THE EFFECT OF ECONOMIC RECESSION ON ADVENTISM IN NIGERIA: CROSS RIVER CONFERENCE OF SEVENTH-DAY ADVENTIST CHURCH AS A CASE STUDY

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Abstract

Nigeria skated into a long economic recession from 1982 up until 1984, and skidded again in 1991. The Economic Recession which started in 2016 until 2017, "is believed to be the worst in 29 years" in Nigeria. Adventism, as a global Church system with its tentacles in Nigeria shares in the pangs of these distressing economic situations in the country. How has Adventism been coping with her mission, especially in the face of the 2016/2017 Economic Recession in Nigeria? This study had employed the tools of Missiology, Economics, and Religion and Society. Available related literatures were reviewed. To gather data for this study, one hundred and fifty (150) questionnaires were randomly distributed, related literatures were reviewed, and statistical reports from the churches were used as a case study. The results revealed that the Nigeria Economic Recession of 2016/2017 partially affected Adventism. Recommendations have been sent to concerned entities and their leaders for possible implementation.

Key words: Effect, Adventism, Economic Recession, Cross River Conference

Introduction

Recession as an economic phenomenon is not new in the world. For instance, Georgina Obinne Ugwuanyi and Chinelo Jenevive Obiekwe refer that the history of recession can be traced from 1929, when a recession called "Wall Street Crash" took place. The New World Encyclopaedia, refers to this period of recession as "the time of the stock market crash," and it took place in New York City, which was reckoned at the time as a major cosmopolitan city in the world, and "its Wall Street district was one of the world's financial centres". It took place on late Tuesday of October 24, 1929. The reason for this recession was that shares prices on

New York Stock Exchange (NYSE) collapsed, and the effect of this collapse continued through October 29, 1929.

The Wikipedia considers a global dimension of recession as it refers to what is called the Great Recession of 2007 to 2013, "a period of general economic decline observed in world markets during the late 2000s and early 2010s." Though it is termed a period of general decline in world market, that recession did not have equal influence everywhere in the globe. Some developed economies such as North America and Europe, experienced complete recession, others such as China and India had minute effect of it during the period under review, especially as their economies grew significantly. Also the magnitude of the period of this recession differs from one nation to the other, when its effect is compared and assessed globally. The International Monetary Fund (IMF) is reported to have "concluded that it was the worst global recession since the 1930s," when the IMF confirmed that it was a great recession with all it features in 2009, and especially defined it as "a decline in annual real world GDP per-capita," meaning (the purchasing power parity weighted per-capita real World GDP). By the IMF definition, the global recession is simply, "a decline in annual per-capita real World GDP (purchasing power parity weighted), backed up by a decline or worsening for one or more of the seven other global macroeconomic indicators: Industrial production, trade, capital flows, oil consumption, unemployment rate, per-capita investment, and per-capita consumption".

Paulus Zulu writing on the Global recession and its effects on Africa said, that recession had great impacts and many consequences on the continent of Africa. However, it only had a severe economic impact on resource rich countries in sub-Sahara Africa, while the resource poor, interior countries were able to sustain themselves through that recession, and eventually started recording highest rates of growth 2009 (189).

The National Bureau of Economic Research (NBER), according to Emmanuel Joseph Noko, generally defines a recession as "a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in a real gross domestic product (GDP), real income, employment, industrial production and wholesales-retail sales."

<u>Chizoba Morah</u>avers that, there are many contributors to a fall in an economy dangerously driving it into a recession. He mentions inflation as a key factor, which is a general hike in prices of commodities and services over a period of time. As the rate of inflation skyrockets it reduces the percentage of commodities and services that should be purchased with the same amount of money. Causes of inflation include but not limited to increase in cost of production, increase in cost of energy required, and national debt. Where there is inflation it is not common for people to find leisure time, as there is a struggle for them to make ends meet,

they tend to save more of their income rather than spend it. However, as people control their tendency to spending their money, the country's Gross Domestic Product (GDP) will decrease, and the level of unemployment will increase as companies lay off workers to reduce the cost of maintaining them. These combined factors will plunge an economy into a recession.

Economic recession as reflected in the abstract of this study, was first registered in Nigeria in 1982 and ran through 1984, and resurfaced in 1991. However, the concern of this study is about the economic recession of 2016 and 2017, believed to be the worst in 29 years that has affected the Nigerian citizenry including religious institutions.

According to Rachel M. McCleary, when a careful study is carried out on the effects of economic development on religion, it would be found out that, "overall development — represented by per capita Gross Domestic Product (gdp) — tends to reduce religiosity." He further stressed his point with a postulate from "the secularization thesis" which asserts that, "with increased income, people tend to become less religious (as measured by religious attendance and religious beliefs). "In other words, "Economic development implies a rising opportunity cost of participating in religious services and prayer." How could this be true with a religious institution such as the Seventh-day Adventist Church people and their mission praxis (herein referred to as Adventism) in Cross River Conference during the 2016 through 2017 Economic recession in Nigeria? This is the focus of this study.

