeria into three waves: a) the first phase is an Indigenous Movement, which started in
the early 20th century; b) the second phase involved incursion of international Pentecostal
groups to render assistance to the local groups in Nigeria and, c) the third phase began in
the 1970s, with a rise in Pentecostalism among university students (McCain, 2013,
pp.161-162). It suffices to state that indigenous religious beliefs may have been infused
with Christian messages, when these religious figures had contact with foreign influences
through visits from foreign pastors, books, tape messages and bible training abroad by
local pastors etc.

2.6.2 Emergence of 'Mega' Pentecostal Churches in Nigeria

The megachurches in this study refers to the household Pentecostal churches in Nigeria with large membership and branches stretching regionally and globally. They refer to those churches that make up what Freedman (2012) refers to as the third wave or neo-charismatic churches. They emerged from the Pentecostal 'explosion' of the 1960s and 1970s when Pentecostal revival was speared headed by college students including Benson Idahosa, William Kumuyi and David Oyedepo, (Magbadelo, 2004, p.15). What

started within the university campuses further spread to the towns and villages and other parts of the country (Magbadelo, 2004).

Moreover, Pentecostalism was leveraged on the socio-economic situation prevailing during the 1970s and 1980s. Havu (2012) observes that the rapid expansion of Pentecostal and charismatic churches "cannot be understood without contextualizing it in the recent economic reforms and their consequences" (p.68). For instance, the Structural Adjustment Programs (SAP) of the 1980s in Nigeria left many people jobless and the government constrained in its ability to provide social services to the people. Hence, Pentecostal messages with promises of well-being became more appealing to the ordinary Nigerian (Havu, 2012, p.68).

In its early beginnings, mainstream churches saw Pentecostals as bunch of charlatans, without sound theological background. The mainline denominations discouraged their members from attending Pentecostal programs. However, it is not the case today. Pentecostalism has become a powerful religious and social force in Nigeria and the globe (McCain, 2013). It has now penetrated most Nigerian households via television, schools, friends, Nigerian movies, public advertisement, business, healing ministry, social media and so forth (Kitause & Achunike, 2015). Pentecostal churches are now the fastest growing Christian movement (PRC, 2006). Pentecostalism boasts of a large congregation and numerous viewing populations who are glued to their television sets.

The 2006 Pew Forum survey on Pentecostalism in Nigeria reveals that Pentecostals and Charismatics account for approximately three-in-ten Nigerian Christian (PRC, 2006, par. 6). The survey also finds that roughly six-in-ten Protestants (mainline

Christians) in Nigeria are either Pentecostal or charismatic, and three-in-ten Nigerian Catholics surveyed could be categorized as charismatic (PRC, 2006, para. 6; Kitause & Achunike, 2015, p.24). Pentecostals have reached 202.92 million in Africa in 2015, representing 35 percent of the population in sub-Saharan Africa (PRC, 2006). Out of the population of 194 million Nigerians in 2016, the population of Pentecostals is put at about 40 million people representing 20 percent of the 45 percent of Nigerians who are Christians (Akanbi & Bayers, 2017). For Camaroff (2012), the movement has defied the 'telos of disenchantment' presumed by great modernist theorists, that is, the prediction that the modern 'man' will get disenchanted with religion and abandon it. Hence, the movement is once again bringing back the sacred into our rationalized societies.

There are many Pentecostal churches of various shapes and sizes. However, some have stood out in public space and have earned the term 'mega' churches to their names because of their popularity and wide outreach. One of them is The Redeemed Christian Church of God, which we discussed below.

a) The Redeemed Christian Church of God (RCCG)

The 'Redeemers', as they fondly refer to themselves, constitute one of the fastest growing Pentecostal groups in Nigeria and the world at large (Olowu, 2013, p.65).

According to Olowu (2013), as of 2011, RCCG has expanded across 144 countries with 30,000 parishes globally and growing 2,500 parishes in Nigeria alone from 2007 to 2008 (ibid). RCCG started in 1952 by Pa Akindayomi, an illiterate peasant from western Nigeria who claimed God has called him to be a pastor. In its early times, the church focused on the rural poor but currently pulls people from all walks of life; politicians, civil servants, medical doctors, lawyers, university professors etc. (ibid, p.66). This

became possible because of the erudite leadership skills exhibited by Pa Akindayomi's successor, Enoch Adeboye. Pastor Adeboye, previously a mathematics professor in one of Nigeria's university, took over the reins of leadership in 1981 and expanded the boundaries of the church through skillful theological and pastoral strategies (ibid). Now RCCG operates in countries such as Cameroon, Ethiopia, Ghana, South Africa, Malawi, Austria, Italy, UK, US, Denmark, France, Germany Canada etc. (ibid)

Olowu (2011) lists basic strategies put in place by the leadership of Pastor

Adeboye that yielded these phenomenal results. Some of them include emphasis on

evangelism to target both those at the fringes of the society and set up parallel structures
to meet the needs of middle class and students. Additionally, other strategies include
breaking away from solemn music to clapping, drumming and expression of emotions in
worship, introduction of tithing (giving 10 percent of earnings to the church), ordination
of women, training and retraining of pastors, organizing the administration of the church,
performance principles for the pastors and social and economic services for the people.

RCCG has become a powerful force as it spreads in membership and parishes across the country, leaving its imprint in the various sectors of Nigeria: education, health, politics, social welfare and the challenge of global networking that confronts it (Olowu, 2011). The vision of the church to plant a branch within five minutes' walk is yielding fruits, as there are, as many as, 14,000 branches across the country (BBC Pidgin, March 2nd, 2019, para, 2). In 2017, Forbes Magazine rates Pastor Adeboye as worth between 39 to 65 million dollars; he owns a private jet priced at thirty million dollars. The church rakes in about two million dollars in tithes annually (BBC Pidgin, March 2nd, 2019, para, 3). RCCG runs a private university (Redeemers University) and many high schools across

Nigeria. It operates a satellite television called Redemption TV and owns a publishing company called Redemption Light. According to the RCCG website, it holds the Holy Ghost Service, "first Friday of every month at the Redemption Camp at Km. 46, Lagos-Ibadan expressway. The average headcount of those who attend the Service (monthly) is about 500,000" (rccg.org. para, 8).

2.7 Prosperity Gospel: A Core Tenet of Pentecostalism

The Prosperity Gospel is one of the core teachings among Pentecostal Christian denominations (Eriksen et al, 2019). Other terms associated with prosperity Gospel include 'wealth and health gospel', 'faith gospel', 'name it and claim it' or 'word of faith gospel', 'Prosperity theology' (Bowler & Reagan, 2014; McCain, 2010; Emmanuel, 2007 cited in Mpigi, 2017; Barker, 2007). Schieman and Jung (2012) assert that Prosperity gospel is a "trans-denominational doctrine that emphasizes that God grants material prosperity, good health or relief from sickness to those who have enough faith". Lausanne Theological Working Group (2010) defines Prosperity gospel as "The teaching that believers have a right to the blessings of health and wealth and they can obtain these blessings through positive confessions of faith and the 'sowing of seeds through the faithful payments of tithes and offerings" (Cited in Hueser, 2016; Bowler & Reagan, 2014).

According to Mpigi (2017), the object of prosperity is materialistic in nature: wealth, security or protection and the miraculous constitute the central message of Prosperity Gospel; poverty is perceived as a sin and the desire of God is that all God's children are to be rich (individually-based). Bowler and Regan (2014) contend that Prosperity Gospel was in its incubator stage in the 1950s in Pentecostal movement.

However, the message spread fast because of its acceptance and its emphasis on 'signs and wonders', which drives individuals through the economic and social mobility. By the 1960s and 1970s, Prosperity Gospel has become a core message of Pentecostal churches and received attention from middle class whites, popularized through its conferences, associations, ministries, Bible schools, radios and televisions programs, religious tracts and independent mega churches spring up (p.189).

Prosperity Gospel began in the United States (Emmanuel, 2007 in Mpigi, 2017; Bowler & Reagan, 2014). 20th century Pentecostal preachers such as E W. Kenyon and Kenneth Hagin are regarded as the inventors of this gospel, although each independently claims the credit to the discovery of this principle of prosperity. Harold Smith (1990) attributes the spread of Prosperity Gospel to evangelist Kenneth Erwin Hagin. Hagin claims to have received a revelation on Prosperity theology and to have been healed from a sickness. Bowler (2013), who researched deeply into the history of Pentecostalism in her book, Blessed: A History of American Prosperity Gospel, states that E.W Kenyon is the leading guide to the journey of Prosperity Gospel in the 1920s. Others include Oral Roberts, Kenneth and Gloria Copeland, Frederick Price, Charlie Capps. A. A. Allen, T.L. Osborn, Benny Hinn, Lester Sumrall, Myles Munroe, Creflo Dollar and Joel Osteen (ibid). African pastors influenced by Prosperity Gospel include Benson Idahosa, Nicholas Duncan Williams, David Oyedepo and T. B Joshua (Chinkwo, p.10). These preachers present themselves as embodiment of God's wealth and wellness, which people can tap. Aygboyin (2011) describes them as entrepreneurs, who market prosperous and healthy living to the people in both the physical and spiritual realm, noting silver and gold belongs to God (cited in Chinkwo, 2016).

Bowler and Reagan (2014) writing on Pentecostalism in the United States, identify 'hard prosperity' where there is "direct and instantaneous connection between spoken (sung) faith and results". According to them, it dominated the 1980s televangelists and their music styles, building indigenous expressions and celebrities and spreading across megachurches, continents and denominations. 'Soft prosperity' became popular in the 1990s accompanied with new language and high musical pitch charged with emotions intending to make the people feel good. This has the semblance of postmodern therapeutic religion, distinct from the mechanical idea of give and get of the hard prosperity (p.190).

Mpigi (2017) writing on the 'success gospel' as experienced in sub Saharan Africa, divides their modus operandi into three main foci:

- a) Seed-Faith (Seed Sowing)": Adeleye (2011) refers this principle as 'Seed-Faith principle', while Goff (1990) calls it the 'Turning dollar bills into twenties' principle; Dandeson (2007) says it is 'Giving and Receiving' and Hanegraaff (2003) views it as 'Biblical Economics' (cited in Mpigi, 2017). The basis of this principle is, when you give more, you receive more wealth. This is the underlying principle driving most Pentecostal churches in Nigeria as many of them imbibe this principle in their preaching, persuading people to give more in terms of tithes and seed offerings in order to receive more from God (Gifford (2016, p.49-50).
- b) Positive Confession: This is another aspect of the tenet of Prosperity Gospel.

 McConnell (1988) calls it 'faith without doubting'. It involves speaking or singing positively or 'prophesying' one's desires with the belief that such

positive statements will come to fulfilment. It is modelled on the principle of 'speak it and claim it' that had been used by Kenyo decades ago. It claims that God is a faith-God who brought forth creation *ex nihilo* and faith-filled words are still governing the laws of the universe. Nigerian preachers such as Benson Idahosa and David Oyedepo popularized this principle (Danseson, 2007; Adeleye, 2011 cited in Mpigi, 2017). Consequently, people shout or prophesy riches, healing or victory over their situation in churches in positive faith irrespective of their current situations with the conviction that their positive confessions will transform their situation, a form of "enchanted Christianity" (Gifford, 2016, p.48).

c) The Hundredfold Return: This is another term used among Pentecostal preachers in Nigeria. Preachers in the United States used it in the 1980s.

Hanegraaff (2003) who refers to it as 'the hundredfold bandwagon' quoted Gloria Copeland saying to her congregants, if they give \$10 they will receive \$100, if they give \$1000, the will receive \$100,000 (cited in Mpigi, 2017).

These preachers defend their brand of Pentecostalism as Bible-based. They argue that healing, wealth and prosperity are part of the 'salvation package' wrought by Christ on the cross. The question is what happens to those who are not Christians or who do not share their belief? For example, the richest man in Nigeria is a not a Christian and may not share this faith principle.

Some scholars contend that the expansion of Pentecostalism in Africa especially in Nigeria is connected with the Prosperity Gospel, which forms the core of its teaching (Phiri & Maxwell, 2015 cited in Kitause & Achunike, 2015). Ojo, (2013) further states

that Pentecostalism distinctively permeates different sections of the society such as education, business, health, social media, social development and even the highest levels of government in Nigeria as it attempts to provide the needs of the impoverished masses (cited in Kichauke & Achinuke, 2015; Parsitau & Mwaura, 2010).

Beyond faith, some Pentecostal proponents have argued that Pentecostalism provides psychological and practical help to the poor, those on the fringes of society, and the deprived. It helps the masses to survive both socially and psychologically, as it serves as source of participation, mutual support and emotional release, giving them a sense of identity and dignity (Parsitau & Mwaura, 2010). Some of these churches have taken the lead to engage their members in entrepreneur activities and wealth creation using business skills, encouraging hard work and avoidance of extravagant lifestyle in order to enjoy the prosperity of God. Kitause and Achunike (2015) note that many are

experiencing for the first time the joys of owning a car, holding a decent job, or enrolling in college, which is an indication that life is beginning to change for the best. Some others are generating wealth using business skills taught by prosperity preachers.

(p.23).

