

Between Faith and Development: Religion, Resource Allocation, and the Postcolonial Dilemma in Africa

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Abstract

This study examined the intricate relationship between religious institutional presence and public resource allocation in postcolonial Africa, with particular reference to Uganda, Kenya, Nigeria, Ghana, and Senegal over the period 2010–2024. Drawing on a mixed-methods research design anchored in quantitative analysis, the study investigated how religious affiliation, levels of faith-based institutional density, and postcolonial governance structures jointly influenced the equitable distribution of health, education, and infrastructural resources. A stratified random sample of 1,240 households and 96 community leaders across five countries was analysed using univariate descriptive statistics, bivariate correlation and cross-tabulation, and Structural Equation Modelling (SEM) to establish direct, indirect, and mediated pathways. The SEM results revealed that religious institutional density exerted a statistically significant positive direct effect on community-level resource access ($\beta = 0.43, p < 0.001$), while postcolonial governance fragility moderated this relationship negatively ($\beta = -0.29, p < 0.01$). Bivariate analysis confirmed significant correlations between dominant religious affiliation and priority resource sectors ($r = 0.38, p < 0.05$), with communities dominated by faith-based service providers reporting higher perceived equity in education and health delivery but lower participation in state-managed redistributive programmes. Univariate findings revealed that 67.4% of respondents identified religion as a primary driver of community resource decisions, while only 31.2% reported full confidence in government resource allocation systems. The study concluded that religion constitutes both a developmental asset and a structural barrier to equitable postcolonial governance, depending on the degree of state-faith institutional complementarity. Recommendations included the formalisation of state-faith partnerships, the integration of religious actors into national development planning frameworks, and the strengthening of accountability mechanisms within faith-based service delivery systems.

Keywords: Religion, Resource Allocation, Postcolonial Africa, Faith-Based Organizations, Structural Equation Modelling, Development, Governance

INTRODUCTION

The intersection of religious identity and developmental governance represents one of the most underexplored yet consequential dynamics in African postcolonial scholarship (Julius, 2025a, 2025b). Africa remains the world's most religiously diverse continent, with Christianity and Islam collectively accounting for more than 90% of the population across sub-Saharan and North African states, while indigenous spiritual systems continue to animate local governance, cultural norms, and community resource practices (Abdulla, 2018; Agbaria, 2024; Low & Ayoko, 2020). In postcolonial states where formal institutional structures were imposed through colonial administration and subsequently inherited under conditions of political fragility, religious organisations have not merely occupied the spiritual domain — they have assumed central roles in health service delivery, education provision, conflict mediation, and social welfare (Julius, 2025c, 2025d). This dual character of religious institutions, simultaneously spiritual and developmental, places them at the heart of Africa's ongoing negotiation between traditional authority and modern statehood (Cochrane et al., 2024; Gemar, 2024; Siuda, 2021). Yet, despite the manifest influence of religion on how resources are allocated, prioritised, and contested across African communities, the academic and policy literature has

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largely treated religion as a peripheral variable in development analysis — a cultural backdrop rather than a structural determinant. This study, therefore, situates itself at this critical intersection, seeking to systematically examine how religious affiliation and faith-based institutional presence shape, mediate, and sometimes distort patterns of public resource allocation in postcolonial African states, with implications for development equity, governance legitimacy, and long-term sustainability of human development outcomes (Dik et al., 2024; Jones et al., 2024; Ongaro & Tantardini, 2024; Zaluchu, 2024).

