

The Paradox of Religious Wealth: Examining the Disjuncture Between Teachings and Practices in Religious Leadership

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Abstract: Background: Religious traditions consistently emphasize humility, modest living, and detachment from material wealth for spiritual leaders, yet contemporary religious landscapes reveal widespread accumulation of affluence among religious leaders and institutions, creating a paradox between teachings and practices. **Objective:** To critically examine the disjuncture between religious teachings on wealth and material practices of contemporary religious leadership, exploring theological, sociological, economic, and ethical dimensions and their implications for religious communities and society. **Methods:** This convergent parallel mixed-methods study was conducted across five major East African urban centers from March-September 2024. The quantitative component employed a cross-sectional survey design with stratified random sampling, yielding 467 respondents (93.4% response rate) from Christian (Pentecostal, Catholic, Anglican), Islamic, and Hindu traditions. The validated survey instrument (Cronbach's $\alpha=0.87$) measured perceptions of leader wealth, alignment with teachings, trust, and financial contributions. Quantitative data were analyzed using descriptive statistics, independent t-tests, one-way ANOVA, chi-square tests, and multiple linear regression in SPSS 27.0. The qualitative component involved in-depth interviews with 30 key informants (religious scholars, leaders, and congregants) and six focus group discussions, analyzed through thematic analysis using NVivo 12. Content analysis of public materials from 15 religious institutions triangulated findings. Integration occurred through joint display analysis. **Results:** Congregants perceived religious leaders as highly affluent ($M=4.23$, $SD=0.87$) with luxury lifestyles ($M=3.89$, $SD=1.12$), yet perceived severe misalignment between these practices and religious teachings ($M=2.34$, $SD=1.08$), with a very large effect size (Cohen's $d=1.89$) confirming the magnitude of this disjuncture. The majority (85.9%) affirmed leaders should live modestly, but only 11.8% believed their own leader's lifestyle reflected teachings. This perceived contradiction significantly eroded trust in leadership integrity ($M=2.56$, $SD=1.15$), with 49.2% reporting feeling exploited by financial requests. Multiple regression revealed perceived leader wealth as the strongest predictor of perceived disjuncture ($\beta=.392$, $p<.001$), accounting for 44.7% of variance. Socioeconomic analyses demonstrated disproportionate impacts on vulnerable populations: the poorest respondents ($<\$100$ monthly) contributed the highest percentage of income (14.2%), perceived greater disjuncture, and reported lowest trust ($M=2.21$), representing regressive religious taxation patterns. **Conclusion:** The study documented a widespread and severe paradox between religious teachings emphasizing modest living and contemporary practices of wealth accumulation among religious leaders, with this disjuncture significantly undermining institutional trust and disproportionately harming economically vulnerable populations through regressive giving patterns. The findings indicate that religious wealth accumulation represents a fundamental crisis of institutional integrity with serious implications for religious authority, social justice, and congregant welfare, requiring urgent reforms in financial transparency, theological education, and protective measures for vulnerable contributors.

Key Words: Religious Wealth and Leadership

Introduction

Religion has historically served as a moral compass for societies, providing ethical frameworks that guide human behavior and social organization (Thomsen, 2023). Across diverse faith traditions, teachings consistently emphasize values such as humility, service, compassion, and detachment from material wealth. Sacred texts and spiritual leaders have long advocated for simplicity, charity, and prioritizing spiritual riches over earthly possessions (Julius, 2025a). However, contemporary religious landscapes present a striking contradiction: while many religious teachings condemn excessive wealth accumulation and promote sacrificial living, numerous religious leaders and institutions demonstrate conspicuous displays of affluence, amassing substantial material resources that seemingly contradict the very principles they espouse (Damanhoury, 2023). This paradox has become increasingly visible in the 21st century, particularly within certain Christian denominations, though it extends across various religious traditions globally (Brzezińska, 2023; Karim et al., 2023). The phenomenon of prosperity theology, mega-churches with multi-million-dollar budgets, religious leaders flying in private jets, and faith-based institutions controlling vast real estate portfolios raises critical questions about the alignment between religious rhetoric and practice (Julius, 2025b). While some argue that material success reflects divine blessing and enables expanded ministry reach, critics contend that such wealth accumulation represents a fundamental betrayal of core religious values and exploits the faithful—particularly economically vulnerable populations who contribute sacrificially to religious causes (Gaitho, 2019; Low & Ayoko, 2020). This study critically examines the apparent disjuncture between religious teachings on wealth and the material practices of religious leadership (Peace & Julius, 2023). By analyzing theological foundations, institutional practices, and the socio-economic implications of religious wealth accumulation, this research seeks to understand how this paradox emerged, persists, and impacts both religious communities and broader society (Cochrane et al., 2024; Jones et al., 2024). The investigation is particularly relevant in contexts where religious influence remains strong yet economic inequality continues to widen, raising questions about the role of religious institutions in either perpetuating or addressing social disparities.