Present day Pentecostalism has captured the minds of the poor with unbridled assurance that their situation of poverty is surmountable and ipso facto, finding someone to blame for their deprived condition. Hence, insofar as poverty persists among the people, prosperity ideas will not decline but will rather expand because of its acceptance and appealing messages among the poor (Kitause and Achunike, 2015). Lin (2015) reports the study conducted by Pew Research, which states that those who believe that

God grants material prosperity through faith are highest with 96% in Nigeria, 83% in Kenya, and 80% in South Africa (cited in Kitause & Achinuke, 2015). More poor people are joining the band of those who believe that God can miraculously turn a poor person to a millionaire if only one has faith (Kitause & Achinuke, 2015). Phiri and Maxwell (2015) detail reasons why Pentecostal religion thrives:

Where poverty holds sway, the probability is high that people tend to quickly adopt the Pentecostal prosperity gospel than missionary Christianity. As can be deduced, poverty is a contributory factor for the thriving of prosperity gospel in the world today and this explains why many Africans especially Nigerians would want to escape poverty by all means through the embracement of prosperity gospel.

(Cited in Kitause and Achinuke, 2015, p.22).

One would be tempted to ask, is reference made to the reason why poverty persists among Nigerians who attend Pentecostal churches? There lies the gap because poverty and depravity continue unabated in Nigeria while preachers drum up prosperity and success messages into their congregants. Teachers of faith have enticed their members to turn heavenwards to seek for miraculous solutions to their material problems instead of proffering concrete solutions to the challenges of poverty and depravity.

Magezi and Manzanga (2016) agree that such is the case in Zimbabwe, and that is why this study is probing this idea of Prosperity Gospel and how it impacts the human development of Pentecostals.

While there has been a significant increase in prosperity and health gospel in that country, the rise in poverty and suffering of the people is also true. Worthy of note is prosperity gospel appeals more to the masses as opposed the wealthy in the society. For

example, the poor among the mainline churches have also embraced Prosperity Gospel in large numbers (Kitause & Achunike, 2015). Additionally, Schieman and Jung (2012) posit that those with high Social Economic Status (SES) especially education, "may be less interested in the Prosperity Gospel because they tend to already have what they need (e.g., money and health) and that these outcomes are more likely to be perceived as due to their own efforts, not external forces" (p.740). However, this notion could be challenged, as there are now many educated and middle-income people among the Pentecostal members. Among them are bank executive, layers, academics, business people, entrepreneurs etc. World Council of Churches (WCC) (2015) recognizes that:

The modern Pentecostal movement, for instance, which is only about one century old, now accounts for nearly one-quarter of the global Christian community. Plus, (sic) an estimated 19 million Pentecostals are added each year. The astonishing growth is one of the most dramatic stories of modern Christianity.

(Cited in Kitause & Achunike, 2015, p.24).

Scholars such as Amartya Sen (1999) and Kitause and Achunike (2015) have cautioned against this practice of religion. While Sen describes temporary happiness as poor indication of wellbeing, since the poor are not fighting the structures, Kitause and Achunike think it may boomerang. This is because as people donate their meagre resources to the church and the pastors, their hope is to get wealth in return, and if that does not happen; they may turn violently against the Gospel of Prosperity and view it as a gimmick.

Gifford (2016) generally casts doubts on the Nigerian and African Pentecostalism as a blessing. On the other hand, Peter Berger has positive views. Berger describes

emergence of Pentecostalism as the 'second coming' of Max Weber's Protestant Ethics because of its emphasis on "motivation, entrepreneurship and discipline" that characterised Calvinism in the eighteen-century Europe. He further asserts that Pentecostalism in Africa will propel Africa into modernity because of its values on gender, secular law, pluralism, the nuclear family, peaceability, personal work discipline, consumption, modern communication, social and geographical mobility. Nevertheless, the core premises on which Pentecostalism thrives, which are "faith gospel, pastor's anointing and the enchanted religious imaginations" overshadow these positive traits, Gifford admits (2016, pp. 55-56).

Despite these positive comments on Pentecostalism, this study builds on the premise that the modus operandi of the Pentecostal movement could further the already low human development of Nigerians. Although it has inherent capacity to enhance the human development and the entrepreneur spirit to support individuals out of poverty, there must be conscious effort to realign the prosperity gospel principles to capacity building of persons and institutions to raise the quality of life.

2.8 Human development /Capability approach

Human development approach remains an analytical framework (Fukuda-Parr, 2011b). Amartya Sen developed the capability approach in the 1980s (1980, 1985, 1989, 1999) and it is used as a theoretical framework in the economics of welfare and development including quality of life, poverty and inequality (Fukuda-Parr, 2011a). Human development, according to Sen, is about the expansion of people's positive freedoms (Sen, 2000). These are also described as capabilities (Gries and Naudé, 2011). In his book, *Development as Freedom*, (1999 cited in Fukuda-Parr, 2011a), Sen views

human life as a set of "beings and doings" (termed "functionings") and each person has various functionings to choose from (termed "capabilities"). Consequently, development can increase the capabilities and freedoms of the people to lead valuable and flourishing lives (Fukuda-Parr, 2011a). The expansion of people's freedom to choose amongst the various capabilities that they value is central to capability approach. According to Robeyns (2003), "What is ultimately important is that people have the freedoms (capabilities) to lead the kind of lives they want to lead, to do what they want to do and be the person they want to be. Once they effectively have these freedoms, they can choose to act on those freedoms in line with their own ideas of the kind of life they want to live" (p.7 cited in Gries and Naude, 2011).

Nussbaum (2011) further builds on the work of Sen's human development approach and refers to it as capabilities approach. According to Nussbaum (2011) capabilities approach is:

Provisionally defined as an approach to comparative quality-of-life assessment and to theorizing about basic social justice. it holds that the key question to ask, when comparing societies and assessing them for their basic decency or justice, is, "What is each person able to do and to be?" in other words, the approach takes each person as an end, asking not just about the total or average well-being but about the opportunities available to each person.

(p. 18).

Saigaran et al., (2015) notes that "Nussbaum's version goes into the core concepts by identifying variations and setting limitations to the concepts especially in terms of capabilities". Nussbaum further proposes ten central capabilities to consider when

discussing human development thus: life, bodily health, bodily integrity, senses, imaginations and thought, emotions, practical reason, affiliations, other species, play and control over one's environment (Nussbaum, 2003, p.41).

Nussbaum's approach served as an analytical tool to explain the level of underdevelopment among the people in Kubwa area. This approach is relevant because the idea of capability, especially bodily health, emotions and practical reason feature prominently in Pentecostal settings as the study showed. Also, the approach is important because it assisted the study in interrogating how Pentecostal practice affects the capability of the people.

2.9 Thesis Statement

From the above background and literature reviewed, the study has established that the human development indices are low in Nigeria. Further to this, the prevalence of Prosperity Gospel in Nigeria is not arguable. Many Nigerians are attracted to this brand of Christianity because of the promises of a prosperous and better life. Members continue to believe and practice tithes giving and faith healing despite the financial burdens it has on them. What it means is that while poverty is still prevalence among Nigerians, prosperity gospel continues to make financial demand on members. That was why the study began with the hypothesis; that the explosion of Pentecostalism impacts on the human development of members negatively. However, the data from the filed showed the contrary. Pentecostal churches in Nigeria continue to impact their members in various positive ways, ranging from programs on skill acquisition to both, formal and informal education of members. Many churches also have clinics or hospitals where members can access health care. Healing sessions are generally organized for the improvement of

health status of members. However, the effects are not noticeable on the HDI, because they are largely in the informal sector of the economy.

CHAPTER THREE:

METHODOLOGY

3.1 Introduction

This chapter examines the research method used for the study as well as the tools and techniques the researcher employed to gather data in the field, analyze and present the data in order to come to a logical conclusion. The chapter is important to the research because it deals with the tools the researcher used in the field to elicit data that will address the stated research questions. Chapter three begins with a general explanation of the research approach, its benefits to the study objectives, and a review of the researcher's fieldwork processes. It further explained ethical consideration, a description of the research setting in Kubwa, sample size, research analysis and limitation of the study. Worthy of not is, the researcher analyzes the situation with both an insider and outsider lens.

3.2 Research Method

Qualitative approach, the method followed for this research, makes use of instruments and techniques to observe, collect and produce information on the activities of Pentecostal churches and how they affect the human development of the people in Kubwa, Nigeria. It does this through content analysis of related literature, that is,

secondary sources, use of e-libraries and active engagement in a field research to gather primary data (Scott & Garner, 2013).

Qualitative research allowed the researcher to observe the practice of the Pentecostal spirituality, interpreted the experiences of members and subjected the experience to examination (Seale, 1999). This approach became necessary because the study entailed the researcher collecting empirical observation-based data about experiences that could be spoken about or filmed or recorded, but not easily counted, measured or put into numbers (Scott & Garner, 2013, p. 9). Hence, the reliability and validity of data could best be described but not quantified with numbers and figures. This study favored the qualitative approach because the researcher was part of the research, what is called "observing participant". The researcher interacted with members of Pentecostal Churches, attended their Sunday services and listened to any elements of 'prosperity gospel' messages and, consequently, analysed how that affects worshippers. Thus, the researcher, as Scott and Garner (2013) suggest, developed the research data through the responses elicited from the participants.

In addition, the researcher dealt with a case study, that is, Kubwa residents, which enabled the researcher to narrow the two variables of study for easy collection of data. In this approach, the researcher believes the outcome of the study will be relevant and applicable to most Pentecostal churches (Scott & Garner, p.35). Lastly, the choice of qualitative approach enabled the researcher to ethnographically engage with the people as a Pentecostal too, listen, observe and understand better their experiences, while, personally, involved in the experience, which qualitative method only can guarantee.

Further, this research technique enabled face-to-face interaction with respondents, and allowed for one-on-one contact with study participants. This encouraged additional evaluation of their reaction to study themes especially their faith in giving and faith healing. The researcher understood the viewpoint of participants (Laws et al., 2013; Newman, 2006).

The first stage of this study provided background knowledge on the Pentecostal phenomenon in Nigeria, the rationale of the study, and related literature. The second stage of the research involved going to the field, that is Kubwa community in Abuja, Nigeria and conducting documentary evidence in government and religious institutions.

Conducting interview and focus group discussion with Pentecostal members to elicit data, formed a large chunk of this section.

3.3 Participants' Recruitment

Seventeen participants were earmarked for interviews; four church leaders (pastors), eleven members and two development experts. Sixteen interviews were successfully conducted of which the only female in the pastor's category could not participate because of her busy schedules despite all efforts to interview her. Both genders were represented in the semi-structured interview (See Appendix 1). They were randomly selected on the streets of Kubwa, along Aso road and Phase 4 neighbourhood. The decided method of selection was preferred to avoid the power dynamics of pastor-congregants; hence, influence was minimized. In addition, selecting them from outside the church environment enabled interviewees to share their personal views. Most participants are self-employed, for example, there were food and fabrics sellers, cosmetic sellers and tailors, and government workers etc. and most of them are graduates. The

researcher ensured participants met the requirements, which are employment, age and responsibilities, but they sprung from different denominations of Pentecostalism.

The four pastors were contacted through the head office of the Pentecostal Fellowship of Nigeria (PFN) at Maitama, Abuja. (See Appendix I). In a visit to the office of Christian Association of Nigeria (CAN), the researcher was directed to the PFN office and was subsequently connected to the chairperson of the PFN in Kubwa zone. Hence, the zonal chairperson informed other pastors about the research. Worthy of note is that the 'pastorcraft' is a male-dominated ministry with very few females. The number of women as pastors was not researched by this study, but few women pastors minister in Kubwa as assistants to male pastors. This may be due to natural reticence and the traditional gender roles ascribed to women by the society that is, to be homemakers and raise children, which persists in religious circles. And this will be a challenge to combine raising children, caring for the home and leading a congregation. After scheduling many appointments, the researcher could not interview the only female pastor in Kubwa, who is the minister and founder of her own church. The last two interviewees were experts in human development and population studies. Their input was to shed more light on human development in relation to prosperity gospel.

Two focus group discussions took place in two different venues at the convenience of the participants. Snowball sampling method (also referred to as Chain-Referral) was used to recruit participants. Snowball sampling is the process of selecting a sample using networks due to the difficulty finding potential study participants in the environment of study (Laws, 2013; Newman, 2013). There was initial contact with the pastor of the Christian community who identified someone and, through that someone,

other participants were recruited. One group consisted of seven participants while the other had six, but both groups had mixed genders (See Appendix II). The first group discussion took place at the premises of Premium Hotel, where the Pentecostal Gracevelle church is. Members of four Pentecostal denominations, a pastor and non-practicing Pentecostal member took part in the discussion of that group. The second group met in Redeemed Evangelical Mission (TREM) community hall, consisting of members from two Pentecostal denominations, TREM and Gospel Power Liberation Church (GPLC).

3.4 Techniques for Collecting Data in the Field

The researcher deployed triangulation of techniques that is interviews, focus group discussion, and personal observation for data collection to strengthen the validity of the data from the field. By using different techniques in the field, it is hoped that the results will enlighten each other in answering the research questions. The following techniques were used in the field:

3.4.1 In-depth Interview and Key Informant Interview Method

A semi-structured interview was conducted to elicit data from participants in the field. This is a one-on-one conversation where the researcher poses a question and the interviewee answers. It is unstructured to enable the interviewer the leverage not to follow a rigorous set of questions as in the case of questionnaires, to create follow up questions and the liberty to be open to new ideas in the course of the interview (www.ryerson.ca). This interview took place with the aid of an interview guide containing some set of topics that would ultimately address the research questions. The researcher interviewed Pentecostal members through simple purposeful sampling.

In addition, the researcher conducted key informant interview. Key informants refer to individuals who have profound information on the topic. They would provide to the researcher data that may not be available to the ordinary member of the church (Patton, 1990, p.288-289). Six key informants were interviewed, four were religious leaders of the Pentecostal churches, and two were experts in human development.

The researcher was in the field equipped with a smart phone voice recorder and an interview guide which aided successful data collection. The interview guide consisted of topics on healthcare, employment, poverty, and donations to the Church, standards of living and so forth.