Research Question

In the light of the fact that the effects of the Nigeria's Economic Recession are on both people and institutions or organizations in Nigeria, including Seventh-day Adventist Church, this study shall attempt to answer the question: what impact has economic recession on the faith and mission praxis of Adventism in Cross River Conference of Seventh-day Adventist Church in Cross River State?

Specific Objective of Study

- 1. To investigate if the Nigeria's Economic Recession has affected Church Life of Cross River Conference of Seventh-day Adventist Church in Cross River State.
- 2. To find out if the Nigeria's Economic Recession has affected giving of tithes and offerings of Cross River Conference of Seventh-day Adventist Church in Cross River State.
- 3. Toexamine how the Nigeria's Economic Recession has affected evangelism fervor of Cross River Conference of Seventh-day Adventist Church in Cross River State.
- 4. To suggest measures for overcoming the effect of Nigeria's Economic Recession in Cross River Conference of Seventh-day Adventist Church in Cross River State.

Literature review

Sultan Zafar, on linkedin.com endeavours to answer the question, "What is Economic Recession?" He highlights on what "economic recession" is, by providing a definition, its causes and effects. For Sultan, a recession is "a general downturn in any economy. A recession is associated with high unemployment, slowing gross domestic product, and high inflation." Therefore, "economic recession is a period of general economic decline and is typically accompanied by a drop in the stock market, an increase in unemployment, and a decline in the housing market."

Zafar indicates four factors which cause economic recession. One of the factors is high interest rates. High interest rates limit liquidity; liquidity is the amount of money available to invest. The second factor is increased inflation. Inflation is simply "a general rise in the prices of goods and services over a period of time". By way of explanation, "as inflation increases, the percentage of good and services that can be purchased with the same amount of money decreases" causing a recession in the economy. The third factor is reduced consumer confidence. In other words, "if consumers believe the economy is bad, they are less likely to spend money." However, consumer confidence is "psychological but can have real impact on any economy." The fourth factor is reduced real wages. Reduced real wages, simply put, is "wages that have been adjusted for inflation. Falling real wages means that a worker's pay cheque is not keeping up with inflation." In other words, "the worker might be making the same amount of money, but his purchasing power has been reduced."

From the perspective of the Great Recession of 2007-2008 in United States of America, Sultan Zafar explains the effects of economic recession. It was "poor and irrational lending policies from the financial industry" that "led many people to buy houses" which "they could not afford because everyone thought" the prices for housing "would continue to rise. In 2006," something disastrous happened, and that was a decline in the prices of houses. Even banks that had bought mortgage-backed up securities on the secondary market realized that they were facing enormous loses. In august 2007, banks were scary to lend to each other as they did not want these harmful loans as guarantee. The result was government intervention with a bailout fund up to \$700 billion to salvage several large financial institutions from bankruptcy. By December of 2008, employment began to decline faster than what was experience in 2001 recession, and unavoidably the United State fell into a deep recession.

Zafar concludes that, "the blame for a recession generally falls on the federal leadership, often either the president himself, the head of the federal Reserve, or the entire administration."

This write-up contains a general trend in the experience of economic recession, with particular reference to the United State. It also shares recession-based features with the ongoing recession in Nigeria. However, it neither addresses how Economic Recession affects Adventism in the United States of America nor in Nigeria or Cross River State in particular.

Reginald J. Harris and Simon Medcalfe writing on recession in America, which lasted for 18 months from December 2007 to June 2009, which affected national unemployment raising it to 10 percent by October 2009, many individuals and firms negatively, and the United States religious faith identified to have had so much impact on the people. It is noted that Christianity is accepted as the faith of the Americans up to 78.46, and Protestants are 51.3% of the population. In America, "Church participation affects sense of wellbeing, financial status, social behavior, economic behavior, and political behavior." In a research conducted on the effect of that recession on church participation and of business cycle on church attendance and giving" in Georgia using data from the North Georgia United Methodist Conference with over one thousand church congregations, the findings revealed that unemployment rate in Georgia "was negatively associated with church attendance while giving was positively associated with changes in stock indexes."

Furthermore, the "first systematic attempt by economists to analyze the determinants of religiosity," which averred that, "religiosity" is simply "an individual's commitment and participation in church related activities." A person's religiosity is tested by what the economists referred to as "household life-cycle religious participation profile." This postulate reveals how individual house-hole members allot time to their involvement in religious activities, which, of course varies with age. Two data were used in this test, viz., membership and a survey on individual responses to church attendance, and that as individual wages increases the individual turns to shift to religious activities that do not consume much time. At the same time, as unemployment hikes, individuals are prone to church activities that are time consuming, being one of the reasons given for people's participation in church activities.

This research views religiosity as "household life-cycle religious participation profile" as a westerner's perspective, which is different from how an average Nigerian in Cross River Conference, for example, views religion. There are many church people in Cross River State and in Nigeria whose family trees do not have Christians or people of other religious affiliations, who decide to follow one form of religion or the other, as Nigeria is a heterogeneous nation. However, American Christianitymay have different religious experiences from the Seventh-day Adventist Church people in Cross River Conference.

Though the research has raised salient and relevant issues, it fails to address how the Economic Recession affected Adventism in Cross River Conference.