Background of the Study

The relationship between religion and wealth has been contested throughout human history. Early Christian communities practiced communal living and shared possessions, while monastic movements across Buddhism, Christianity, and other traditions embraced vows of poverty (Julius & Twinomujuni, 2025a; Moureen & Julius, 2023). Islamic teachings established zakat (charitable giving) as a pillar of faith, and Hindu scriptures warned against excessive attachment to material possessions. These traditions established a general principle: spiritual leaders should model detachment from worldly wealth and prioritize service over accumulation (Ezeh & Dube, 2025; Stępnia, 2023). However, the institutionalization of religion brought gradual shifts in this relationship. Medieval Christianity saw the Catholic Church become Europe's largest landowner, prompting reform movements that challenged clerical wealth. The Protestant Reformation partly emerged from critiques of religious materialism, yet Protestant traditions later developed their own complex relationships with prosperity. In the 20th century, the prosperity gospel movement—originating primarily in the United States—explicitly reframed wealth as evidence of faith and divine favor, fundamentally challenging traditional interpretations of religious teachings on material possessions (Dik et al., 2024; Maarif, 2023). Contemporary religious leadership operates within globalized economic systems where media visibility, organizational growth, and financial resources are often intertwined (Julius & Geoffrey, 2025; Julius & Twinomujuni, 2025b). Mega-churches function as corporate entities with sophisticated marketing strategies, while televangelism and digital platforms enable religious leaders to reach millions while soliciting donations that can generate enormous revenues. In many African, Latin American, and Asian contexts, prosperity-oriented religious movements have gained significant followings among populations experiencing economic hardship, creating situations where the poorest give sacrificially to support the lavish lifestyles of religious leaders (Gemar, 2024; Zaluchu, 2023).

Academic scholarship has examined various dimensions of this phenomenon, including theological justifications for prosperity teaching, the sociology of religious organizations, and the psychology of religious giving (Julius & Godfrey, 2025). However, comprehensive examinations of the systemic nature of this paradox—integrating theological, sociological, economic, and ethical perspectives—remain limited (Campbell & Evolvi, 2020; Ongaro & Tantardini, 2024). Furthermore, the voices of ordinary believers who navigate the tension between their faith's teachings and their leaders' practices deserve greater attention in scholarly discourse.

Problem Statement

A significant and troubling gap exists between the teachings on wealth found in major religious traditions and the material practices exhibited by many contemporary religious leaders and institutions. While sacred texts and theological traditions consistently advocate for humility, modest living, sacrificial service, and prioritization of spiritual over material concerns, numerous religious leaders accumulate substantial personal wealth, live in luxury, and build religious empires characterized by conspicuous consumption (Agbaria, 2024; Rietveld & Hoogendoorn, 2022). This disjuncture creates multiple problems: it undermines the moral authority and credibility of religious institutions, potentially exploits vulnerable populations who contribute financially despite their own poverty, contradicts core religious values that these leaders claim to represent, and may contribute to broader societal cynicism about religious faith and institutions. Despite the visibility and social significance of this phenomenon, insufficient critical examination has been conducted regarding how this paradox emerged, the mechanisms by which it is justified and maintained, its impacts on religious communities and broader society, and potential pathways toward greater alignment between religious teachings and practices (Brandão, 2025; Danarta et al., 2024). The lack of comprehensive research addressing these dimensions represents a significant gap in understanding contemporary religion's role in society, particularly concerning issues of economic justice, institutional integrity, and the intersection of faith and materialism. This study addresses this gap by systematically examining the paradox of religious wealth and its multifaceted implications.

Main Objective of the Study

To critically examine and analyze the paradox between religious teachings on wealth and the material practices of contemporary religious leadership, exploring the theological, sociological, economic, and ethical dimensions of this disjuncture and its implications for religious communities and society.

Specific Objectives

1. To identify and analyze the core teachings on wealth, materialism, and leadership across major religious traditions, and to examine how these teachings have been historically interpreted and applied within religious communities.
2. To investigate the contemporary practices of religious wealth accumulation among religious leaders and institutions, documenting the scope, justifications, and mechanisms through which material resources are acquired and utilized.
3. To assess the social, economic, and spiritual impacts of religious wealth accumulation on congregants and broader communities, particularly examining effects on vulnerable populations and the credibility of religious institutions.

Research Questions

1. What do major religious traditions teach about wealth, material possessions, and the expected lifestyle of spiritual leaders, and how have these teachings been historically understood and practiced within faith communities?
2. How do contemporary religious leaders and institutions justify their accumulation of wealth, and what theological, organizational, and cultural factors enable the persistence of practices that appear contradictory to traditional religious teachings?
3. What are the perceived and actual impacts of religious leaders' wealth on their congregants, communities, and the broader credibility of religious institutions, particularly among economically disadvantaged populations who contribute financially to religious organizations?

Methods.

This study employed a convergent parallel mixed-methods research design to comprehensively examine the paradox between religious teachings on wealth and the practices of religious leadership. The study was conducted across five major urban centers in East Africa between March and September 2024, targeting diverse religious communities including Christian (Pentecostal, Catholic, Anglican), Islamic, and Hindu traditions. The quantitative component utilized a cross-sectional survey design with a stratified random sampling approach to ensure representation across denominations, socioeconomic levels, and geographic locations. Based on power analysis calculations to detect medium effect sizes (Cohen's $d = 0.5$) with 80% power at $\alpha = 0.05$, a minimum sample of 394 participants was required; however, accounting for a 20% non-response rate, 500 congregants were recruited, yielding a final analytical sample of 467 respondents (93.4% response rate). The survey instrument, validated through pilot testing (Cronbach's $\alpha = 0.87$), measured participants' perceptions of religious leaders' wealth, alignment with religious teachings, impacts on faith and giving behavior, and sociodemographic characteristics. Data were analyzed using SPSS version 27.0, employing descriptive statistics (frequencies, means, standard deviations), inferential statistics including independent t-tests and one-way ANOVA to compare perceptions across demographic groups, chi-square tests for categorical associations, and multiple linear regression to identify predictors of perceived disjuncture between teachings and practices while controlling for confounding variables. The qualitative component involved purposive sampling of 30 key informants including religious scholars ($n=8$), current and former religious leaders ($n=10$), and congregants representing diverse economic backgrounds ($n=12$), who participated in in-depth semi-structured interviews lasting 60-90 minutes. Additionally, six focus group discussions (8-10 participants each) were conducted with congregants to explore collective experiences and perceptions (Nelson et al., 2022, 2023). Qualitative data were audio-recorded, transcribed verbatim, and analyzed using NVivo 12 software through thematic analysis following Braun and Clarke's six-phase framework, involving familiarization, initial coding, theme development, review, definition, and reporting. Content analysis was also performed on publicly available materials including sermons, financial statements, and media coverage of 15 prominent religious institutions to triangulate findings. Integration of quantitative and qualitative findings occurred during interpretation through a joint display analysis matrix that identified convergence, divergence, and complementarity between datasets. Ethical approval was obtained from the Institutional Review Board, and all participants provided written informed consent; confidentiality was maintained through anonymization, and measures were taken to ensure participants felt free to express views without fear of religious community repercussions.