3.4.2 Observation and Participant Observation Method

This is another relevant method of data collection employed in this research. It consists of keen attention paid to a behaviour or phenomenon in order to trace any changes or variation in characteristics. This helped the researcher cross check whether what people said, did or thought, was reflected in their behaviour (Laws et al, p. 215). Hence, personal observation took note of actual behaviours and the members' mode of worship and enabled the researcher to observe behaviours of members as messages in the course of their church services (www.ryerson.ca). What observed affirm most of what was reviewed in related literature.

The researcher employed participant observation, which is an unobtrusive method whose origin is ethnographic studies. In this case, the researcher attended church services to be involved with the members of the church as one of them, to understand what they do and possibly, why they do it. This also helped the researcher to listen and record some of the religious sermons by the religious leaders and subjected those messages to analysis.

The assistance of a person that was familiar with the community or religious leaders were sought to accompany the researcher to diffuse any suspicions among members; this made data gathering easy for the researcher.

3.4.3 Focus Group Discussion

The use of this technique, focus group discussion, was vital for data collection in this research. Focus group discussion is the bringing together of a sizeable number of people to sit and discuss common topics. This method of data collection, where groups interact, has been historically part of social sciences (Bogardus, 1926; Merton, Fiske, & Kendall, 1990; Morgan, 1997, as cited in Short, 2006, p.104).

The groups consisted of discussants drawn from members of the Pentecostal churches of various denominations in Kubwa residential area. Laws et al., (2013) hold that the idea of having various participants from different denominations is to get different views on the topic (p. 204). The researcher purposefully mixed the gender and used a discussion guide to facilitate conversation on various themes with an aim to answering the research questions. Topics consisted of healthcare, employment, poverty, donation to the Church, faith healing, church's role in combating poverty and so forth.

During the focus group, sometimes members agreed on topics and sometimes they did not. This shows that even in Pentecostal circle, there is a variance in beliefs. The questions from the discussion guide of the focus groups led to open-ended discussions. The discussion guide was tailored to how best to improve the practice of Pentecostalism; hence, other non-verbal communications were noted to substantiate the verbal data elicited from participants (Wellings, Branigan, & Mitchell, 2000 quoted in Short, 2006, p. 104).

3.5 Area of study

Kubwa is one of suburbs from Abuja, the Federal Capital of Nigeria. It was one of the settlement areas for the Gbagis, a local tribe, and the original inhabitants of Abuja before it became the federal capital in 1991. It takes about half an hour by car to get to Kubwa from the city of Abuja. Visibly heterogeneous, different ethics groups live in Kubwa, with most of the Gbagis moving further into new territories. Their main occupations include civil servants who work in the city, businesspeople, commercial motorcyclists, artisans and entrepreneurs.

Due to the surge in population, Kubwa has been expanding and has become a busy area throughout the week. Its size has caused dividing it into various residential areas, all within the Kubwa axis. These areas include Government Reserve Area (GRA), Phase III, Chikapere, and Bazango etc. To gather data, the researcher conducted a pilot study between July 7th and 14th to narrow down and focus on areas where there are more churches. According to the 2006 population census, the entire Bwari area council (Kubwa is part of Bwari Municipality) had a population of 227,216, which was estimated to grow to 581,100 by 2016 (NBS, 2006).

Kubwa was chosen from the region around Abuja for this study because Kubwa has the highest number of churches in Abuja area. Kubwa is a town with a semi-urban feature rather than a rural area and was chosen because it has a mixture of middle-class people and more of those at the lower rungs of the social ladder of development. Hence, it is a suitable place for breeding new generation churches whose mission is to provide hope for those battered by the challenges of life.

3.6 Sample Size

The sample used for the study consisted of eleven Pentecostal members for interview, three pastors and two development experts for interview and two focus groups consisting of six and seven participants each. Patton (2002) argues that in qualitative research, there are no rules of sample size. In his view, it depends on what the researcher intends to investigate, the objective of the study and the time and resources available for the fieldwork. The size of a sample does not influence the quality of a study (Holloway & Wheeler, 2002). Smith, Flowers & Larkin (2009) opine that qualitative research uses a guideline of 3-16 participants for a study, often a small size to allow for thorough analysis and uniqueness in the data. It also enables the identity of each participant within the sample to emerge (Robinson & Smith, 2010). In total, the sample size is 29. Thus, the sample size for this study fits within in norm for qualitative research.

3.7 Ethical Considerations

Before embarking on the study, the researcher sought ethical clearance from the Saint Mary's University Research Ethics Board, which was granted. See Appendix (i). The consent form was given to participants to read and approve of their participation. Some consented by appending their signatures, while other gave permission orally. Participants were given the chance to ask questions so everything could be clear. All participants involved in this study did so voluntarily there were no incentives. Some other participants declined recording their voices for personal reasons. In such situations, the researcher took notes of the interviews.

All the interviews were conducted in the workplace of the participants except the pastors and development experts whose interviews took place in their offices or church

hall. One of the focus group discussions took place in the church hall while the second one in Premium Hotel Kubwa and at the convenience of all participants. Participants were also informed of the sole academic purpose of the study and some requested that a copy of the results would be sent to them. The researcher is in touch with these participants to make the results of the study available via email. Furthermore, all necessary care was taken to protect the identities of participants.

The researcher obtained a letter from the Federal Capital Development Authority in Area 11, Abuja as the local authority overseeing the entire Abuja including Kubwa.

This serves as the ethical permission for the local areas where research is conducted.

3.8 Data Analysis

The data collected through the interviews and focus group discussion was analyzed using a Thematic Analysis. Thematic Analysis is a method of identifying, analyzing, and interpreting themes within qualitative data (Clarke & Braun, 2017). Using themes to present the results provide a way to organize and report analytic observations, and the objectives and research questions served as guides, which helped the researcher to identify key features of the data (Braun & Clark, 2006; Clark & Braun, 2017).

Braun and Clarke (2006, cited in Idris, 2019) recommended the procedure of Thematic Analysis used in this study; it consists of six steps:

- 1. Familiarize yourself with your data.
- 2. Assign preliminary codes to your data in order to describe the content.
- 3. Search for patterns or themes in your codes across the different interviews.

- 4. Review themes.
- 5. Define and name themes.
- 6. Produce your report.

Firstly, the interviews and focus group discussions were transcribed word for word. In order to become familiar with them, the researcher read the text. The transcription process was often difficult as some voices were unclear. Some of the interviews were already in text.

The second stage, as recommended by Braun and Clarke (2006), was to generate codes. Codes were used to identify interesting parts of the data. According to Boyatzis (1998) they are the "the most basic segment, or element, of the raw data or information that can be assessed in a meaningful way regarding the phenomenon" (cited in Idris, 2019, p. 77). A code is a description of what is said in the interview; this step was to connect ideas to a unique code. It is the way data are sorted into groups. Codes are dependent on the kind of research being carried out: Is it an exploratory study where the themes depend on the data or a deductive study where you are looking at the data with specific themes to which you are looking to connect the new data (Idris, 2019). This research is deductive with specific themes in mind.

In the third step, the codes were categorized into broader themes. This means grouping the ones similar under one heading. Some of the codes subsumed under more than one theme, and others did not fall into any grouping. Some other codes were left out because they were judged to be repetitive.

In step 4, the researcher reviewed the themes identified in the previous step. This was to ensure the data/codes under the themes fit properly in their themes. Braun and Clarke (2006) advise that information under themes should fit together meaningfully, and that clear and identifiable distinctions be made between themes. This step emphasises fine-tuning of the groupings, which meant going through the codes and themes until they were coherent and distinguishable from each other.

The researcher, in step five named and defined each theme and what it was (Braun & Clarke, 2006, p. 92, cited in Idris, 2019). The final step was the report on the findings presented in chapter four of this study.

CHAPTER FOUR:

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents the findings of the research after using the techniques mentioned in chapter three; those techniques were the in-depth and key informant interviews, focus group discussions and personal observation. The details of the findings are presented in thematic form. Themes such as the Pentecostal practice and human development, tithing and its motivation, faith healing and education that arose from the data are highlighted to answer the main research questions. The central research question is, what is the role of Pentecostalism in human development in Kubwa, Nigeria? This is, further, broken down into four questions to address the thesis statement of the study: a) what is the relationship between Pentecostal churches and human development? b) To what extent does Prosperity Gospel affect the educational level of Pentecostal Christians in Kubwa metropolis? c) What is the impact of Pentecostal praxis on faith healing on the health of members in Kubwa area? d) How does the Pentecostal praxis on faith-giving impact the poverty level of Pentecostals in Kubwa metropolis?

4.2.1 Objective: Nigerian Pentecostal churches and human development

The study hypothesizes that Pentecostalism impacts the human development of its members, in that prosperity gospel, as it exists in Pentecostal churches, deals with the issue of paying of tithes, ten percent of one's income, to the church and providing faith healing. From the fourteen interviews conducted, interviewees claimed that they believed in paying tithes and offerings from their income to God through the church. It is a matter

of individuals' faith; according to an active church member, who says they (an individual) find joy in living the biblical injunction to give to "the house of the God" - the church (A.A, 2019, Interview on July 13).

Additionally, all participants affirmed that their churches organize sessions for faith healing, where the sick and those who suffer all kinds of afflictions come to seek healing from God. This deals with the health and wholeness of the members. Most participants further say their churches have nursery and primary schools to which members send their children. The United Nations identified these indicators of healthcare, education and income as parameters of human development (UNDP, 1990, 2018). With these parameters also found in Pentecostal churches, we may conclude that Pentecostal practice would affect positively the human development of the people in the long run. In an interview, the PFN Kubwa zonal chairperson makes this connection:

The Pentecostal understanding of the gospel is that the good news touches on every area of humankind. The suffering, death and resurrection of Jesus affect every aspect of human existence; hence, Pentecostals believe in the full gospel. Some Christians stop at only the salvation Christ brought but Jesus talked about both the physical and spiritual-holistic: bringing the poor to riches, the sick to health, armed robbery to become a saint, what is referred to as 'Redemption Realities', taking the bible in its entirety from Genesis to Revelation. This means the emphasis is not just on prosperity but also spirituality and healing, that is, material, spiritual and physical. This holistic gospel of Christ aims at transforming humanity in the three dimensions.

(PF1, 2019 Interview on July 19).

By implication, most Pentecostal churches link the gospel of Christ to human development in terms of people's income, their health and wellbeing. An expert in human development explains the concept of human development in simple terms to mean

[s]tate of an individual when he is able to access some basic necessities of life in a layman's term. Thinking about human development, you will have to consider some indexes like the purchasing power of an individual, such as the level of education or literacy of individual, the status of his housing, that is, his accommodation and whether he is able to afford transportation, if it is available to him; issue of electricity, issue of water supply, issue of accessibility or affordability of health care services. The totality of that will now make up human development.

(HD1, 2019, Interview on July 21).

This is critical to our understanding of the linkage of Pentecostalism to human development. It seems the case that people flock to the Pentecostal churches because some of their programs directly address the concerns of the people both at the spiritual and material dimension. To believe in a less holistic vision would be tantamount to believing in the incomplete gospel of Jesus Christ as understood by a typical Pentecostal church. However, the only dissenting voices in the course of my fieldwork came from four participants in the first focus group discussions, who attempted to dissociate the church in general from any form of human development (P.P., Q.Q., O.O., M.M., 2019). Focus group discussion 1 on July 20). According to these respondents, who identified with different churches, it is erroneous and a misplacement of priority to think or expect the church to be involved in human development work, which involves the material dimension.

All four participants cast doubts on payment of tithes and claimed that the church is overly ascribing to itself responsibilities not innately of its possession from the beginning. In other words, it is not the responsibility of the church to build schools or hospitals but to focus on the salvation of souls. One of them argues that if we are to make a valid case for the role of the church, we must begin from the early church foundations traced in the vision of the founding fathers as put down in the writings of the Apostles. According to him, the church is not a non-governmental organization (NGO), going about building hospitals and schools but the spiritual empowerment of the people (P.P, 2019, Focus group discussion 1 on July 20).

However, most participants think the contrary. For example, the pastor of Gracevelle church thinks that the church should, aside from spiritual work, be concerned about the needs of people because they bring all the tithes and government is already overwhelmed (P.F2, 2019, Interview on 20th July).

Furthermore, while in the fieldwork, in all three church services attended, the researcher observed the pastors' messages were the same; for instance, the focus on members' prosperity and wellbeing in their lives was glaring. The pastor of Gracevelle, particularly, emphasized this in his message to the youths of the church on Saturday, 20th July 2019, where "the aggression to succeed" was heavily encouraged. According to him, "that is why we organize programs in church to equip the people for financial breakthroughs. The previous program we had on real estate, and financial management on a Sunday that was because it was relevant for the people. If you don't help the people, they become lethargic" (Sermon by Gracevelle church pastor on July 20th).

Part of this nexus between Pentecostal churches and human development is evident in the medical outreach organized by one of the churches I attended (The Redeemed Evangelical Mission-TREM) on 27th July. It encouraged every member and non-members alike to subject themselves for medical tests going on in the premises of the church. Medical tests on sugar, blood pressure level and obesity were conducted. In an interview, the presiding pastor expressed worries about the health of his fellow pastors. The pastor says, "[y]ou just hear that one collapses and dies, but we need to ask what happened before then" (P.F1, 2019, Interview on July 27).