Ocherome Nnanna, in Vanguard News, gave a rundown of what might be the cause of Economic Recession in Nigeria from 2016 till date. He intentionally captioned his write up, "How Buhari plunged Nigeria into recession" but in his discussion drew up a chain of causes of this economic malady. He describes economic recession in Nigeria as "a deep economic distress" that has gendered "massive suffering, poverty, hunger, mass joblessness and soaring crime rates." He blame the recession partly on the Peoples' Democratic Party (PDP) past government for mis-managing the favourable oil boom which Nigeria had, and had become "the largest economy in Africa by Gross Domestic Product, GDP." However, he said ,the All Progressive Congress (APC) was also culpable as the opposition party at the time, who opposed the former President, Jonathan in his "plans to reregulate the downstream sector of the economy to free up funds to attack our infrastructural deficit" and to save for the rainy days—an act which was a betrayal of the economy on the part of APC. He blamed the present recession on the policies adopted by the APC government and the way and manner the Federal Government presents Nigeria and Nigerians before international communities as a nation not safe for foreign investors. The strict and vindictive approach of the present government to governance on party line and ethnicity has caused the revival of insurgency, which had been expunged by Yar'Adua/Jonathan's administration under the PDP. Nigeria tendency right from Independence against diversification of the economy is another cause of the recession, as Nigeria cannot even boast about it stability with the mono-economy in oil.

We are in recession because we, as a nation, thought we were an "oil-rich" country. If you compare our best production capacities vis-à-vis our humongous population, and those of other Organisation of Oil Producing Countries, OPEC, and none-OPEC countries (such as Saudi Arabia, Kuwait, UAE, Norway, Venezuela, USA Angola and others), it is obvious we are actually an "oil-poor" country and should not have depended on our oil alone for national survival. That mistake is a collective blame rooted in the mentality of the ruling class that took charge of Nigeria after the civil war. It goes beyond the PDP years; it is still evident in this Buhari administration.

While all these sensitive points raised in this article may constitute reasons for Economic Recession in Nigeria, the write-up never alludes to how Economic Recession affects Adventism in Cross River State in particular.

Temitayo, in Nigeria Monitor, briefly summarizes in simple terms seven reasons why Nigeria suffers Economic Recession; and in addition to this information, the National Bureau

of Statistic (NBS) confirmed that this is the worst economic recession in Nigeria after 29 years. The seven reasons are: "Inability of the previous administration (led by Goodluck Jonathan) to save;" "Nigeria's over-dependence on foreign products;" "Economic policies of the present administration;" "The delay and controversies of the 2016 budget;" "The activities of militants and pipeline vandals;" "The existence of wasteful and abuse-prone subsidies" and, lastly, "The different actions (or inactions) of the Central Bank of Nigeria (CBN) in forestalling recession. "However pertinent these reasons are, they do not contain reasons on how Economic Recession affects Adventism in Cross River State.

Seun Opejobi, in the Daily Post, in presenting the real picture of Nigeria economy that plunged the country into a recession asserts that, according to National Bureau for Statistics (NBS), "Nigeria's current economy worst in 29 years." This declaration considered Nigeria's Gross Domestic Product, GDP. In other words, it refers to the fact that Nigeria's economy in the second quarter of 2016 shrivelled by 2.06 percent to mark its lowest growth rate in almost 30 years. The report also had it that in the first of 2016, the economy of Nigeria got shortened by 0.36 percent almost at the point of hitting the lowest point in 25 years. Here is the statement as posted by the NBS, though quoted in part:

In the Second Quarter of 2016, the nation's Gross Domestic Product (GDP) declined by -2.06% (year-on- year) in real terms. This was lower by 1.70% points from the growth rate of -0.36% recorded in the preceding quarter, and also lower by 4.41% points from the growth rate of 2.35% recorded in the corresponding quarter of 2015. ... Quarter on quarter, real GDP increased by 0.82%. During the quarter, nominal GDP was N23,483,954.78 million (in nominal terms) at basic prices. This was 2.73% higher than the Second Quarter 2015 value of N22,859,153.01 million. This growth was lower than the rate recorded in the Second Quarter of 2015 by 2.44% points.

The above figures as pointers to the economic situation of Nigeria in the recession could be obvious. That these figures have changed is still oblivious, as the effect of recession is still on in Nigeria. However, that report does not directly particularize the effects of the recession on Adventism in Cross River Conference.

Ejiogu, Enyeribe et al, reporters of The Sunday Sun, held interviews with clerics, workers, and members of both Christian and Muslim affiliations on the effect of Nigeria's Economic Recession on their membership. There were respondents from various Christian denominations such as The Worshippers Assembly Int'l, Christ Evangelical Mission, Pentecostal Church, Winners Chapel, and the Redeemed Christian Church of God. Responses from the Christians clerics stressed the impact of the Nigeria's Economic Recession on

attendance to religious programmes, payment of tithes and offerings. For instance, one Rev. Michael Onwuka, of The Worshippers Assembly Int'l., is reported to have said, "These days people are no longer religious as they are busy looking for what to eat and how to train their children. It has affected church activities much. People no longer attend midweek services and Bible studies as before. People are struggling so much for survival."