Table 1: Sociodemographic Characteristics of Survey Respondents (N=467)

| Characteristic | Category | Frequency (n) | Percentage (%) |
|---|---------------------|---------------|----------------|
| Gender | Male | 198 | 42.4 |
| | Female | 269 | 57.6 |
| Age Group | 18-30 years | 156 | 33.4 |
| | 31-45 years | 189 | 40.5 |
| | 46-60 years | 94 | 20.1 |
| | >60 years | 28 | 6.0 |
| Education Level | Primary or below | 67 | 14.3 |
| | Secondary | 143 | 30.6 |
| | Tertiary/University | 257 | 55.0 |
| Monthly Income (USD) | <100 | 112 | 24.0 |
| | 100-300 | 178 | 38.1 |
| | 301-600 | 121 | 25.9 |
| | >600 | 56 | 12.0 |
| Religious Affiliation | Pentecostal | 187 | 40.0 |
| | Catholic | 115 | 24.6 |
| | Anglican | 78 | 16.7 |
| | Islamic | 62 | 13.3 |
| | Hindu | 25 | 5.4 |
| Years in Current Religious Community | <2 years | 89 | 19.1 |
| | 2-5 years | 134 | 28.7 |
| | 6-10 years | 142 | 30.4 |
| | >10 years | 102 | 21.8 |
| Frequency of Attendance | Weekly or more | 342 | 73.2 |
| | Monthly | 87 | 18.6 |
| | Occasionally | 38 | 8.1 |

The demographic profile of the sample revealed important characteristics that contextualized the study findings. The gender distribution showed a higher proportion of female participants (57.6%) compared to males (42.4%), which aligned with documented

patterns of higher female religious participation in East African contexts. The age distribution demonstrated adequate representation across life stages, with the majority falling within the 31-45 years age bracket (40.5%), followed by younger adults aged 18-30 years (33.4%), suggesting that the sample captured perspectives from both established and emerging adult congregants. Educational attainment was notably high, with 55.0% having tertiary or university education, which was somewhat higher than general population statistics for the sampled urban areas; this educational skew was important to acknowledge as it potentially influenced critical engagement with religious teachings and leadership practices. The income distribution revealed that the majority of respondents (62.1%) earned less than \$300 monthly, indicating substantial representation of economically vulnerable populations who were central to understanding the dynamics of sacrificial giving within contexts of religious leader wealth. Religious affiliation showed expected patterns with Pentecostal denominations representing the largest group (40.0%), reflecting the rapid growth of Pentecostal Christianity in East Africa, while also ensuring adequate representation from Catholic (24.6%), Anglican (16.7%), Islamic (13.3%), and Hindu (5.4%) traditions for comparative analysis.

The demographic composition of the sample had significant implications for interpreting the study's substantive findings on religious wealth paradoxes. The predominance of economically vulnerable respondents (62.1% earning below \$300 monthly) was particularly crucial, as this population segment was often most affected by religious wealth accumulation practices, contributing sacrificially despite personal financial constraints. The high level of religious commitment evidenced by 73.2% attending services weekly or more frequently indicated that respondents were actively engaged community members whose observations of leadership practices were based on sustained interaction rather than peripheral involvement. This regular attendance pattern strengthened the credibility of their perceptions regarding the disjuncture between teachings and practices. The educational profile, while somewhat skewed toward higher education, actually enhanced the study's capacity to capture critical analysis of theological justifications for wealth accumulation, as educated respondents could engage more deeply with doctrinal complexities. However, this educational bias also necessitated caution in generalizing findings to less educated populations who might exhibit different patterns of deference to religious authority. The substantial representation across different tenure lengths in religious communities (30.4% having 6-10 years membership, 21.8% exceeding 10 years) provided temporal depth to understanding how perceptions evolved with prolonged exposure to leadership practices. The cross-religious representation, though dominated by Christian denominations, allowed for preliminary comparative insights into how different theological traditions navigated the wealth paradox, with the strong Pentecostal representation being particularly valuable given this tradition's prominent association with prosperity theology in the East African context.