Pressing further to elicit reasons why the church organized such programs instead of leaving it for medical institutions, the presiding pastor of TREM revealed that it is about helping people know their health status and giving back to the community (P.F1, 2019, Interview on July 27). Similarly, in Gospel Power Liberation church (GPLC), the pastor in his sermon on Sunday 21st July, advised members to return by three o' clock in the afternoon to attend a seminar on how to create wealth. Clarifying the concept of giving in his Sunday message he encouraged his members to give to the church, the pastor proclaimed that:

(T) he whole gospel is pivoted on giving, you can't love God without giving, not necessarily giving in material terms but in kind. Your time, your smile, skill etc. You can give without loving but you can't love without giving. Prosperity is sufficiency in all things. It is the will of God that we prosper in all things. Wealth is not limited to riches, or money.

(Sermon of pastor of GPLC on July 21st).

The program, the researcher gathered, is to help the poor members in church community with entrepreneur skills and business ideas to have their own start-ups.

Attendees at the seminar were required to pay a certain fee as beneficiaries of this seminar. At the end of the workshop, successful candidates would be given a take-off loan to start their own businesses.

Virtually, all church activities organized in Pentecostal churches included elements of developing the human person. The entire theology of prosperity is anchored in the context of affecting the human development of the individual, to live a decent life. From my observation, the spiritual is intrinsically intertwined with the material. One of the eloquent participants in the focus group discussion 2 put it unequivocally that, "the spiritual is more important than the physical" (Y.Y, 2019, Focus group 2 on July 28). In an interview with a human development expert, he claimed, "The issue of Pentecostalism and human development is real; Christianity itself is meant to uplift the standards of living of every individual in the society. It is not a matter of a set of people but the larger society. Christianity is called to serve humanity as well as to serve God" (HD1, 2019, Interview on July 28).

4.2.1 Synergy of purpose: The Church, Family and Society

In addition, the participants in the second focus group expressed the views that the church's roles include positively 'injecting' society with its mores. Asked why the Nigerian society continues to slip into decadence despite the proliferation of churches and their messages on morals, a participant in the second focus group discussion blamed the government for the collapse of values in public schools (Y.Y, 2019, Focus group 2 on July 28). This collapse began with the seizing of mission schools, which was, then, the

citadel of values in the 1980s by the government of the day. He decried the bastardization of values in the public schools in comparison to the missionary schools of the past where standards were topnotch. "I was taught by an American", he boldly said. "Many Muslims that are our leaders today went through mission schools; you need to hear them speak" (Y.Y, 2019, Focus group 2 on July 28).

Expressing this nostalgia led us to question what the church can do to redeem the values of the Nigerian society amid systemic corruption. Another participant in the focus group captures the symbiosis explicitly that the church remains the shaper of moral fibre of the society. And if families and schools would do their part, the country would be better for it (Z.Z, 2019, Focus group discussion 2, on July 28). Furthermore, when the issue of gender disparity among pastors was raised with the chairperson of PFN, he defended the Pentecostal churches as gender-friendly that championed the ordination of women pastors more than mainline churches, as most pastors' wives too are ordained to serve as fellow-pastors, because according to him, 'in the spirit that calls, there is no male or female' (P.F1, 2019, Interview on July 19). The Pentecostal Fellowship of Nigeria (PFN) has a female archbishop among them.

4.3 # 2 Objective: Pentecostal practice on 'faith-giving" and Members' Income Level

"Faith giving" is a prosperity gospel practice where people give God through the church with the belief that God will return the giving with a great measure of blessings.

Faith giving includes but is not limited to, the ten percent of one's earnings called tithes,

Sunday offerings, first fruits (giving of one's first paycheck to the church), seed sowing

(special offering) and so forth. These and other types of giving that may support church

building projects, special projects for the church, pastor's welfare, evangelization etc. are

counted as forms of giving in Pentecostal churches. These 'givings' come from the ordinary members that attend churches daily, for Sunday services, weekdays or annual conferences. A development expert interviewed frames it this way, "giving in that respect is an act of faith" (HD2, 2019, Interview on July 21). However, this objective sets out to verify empirically this practice within the realm of faith if it affects the finances of members since they also must pay bills.

4.3.1 Tithes, Motivations, and Impact of giving on Members

All the participants interviewed, except for four in focus group 1, agreed that they pay their tithes and give other offerings to church every Sundays, and weekdays when they attend midweek service or bible study. The four respondents who are sceptical and do not pay tithes, agree that they give offerings and other forms of money as possibly required by the church such as pastor's upkeep. Payment of tithes appears to cut across all the denominations within the Pentecostal churches. From the denominations represented, only Christ Ambassador's church does not accept tithes, seed sowing, special offering, or thanksgiving offering. As the pastor argues, it is not a New Testament practice (M.M, 2019, Focus group discussion 1 July 13), but may request members support their building project.

Some participants are quick to point out that paying of tithes is not compulsory and depends on one's financial capacity. For example, one participant interviewed says, "My giving does not affect my savings negatively because I am not obliged to give when I do not have it is according to your finances. I am not here to impress anybody; I give from the heart and not for the show of it." (A.A, 2019, Interview on July 13). Another participant in the same vein says, "It is not compulsory but voluntary. I don't give under

pressure. I am happier when I give and it brings financial open doors to me" (B.B, 2019, Interview on July 19). Notably in the interviews and focus groups conducted, there is consistent occurrence of tithes and Sunday offerings in most Pentecostal churches that practice giving. Other forms of giving are selectively chosen by individual churches, as there is no uniformity in practice and regulation. It seems every church independently interprets the bible on the topic of giving according to its understanding and needs.

Notwithstanding, all participants in the habit of paying tithes and giving offerings agree that these practices of giving to the church do not affect their income negatively. They hold that they are supporting God's venture and God Maintains His promise. That raises the question of the motive of people who pay or give money to church. In the focus group discussion 1, a participant held that the reason is greed. Selfishness is glaringly the underlining reason why people are zealous in giving to church because they believe God will reward their practice of giving (O.O, 2019, Focus group discussion 1, on July 20). Additionally, the participant opines that some members of the church greedily continue to promote such policies because of what they will gain from the church. "A philanthropic will be like let's just help the world, let's just do this for the case of it. But a Christian will be like oh let's give to the poor because I am going to get it back" (O.O, 2019, Focus group discussion 1, on July 20).

Another participant in the same focus group discussion 1 questions the motifs of givers.

There is always a result for giving but the problem is I always look at the motives, I always look at the motive. I don't need to receive before I give. God is my father he will take care of me. I look at God as a father and a child relationship and the responsibility of

a father is to take care of the child. So, if as a child of the father I buy for example soap in the house and I tell my father to pay me back my money for buying the soap, I am being foolish. It is coming to a level of maturity that looks, there is no soap and daddy is not around, I could buy a soap.

(Q.Q, 2019, Focus group discussion 1 on July 20).

However, when asked what their motivation in continuous giving to the church is, the interviewees stated many reasons; those reasons range between supporting the ministers who do not have any other revenue, supporting the growth and the projects of the church, and giving in return for miracles from God. Some do because the bible encourages giving, while others express thanksgiving to God for God's blessings and so forth. The majority believe giving is abiding by the instructions of the bible. One participant in an interview put it this way, "The holy book says blessed is the one that gives than the one that receive. Givers are always at the top, receivers on the ground" (B.B, 2019, Interview on July 19; C.C, 2019, Interview, July 13; D.D, 2019, Interview on July 8; F.F, 2019, interview on July 8). Another participant, emphasizing the frequency of giving referred to the bible saying; "Giving is to God because the bible says you sow morning, afternoon and evening because you don't know which will yield" (B.B, 2019, Interview on July 19).

Majority of participants disagreed that their consistent practice of giving part of their income to church does affect their income status. A participant, who runs a business in the heart of Kubwa old market, attributes her seed sowing to the miracle of a job in a multinational company for which she used to work. That her experience, which some other interviewees corroborated, is whenever she gives, she receives. Hence, "the saying

is true for me, when you give, it returns back to you" (A.A, 2019, Interview July 13; B.B, 2019, Interview on July 19). One participant in the focus group discussion1 was at odds with her opinion as he believes, people are observing mere religious rituals, and it would be profitable to invest such money because, "it (giving) does affect your income because you cannot live the kind of life you want to... It will not improve the standard of living. It is a superstitious hype to say that your standard of living will improve when you give. It is not true. Until you invest..." (M.M, 2019, focus group discussion on July 20). He further considered the cost of transportation, offerings, tithes, and feeding as other expenses on the finances of members.

In an interview with both development experts, they expressed caution when answering the question on the impact of tithes and giving offerings on the finances of church members. One development expert commented:

Now you have gone into the spirituality. Why people are giving is not empirical, because it is not basic facts that if you give, you're going to receive, it is based on faith because the bible said if you give you will receive in abundance. Therefore, people give based on spirituality not based on empiricism in the Pentecostal church. The reality is that the level of income is low but people are still giving in the churches and the pastors pray for them.

(HD1, 2019, Interview on July 14).

Furthermore, the second development expert stated it is "dicey" because it is "an act of faith" in which human understating is limited. (HD2, 2019, Interview on July 28). Most respondents referred to faith in God regarding the giving to the church. A participant summed it this way: "Giving is to God because the bible says you sow at all time ... I love

giving and going to see a king in my place we need to carry a gift. That is how I see it with going before God" (D.D, 2019, Interview on July 20).

Some participants decried the way money accrued from tithes and offerings collected in churches are used. It is on record that a Nigerian pastor is the richest in the world and more pastors in Nigeria fly private jets and even own them. This gives an idea of the amount of money collected in terms of tithes, offerings, special seed sowing and so forth. A pastor in focus group discussion 2 acknowledged this and cautioned pastors that live lavishly. Pastors should be moderate even though some receive gifts of various kind, it doesn't call for public show and social media display, but more humility (Y.Y, 2019, Focus group 2 conducted on July 28).

In focus group discussion 1, a participant argued that it is logical for the standard of living between the pastors and their members to differ astronomically. This is because while members contribute part of what they have to the pastor, they experience downward trajectory in what they possess. He metaphorically put it:

If you have 10 people who earn 10k each, and because of tithing, they are asked to give another person 1k each, who will be the richest? The person who received the 1k.

Because others will be left with 9k each. It will always be like that. That is the answer to the matter. If you ask me, the one who receives from other people will live a better life than the others are living.

(M.M, 2019, Focus group discussion 1 on July 20).

In a similar vein, in response to a participant who remarked that the church engaged in corporate social responsibility (CSR) such as road construction, welfare, another participant critical of what the church does with all the resources it amasses to itself, says most of the this money ended up in the pockets of the religious leaders, only little is used for social services (O.O, 2019, focus group discussion 1 on July 20).

Further, another participant denoted the cause of "flamboyancy" in the Pentecostal churches and the church in general, to greed. According to him, the loss of vision and purpose in the church is at the root of these ills. Comparing to the early missionaries who would share their foodstuffs with their congregants and go hungry, the present religious leaders have learnt how to care for themselves and their families. "Then you know, it is from crawling you start walking and greed came into it and it blew up. (Q.Q, 2019, Focus group discussion 1 on July 20). However, another participant in the focus group admonished that people who do not have the full picture of how the church uses its finances, should not overly criticize religious leaders unnecessarily and ignorantly (Y.Y, 2019, Focus group discussion 2 on July 28).

Notably, many Pentecostal churches are involved in various activities that impact the lives of people. In an interview with the PFN chairperson on what the Pentecostal churches are doing to improve the human development index in Nigeria, the pastor noted that many Churches help people financially, give scholarship to indigent students, engage in community development and entrepreneur and empowerment programs and structural development (P.F1, 2019, Interview on July 19). One participant in the focus group discussion 2 observed that paying of tithes should not be determined by how a pastor or

¹ Flamboyance is a word used to describe the excessive and luxurious life of some of the pastors who like the politicians, fly private jets, have the latest flashy cars in town and move with bodyguards.

church uses it. Paying tithes and giving offerings in the church is one thing, whatever is done with it is another:

We need to be careful here about tithes. Because outside of tithing, you will be doing yourself harm. In the Old Testament, tithing precedes the law. There are people who criticize tithes, it is being trending but if you know the bible, you understand that preceded the law, preceded Moses. It started from Abraham, 'first fruits' is another avenue of blessing, that one preceded Abraham, it started from Abel.

(U.U, 2019, Focus group 2 on July 28).

Other participants argued that the church has continuously worked to affect the human development of the people in positive ways. Comparatively, a participant noted that the church has done more than even the government in various ways that cannot be measured, but do not publicize what they are doing. According to one of the pastors interviewed, churches have various groups for widows, caregivers, pastors and welfare. Some churches empower members in a way government does not do (P.F2, 2019, Interview on July 20). But he agreed that there is the challenge of some rich pastors going unchecked. They can invest in their members through "advancing microcredits to help businesses" in families who attend their churches as some churches operate microfinance bank. Many of Nigerian mega pastors are influential and wealthy enough to widen the scope of assistance to their congregants (P.F2, 2019, Interview on July 20).

Other participants pointed at the schools and hospitals that the churches own as indicative of the impact on human development by the churches. Giving the case of his church, a participant in a focus group 2, noted that:

the church has charity foundation, there is education foundation which has able 300 people on scholarship. Every year the church pays their school fees. They ask them to pick a good school that they like, and the church goes to the school and pays the fees. Not only public schools but even private schools. So, the child does not have problem paying the fees, not just the fees even the tuition and everything. Just what the parents will do is to take the child to school. Health wise, some churches have health facilities not just for the members even for outsiders. And these hospitals operate in a subsidize way.

(U.U, 2019, Focus group 2 on July 28).

In an interview with one of the human development (HD) expert on how the church can improve the human development index, he opined that the church can discount education and healthcare to members instead of seeing it as a business venture to sustain their lavish lifestyle (HD2, 2019, Interview on July 15).