For the Muslims, one Hassan Salaudeen, a trader, told the Sunday Sun reporters that the impact of the recession was felt during the Ramadan fast, as the common practice of exchange of food among families was drastically reduced and parents could afford themselves and their children clothes to wear to Eid praying ground. These reports as pertinent as they are do not address the effect of Nigeria's Economic Recession on Cross River Conference of Seventh-day Adventist Church in Cross River State.

Robert E. Lemon, the immediate past treasurer of the General Conference of Seventh-day Adventist, during the 2009 Global Recession at the world headquarters of the Seventh-day Adventist Church at Old Columbia Pike, Silver Spring, spoke about the weathering effect of the global economic downturn and the challenges it posed for the future despite market increases. The Church treasurer highlighted on how the recession affected the tithes and offerings. He said the tithes and the offerings were fewer worldwide, and that these decreases in tithes would affect the budget of the year following. He compared and attributed the income and their reductions as a result of the recession as follows: In North America the tithes were down by only 2.3 percent and mission offering was 4.5 percent decrease. Outside North America the story was worst, as it was 8.9 percent reduction in the tithes and 9.8 percent fewer offerings.

The 2009 global recession is quite different from the Nigeria's Economic Recession. However, the report shows how the Seventh-day Adventist Church's financial operations are globally computed, and how each regional contribution affects the overall global income of the General Conference. The economic recession in Nigeria with Nigeria currency devaluation will likely affect the General Conference financial indices negatively. However, this report does not address the effect of Nigeria's recent economic recession in Cross River Conference of Seventh-day Adventist Church.

Methodology

The study made use of data from one hundred fifty (150) questionnaires randomly drawn from 80 males and 70 females in the 5 districts of the Cross River Conference of Seventh-day Adventist Church and statistical data from the Conference Secretariat as reported in Church's Year-End Report as the primary sources. Related literatures from articles, online

news materials and journals were used as the secondary sources. Data collected from questionnaires were analyzed by simple percentages. The study applied the tools of Sociology of Religion, as Economic Recession does not only affect the economy of a nation but also the "observable characteristic of human behaviour, and institutions or organizations," that "normally could be better understood through empirical observation," according to Joseph Kwaghmande (17).

Chosen Area of Study

The research is centred on Cross River Conference of Seventh-day Adventist Church in Cross River State.

Operational definition of terms

The following keys words are given their meanings within the context of this study:

Effect: this has to do with the impact or weight of influence the Nigeria's Economic Recession has had on the socio-economic and spiritual lives of the members of Seventh-day Adventist Church, whose membership in Cross River State's territory is composed of the membership of the Church in Cross River Conference to the extent that activities and commitments of these members is retarded or truncated to the detriment of the growth of the church in Cross River Conference.

Adventism: it is a conglomerate designation of the Seventh-day Adventist Church as a Christian religious entity with its missionary context, teaching, and practices as postulated by the Church. Adventism, therefore, is Christianity lived, practised, and propagated in the context of Seventh-day Adventist Church's approach to the Bible.

Economic Recession: this is a negative economic process in Nigeria which has caused a slump in trade and economic adventures among institutions, organizations, people, so that money in the hands of people cannot afford goods and services required for comfortable living. It is a downturn in economy to the detriment of both societal and individual social-economic processes.

Cross River Conference: a large composition of Seventh-day Adventist Church people in their groups of churches in a geographical location in Cross River State that is designated and authorized by the higher organizational bodies of the Church—the Eastern Nigeria Union Conference and the West-Central Africa Division's Executive Committees, to operate as representative entity of Seventh-day Adventist Church.

FINDINGS

Table 1 showing members' sources of livelihood

Sources	Frequency (f)	Percentage (%)
Civil Service	47	31.4
Artisanship	9	6
Trading	21	14
Entrepreneurship	30	20
Dependant	43	28.6

Table 1 shows where respondents were working when this reported was collected. The number of respondents (f) is followed by the percentages (%) of each group.

Table 1 presents sources of livelihood members of the church have engaged in. There were 47 Civil Servants, which 31.4% of the total respondents; 9 artisans, representing 6%; 21 traders, which is 14%; 30 members were Entrepreneurs, which is 20%, and 43 respondents, which 28.6% were dependants.

Table 2 showing Comparison in Church Attendance in 2015 with 2017

Rating Attendance	Frequency (f)	Percentage (%)
Better in 2017	60	40
Better in 2015	49	32
Same rating	16	10
Worst in 2017	8	5.3
Can't Tell	17	11.3

Table 2 shows comparison of church attendance by respondents in 2015 and 2017; each option is followed by its respondents (f) and its corresponding percentage (%).

Table 2 presents a comparative attendance of church members in 2015 and 2017. The ratings are as follows: Sixty (60) respondents which is 40%, indicated "Better in 2017";49 respondents, which is 32% designated; 16 respondents, which is 10% showed "same rating", meaning that both 2015 and 2017 attracted the same in ranking; 8 respondents, which is 5.3%, specified "Worst in 2017", and 17 respondents, which is 11.3% indicated "Can't Tell" by taking no position at all.