Table 2: Perceptions of Religious Leaders' Wealth and Alignment with Religious Teachings

| Variable | Mean (SD) | Median | Range | 95% CI |
|--|-------------|--------|-------|----------------|
| Perceived wealth level of religious leaders (1-5 scale) ^a | 4.23 (0.87) | 4.00 | 1-5 | [4.15, 4.31] |
| Perception that leaders live in luxury (1-5 scale) ^b | 3.89 (1.12) | 4.00 | 1-5 | [3.79, 3.99] |
| Alignment between teachings and practices (1-5 scale) ^c | 2.34 (1.08) | 2.00 | 1-5 | [2.24, 2.44] |
| Belief that wealth contradicts religious values (1-5 scale) ^d | 3.97 (1.01) | 4.00 | 1-5 | [3.88, 4.06] |
| Trust in religious leadership integrity (1-5 scale) ^e | 2.56 (1.15) | 2.00 | 1-5 | [2.46, 2.66] |
| Personal financial contribution (% of income) | 11.8 (8.3) | 10.0 | 0-45 | [11.05, 12.55] |

Response Distribution for Key Categorical Perceptions:

| Perception Statement | Strongly Disagree (%) | Disagree (%) | Neutral (%) | Agree (%) | Strongly Agree (%) |
|--|-----------------------|--------------|-------------|-----------|--------------------|
| "Religious leaders should live modestly" | 2.1 | 3.4 | 8.6 | 39.4 | 46.5 |
| "My religious leader's lifestyle reflects our teachings" | 38.3 | 34.9 | 15.0 | 9.0 | 2.8 |
| "Wealth indicates divine blessing on leaders" | 15.8 | 28.5 | 21.0 | 24.4 | 10.3 |
| "I feel exploited by financial requests" | 9.2 | 18.5 | 23.1 | 31.5 | 17.7 |

^a1=Very low wealth, 5=Very high wealth; ^b1=Strongly disagree, 5=Strongly agree; ^c1=No alignment, 5=Perfect alignment;

^d1=Strongly disagree, 5=Strongly agree; ^e1=Very low trust, 5=Very high trust

The quantitative measures of perceptions revealed statistically significant and substantively meaningful patterns regarding the religious wealth paradox. Respondents perceived their religious leaders as possessing high levels of wealth ($M=4.23$, $SD=0.87$), with the tight confidence interval [4.15, 4.31] indicating robust consensus across the sample that religious leaders were materially affluent. The perception of luxury living was similarly elevated ($M=3.89$, $SD=1.12$), though the larger standard deviation suggested somewhat more variability in these assessments, likely reflecting differences across denominations and specific leaders. Critically, the alignment between teachings and practices received remarkably low ratings ($M=2.34$, $SD=1.08$), falling well below the scale midpoint, with the 95% confidence interval [2.24, 2.44] confirming this was not due to sampling variability. This low alignment

score represented the quantitative confirmation of the study's central paradox—congregants clearly perceived substantial disjuncture between what their religions taught about wealth and how their leaders lived. The belief that leaders' wealth contradicted religious values was strong ($M=3.97$, $SD=1.01$), and this perception translated into significantly diminished trust in leadership integrity ($M=2.56$, $SD=1.15$). A paired-samples t-test comparing perceived wealth levels with alignment ratings yielded a highly significant difference ($t(466)=32.84$, $p<0.001$, Cohen's $d=1.89$), representing a very large effect size that underscored the magnitude of the perceived gap between teachings and practices.

The categorical response distributions provided additional nuance to these patterns. An overwhelming majority (85.9%) agreed or strongly agreed that religious leaders should live modestly, establishing a clear normative expectation grounded in religious teachings. However, only 11.8% agreed that their own leader's lifestyle actually reflected these teachings, while 73.2% disagreed or strongly disagreed—a striking 74.1 percentage point gap between expectation and reality. This disparity was statistically tested using a McNemar test for paired categorical data, which confirmed the difference was highly significant ($\chi^2=298.47$, $p<0.001$). Regarding prosperity theology's core tenet that wealth indicates divine blessing, responses were notably divided: 34.7% agreed with this proposition while 44.3% disagreed, suggesting theological contestation within communities about whether leaders' wealth could be religiously justified. Importantly, 49.2% of respondents reported feeling exploited by financial requests, compared to 27.7% who did not, a difference that was statistically significant ($\chi^2=21.34$, $p<0.001$). The mean financial contribution of 11.8% of income was substantial, particularly given that 62.1% of respondents earned less than \$300 monthly, indicating that economically vulnerable populations were indeed contributing sacrificially. A one-way ANOVA revealed significant differences in contribution rates across income groups ($F(3,463)=8.92$, $p<0.001$), with post-hoc Tukey tests showing that paradoxically, the lowest income group (<\$100 monthly) contributed a significantly higher percentage ($M=14.2\%$) than the highest income group (>\$600 monthly, $M=8.7\%$), confirming patterns of regressive religious taxation.

These findings provided robust quantitative evidence for the existence and magnitude of the religious wealth paradox in East African religious communities. The combination of high perceived leader wealth, low perceived alignment with teachings, strong belief in the contradiction between this wealth and religious values, and diminished trust in leadership integrity painted a picture of congregants who were acutely aware of the disjuncture at the heart of this study. This awareness was not confined to a minority; rather, the consistency across measures and the strength of effects suggested widespread recognition of the paradox. The large effect size (Cohen's $d=1.89$) for the gap between perceived wealth and alignment represented one of the study's most compelling statistical findings, as effect sizes above 0.8 are considered large, and values approaching 2.0 are relatively rare in social science research, indicating the disconnect was not subtle but rather represented a fundamental feature of respondents' religious experience. The finding that 73.2% of congregants believed their leaders' lifestyles did not reflect religious teachings, despite 85.9% affirming that leaders should live modestly, suggested a situation where normative expectations derived from religious teachings remained intact even as actual practices violated them—a classic manifestation of institutional hypocrisy that sociological theory predicts will erode institutional legitimacy over time.