Despite the increasing affluence and power among pastors ministering in Nigerian mega churches, church members I interviewed appear unconcerned about the lavish lifestyles of their pastors. Their interest to keep to the injunctions of the bible despite poverty ravaging the country remains unwavering. Others claimed that they received supernatural blessings, as they remained consistent in their giving because it is God they give to, not man (L.L, 2019, Interview on July 8). Another participant narrated her personal experience of getting a job after seed sowing (K.K, 2019, Interview on July 20).

In an interview, a participant defended the Pentecostal churches on what they are doing on human development:

I personally think the church is doing its best when it comes to assisting the poor and the needy on the society. The pastors want the best for the society, and you see them doing

their best to teach on different lessons on how we can be good as Christian. For instance, on living the Christian home, the pastor will preach as if he knows what is happening in your home, teaching about conflict resolution in the home. Also, my church as a platform for members to advertise job vacancies. I have got a job there when I first moved to Abuja. There is another program where members are trained to become IT experts so that they can get a job. A member of my family was a beneficiary of this IT training workshop and is now well paid in his job. A friend of mine also got a job from the church. The church empowers members financially after skill acquisition training or workshop such as catering, tailoring, knitting etc.

(D.D, 2019, Interview on July 13).

Another participant, an advocate of Pentecostal giving, thought that we are demanding too much from the church; but the church is limited. "The church will not come up and build a home for a million and one persons because you say so we make up the church. I make up the church, you make up the church". We must let go the mindset of depending on the church for everything (S.S, 2019, Focus group discussion 1 on July 13). Some respondents shared their experiences in their different churches. How the issues of human development i.e. education, health and income depend on the church. Some churches are passionate about improving and touching lives of their church members, while others are doing the bare minimal. A participant in Focus Group 2 admitted that no matter how much programs the church is running to help the people, it cannot reach everybody, and those not reached will complain against the church (V.V, 2019, Focus group discussion 2 on July 28).

That is why one respondent complained that instead of the 1000-seater capacity auditorium recently inaugurated by the Dunamis church in Abuja, the money would have been used to empower the members (C.C, 2019, Interview on July 7). Another participant said the church should find work for members, give them money for start-ups (E.E, 2019, Interview on July 9). Several churches such as Dunamis, Living Faith, Redeemed church, Anglican churches etc. give support to children with scholarships to go to school and deprived women with start-ups for business. Even in Anglican Church they do the same (B.B, 2019, Interview on July 19; L.L, 2019, Interview on July 8).

4.4 # 3 Objective: Pentecostal practice on Faith Healing

Church members' understanding of faith healing was elicited to gauge their level of comprehension by asking them what they understand by Faith healing. Faith healing, as understood by most participants, is healing that comes from God consequent upon the belief of the individual. All participants agreed that faith healing is real and that their churches pray for the sick with the hope that they get well. The pastor's sermons during such programs would elevate the faith of the sick members to trust that God can heal them. God's grace, according to one participant, heals not only illness but also any form of life's anomalies such as marriage issues, lack of prosperity, 'fruits of the womb' (conception) problems, sealing of contracts deals, unemployment etc. (P.F3, 2019, Interview on July 10).

According to the PFN chairperson:

faith healing is based on God's principles or patterns of ensuring the health of his people.

The Bible states that God is the Lord that heals, in the midst of other ways of healing. It is employed when the natural fails. Health issues are mostly psychological because sickness

affects the trio dimensions of human person: body, soul and spirit. Faith healing, which is part of supernatural healing, has been an old practice in the bible, it is the NT that brings it to prominence with the idea of lying of hands and faith.

(P.F1, 2019, Interview on July 19).

In the same interview, participants affirmed that their churches hold special prayers for the sick and afflicted on specific days of the week. Not all members interviewed attend church healing services and those that do go, go not necessarily because they are sick but to represent a loved one who is sick and needs prayers. Most participants expressed satisfaction with the faith healing even though not everyone is healed. Those who had experienced alleged 'supernatural healing' were excited to share their experience with the researcher, and those not healed may be because of their level of faith (P.F3, 2019, Interview on July 10).

In an interview, two participants narrated healing experiences. One, on her personal experience. She was sick from March 2018 to December 2018 and got healed in a faith healing service (K.K, 2019, Interview on July 13). The other participant recounted extraordinary incidents where a dead man came back to life and another woman regained her health, at the instance of the pastor's prayers (J.J, 2019, Interview on July 20). A respondent in focus group 1 emphasized personal efforts and positive confessions when it comes to issues of faith healing. This is in line with the prosperity gospel where expression entails positive confessions (R.R, 2019, Focus group discussion 1 on July 20).

4.4.1 Pentecostal Faith Healing versus Orthodox medicine, Health facilities and Poverty

There is wide assumption in some quarters that Pentecostal churches are anti orthodox medicine. Some of the early indigenous churches were opposed to visits to medical facilities and relied solely on faith in the power of God to heal. However, the PFN chairperson stated that the notion that Pentecostals are against orthodox medicine is erroneous. In an interview, the pastor revealed that:

Pentecostal churches encourage people to access orthodox medicine. Additionally,

Pentecostals believe orthodox medicine is from divine wisdom and requires also a level

of faith from the patient for the medication to work. On the other hand, Pentecostals reject

any kind if healing that requires rituals and incantations and sacrifices. It believes some

ailments are demonic and orthodox medicine is grossly inadequate to deal with such cases

except the use of the supernatural approach to healing.

(P.F1, 2019, Interview on July 13).

On their first point of call, most participants said that they would either pray or go to church for prayers to receive healing when they are sick. Few reported that they would take medications or go to hospital or clinic, depending on the severity of the sickness and then pray. Others observed that prayers would ultimately be the last point of call whenever the ailment does not respond to medical treatment. Most participants indicated that their churches (mega churches) have health facilities where people receive medical attention. Those who do not have health centers are encouraged by their pastors to visit hospitals. For example, a participant from Living Faith church stated that the church has a department called 'Gilead' which "consists of health practitioners who offer free services

to members. The church advices on the dos and don'ts of health care, what you eat, living healthy life-styles" (B.B, 2019, Interview on July 20). A participant in focus group discussion1 stated:

I believe medicine, is an expression of God's wisdom. If you are sick, go and buy medicine. They couldn't have mixed those things together without the power of God. Medicine is God's wisdom. Going for surgery is God's wisdom. If you neglect providence, because of spirituality and you neglect what has been provided you will suffer for it, you will pay for it. God has provided for us through human beings, through science, a means to get cured of some illnesses but if you want to neglect those ones, you will get your health played on you, you go round the circle and you keep suffering and suffering.

(P.P, 2019, focus group discussion 1 on July 20).

In focus group discussion 2, another participant gave his perspective as regards the relationship between faith healing and orthodox medicine while noting the importance of the spirituality and God in medical treatment and advancement as expression of God's wisdom (Y.Y, 2019, Focus group discussion 2, July 28). Some participants agreed that resorting to faith healing is a consequence of the failure of the health system in Nigeria and the prevalence of poverty among members. A participant noted:

I personally feel that 85% of people that go to church for prayers can either not afford it, or the sickness has no cure because the average Nigerian man, once he has headache he buys Panadol he doesn't go to ask for man of God to lay hands on him. Once he goes to the hospital and they said they can't understand the problem, or he dreamt and became sick, he goes to church.

Another participant emphatically remarked: "once the Nigerian health system stabilizes half of the people coming to the church will drop. Healing evangelism might lose some job except those illnesses that are incurable. I feel poverty is a major contributor of faith healing" (P.P, 2019, Focus group1 July 20). Hence, churches need to do more to build high-class hospitals and use the knowledge of doctors and medicine to meet the growing needs of the sick instead of spending time praying for healing (E.E, 2019, Interview on July 19th). But other ailments defy orthodox medicine. One of the participants, in focus group discussion 2, commended the church for praying for the sick because that has brought solace to many whose ailments such as HIV and sickle cell have no medical cure (U.U, 2019, Focus group discussion 2 July 20). Notwithstanding, faith healing remains an insufficient solution for many, as not everyone is healed. What will be the solution to this problem? A continuous building of faith remains indispensable, as practiced in Christ Embassy church, in order to access divine healing. Hence, there is need for constant work on the mind (S.S, 2019 Focus group1 on July 20).

Nevertheless, most participants acknowledged the empathy expressed by the church through its health-care programs to attend to physical needs, usually free or at a discounted rate, to members. Other churches organize free medical tests for members and non-members alike, such as the one the researcher witnessed. In one of the Pentecostal churches in Abuja, for example, the founding pastor and his wife, certified medical doctors, attend to the sick in their hospital on specific days of the week. One pastor who is a medical doctor insists that any miraculous claims of healing must be verified by a team of doctors before it is declared a supernatural healing as reported by the one

participant who notes, "The church organizes medical check up for the people free of charge. For example, eye check up, blood test etc. also, the pastor encourages that we keep our environment clean, eat good food, like vegetables etc. that are affordable, drink more water, go for medical check up once a while, not only when we are sick" (P.F3, 2019, Interview on July 9).

A participant stressed personal responsibility in living a healthy life: "The medicine is a result of the herbs, the plants that God gave to us for us to use. So, those herbs, the plants they are there for a reason. They have to perform their work, but you don't abuse it. Some people every small headache they pump in pills. What I am saying is that pay attention to your health but don't abuse it. There is place for prayers and there is a place for you to take care of yourself." (S.S, 2019, focus group 1 on July 20). Another respondent noted that people dependence on the church was because of desperation and advised that:

It is not a sin to go to the hospital. It is never a sin, to go the hospital. Go for a test, if you pray about it and you still have those symptoms, and your faith cannot carry you, go to the hospital. And if you have been to the hospital and you are not getting that relieve then talk to God in prayers.

(R.R, 2019, Focus group discussion 1 July 20).

The development expert opined that the church should revert to the evangelistic spirit of early missionaries that came with medicine, education and the gospel, which empowered us to give us jobs (HD1, 2019, Interview on July 14). Limiting the options to just praying for desperate people who resort to the church for assistance or using local herbs for the country's failed health system, is inadequate. The church needs to do more to roll out

accessible medical kits for the sick to improve human development of the country (HD1, 2019, Interview on July 14). Similarly, development expert 2, further noted that a blend of both the faith healing and medical care remains the most guaranteed way to avoid tragedy and not twisting the hand of God, for "it is true miracles happen, but that one is God's prerogative" (HD2, 2019, Interview on July 28).

4.5 # 4 Objective: Pentecostal practice and Education

One of the human development parameters is education. Unfortunately, Nigeria has a poor scorecard on education. Hence, this study attempted to investigate the contributions of Pentecostal churches in the education sector. In an interview with the development expert, he noted the high level of illiteracy. On education, he answered:

Literacy is being measured by the reading and writing ability of the populace. If you can read and write then you're literate but if you cannot read and write, it means you're an illiterate. This is the parameter of operation census and the UNDP. But reading and writing at what level? One of the measurements of that education perspective of the HDI is school enrollment level. At the school enrollment level, there is the basic education. I know basic education starts from the primary and senior secondary schools, the nine years basic education. The nine years basic education is from primary school to JSS 3. So, they look at the enrollment of children in this level. If the enrollment is high, then you have high level of education.

(HD1, 2019, Interview on July 14).

Some participants in the focus group1 challenged this narrow view of literacy.

However, Pentecostal churches have come of age in the running of schools usually referred to as mission schools. In an interview with the PFN chairperson, he confirmed

that mission schools helped to reduce illiteracy by "giving scholarships to indigent students and the schools are opened to Muslims too" (P.F1, 2019, Interview on July 19). Most participants confirmed that their churches have primary and secondary schools, while megachurches such as Living Faith and Deeper Life church, have also universities (G.G, 2019, Interview on July 13; F.F, 2019 Interview on July 13). Also, most participants agreed that mission schools have high school fees, though members enjoy some scholarships and discounts. However, the criteria for this scholarships and discounts remained unclear. The exorbitant fees are attributed to the quality of teaching, excellent facilities and structures for learning, and prompt completion of curriculum. Therefore, "If you want to get quality education, you have to pay certain amount of fees because mission schools have to shop for quality teachers" (P.F1, 2019, Interview on July 19).

Another participant stated, "we should also consider that if we want to bring it to a standard so that when pupils come to the school, they will learn one or two things out of it, you have to get good teachers, you have to get good infrastructure, you have to make the place nice. If the school is not run with standards you won't get the best out of it" (X.X, 2019, Focus group2 on July 28). Asked why the missionary schools of yesteryears were providing education free, which the older generation of Nigerians benefitted, a participant responded that:

of course, missionaries got funding from abroad. So, schools were virtually cheap for everybody that is the angle you have to look at, funding came from abroad. Standards were maintained. Now, churches are gradually setting up most schools like my church" they say, 'good soup na money kill am' (anything good is expensive). You have to pay.

There is no free lunch even in free town. Money has to go. When you see something free, somebody has paid for it. That should be at the back of our minds.

(Y.Y, 2019, Focus group discussion 2 on July 28).

Most participants agreed that mission schools are of top quality and standards. In addition, another perspective of mission school highlighted as an edge over public schools is the values and morals that are instilled on students, which will in turn affect positively the moral fibre of the society.

4.5.1 Pentecostal Practice and other forms of Education

Some participants rejected the narrow definition of education within the four corners of the classroom. To conclude that people are illiterate because they cannot read and write in English language as stated in UNDP, is fallacious. In an interview with the development expert, he acknowledged that education should not be limited to the corners of the classroom:

Even in education we are not saying it must be the four corners of a school. There is a way you can pass education in a manner that it will add value to society and to persons. There is a way it can be done. It must not be formal education but then, modern day requires formal education we have left that era of informal education even if we do it, this it will be in form of skill acquisition, knowledge that will help people live good lives in their, community.