Table 3 showing Motivation for Returning of Tithes and Offerings

Source of Motivation	Frequency (f)	Percentage (%)
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God's Word	97	64.7
Regular Income	9	6
Necessity	5	3.3
Promised Blessings	37	24.7
Nothing	2	1.3

Table 3 shows various instruments that motivated the respondents to pay tithes and offerings in church; it is followed by number of respondents (f) and their corresponding percentages (%).

Table 3 shows what motivates church members to give. Ninety-seven (97) of the respondents, which is 64.7% indicated "God's word"; 9 of the respondents, which is 6%, indicated "regular income"; 5 of the respondents, which is 3.3%, indicated "necessity"; 37 of the respondents, which is 24.7%, indicated "promised blessings", and 2 of the respondents, which is 1.3%, indicated that "nothing" motivated to give of their tithes and offerings.

<u>Table 4 showing Comparison of Performance in the giving of Tithes and offerings between</u> 2015 and 2017

Rating Performance	Frequency	Percentage
Better in 2017	41	27.3
Better in 2015	44	29.3
The same Rating	34	22.7
Worst in 2017	17	11.4
Can't tell	14	9.3

Table 4 shows comparison of performance in the giving of tithes and offerings by respondents between 2015 and 2017, and the number of respondents (f) for each rating and their corresponding percentages (%).

Table 4 shows a comparison of personal performances among church members in the giving of tithes and offerings between 2015 and 2017. Forty-one (41) of the respondents, which is 27.3% indicated it was "better in 2017"; 44 of the respondents, which is 29.3, pointed that it was "better in 2015"; and the least number of the respondents was 14, which is 9.3%, "could not tell" their performance.

Table 5 showing Membership of Church's Auxiliary Groups in the District

Church Auxiliary Group	Frequency	Percentage
Adventist Youth Ministries (AYM)	30	20
Adventist Women's Ministries	39	26
(AWM)		
Adventist Men's Ministries (AMM)	47	31.3
More than One Membership	15	10
None	19	12.7

Table 5 shows three major auxiliary groups of the Church and number respondents (f) who registered with them, followed by their corresponding percentages (%).

Table 5 presents participation of church members in three (3) major Auxiliary groups of the Church. Thirty (30) of the respondents, which is 20%, indicated to have enrolled with AYM; 39 of the respondents, which is 26%, indicated to belong to AWM; 47 of the respondents, which is 31.3, indicted to have registered with AMM; 15 of the respondents, which is 10% belong to more than three of the groups, and 19 of the respondents, which is 12.7% belong to "none" of the three auxiliary groups.

Table 6 showing instrument for rating Attendance at Church's Auxiliary Group Meeting

Attendance at Church Auxiliary Group	Frequency	Percentage
Meeting		
Always	33	22
Sometimes	84	56
No Time	11	7.3
If there is Time	17	11.3
I will think about it	5	3.4

Table 6shows rating of attendance at Church auxiliary group meetings with number of respondents (f), followed by their corresponding percentages (%).

Table 6 presents rating of church members' attendance to their individual auxiliary group meetings. Thirty-three (33) of the respondents, which is 22%, indicated to attend "always"; 84 of the respondents, which is 56%, indicated to attend "sometimes"; and the least number of the respondents was 5, which 3.4%, indicated that "they will think about" attending the meetings.

Table 7 showing comparison of attendance at Auxiliary Group's Meeting in 2015 and 2017

Comparing participation in 2015 and 2017	Frequency	Percentage
Better in 2017	46	30.7
Better in 2015	42	28
The same Rating	32	21.3
Worst in 2017	16	10.7
Can't tell	14	9.3

Table 7 shows comparative rating of attendance at Church auxiliary group meetings by respondents between 2015 and 2017, and the number of respondents (f) for each rating and their corresponding percentages (%).

Table 7 shows a comparison of individual attendance at Church auxiliary group meetings between 2015 and 2017. Forty-six (46) of the respondents, which is 30.7% indicated it was "better in 2017"; 42 of the respondents, which is 28%, pointed that it was "better in 2015"; and the least number of the respondents was 14, which is 9.3%, "could not tell" how they fared in their attendance to meetings.

Table 8 showing frequency of participation in Church Outreach Programmes

Rating Participation in Outreach Programmes	Frequency	Percentage
Always	45	30
Sometimes	86	57.3
No Time	1	0.7
If there is Time	16	10.7
I will think about it	2	1.3

Table 8 shows rating of participation in Church outreach programmes with number of respondents (f), followed by their corresponding percentages (%).

Table 8 presents the rate of participation in Church outreach programmes. Forty-five (45) of the respondents, which is 30%, indicated they "always" participate; 86 of the respondents, which is 57.3%, indicated they "sometimes" participate; and the least in the number of the respondents was 2, which 1.3%, indicated that "they will think about" participation in outreach programmes.