The financial dimensions of these findings were particularly troubling from both ethical and social justice perspectives. The regressive pattern of religious giving, where the poorest contributed proportionally more than the wealthy, represented a mechanism through which religious institutions potentially exacerbated economic inequality rather than ameliorating it. This pattern aligned with prosperity theology's emphasis on "seed faith" giving, where financial sacrifice is promised to yield divine returns—a teaching that may be especially appealing to economically desperate populations but results in wealth transfer from the poorest congregants to affluent leaders. The fact that nearly half of respondents (49.2%) reported feeling exploited by financial requests, yet continued to contribute substantially (mean 11.8% of income), suggested complex psychological dynamics involving religious obligation, hope for divine intervention, social pressure, and possibly sunk-cost effects where prior investments created commitment to continued giving. The theological division regarding whether wealth indicated divine blessing (34.7% agreeing vs. 44.3% disagreeing) revealed that prosperity theology's core justification for religious leader wealth had achieved partial but not dominant acceptance in these communities. This division likely reflected denominational differences, with Pentecostal respondents more likely to accept prosperity interpretations, though further analysis (presented in subsequent tables) was needed to test this hypothesis. The low trust ratings ($M=2.56$ on a 5-point scale) represented a significant institutional crisis, as religious authority fundamentally depends on perceived moral integrity, and these findings suggested that crisis of credibility was well-established across the sampled communities.

Table 3: Comparative Analysis of Perceptions Across Religious Traditions and Socioeconomic Groups

| Group Comparison | Perceived Leader Wealth M(SD) | Alignment Between Teachings & Practices M(SD) | Trust in Leadership M(SD) | Statistical Test | p-value | Effect Size |
|-------------------------|----------------------------------|--|------------------------------|------------------|----------|----------------|
| By Religious Tradition: | | | | $F(4,462)=18.34$ | <0.001 | $\eta^2=0.137$ |
| Pentecostal (n=187) | 4.52 (0.71) ^a | 2.01 (0.95) ^a | 2.31 (1.08) ^a | | | |
| Catholic (n=115) | 3.89 (0.89) ^b | 2.67 (1.12) ^b | 2.89 (1.15) ^b | | | |

| | | | | | | |
|-----------------------------|---------------------------|---------------------------|---------------------------|----------------|--------|----------------|
| Anglican (n=78) | 4.01 (0.82) ^b | 2.54 (1.03) ^b | 2.71 (1.09) ^b | | | |
| Islamic (n=62) | 4.23 (0.94) ^{ab} | 2.38 (1.15) ^{ab} | 2.58 (1.21) ^{ab} | | | |
| Hindu (n=25) | 4.08 (0.91) ^{ab} | 2.52 (1.05) ^{ab} | 2.64 (1.18) ^{ab} | | | |
| By Income Level: | | | | F(3,463)=11.47 | <0.001 | $\eta^2=0.069$ |
| <\$100 (n=112) | 4.41 (0.82) ^a | 2.08 (1.01) ^a | 2.21 (1.12) ^a | | | |
| \$100-300 (n=178) | 4.28 (0.85) ^a | 2.29 (1.06) ^{ab} | 2.48 (1.09) ^{ab} | | | |
| \$301-600 (n=121) | 4.15 (0.89) ^{ab} | 2.51 (1.09) ^{bc} | 2.79 (1.15) ^{bc} | | | |
| >\$600 (n=56) | 3.89 (0.94) ^b | 2.75 (1.15) ^c | 3.02 (1.21) ^c | | | |
| By Education Level: | | | | F(2,464)=7.82 | <0.001 | $\eta^2=0.033$ |
| Primary or below (n=67) | 4.46 (0.78) ^a | 1.98 (0.92) ^a | 2.15 (1.05) ^a | | | |
| Secondary (n=143) | 4.29 (0.84) ^{ab} | 2.25 (1.04) ^{ab} | 2.43 (1.10) ^{ab} | | | |
| Tertiary/University (n=257) | 4.11 (0.90) ^b | 2.51 (1.12) ^b | 2.74 (1.17) ^b | | | |

Chi-square Analysis: Belief that Wealth Contradicts Religious Values

| Group | Disagree/Strongly Disagree (%) | Neutral (%) | Agree/Strongly Agree (%) | χ^2 | p-value | Cramér's V |
|----------------------------|--------------------------------|-------------|--------------------------|----------|---------|------------|
| Religious Tradition | | | | 47.23 | <0.001 | 0.225 |
| Pentecostal | 35.8 | 18.2 | 46.0 | | | |
| Catholic | 14.8 | 21.7 | 63.5 | | | |
| Anglican | 17.9 | 19.2 | 62.9 | | | |
| Islamic | 19.4 | 22.6 | 58.0 | | | |
| Hindu | 20.0 | 24.0 | 56.0 | | | |

Note: Different superscript letters (^a, ^b, ^c) indicate statistically significant differences between groups based on post-hoc Tukey HSD tests at $p < 0.05$.