(HD2, 2019, Interview on July 28).

A participant in the focus group discussion 1 disagreed we need many years of classroom education. If we can acquire the skill to gain decent job, the human

development index will rise. Using herself as an example, after 8 years in the university, now she had to learn a skill in shoe making which earns her a living (R.R, 2019, Focus group discussion 1 on July 20).

The Pentecostal churches understood that to put food on the table in Nigeria, classroom education is not enough. Currently, there are youths who have graduated from the university, yet, there are no jobs for them. Hence, the church embarks on other forms of education to build the capacity of its members to earn a living with the skills they have. A participant opined that skill capacity seminars such as "workshop for skill acquisition, soap making, bead making, hairdressing, tailoring carpentry, computer training free of charge etc., can go a long way to improve the lives of the people" (K.K, 2019, Interview on July 13; Z.Z, 2019, Focus group discussion 2, July 28).

The PFN chairperson responding on the effects of informal education on human development emphasized the church's role in "entrepreneurship, empowerment programs, orienting people to believe in themselves and change the poverty mentality of the people, giving hope to people, structural development which gives jobs to people, advocating on behalf of the people for government to provide social services to the people like electricity, roads etc." (P.F1, 2019, Interview on July 19).

Other forms of education as highlighted by participants range from mentorship programs, where older members encouraged the youths on how to navigate through the challenges of life, to programs for newly-weds to live marital lives happily. While inspirational messages served to support members to pursue their goals despite the obstacles, messages on living with character and not living life carelessly, are common. Other methods of education were a mix of bible schools, business skills and education to

manage the home. This is helpful to many individuals (S.J, 2019, Interview on July 13). Other forms of education by the church, is training of children:

there are some things you can't learn in school but through the church, it will be a new thing! School may scratch the surface of an idea, but the church will dig deeper into the roots of the issue. With that knowledge, you apply it and you see it working for you. The church is actually a place where you learn different education such as marriage; you are being educated on how to build your home. There is a lot of divorce outside of the church why? Because there are somethings the church will actually tell your wife (husband), don't do it.

(W.W, 2019, Focus group discussion 2, July 28).

Regarding training of pastors, the chairperson of PFN debunked the idea that Pentecostal pastors were not well learned. He admitted that in the 1980s, most pastors were just high school graduates, which affected some churches. However, now Pentecostal pastors are very educated with many university graduates; PFN has always encouraged pastors to upgrade themselves academically by going for further studies. As an organization, PFN had organized various programs to further train pastors through seminars, workshops etc.

4.6 What Pentecostal Churches can do to improve the Human Development Index

In proffering recommendations, many participants emphasized empowerment by rolling out programs that will create jobs, skill acquisition, and soft loans for members for start-ups. Some acknowledged that Pentecostal churches are already doing a lot to the widow, pastors, welfare groups, caregivers, investment and business decisions, etc. (S.S, 2019, Focus group discussion1 on July 20). The PFN chairperson holds the view that

members must be active in politics because there, decisions and policies are formed that affect the lives of the people. To disabuse the minds of the people that politics is bad, he said "CAN is creating awareness in conjunction with PFN leadership to encourage education of the people through social media, mobilization of members to go out and vote the right candidates, public sensitization" (P.F1, 2019, Interview on July 19).

Another participant identified "mind grooming" as a way of building the confidence and capacity of the people. She believed:

The church should feed on our mindset. That was the first thing I got here when I started coming this church, they talked about mindset for over a year, my mind set changed. Because I am coming from a church where everything is witches and wizards, if something happens to you, they will just say is powers of my father's house, powers of my mother's house, hah, deliverance, to go and pray etc. my life didn't not move as fast as it has moved since I got here, because it has to do with my mind set....Deal on the reality. Teach on the mindset. Our mind set. Let our mind set change... So, the church should focus on mind building, change the mind, renewing the mind.

(O.O, 2019, Focus group discussion 1 on July 20).

It has been noted by many participants that the church is an employer of labour. In addition, many churches also announce job vacancy, publish them, or post them on social platforms so that members could access them and attend the interviews. Other charity activities to alleviate the level of poverty include distribution of foodstuffs from the welfare department, giving out clothes to the children and adults (K.K, 2019, Interview on July 20). Another participant charged the church to make use of its large expansion to affect the larger society through its social corporate responsibility. According to him, we

focused more on the government to provide all the development while neglecting the churches and corporate organizations. Sad to note that the Nigerian government, "does not do checks and balances; hence, such responsibilities are ignored by such corporate organizations. Even the citizens are lax and do not bother to put the church and corporate organizations to task" (B.B, 2019, Interview on July 13).

Other participants warned that, in as much as we look up to the churches to do those things, we must be cautious to guard against abuses by people who will leverage on the generosity of the church and do nothing to help themselves (D.D, 2019, Interview on July 20). The development expert proposed that:

they (churches) could take 10% as a church and the 90% can be channeled into a program to empower these people that gave to the church so that they can give more. They should look at the income status of these members; let them bring out a business plan. They should give out soft loans with single digit interest rates or some it could be even interest free, go into this business, do the business and start paying back the loan instrumentally, monthly out of what they make from the business, monitor them at the beginning until when they are strong. Church shouldn't charge them interest but let them pay back the loans given to them on monthly bases and because they have the spirit of giving, they should be paying their tithes to the church. So, you can see the church is gaining, the members are paying back the loans and they are paying tithes to the church from the loans. So, you see, at the end of the day, the church is empowering the members and the members are still giving back to the church thereby keeping to the biblical principle.

(HD2, 2019, Interview on July 28).

This chapter has summarized the data from the field as elicited from respondents through interviews and focus group discussions. The researcher used interview and discussion guide to facilitate the conversation. The next chapter will be discussion on findings in themselves and as they relate to the literature and theoretical framework.

CHAPTER FIVE:

DISCUSSIONS ON FINDINGS

This chapter will analyse further, the findings presented in the previous chapter based on literature the researcher reviewed in chapter two and the theoretical framework that underpinned this study. The objective of the research was to investigate the role Pentecostalism plays in human development, and how that would affect the human development index (HDI) as defined by the United Nations Development Program (UNDP) in Kubwa, Nigeria. The findings of this study reached using research instruments of in-depth and informant interview, focus group discussion and personal observation. The data were participants' understanding of the impact of Pentecostal churches in Nigeria and were presented in thematic headings with a view to achieving the objectives of the study.

The researcher used purposeful sampling to select participants for the study and observed the general suspicion and fear of strangers who talk about religion on the streets of Kubwa. Many individuals approached declined or expressed caution the moment they hear the word 'church'. This may relate to the perception that religion is used for defrauding people. A few others saw an opportunity to witness to and share their faith, while some declined their voices to be recorded. Women were more reluctant to agree to the interview. This mirrors the entire societal attitude where women would usually shy away from the public eyes especially if they are married. One woman inferred to this when she said that she would not speak much to the interviewer because she had not told her husband about it. Or speaking in public maybe interpreted as being very vocal, such

women are typically seen as troublemakers and some men are afraid of marrying them. It could also be because of the nature of the topic as they feel unqualified to speak to the issues. By raising the research questions in a society where religion is contentious, the researcher delved into an area many are cautious to thread, and studies are sparingly conducted because of its sensitivity.

The apologetic and antagonistic attitude by some people confirmed the belligerent nature of the topic, and adherents did not hide the fact that they were ready to defend and protect their religion. This rate of religiosity among Nigerian Pentecostals made—observe the 'Pentecostalization' of public space by Pentecostals, where both the sacred and temporal are merged, and no distinction is made between the religious and public space. The entire cosmology of the ordinary Pentecostal is 'divinized', that is, seeing the hand of God in everything that happens and not by chance. So much so that there may not be any engagement in conversation on values, ideas, worldviews, meanings, culture, life, etc., without a reference to the Divine. This mindset reflected in the entire interviews and focus group discussions conducted in the course of this study. For example, when a Pentecostal goes to a healing service, the mindset is God's omnipotence over the sickness or affliction would intervene by healing the sick that besought Him (P.F1, 2019, Interview on July 19; K.K, 2019 Interview on July 13; Y.Y, 2019 Focus group discussion2, July 28; HD1, 2019 Interview on July 14).

Furthermore, using the theoretical framework of human development theory led to a wide range of analyses of the study variables in the Nigerian context. Nigeria is a leading country in sub Saharan Africa with a large population of Pentecostal churches (Akanbi and Bayers 2017; PRC, 2006; Kitause & Achunike, 2015, p.24). Interestingly,

despite the prosperity gospel message to Nigerians by Pentecostal churches, poverty continues to grow. The UNDP report rated Nigeria's HDI as among the lowest in the world. Generally, Nigeria's HDI value was 152th out of 169 low developing countries (Ibrahim, 2016). The implication is that there is a high rate of illiteracy, poor health condition and massive unemployment that affect the standard of living of the people. During the interview, a development expert reiterated that human development of Nigerians would have been improved if the parameters of income of the citizens, health status and educational factors were improved (HD1, 2019, Interview July 14). Hence, these parameters of income, health and education remained a huge challenge for the Nigerian government to provide for every citizen. By delving into these issues, the Pentecostal churches complement the role of government, creating a nexus between Pentecostalism and human development.

This was evident in the interviews and focus group discussions conducted, where most participants agreed that Pentecostal churches are engaged in providing education, faith healing/hospitals and building entrepreneurs among the people (PF1, 2019, Interview on July 19; HD 1&2 Interview on July 21&28; U.U, Y.Y, M.M, K.K, Participants in Focus group discussion 1&2; Sermon by Gracevelle church pastor on July 20). By that, the first objective of the study was accomplished. The study set out to establish the nexus between Pentecostalism and human development. The nature of this nexus was founded on prosperity gospel (Barker, 2007; Bowler and Reagan, 2014; Mpigi, 2017 & Temitope 2018). This was the explanation of the PFN chairperson on prosperity gospel, that Pentecostal churches embraced holistically the gospel of Jesus Christ to affect

the spiritual, material and physical aspects, implying the healing, decent living and prosperity of the people (PF1, 2019 Interview on July).

The second objective concerned the practice on faith giving and its effect on members. Most participants pay tithes and offerings to the church and defended the practice claiming God, after all, gave them all they owned. They expressed confidence that such practices do not affect their finances. A participant for example, remarked to the question if the surplus money she gives to the church would affect her finances; "If I am to give base on that (work of the cross), there is nothing that can be enough even if I should give myself it can never be enough. It is willingly, nobody is compelling me, and it is not by compulsion. I wish I had more. Once I am paid, I remove my tithes and offerings before anything" (L.L, 2019, Interview on July 15).

What is said above reflects the attitude Pentecostals are taught from their youths and they imbibe the practice. Ardent payers of tithes among them would remove 10 percent of any money that comes their way to give to God, acknowledging God owns everything they have. This is in line with the studies of scholars in prosperity gospel (Dandeson 2007; Adeleye, 2011; Hanegraaff, 2003; Goff, 1990). This principle revolves around the fact that when one gives more to God, one receives more. That explains why all participants responded that tithe payments affect their finances positively because God gave them back in different ways for their interest.

Another participant narrated how she gave tithes to God as a child and she received a gift from someone, almost 30 percent more of what she gave. Surprised with excitement, she attributed the gift to her tithes and made the pledge to pay tithes on any of her money. However, as if making excuses for God, she said that, "[B]UT I don't count

my giving based on what I am getting, I just give. It is not what is coming back, it may not come back in cash but at least I am alive, and I am breathing" (M.O, 2019, Interview on July 15). From the claim above, her entire existence is the intervention of God, even if she is alive and healthy; it is seen as reward of tithes.

This kind of thinking is expected of typical Nigerians living in a country with collapsed health system, ineffective educational system, insecurity, low life expectancy etc. In Nigeria, poverty, banditry, insecurity, unemployment etc. constitute threats to a decent standard of life of many; hence, if one is healthy, has a job and can feed their family three times a day, it is deemed a miracle and it is attributed to the divine. Such stories abound among Pentecostals, who shared their stories to encourage each other to keep faith and that fuels the Pentecostalization of their worldviews.

There is focus on the individual in Pentecostal practice. Most of the entrepreneur programs, capacity building seminar and skill acquisition workshops etc. are geared towards the building up of the individual into an economic being. Not much attention is given to community development. It is not unusual to see a Pentecostal church growing in leaps and bounds in an impoverished community while they are constructing a multi-million-naira (local currency) church auditorium. There seem to be a deficit in structural building of the community, rather Pentecostal churches focus on individual capacity building; with the hope that one person will impact the community. That is why some scholars (Harrison, 1985; Freedman, 2012; Gifford, 2016), claim Pentecostalism unwillingly promotes neoliberal agenda, or perhaps the prosperity gospel is an ideology that enhances individualism, materialism and capitalism, or what Max Weber (1930) referred as the 'Spirit of Capitalism'.

Similarly, the third objective of the study on Pentecostal practice on faith healing was satisfied in the findings. Faith healing, as practiced by Pentecostals, operates within the principle of God's divine intervention. Pentecostals believe God's power permeates nature and people can access it for wellbeing using faith. Some churches, according to the data from the field, spent time building people's faith (R.R, 2019, Focus group discussion1 on July 20; B.B, 2019, Interview on July 14). Many members are inspired by prosperity gospel messages, which are also referred to as 'wealth and health gospel', 'name it and claim it' or 'word of faith gospel' (Bowler & Reagan, 2014; McCain, 2010; Barker, 2007). These titles speak true to the meaning of faith healing as perceived by Pentecostals with emphasis on one's confession.