<u>Table 9 showing comparison of church members' participation in Church Outreach</u>

<u>Programmes in 2015 and 2017</u>

Rating Participation in Church Outreach Programmes	Frequency	Percentage
Better in 2017	59	39.3
Better in 2015	46	30.7
The same Rating	29	19.4
Worst in 2017	8	5.3
Can't tell	8	5.3

Table 9 shows comparative rating of participation in Church outreach programmes by respondents between 2015 and 2017, and the number of respondents (f) for each rating and their corresponding percentages (%).

Table 9 shows the rating of church members' participation in Church Outreach Programmes in 2015 and 2017 by comparison. Fifty-nine (59) of the respondents, which is 39.3% indicated it was "better in 2017"; 46 of the respondents, which is 30.7%, specified that it was "better in 2015"; and the least number of the respondents was 8, which is 5.3%, "could not tell" how they fared in their participation in Church outreach programmes.

Table 10 showing how Church teachings on Faith and Works

Rating Church's teachings on faith and Work	Frequency	Percentage
Sometimes	56	37.3
Always	89	59.4
Not at All	2	1.3
In some other Congregations	2	1.3
No idea	1	0.7

Table 10 shows the rating of the Church teaching on faith and work to her membership; each of the rating indicates a number of respondents (f) that indicated for it, followed by their corresponding percentages (%)

Table 10 presents the rate at which the Church teaches members faith and works. Fifty-six (56) of the respondents, which is 37.3%, indicated they "sometimes" receive teachings on faith and

works; 89 of the respondents, which is 59.4%, indicated they "always" have these teachings; the least respondents was 1, which is 0.7%, indicated having no idea about such teachings.

Table 11 showing Personal Church Life of individual member in 2015 compared to 2017

Rating Church Life of Members in 2015 and 2017	Frequency	Percentage
Better in 2017	71	47.3
Better in 2015	46	30.7
The same Rating	18	12
Worst in 2017	8	5.3
Can't tell	7	4.7

Table 11 shows comparative rating of Church Life of members in 2015 and 2017, as indicated by respondents (f) followed by their corresponding percentages (%).

Table 11 shows the rating of church life, that is, an experience of fellowship and participation in church growth activities, by members of the Church inin 2015 and 2017 by comparison. Seventy-one (71) of the respondents, which is 47.3% indicated it was "better in 2017"; 46 of the respondents, which is 30.7%, specified that it was "better in 2015"; and the least number of the respondents was 7, which is 4.7%, "could not tell" how they fared in their experience of church life.

Table 12 showing Areas an individual member was affected by Economic Recession

Affected Area by Economic Recession	Frequency (f)	Percentage (%)
Church Activities	24	16
Tithes & Offerings	64	42.7
Church Auxiliary Group Meetings	7	4.7
Outreach Programmes	6	4
None of these	49	32.6

Table 12 shows areas an individual members was affected by the Economic recession, as indicated by respondents (f) followed by their corresponding percentages (%).

Table 12 shows areas which the Nigeria's Economic Recession has directly affected in members' of Church Life. Twenty-four (24) of the respondents, which is 16%, indicated their participation in church activities has been affected; 64 of the respondents, which is 42.7%, specified that their giving of tithes and offerings has been affected; 7 of the respondents, which

is 4.7, indicted that their participation in Church auxiliary meetings has been affected; 6 of the respondents, which is 4% identified the area affected to be Church outreach programmes, and 49 of the respondents, which is 32.6% have areas they have been affected other than these ones.

Table 13 showing Extract from the Comparative Year-End/Annual Report of Cross River Conference for 2015 and 2017

		Percentage of		Percentage of
ACTIVITY	2015	Increase	2017	Decrease
Participation in Church	1327	6.63%	1415	Nil
Activities (Membership)				
Evangelism Result in Baptisms	84	Nil	61	37.7%
Giving of Tithes	10,429,348.76	Nil	9,600,636.50	23%
Giving of Offerings	3,688,845.75	22.12%	4,505,006.63	Nil

Table 13 shows extract comparative report from Cross River conference Year-End Report of the years 2015 and 2017.

The Activities considered included participation in Church activities with emphases on membership, evangelism result limited to baptism, and tithes and offerings reports. In 2015 there were 1327 members, while in 2017 the membership was 1417, a total of 6.63 %, as percentage of increase in membership vis-à-vis their attendance, which, therefore, summarizes their Church participation and Church life. Evangelism result in this study showcases the membership evangelism fervor. In the report there were 84 souls won into the Church, while in 2017, 61 souls were son into the Church, this is a total of 37.7%, as percentage of decrease in their total evangelism outreaches. Giving of tithes is indicated as follows: N10,429,348.76 in 2015 as against N9,600,636.50 in 2017. This is worked out to be 23%, there was a percentage of decrease in tithing. The giving of offerings in 2015 is indicated as N3,688,845.75, while N4,505006.63 was received as offerings in 2017, which is 22.12% increase.

Table 14 showing District's Participation

Name of District/Group	Frequency (f)	Percentage (%)
Calabar	67	44.7
Ikot Abasi Obori	39	26
Akamkpa	15	10

Yakurr/Abi	24	16
None	5	3.3

Table 14 shows the name of districts/groups represented and the number of respondent from each district and group (f) and their corresponding percentages (%).