The comparative analyses revealed significant and theoretically meaningful variations across religious traditions, income levels, and education categories, suggesting that the religious wealth paradox was experienced and interpreted differently depending on these contextual factors. The one-way ANOVA testing differences across religious traditions yielded highly significant results ($F(4,462)=18.34$, $p < 0.001$) with a medium-to-large effect size ($\eta^2=0.137$), indicating that religious affiliation accounted for approximately 13.7% of the variance in perceptions—a substantial proportion in social science research. Post-hoc Tukey tests revealed that Pentecostal respondents perceived significantly higher leader wealth ($M=4.52$) compared to Catholic respondents ($M=3.89$, mean difference=0.63, $p < 0.001$), while also perceiving significantly lower alignment between teachings and practices ($M=2.01$ vs. $M=2.67$, mean difference=-0.66, $p < 0.001$) and reporting lower trust in leadership ($M=2.31$ vs. $M=2.89$, mean difference=-0.58, $p=0.002$). These differences were not merely statistically significant but represented meaningful practical differences, as effect size calculations for pairwise comparisons between Pentecostal and Catholic groups yielded Cohen's d values ranging from 0.64 to 0.71, indicating medium-to-large effects. Islamic, Anglican, and Hindu respondents generally fell between these extremes, with no significant differences among these three groups, suggesting that the Pentecostal context was uniquely characterized by both high leader wealth and acute awareness of the disjuncture with religious teachings.

Income-based analyses demonstrated a clear socioeconomic gradient in perceptions and trust. The ANOVA revealed significant differences across income groups ($F(3,463)=11.47$, $p < 0.001$, $\eta^2=0.069$), with post-hoc tests showing that the lowest income respondents (<\$100 monthly) perceived significantly higher leader wealth ($M=4.41$) compared to the highest income group (>\$600 monthly, $M=3.89$, mean difference=0.52, $p=0.003$), perceived lower alignment between teachings and practices ($M=2.08$ vs. $M=2.75$, mean difference=-0.67, $p < 0.001$), and reported substantially lower trust ($M=2.21$ vs. $M=3.02$, mean difference=-0.81, $p < 0.001$). The trust difference was particularly striking, with an effect size of $d=0.73$ between the lowest and highest income groups, suggesting that economically vulnerable populations experienced more acute perceptions of betrayal and exploitation. Educational level showed similar patterns ($F(2,464)=7.82$, $p < 0.001$, $\eta^2=0.033$), though with smaller effect sizes, where less educated respondents perceived higher leader wealth, lower alignment, and lower trust compared to university-educated respondents. The chi-square analysis of beliefs about whether wealth contradicted religious values revealed significant denominational differences ($\chi^2=47.23$, $p < 0.001$, Cramér's $V=0.225$), with only 46.0% of Pentecostal respondents agreeing that wealth contradicted religious values compared to 63.5% of Catholics, 62.9% of Anglicans, and 58.0% of Muslims—a pattern suggesting that prosperity theology's reframing of wealth as religiously acceptable had achieved greater penetration in Pentecostal contexts, though notably remained a minority view even there.

The denominational differences identified in this analysis illuminated how theological traditions shaped the experience and interpretation of the religious wealth paradox. Pentecostal communities exhibited the most pronounced manifestation of the paradox:

leaders were perceived as wealthiest, yet this wealth was seen as most misaligned with teachings, resulting in lowest trust—despite Pentecostals being somewhat more likely to theologically justify wealth as divine blessing. This apparent contradiction suggested a complex dynamic where prosperity theology's rhetorical justifications for wealth coexisted with persistent normative expectations rooted in broader Christian teaching about humility and sacrificial leadership. The fact that even within Pentecostal contexts, 54.0% rejected the notion that wealth contradicted religious values (when combining disagreement and neutrality) while only 46.0% affirmed it, indicated that prosperity theology had not achieved theological hegemony even in its primary denominational home. The significantly higher trust levels in Catholic contexts ($M=2.89$ vs. Pentecostal $M=2.31$) despite still-elevated perceptions of leader wealth ($M=3.89$) might be explained by Catholic ecclesiology's different accountability structures, including hierarchical oversight, celibacy requirements that limit dynastic wealth accumulation, and longer institutional history that may provide greater legitimacy reserves to weather contemporary criticisms. However, it was critical to note that even Catholic trust levels remained below the scale midpoint, indicating that while the crisis was less acute than in Pentecostal contexts, it was nonetheless present across traditions.

The socioeconomic gradients in perceptions and trust represented some of the study's most ethically troubling findings, as they suggested that the religious wealth paradox disproportionately impacted the most economically vulnerable populations. The poorest respondents not only perceived greater leader wealth and lower alignment with teachings, but crucially, they also contributed higher percentages of their income (as shown in Table 2) while simultaneously experiencing lower trust in leadership. This pattern described a situation where those least able to afford contributions were most heavily solicited, most acutely aware of the contradiction between their sacrifice and leaders' luxury, yet least empowered to resist or challenge these dynamics. The significant correlation between income and trust ($r=-0.34$, $p<0.001$, derived from correlation analysis) suggested that economic vulnerability translated into both financial exploitation and psychological harm in the form of eroded confidence in institutions that purported to serve congregants' spiritual needs. The educational gradient, while smaller in magnitude, pointed toward critical consciousness as a mediating factor—more educated respondents perceived the paradox somewhat less acutely, possibly because education correlated with higher income and therefore less direct experience of financial pressure, or because education provided conceptual resources for rationalizing the disjuncture or maintaining psychological distance from it. The convergence of low income, low education, and Pentecostal affiliation (which often co-occurred in the sample) created conditions for maximum vulnerability to exploitative religious wealth accumulation, raising serious questions about the social responsibility of religious institutions operating in contexts of poverty.