A member was sick and could not come to church, and when she was asked, she remarked that 'she was very well' the previous day. She avoided saying 'she was sick' because of the belief in positive confessions, 'whatever you say, that will come back to you'. The pastor of Gracevelle church mentioned this principle in his sermon to his members during the service referencing a Bible passage, Numbers 14:28: "Say to them, 'As I live', says the Lord, 'just as you have spoken in my hearing, so I will surely do to you" (Sermon of pastor of Gracevelle church on July 21). It conveyed the idea that members need to be careful what they confess with their lips because those same things will come back to them.

In addition, one participant mentioned faith as her motivator to give money to the church generously, with the belief that God will give back in return (D.D, 2019, Interview on July 20). This is the kind of faith that Bowler (2013) noted in her study of Pentecostal theology, required to unlock and activate spiritual powers that will bring blessings upon

members. Hence, Pentecostal preachers teach positive use of faith, implying that 'right believing' and 'right speaking' by Christians will lead to success and health in their lives. The researcher witnessed this in two churches attended where one pastor encouraged the audience to have positive attitude to life, and the other made his audience to repeat some positive statements upon themselves as a form of prayer (Sermon of Pastor of Gracevelle church on July 21; Sermon of Pastor in GPLC on July 21).

Some interviewees also attested to this positive faith confession as coming from the messages of the pastors who build their faith to expect healing from God, and not by human effort. This enabled them to believe in the prayers offered on them and propelled their faith to receive the healing from God (S.S, 2019, Focus group discussion1 on July 27; B.B, 2019, Interview on July 14). In focus group discussion1, a participant referenced Christ Embassy church where the pastor operates a 'healing school', while it is called 'faith school' in Dunamis church. She said that, "For faith healing, some persons don't have the conviction, you have to school them. I feel it is a building process. When you bring them to the faith to convince them that they are going to be healed" (O.O, 2019, Focus Group1 on July 27). The idea is to build members' faith gradually to a point that members can access the power of God. This has to do with educating the mind, reorienting it to align with the faith required for supernatural healing, that is, when one can see the divine in every facet of life, a form of religious indoctrination. This is the assertion of Eriksen et al. (2019) on the Pentecostalization of the public space, where people's worldviews become divinized.

Hence, Pentecostals access God's prosperity through faith and positive confessions. To support this idea, two participants shared their extraordinary faith healing

experiences: one during the interview and the other from the focus group discussion 2 (K.K, 2019, Interview on July 19; U.U, 2019, Focus group2 on July 28). However heart-rending these stories, it seems that not everyone that paid tithes and offerings turned out to lead a decent life. That was supported with the fact that not everyone who attended the faith healing session was healed. The belief that God intervenes in the affairs of human beings, does not translate to everyone being healed or rewarded for paying their tithes and offerings. Considering that "pay to get rewarded" concept as stated in the prosperity gospel, it is something akin to "the opium of the people".

In fact, this limitation could manifest itself in that not everyone paid the tithes will be rewarded immediately. Although the idea of tithes and faith healing is within the realm of theology and faith, it is instructive to note that the predominant Christian view is that it is God's Right to heal or bless and should not be misconstrued that our good deeds of tithes and offerings, and attendance in church sessions will guarantee healing. This further limits the prerogative to heal and bless to the realm of the divine. Misfortunes befall both good people and bad. God will heal or bless at his own bidding as to when, where, how and who.

During the interview, one development expert narrated an experience where a pregnant woman died because some church members were busy praying for her instead of rushing her to the hospital. "The attempt sometimes by men of God to turn the hand of God to provide miracles have ended up sometimes in tragedy" (HD2, 2019, Interview on July 28). This is obviously an extreme case of people usurping God's prerogative to heal. God has provided the wisdom of medical advancement to prevent such tragedies, why would some opt for prayers instead of the clinic. This has a correlation with the poverty in

the country. During the focus group discussion1, it was clearly identified that if the health facilities were functional, most people would seek healing through orthodox means.

This is in line with what Amartya Sen (1999) stated that the poor found solace in the church in the absence of government social services. Instead of fighting to change the status quo, the poor finds comfort in the hope that religion provides. Because of such attitude, Karl Marx long time ago, referred to religion as the opium of the people. Instead of learning to fight the problem, pastors and religious actors have made the people to turn heavenward for solutions to their problems (Magezi & Manzanga, 2016). Despite the efforts of Pentecostal churches, structural change remains an assured guaranty for a lasting change and sustainability of improved human development. Aquinas had long ago promoted a religion that enhances human flourishing in terms of health, education, culture etc. (Alkire, 2002; Finnis, 1998).

The findings of the study have attained the fourth objective on the Pentecostal praxis and education. Being one of the parameters of measuring human development, (HD1&2, 2019, Interview on July 21/28), Nigerian educational system makes it compulsory for parents to send their children to school until the end of junior high school cycle that is the end of preparatory school as known in Nigeria. The duration in that cycle is nine years to include both primary and preparatory schools, as termed according to the British educational system (cited in NBS, 2016. p.112). Despite the call by the United Nations that every boy and girl should have access to free and compulsory primary and secondary education or vocational training, more than 60 million Nigerians are still illiterate (UNDP, 2015; Roby et al, 2016); with various hindrances to education (World Bank Report, 2010).

Nevertheless, a participant in focus group discussion1 debunked the idea of limiting our concept of education to the 'four corners' of the classroom (R.R, 2019, focus group1 on July 27). There are many who may not read and write in English language but their native tongue. Some participants have a broader view of education as against the definition by UNDP. This implies a review of the criteria used by UNDP to arrive at its conclusions, which is heavily influenced by western understanding of education. But worth noting is the warning of development expert that in a technological and scientific driven world, literacy is important to compete in the global stage. In his argument, he put it right, "modern day requires formal education we have left that era of informal education even if we do it, this will be in form of skill acquisition, knowledge that will help people live good lives in their community" (HD2, 2019, Interview on July 28).

Some scholars have identified education as the key to development stride in Japan and Germany and other 'developed' societies (Mankiwa, 1995); Todaro, 2007; Chinwudu et al, 2016; Osaru & Umaru, 2017). Most participants affirmed that their churches operated primary and secondary schools to contribute to literacy achievement. A few others have universities like the Living Faith and Redeemed Christian Church (B.B 2019, Interview on July 20; G.G, 2019, Interview on July 20). This is to augment the deficit in public schools, and avail Pentecostal members the opportunity to send their children to school. Most participants acknowledged some rebate in the form of scholarships and discounts were given to members whose children attended mission or private schools (PF1, 2019, Interview on July 19; C.C, 2019, Interview on July 15; F.F, 2019, Interview on July 16; P.F3, 2019, Interview on July 18; Y.Y, U.U, X.X, Focus group2, July 28).

A special attention is given to indigent parents so that their children could receive formal education despite their condition. Noteworthy is the role those schools play in shaping the societal values. The Pentecostal churches are doing extremely well in building schools to provide education to the densely populated Nigerian states. However, there must be education that is geared towards problem solving, by enlightening the people to fight the root cause of poverty, hunger, and underdevelopment. Education that empowers the people to take their destiny into their own hands.

Consequently, the PFN chairperson sought for assistance especially from governments and NGOs to support their education drive. Additionally, missionary schools assist in shaping the ethos of the society (P.F1, 2019, Interview on July 19). Although not intended, some of these mission schools have become elitist schools as only the rich and the bright children of the poor who have scholarships attend these schools. This trend further widens the gap between the rich and poor as only the children of the rich have access to education, and a reassuring future. This societal stratification strengthens the unjust status quo in Nigeria. And the church is implicated.

Furthermore, participants acknowledged the informal kind of education delivered in these churches to aid other aspects of social lives such as family, child training and character formation, which do not exist in public schools but are relevant for human development. This is another critique of western understanding of human development whose concepts dominate UNDP. In the Global South, value is placed on family life, respect for hierarchical relationships, permanence of marriage, community and social linkages etc. Hence, these variables contribute to health, life expectancy and education of people but not captured in the UNDP. For example, the social connection among

Pentecostals is strong. Such social connections promote sharing for the common good and keeping hunger at bay among the members.

The human development theory propounded by Amartya Sen (2000) is relevant here because it emphasized quality of life of the people and reduction of poverty and inequality (Fukuda-Parr, 2011a). Sen criticized the dominant theory of development in the 1970s and 1980s and introduced human development as expansion of people's positive freedoms and capabilities (Sen, 2000). Nussbaum (2003) further detailed the capabilities to life, bodily health, bodily integrity, senses, imaginations and thought, emotions, practical reason, etc. This exposed the conceptual limitations of human development as presented by UNDP. Hence, the parameters of education, health and income as promoted by UNDP are grossly inadequate.

In addition to the capabilities as listed by Nussbaum (2003), the social connection, family values, respect and care for elders formed within Pentecostal circles, also enhance the human development of the people. These are salient nuances that cannot be quantified and measured which the human development indices do not capture. More so, the human development measurement is, to a large extend, a western imposition of how individuals in developing countries should live their lives based on the parameters of education, health care and income irrespective of the way of life of the people. For example, the UNDP measurement may conclude that there is poverty because many people are living on less than one dollar a day, but the people do not acknowledge that they are hungry because of the social support systems existing in their communities.

Furthermore, Pentecostal churches create the enabling environment for the people to attain their human potentials. These human capabilities find some level of satisfaction

in programs on faith healing, youth development, marriage seminar, children ministry, health outreaches, entrepreneur and skill building seminars, motivational speeches, singing ministry, talent shows, etc. Pentecostalism has partly become an alternative force in the community helping the people realize their human capabilities, which is the understanding of human development put forward by Amartya Sen (2000) and Martha Nussbaum (2003). This form of human development has a nexus with Pentecostal practice and is evident in Kubwa, Nigeria. The human development index may be low, according to the UNDP, but the criteria for measurement ignore certain necessary variables. The long-time suggestion of this study is that the human development index, as currently used, needs some revisions. Further research maybe necessary to take account of the human capabilities of the people.

Having a comprehensive understanding of Pentecostalism will not be complete without studies in colonialism and African Traditional Religions. In drawing the history of Pentecostalism, some scholars have already seen the correlation between African Traditional religions and Pentecostalism (Nun, 2010). For a large part, the early indigenous churches mixed the two religions, resulting in a highbred syncretism. Little wonder, there are some practices that akin to the Traditional Religions of Africans, for instance, paying a token to God so that one will obtain the rewards of God. Hence, it was less difficult for Africans to embrace Pentecostalism as it has similarities with African beliefs. The researcher's western religious lens would have also limited his understanding the African's view of religion. Another key context in the spread of Pentecostalism in Nigeria was the Structural Adjustment Program in the 1980s that reduced many Nigerians to poverty, making many to seek for solace in the churches. SAP led to crumbling of

social services by the government because of the conditions stipulated by IMF and World Bank (Freedman, 2012). Pentecostalism with its gospel of 'miracles and wonders' became the alternative for many who hope to be beneficiaries of the extraordinary blessing of God.

CHAPTER SIX:

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

After the presentation and analysis of data from the field and subsequent discussions on findings, this chapter consists of the summary of the study, the conclusion and possible recommendations. This chapter attempts a synopsis of the entire study with a view to present the conclusions of the research in a precise form. Hence, it begins with the summary, then a definitive conclusion and end with plausible recommendations. The chapter ends with some suggestions for further study.

6.2 Summary of the Study

The study attempted to investigate the role of Pentecostalism in human development. That was achieved by asking the central research question that is, what is the impact of Pentecostal practice on human development. To analyze that, the researcher did a contextual analysis of the United Nations human development reports to arrive at the indicators of human development. Three parameters were selected as determinants of the human development of any people or communities. These are education, health status and income. The UNDP catalogues countries on a scale of 0-.01-0.808, from the very High Human Development country with a 0.808–1 HDI score to a low Human Development with 0–0.556 (UNDP, 2015; Ibrahim, 2016; Cilingirturk & Kocak, 2018). The objectives of the study included the following: to determine the nexus between Pentecostal practice and human development, to examine the impact of Pentecostal practice on income, to what extent the Pentecostal practice affect the health of members

in Kubwa community, and lastly, to examine the impact of Pentecostal practice on education.

Chapter one attempted to problematize the role of Pentecostalism and how it affects the human development of members. The context of the study was the fact that, while Pentecostalism is expanding within the Nigeria community and the world at large with its prosperity gospel, poverty concurrently is reported to be on the rise. Hence, the study was to contribute to an understanding of the impact, if any, of Pentecostal teaching and practices on human development indicators related to poverty.

The second chapter proceeded to lay a foundational knowledge of the two variables, Pentecostalism and human development, and contextualized the study within Nigeria. Beginning with religion and development to poverty in general in sub Saharan Africa, the chapter explicated human development as a concept with scholarly and statistical reports and situated it within the current condition in Nigeria. It further delved into concepts clarification, history of Pentecostalism to core teaching of prosperity gospel, which Pentecostalism propagates. The chapter ends by expounding the writings of scholars in this field.

The methodological approach taken by the study was discussed in chapter three. The research is qualitative. The instruments of data collection were three: in-depth/Key informant interview, focus group discussion and personal observation. The area of study is Kubwa, a satellite town, in Abuja, Nigeria. The participants in the study consisted of sixteen interviewees including church members, religious leaders and experts in human development. Two focus groups discussions were conducted to triangulate the findings.

The presentation and analysis of data is found in chapter four. The thematic method and content analysis of data was employed, and the data were construed to satisfy the study objectives.