Table 14 shows listed names of 4 districts/groups (a district or group is a church entity that contains more than one church congregation in its classified location); namely, Calabar, Ikot Abasi, Akamkpa, Yakurr/Abi. These four districts make up the Cross River Conference membership. Each of these groups of church entity has under the frequency column representative number of respondents and corresponding percentages. For example, Calabar has 67 respondents, which is 44.7% of the respondents; Ikot Abasi Obori has 39 respondents with 26%, which is 26%; Akamkpa has 15 respondents, which is 10%, and Yakurr/Abi has 24 respondents, which is 16%. The "None" represents are those who are worshipping in any of these entities but have not officially registered their membership with them. There were 5 non-district/group respondents, which is 3.3 % of the total respondents.

Discussion

This finding attracts Harris and Medcalfe postulates that, in sorting out the differential effect on mainline and evangelical denominations in order to determine the behaviour of those who are salaried workers and those who are hourly wage earners. Mainline churches are mostly wealthier people who are salaried workers as opposed to those on hourly wages. In an economic downturn hourly worker by a default than less time for religious participation because of being busy to make earns meet, while the salaried worker maintains the hour he/she has ever had, and finds business easier to come by with less effort; therefore, has enough time to pursue religious activities.

Findings on Church attendance or participation in Church activities or church Life and the giving of tithes and offerings in Cross River Conference as shown in Tables2, 4,11 and 13are better in 2017 than in 2015. Cross River State as a domicile State for Civil Servants, also harbours a larger membership of the Church compared to the other two groups that are wage earners and dependants. This picture is reflected in the giving of the tithes and offerings, except for the tithes that were less in 2017 compared to 2015; the offerings were better in 2017 than in 2015. It might be the recession had affected some members who are not salaried workers.

Rachel M. McCleary, discussing on Religion and Economic Development, considers the value of time and participation in church activities in the light of increase in GDP or decrease in GDP with reference to economic recession opined as follows:

Economic reasoning tells us that anything that raises the cost of religious activities would — ceteris paribus — reduce these activities. ... Hence, people will participate less in religious activities because their time is now more valuable to them. So, as a country's per capita gdp increases, we expect to see a decrease in participation in formal religious activities."

However, each member's relationship with God should have been a determinant in the giving of the tithes and offerings in the findings as shown on Tables 3 and 10. And, if they were motivated by the Word of God and faith and works-based teachings of the Church, the recession should have been less stressful, as G. Thomas Evans, the Treasurer of the North American Division of Seventh-day Adventist Church said to the Churches, in the 2009 during American Recession, when presenting the budget report of the Church: "We will not do anything reckless, we are in uncharted waters, but we do need to make some adjustments to our budget."... "It's time that we begin to pull back." Church members should act fast against the recession. Considering McCleary assertions above, he seems to imply that the Economic Recession in Nigeria with its low GDP encouraged the Church membership in Cross River Conference to participate in religious activities as the country's GDP was low.

Anthony Igbokwe, Chukwu Okafor and Mutiullah Olasupo look at the psychological effects of recession on people regardless of their religious affiliations and averred that recessions generally "increase costs, risk, stress, uncertainty, and business failures while decreasing the availability of employment. Individual who seek to become self-employed in recessionary times, whether out of need or for opportunity reasons, face difficulty and unique circumstances." It is possible for the recession in Nigeria to have affected the membership of Cross River Conference.

In spite of the effect of the recession it is still possible for the membership to maintain the altitude. Harris and Metcalfe's observation of American Christians reveals that, religion gives people a sense of wellbeing, not just in America, as manifested in some motivating factors such as "social integration, divine interaction, stress, ...attendance and private devotion ... though indirectly, and that strong faith makes life trauma easier to bear. Religion does give support for people in times of adversity."

The evangelism fervour of Cross River Conference of Seventh-day Adventist Church is shown on Tables 8 and 13. The findings showed thatin 2017,84 souls were won, and in 2015

61 were won into the church, which is 37.7 percent increase in favour of 2017. A look at Rachel M. McCleary postulate on the question, "How do religion and religiosity influence economic performance and the nature of political, economic, and cultural institutions?" He gave his answer from the perspectives of a given level of religious participation by stressing on heightened concentration on core religious beliefs; for example that, belief in hell, heaven, and an afterlife, "tend to increase economic growth." He considered his interpretation and conclusion in the light of "Max Weber's famous thesis in The Protestant Ethic and the Spirit of Capitalism," which asserts that, "religious beliefs raise productivity by fostering individual traits such as honesty, work ethic, and thrift." If these traits essentially influence political, economic, and cultural institutions, they could be by an assumption on the grounds of faith teachings in God or Ultimate Reality adopted by religions, encourage the character which is essential for nation building. The Church evangelistic activities are essentially meant for character and nation building for now and for eternity. The concepts of character building for eternity may have been foremost – all things being equal - a drive in the evangelistic fervor of the Church in Cross River Conference. This intent is indicated in the respondents' responses, even though the Conference Year End Report should a decrease in evangelism performance.