Table 4: Multiple Regression Analysis Predicting Perceived Disjuncture Between Religious Teachings and Leadership Practices

| Predictor Variable | B | SE B | β | t | p-value | 95% CI for B | VIF |
|--------------------------------------|-------|------|---------|-------|---------|----------------|------|
| (Constant) | 3.87 | 0.34 | — | 11.39 | <0.001 | [3.20, 4.54] | — |
| Perceived leader wealth | 0.48 | 0.05 | .392*** | 9.60 | <0.001 | [0.38, 0.58] | 1.23 |
| Monthly income (logged) | -0.19 | 0.06 | -.142** | -3.17 | .002 | [-0.31, -0.07] | 1.67 |
| Education level | -0.15 | 0.07 | -.096* | -2.14 | .033 | [-0.29, -0.01] | 1.52 |
| Years in religious community | 0.02 | 0.01 | .087* | 2.00 | .046 | [0.00, 0.04] | 1.18 |
| Pentecostal affiliation (ref: other) | 0.37 | 0.11 | .156*** | 3.36 | .001 | [0.15, 0.59] | 1.41 |
| Personal financial contribution (%) | 0.03 | 0.01 | .178*** | 4.02 | <0.001 | [0.02, 0.05] | 1.29 |
| Frequency of attendance | -0.08 | 0.08 | -.045 | -1.00 | .318 | [-0.24, 0.08] | 1.33 |
| Age | -0.01 | 0.01 | -.053 | -1.18 | .239 | [-0.02, 0.01] | 1.44 |
| Gender (Female=1) | 0.14 | 0.09 | .065 | 1.56 | .120 | [-0.04, 0.32] | 1.15 |

Model Summary:

- $R^2 = .447$
- Adjusted $R^2 = .436$
- $F(9, 457) = 41.03$, $p < .001$
- Standard Error of the Estimate = 0.81

Additional Analysis: Mediation Effect

| Path | B | SE | β | p-value | 95% CI |
|---|-------|------|----------|---------|----------------|
| Perceived wealth → Trust (c path) | -0.52 | 0.06 | -.398*** | <0.001 | [-0.64, -0.40] |
| Perceived wealth → Disjuncture (a path) | 0.48 | 0.05 | .392*** | <0.001 | [0.38, 0.58] |
| Disjuncture → Trust (b path, controlling for wealth) | -0.41 | 0.05 | -.377*** | <0.001 | [-0.51, -0.31] |
| Perceived wealth → Trust (c' path, controlling for disjuncture) | -0.32 | 0.06 | -.245*** | <0.001 | [-0.44, -0.20] |
| Indirect effect (a×b) | -0.20 | 0.03 | — | — | [-0.26, -0.14] |
| Proportion mediated | 38.5% | — | — | — | — |

Note: * $p<.05$, ** $p<.01$, *** $p<.001$; VIF = Variance Inflation Factor (values <3 indicate acceptable multicollinearity)

The multiple regression model examining predictors of perceived disjuncture between religious teachings and leadership practices demonstrated strong overall fit ($F(9,457)=41.03$, $p<.001$) and explained substantial variance in the outcome ($R^2=.447$, Adjusted

$R^2=.436$), indicating that approximately 44.7% of the variability in perceived disjuncture could be accounted for by the predictor variables. This R^2 value was considerable in social science research, particularly for a model examining perceptions shaped by complex theological, social, and personal factors. The regression diagnostics confirmed model appropriateness: Variance Inflation Factors (VIF) for all predictors remained well below the conventional threshold of 10 (and below the more conservative threshold of 3), indicating that multicollinearity did not threaten the stability of the regression coefficients; residual plots showed approximately normal distribution with homoscedastic variance; and the Durbin-Watson statistic of 1.89 suggested independence of errors. The strongest predictor was perceived leader wealth ($\beta=.392$, $p<.001$), indicating that for each one-unit increase on the wealth perception scale, perceived disjuncture increased by 0.48 units (on the same 5-point scale) when holding all other variables constant. This represented the most substantial standardized effect in the model, and the confidence interval [0.38, 0.58] indicated precision in this estimate. Personal financial contribution percentage also emerged as a significant positive predictor ($\beta=.178$, $p<.001$), suggesting that those who gave more of their income perceived greater disjuncture—a finding that supported the hypothesis that sacrificial giving heightened awareness of the contrast between personal sacrifice and leadership luxury.

The socioeconomic predictors revealed patterns consistent with the bivariate analyses presented in Table 3 but with additional insights from controlling for confounding variables. Monthly income (log-transformed to address skewness) showed a significant negative relationship with perceived disjuncture ($\beta=-.142$, $p=.002$), indicating that wealthier respondents perceived less misalignment between teachings and practices even after controlling for other factors including their own contribution levels and education. Education level similarly predicted lower perceived disjuncture ($\beta=-.096$, $p=.033$), though this effect was smaller and only marginally significant, suggesting that the educational gradient operated partly through income pathways. Pentecostal affiliation emerged as a significant independent predictor ($\beta=.156$, $p=.001$), with Pentecostals perceiving 0.37 units greater disjuncture compared to other religious traditions after controlling for all other variables including perceived leader wealth—this indicated that denominational context shaped perceptions beyond simply the actual wealth levels observed. Interestingly, years in the religious community showed a small but significant positive relationship with perceived disjuncture ($\beta=.087$, $p=.046$), suggesting that longer tenure was associated with greater rather than lesser awareness of the teaching-practice gap, contradicting any hypothesis that committed long-term members would be more accepting of leadership practices. Frequency of attendance, age, and gender did not emerge as significant predictors when other variables were controlled, indicating their bivariate relationships with disjuncture operated through other pathways in the model.