In the chapter five of the thesis is found discussions on findings. Using the theoretical and conceptual frameworks that underpinned the study, the researcher discussed the findings of the study. The summary, conclusion and recommendations made up the chapter six of the research work.

6.3 Conclusion

The study revealed the enormous work in human development that must be carried out. Although it is beyond the scope of the study, the causes for low human development in Nigeria are complex just as the relationship of religion and development and cannot be reduced to any one or even a few causes. The collapse of the health institutions, massive unemployment and underfunding of the educational sector were identified as some of the causes. Since the public infrastructure has virtually collapsed or is run by private individuals because of the neoliberal policy of the government, people run to the churches for solace. The findings from the field showed that Pentecostal practice has done tremendous work in the area of education, health care and entrepreneurship to better the human development of its members. Different entrepreneur programs have been organized to build skills of members to earn income and improve the living standard of the people. However, this data isn't capture by UNPD indices because they are found in the informal sector

In addition, most Pentecostal churches have schools where members send their children on discounted fees and other forms of education in terms of counselling for

married couples, bringing up children, building mores in communities etc. have been attributed to Pentecostal practice. However, while these programs affect individual human development of members though without official records, they can hardly make any structural change to improve the human development indices at a national scale.

Pentecostal churches have their limitations. For example, the gap between some rich pastors and poor members continue to widen as some pastors use resources contributed by members for themselves, instead of investing in the communities. Its practices also do not challenge the status quo but somewhat sustains it as members are not taught to challenge the systemic root causes of poverty in the socio-economic structures. Many members who practiced faith giving and attend faith healing are yet to enjoy the miracle of prosperity and healing. While members still believe in the God of prosperity, visible structures must be put in place towards reorienting and investing in members to creatively use their skill to work. Pentecostal churches have the capacity to do more to improve the human development index by using its network of connections and resources to challenge the structure that birth poverty and underdevelopment. Rightly,

Pentecostalism may be a double edge sword with both limits and blessings to Kubwa and Nigerian society. Therefore, the role of Pentecostalism in human development in Kubwa has dual face, a positive and negative.

6.4 Recommendation

Recommendations arising from the interviews and focus groups conducted in the field include the following:

 The resources that are collected from members from tithes, offerings, seed sowing, special collection and Sunday collections could be harnessed in such a way that the church provides members with soft loans as start-ups with zero interest monitored by the church. In addition, churches can use such resources to build factories or set up businesses in communities where they are situated thereby creating jobs for the jobless members in the communities.

- Pentecostal churches should keep data of what they are doing, which is largely in the informal economy to measure and keep record of members that are empowered and operate in the informal sector. Although the Human development index in Nigeria is low, a systematic record of the informal economy may improve the index.
- Pentecostal churches, being a strong force in Nigeria, should pursue a structural change in the Nigerian polity that will improve the overall human development index of the country instead of what they are currently doing which affects only some of their members. This will include both religious actors and members getting involved in the policy formulation stage, by being part of the political machinery that formulate, plan and implement development programs. This implies churches may have to be involved in mobilization, sensitization, social media campaign etc. for their members to vote and be voted for.
- The church should pay special focus in building the mind set of the people especially the young. The long-sustained poverty has negative psychological impact among young people. Their minds must be groomed and reoriented to have a positive attitude of 'can-do' mentality. Furthermore, the habit of dishing out clothes, food stuffs etc. to the poor is not sustainable. Concrete efforts could be made to seek grants from the government, non-governmental organizations,

international organizations to support the plans the church has for sustainable development programs that will lift members out of poverty.

- Pentecostal churches should keep data of what they are doing that affects positively the human development index of members. This entails keeping record of members that are empowered and operate in the informal sector. The Human development index in Nigeria is low according to UNDP, but a systematic recordkeeping of members operating in the informal economy and working with relevant government agencies to capture official data, may affirm the positive role of Pentecostal churches in human development.
- There is a need for churches to improve accountability regarding the resources contributed by often-poor members to ensure and make obvious that the resources are used to give back to the community. Data recording is necessary. The data from the field shows the claim that many churches are running schools, clinics and organising entrepreneur programs but there are no available data to support their claims. Such data could serve as evidence of their work for independent observers such as local and foreign donors who want to support what they are doing to come forth. More so, government could require some accountability from churches for them to remain tax exempt.

6.5 Suggestion for further Research

There is possibility of further research arising from this study. Due to the scope and limitations of this current study, other aspects of Pentecostalism remain to be explored. For example, does Pentecostalism massage the ego of political figures to the extent that it encourages status quo instead of efforts to change the structure? Given the

size and power of many of these churches, could this relationship with politicians and elites suppress any radical change in social/ political structure in Nigeria in recent decades? Studies need to focus also, on how Pentecostalism fares in advanced environment. Since, it thrives among the poor, what will be the selling point of prosperity gospel where HDI is high? This might be a comparison that would address the oftenheard allegation that religions provide an escape, or as Karl Marx put it,"opium" of the people. Further studies could explore the role, place and challenges of women in Pentecostal churches especially as this study highlighted the near-absence of women pastors involved in leading churches.

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Appendix I

Table 1. Description of Participants for Interview

Church Members (Name	Gender/Name	Occupation	Denomination
codes)	codes		
A.A	Female	Trader	Redeemed Christian
			Church of God (RCCG)
B.B	Male	Self-employed	Living Faith Church
C.C	Male	Trader	Dunamis International
			Gospel center
D.D	Female	Provision seller	RCCG
E.E	Male	Engineer	Dunamis International
			Gospel center
F.F	Male	Entrepreneur	RCCG
G.G	Female	Chef	Deeper Life Ministries
			International
H.H	Male	Trader	RCCG
J.J	Female	Supermarket	Cherubim and Seraphim
		owner	Church
K.K	Female	Tailor	Mantle Church
L.L	Female	Self-employed	Deeper Life Ministries
			International

Table 2. List of Pastors

Interviewees' Name codes	Gender	Occupation	Denomination
PF1	Male	Pastor	TREM
PF2	Male	Pastor/public servant	Gracevelle Church
PF3	Male	Pastor/chauffeur	Dunamis International Gospel Centre

Table 3. Development Experts

Name Codes	Gender	Occupation
HD1	Male	Plateau State
		Polytechnic

HD2	Male	Plateau State
		Government/University
		of Jos

Appendix II

Table 4. Focus group discussion 1

Name Codes	Gender	Occupation	Denomination
M.M	Male	Trader	Ambassador's
0.0	Female	Seamstress	Ambassador's
P.P	Female	Trader	No comment
Q.Q	Male	Entrepreneur	Higher Life
			Ministry
R.R	Female	Entrepreneur	Gracevelle
			Church
S.S	Female	Shoe maker	Gracevelle
			Church
T.T	Male	Public servant	Gracevelle
			Church

Table 5. Focus group discussion 2

Name codes	Gender	Occupation	Denomination	
U.U Male	civil servant	The Redeemed Evangelical Mission		
0.0	Maie	Civii servani	Civii sei vaiit	(TREM)
V.V	Female	trader	TREM	
W.W	Female	self-employed	TREM	
X.X	Male	Teacher	Gospel Power Liberation Church (GPLC)	
Y.Y	Male	Police officer	GPLC	
Z.Z	Female	Teacher/proprietor	TREM	

Appendix III

CONSENT FORM

TO BE READ TO VOLUNTEERS FOR THE INTERVIEWS AND FOCUS GROUPS AND SIGNED IN THE PRESENCE OF THE RESEARCHER

Monday Adah Ogbe

International Development Studies

Saint Mary's University, Halifax, NS

Email: Monday.ogbe@smu.ca +1(902) - 412 -5926/+2348039281283

Dr. Anne Marie Dalton amddalton@icloud.com.

Introduction: My name is Monday Adah Ogbe of Saint Mary's University, Halifax NS, Canada. As part of my master's program, I am conducting research under the supervision of Dr. Anne Marie Dalton. I invite you to participate to the completion of this research project titled: *The Role of Pentecostalism in Human Development: A study of Pentecostal Churches in Kubwa, Nigeria.*

Purpose(s) of the research: The study examines the impact of Pentecostalism on human development in Kubwa community. The researcher aims to get a better understanding of the impact of Pentecostalism as you the members of the denomination perceive it. The objective of the study is to determine any relationship between Pentecostalism and human development. The question is, does Pentecostalism contribute to a better life and continued development for those who belong to the Pentecostal church?

Benefits and Risks: The study may be beneficial as it would deepen understanding of the impact of Pentecostalism in human development of the people in the community. It may help identify factors that could be changed to further benefit the community. On the other hand, it is not anticipated that questions will cause distress, but should you feel distressed by any question or have other reasons not to respond, feel free to decline answering. In the unlikely event of a distressful reaction, appropriate specialized help will be provided if necessary.

How the Research will be conducted: There will be interviews and focus group discussions. The interviews will be one-on-one conversations. The focus groups will consist of 6-8 participants who will exchange ideas on questions related to the research. You can choose to be interviewed privately or you can join the focus group. Both the interviews and focus group discussions will be audio-recorded and later transcribed (putting your voice into written form). If you don't want your voice to be recorded during an interview, your information will be written down. Signing up for a focus group means you are agreeing to allow your voice to be recorded. You can decide to withdraw your information anytime until September 30, 2019: after which the results may be shared with

the research community. Therefore, it will be impossible to remove your data after September 30, 2019.

Where and when the Research will be conducted: The interview/focus group discussion will take place in the community hall on the July 20, 21, 22, 2019. Each interview is estimated to last for an hour and the focus group discussion is assigned two hours.

How your privacy will be protected: Coded letters will be used to conceal the names of participants to protect their privacy. If you are a member of a focus group, it will be important that you agree to respect the privacy of other members and treat the discussion within the group as confidential. The results of this research may be published in professional journals, presented at conferences or used in articles but any presentation of data will ensure that there will be no breach of individual confidentiality. Your name and other foreseeable identifying information will be omitted. Be assured that any information you provide is confidential and will be used solely for the purpose of this study.

How to see the results of the study: If you will like to obtain a copy of the result of the study, my finished thesis, kindly let me know we can arrange the best way for you to access it. My email addresses and phone numbers and that of my supervisor are stated above; you can drop me a message.

Statement of person obtaining informed con	* *
a including about risks and benefits, to make an	
NAME: SIGNATU	
Statement of respondent:	
I understand the research project and the risks participate in this research (choose between pe	<u>e</u>
A. Personal interview	
RESPONDENT'S SIGNATURE:	DATE: -
Do you agree to having your interview audio r	ecorded? Yes No.
B. Focus group. I understand that the focus gr	oup will be audio recorded.
RESPONDENT'S SIGNATURE:	DATE:
Information for contact by the researcher of	nly:
RESPONDENT'S TELEPHONE NUMBER:	
RESPONDENT'S E-MAIL ADDRESS:	

The Saint Mary's University Research Ethics Board has reviewed this research. If you have any questions or concerns about ethical matters or would like to discuss your rights as a research participant, you may contact the Chair of the Saint Mary's University Research Ethics Board at ethics@smu.ca or 902-420-5728.

Appendix IV

SEMI-STRUCTURED INTERVIEW QUESTIONS

- What amount of money do you spend on Sunday offering/tithes/first fruits/seed offerings/thanksgivings offering/ special offering/others in a week?
- What number of offerings do you give on a Sunday/weekly/Bible study/crusade/monthly?
- Motivation or reason for giving
- Does your giving to the church help you save money to improve other areas your life?
- Does your giving to your church affect your income level?
- What does faith healing messages from the church mean to you?
- How often do you attend healing sessions in church?
- When sick where do you go to first for treatment?
- Do you have access to medical care in your area?
- What do you think is the life expectancy of the members of your church?
- How has the faith healing messages affected your understanding or attitude to healthcare?
- What level of education have you attained?
- Was the educational institution you studied a mission school or government?
- Does your church have a school?
- What level of education do they provide?
- How do you compare the quality of education of mission schools and governmentrun schools?
- How does the school fees in mission schools different from government schools in the area?
- Does the education you receive in your church help you effect positive change in the health/education/employment sector?
- What different kind of education you think will improve the situation of people in this area?

- What can the church do to improve the level of human development (living standard) of the people in this area?
- Do you have anything you wan to add?Thank you for participating.

To religious leaders

- How many offerings does your religious organization collect weekly, monthly?
- To what purpose/s do you take these offerings?
- How does the giving by the poor people improve their poverty level?
- What examples will you give of how members' lives are enhanced materially as a result of their giving?
- How are/ is offering/s used to improve the human development of the people, in terms of education, health, per capital, living standard?
- What is the underlining understanding of faith healing in your church?
- How many times do you conduct healing service?
- What purpose do these healing programs serve for the people?
- What is the place of hospitals in your healing ministry when the people are sick?
- What role the church is taking to ensure its people live long and healthy lives?
- What access to education is the church providing for the people?
- How do you shape the education given in church to empower the people to improve their living standard?
- What other access to education/training are the people exposed to help them engage positively with the world around them?
- How can your church help improve the low level of human development (low in education, health status, per capital income, life expectancy) of our people?
- Do you have any other thing you want to add? Thank you.

Focus Group Discussion topics:

- Income from their various places of work
- Percentage of the income that goes to the church in terms of tithes, offerings, thanksgiving etc.
- Percentage of income that goes into education, health etc.

- Their views about healing ministry
- How has faith healing affected the idea of seeking health care in the hospital
- Education and Pentecostal churches
- How method of education has transformed the situation of members
- Pentecostal prosperity gospel and its affects on living standard of the people
- Is there anything you want to bring forward for discussion regarding this topic?

Thank you for participating.