Results

The following are the results to show the effects of the Nigeria's Economic Recession of 2016 and 2017:

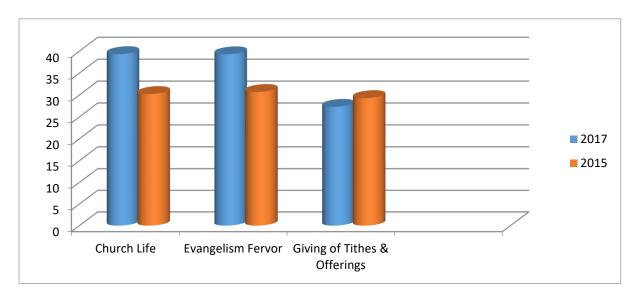
- 1. Church life includes: church attendance 40% in 2017 and 32% in 2015, personal church life 47.3% in 2017 and 30.7 in 2015; and attendance at the Auxiliary group meeting was 30.7% in 2017 and 28% in 2015. Averagely, Church was 39.33 in 2017 and 30.23 in 2015. Therefore, the recession did not affect the Church life of the members
- 2. (A) The areas the Economic recession affected highest were in their tithes and offerings, as indicated by 42.7 percent of the respondents (see Table 12). Giving of tithes and offerings was 29.3% 2015 and 27.3% 2017.
 - (B) The Conference Year-End Report showed a tithe decrease of 23% and offerings increase 22.12% in 2017.

Therefore, the recession affected only the giving of tithes in 2017.

- 3. (A) Participation in evangelism was 39.3% in 2017 and 30.7% in 2015.
 - (B) However, the Conference Year-End Report indicated that baptism in 2017 had a decrease 37.7% when compared to 2015 result.

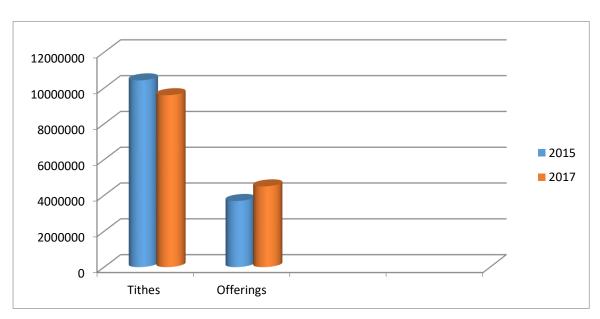
Therefore, recession affected evangelism fervor in Cross River Conference.

SERIES 1



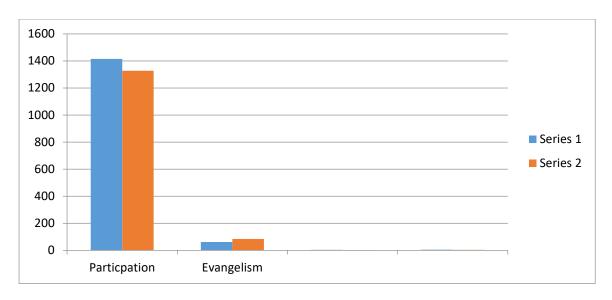
SERIES 1: As Presented in the Respondents' Tables 1-12

SERIES 2



SERIES 2: Conference Year End Comparative Report for 2015 and 2017 on Giving of Tithes and Offerings.

SERIES3



SERIES3: Conference Year End Comparative Report for 2015 and 2017 on

Participation in Church Life and Evangelism

Conclusion

Economic recession is a global phenomenon. It is not new in Africa and in Nigeria under the review of the present economic recession of 2016 and 2017 and its effect on Adventism, especially Cross River Conference, the locale of this study. The tools applied have shown that economic recessions affect people and institutions, including religions, and the recession in Nigeria in the period under review has done the same, especially to the Seventh-day Adventist Church in Cross River Conference, as a case study.

Nevertheless, the three areas tested in this study to ascertain the effects of the Nigeria's recession included whether the recession affected: (1) the Church life of the members, (2) the giving of tithes and offerings in 2017 as compared to 2015, and (3) the evangelism fervor in Cross River Conference in 2017 as compared to 2015. The result shown with the use of these three variables is as follows: that the recession did not affect the Church life of the members, but did affect the giving of tithes in 2017 and the evangelism fervor in Cross River Conference compared to their 2015 performance.

Recommendations

The following are recommendations to the stakeholders of Adventism in Cross River Conference:

- 1. Faith-works teachings should be intensified. However, membership should be taught and encouraged, as a demonstration of their faith, to practically get involved in giving more of their tithes, without relenting in giving their offerings to God in Church for the support of the missionary work of the Church.
- 2. Individual members should be taught how to identify their spiritual gifts in soul winning adventure, and be encouraged to exercise these gifts not as programme or a require from the church, but as a life-duty of a Christian. More Bible Seminars and Conferences, and other modern approaches to soul winning should be conducted, adopted and practised by members in the Conference field.
- 3. The Church should increase membership participation in caring and welfare programmes for people in need at the time of recession and in other times of adversity, not only to members of the Church but to all and sundry, using all her organized auxiliary groups to reach out the poor and needy, while educating her entire membership to show works of kindness to all people, as practical perspectives in soul winning.

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