The regression findings provided crucial insights into the mechanisms through which the religious wealth paradox was perceived and experienced by congregants. The dominant influence of perceived leader wealth (accounting for the largest standardized effect) confirmed that the paradox was fundamentally rooted in observed material realities rather than primarily in theological predispositions or demographic characteristics—congregants were responding to what they saw in their leaders' lifestyles. However, the fact that substantial variance remained unexplained (55.3%) indicated that perceptions of disjuncture were also shaped by factors not captured in the model, potentially including specific leadership behaviors, personal experiences of financial pressure, exposure to critical perspectives on prosperity theology, or psychological factors such as cognitive dissonance management strategies. The significant positive relationship between personal financial contribution and perceived disjuncture was particularly revealing, as it suggested a dynamic where those who sacrificed most financially became most aware of the contradiction—possibly because the personal cost of giving made the contrast with leadership wealth more salient, or because high contributors had more direct engagement with fundraising rhetoric that highlighted the gap between egalitarian religious ideals and hierarchical material realities. This finding challenged any simple narrative that high contributors were uncritically devoted followers; instead, it suggested that sacrificial giving coexisted with critical awareness, raising questions about why people continued to give despite perceiving exploitation.

The socioeconomic gradients observed in the regression analysis, where lower income and lower education predicted greater perceived disjuncture even controlling for other factors, reinforced the social justice concerns raised by earlier findings. These patterns indicated that the religious wealth paradox represented not merely a theological or institutional problem but specifically an inequality problem, where economically vulnerable populations bore disproportionate psychological and financial burdens. The mediation analysis provided additional theoretical insight by demonstrating that perceived disjuncture between teachings and practices mediated 38.5% of the negative relationship between perceived leader wealth and trust in leadership. This suggested a causal pathway where leader wealth eroded trust partly through its direct impact (perhaps representing disappointment or disillusionment) but substantially through the cognitive process of recognizing contradiction between teachings and practices—the paradox itself was the mechanism of institutional delegitimation. The fact that a significant direct effect remained (c' path, $\beta=-.245$, $p<.001$) after accounting for mediation indicated that leader wealth also damaged trust through other pathways not captured by perceived disjuncture, potentially including resentment, perceived exploitation, or symbolic violation of sacred values.

Conclusion

This study successfully achieved its objectives by systematically examining the paradox between religious teachings on wealth and contemporary leadership practices across East African religious communities. Regarding the first objective, the research confirmed that major religious traditions consistently emphasize humility, modest living, and sacrificial service for spiritual leaders, with these teachings remaining normatively intact among congregants (85.9% affirming leaders should live modestly). Addressing the second

objective, the investigation documented widespread accumulation of wealth among religious leaders, with congregants perceiving high levels of affluence ($M=4.23/5.0$) and luxury living ($M=3.89/5.0$), justified primarily through prosperity theology frameworks that reframed wealth as divine blessing, though this justification achieved only partial acceptance even in Pentecostal contexts (46.0% agreement). Most critically, in fulfilling the third objective, the study revealed profound negative impacts: congregants perceived severe misalignment between teachings and practices ($M=2.34/5.0$), with a massive effect size (Cohen's $d=1.89$) confirming the magnitude of this disjuncture; trust in leadership integrity was significantly diminished ($M=2.56/5.0$); and economically vulnerable populations were disproportionately affected, contributing higher percentages of income (14.2% among those earning $< \$100$ monthly) while experiencing greater perceived exploitation (49.2% feeling exploited) and lowest trust levels. The regression analysis demonstrated that perceived leader wealth was the strongest predictor of perceived disjuncture ($\beta=.392$, $p<.001$), which in turn mediated 38.5% of wealth's negative effect on trust, establishing a clear pathway through which the paradox eroded institutional credibility. These findings collectively indicate that the religious wealth paradox represents not merely a theological inconsistency but a fundamental crisis of institutional integrity with serious implications for religious authority, social justice, and the welfare of vulnerable populations who sacrifice financially while their leaders accumulate luxury—a pattern that contradicts core religious values, perpetuates economic inequality, and undermines the moral legitimacy upon which religious institutions depend.

Recommendations

Implement Transparent Financial Accountability Mechanisms: Religious institutions should establish mandatory public disclosure of leadership compensation, organizational finances, and asset holdings, coupled with independent oversight boards composed of diverse congregant representatives with authority to review expenditures and enforce alignment with religious teachings on stewardship. This transparency would enable congregants to make informed decisions about their financial contributions, create accountability for resource allocation, and demonstrate institutional commitment to the modest living standards prescribed by religious traditions.

Develop Theological Education Programs on Wealth and Leadership: Religious communities should invest in comprehensive educational initiatives that critically examine scriptural teachings on wealth, material possessions, and servant leadership, while providing congregants particularly economically vulnerable populations—with theological tools to evaluate prosperity gospel claims and resist exploitative financial practices. These programs should include training for emerging religious leaders that emphasizes sacrificial service models over prosperity-oriented ministry approaches, thereby addressing the paradox at its theological roots.

Establish Income-Based Contribution Guidelines and Protective Measures: Religious organizations should adopt ethical giving frameworks that discourage sacrificial contributions from economically vulnerable members earning below livable wage thresholds, implement maximum percentage guidelines for financial contributions (e.g., not exceeding 10% of income for low-income households), and prohibit high-pressure fundraising tactics that exploit financial desperation. These measures would protect vulnerable populations from regressive religious taxation patterns while maintaining organizational sustainability through more equitable contribution structures.

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