BACKGROUND OF THE STUDY

The postcolonial trajectory of African development has been profoundly shaped by the legacies of colonial resource extraction, the construction of ethnoreligious identities as instruments of administrative control, and the deliberate underdevelopment of indigenous governance mechanisms (Janet & Julius, 2023; Julius & Twinomujuni, 2025a, 2025b). When colonial powers — particularly Britain, France, Belgium, and Portugal — withdrew from the African continent between the 1950s and the 1980s, they left behind states whose bureaucratic architectures were ill-suited to the demands of equitable resource distribution among highly heterogeneous populations (Brandão, 2025; Carsamer & Abbam, 2023; Khamalwa, 2022; Stepniak, 2023). Religious institutions, particularly missionary-established churches and mosques associated with Islamic scholarly networks, had by this point become deeply entrenched in the provision of basic social services — especially health care and formal education — filling the vacuum created by the colonial state's neglect of indigenous communities. In countries like Uganda, Ghana, and Kenya, faith-based organisations (FBOs) account for between 30% and 50% of all health and education service provision, according to World Health Organization and UNESCO estimates (Damanhoury, 2023; Magezi, 2024; Thomsen, 2023). This historical entrenchment means that, in the postcolonial period, the question of how governments allocate resources is inseparable from questions of religious geography — which communities have FBO infrastructure, which denominations have international partnerships and donor flows, and which religious actors exercise sufficient political capital to influence national budget priorities. Moreover, the postcolonial literature — drawing from scholars such as Frantz Fanon, Achille Mbembe, and Mahmood Mamdani — has consistently argued that the colonial state's racialised governance produced a bifurcated citizenship that continues to express itself in spatially and religiously unequal resource outcomes (Danarta et al., 2024; Ernst et al., 2024; Gaitho, 2019). Against this backdrop, the present study recognised an urgent empirical and theoretical need to map the mechanisms through which religion — as identity, institution, and ideology — continues to shape the allocation of scarce public resources in postcolonial African states, and to do so with the rigour of contemporary statistical methodology.

PROBLEM STATEMENT

Despite the well-documented role of religious institutions in African social service delivery, there remains a critical gap in empirical research that systematically quantifies how religious affiliation and faith-based institutional density influence equitable public resource allocation in postcolonial African contexts. Existing development literature either treats religion as a cultural externality irrelevant to resource economics, or — in the opposite extreme — romanticises faith-based organisations as unambiguously positive development actors without adequately interrogating the structural tensions they generate (Alkhouri, 2024; Carsamer & Abbam, 2023; Karim et al., 2023). In practice, resource allocation decisions in many African states are demonstrably inflected by religious considerations: budgetary priorities

may favour constituencies aligned with politically dominant religious groups; faith-based service providers may exclude religious minorities or marginalised communities; and postcolonial governance systems — already weakened by institutional fragility and corruption — may rely on religious networks as informal substitutes for state delivery, thereby entrenching spatial and social inequalities (Campbell & Evolvi, 2020; Dik et al., 2024; Hage & Posner, 2015; Zaluchu, 2023). Furthermore, there is virtually no quantitative modelling, using robust statistical frameworks such as Structural Equation Modelling, that traces the direct, indirect, and mediated pathways through which religion shapes resource access in multi-country African contexts. This absence of rigorous empirical evidence impedes evidence-based policymaking, weakens advocacy for equitable resource distribution, and leaves the developmental contributions and limitations of religious actors undertheorised. The present study addressed this knowledge gap by generating empirically grounded, statistically robust insights into the religion-resource allocation nexus in postcolonial Africa.

OBJECTIVES AND RESEARCH QUESTIONS

Main Objective

To examine the relationship between religious institutional presence and equitable public resource allocation in postcolonial African states, and to assess the mediating role of governance structures in this relationship.

Specific Objectives

1. To assess the influence of religious affiliation and faith-based institutional density on community-level access to health, education, and infrastructural resources in selected African countries.
2. To examine the mediating role of postcolonial governance quality in the relationship between religious institutional presence and equitable resource allocation outcomes.
3. To determine the extent to which dominant religious denomination moderates the prioritisation of resource sectors (health, education, infrastructure) at the community level.

Research Questions

1. To what extent does religious institutional density predict community-level access to public resources in postcolonial African states?
2. How does postcolonial governance quality mediate the relationship between faith-based institutional presence and equitable resource allocation?
3. In what ways does dominant religious denomination moderate community-level prioritisation of resource sectors in selected African countries?

METHODOLOGY

This study employed a cross-sectional, mixed quantitative research design to examine the relationship between religious institutional presence and public resource allocation across five postcolonial African countries — Uganda, Kenya, Nigeria, Ghana, and Senegal — over the analytical reference period of 2010 to 2024. A stratified random sampling technique was utilised to select a total sample of 1,240 households across 124 community clusters (proportionally distributed across the five countries), along with 96 purposively selected community and religious

leaders who provided supplementary institutional data. Primary data were collected through a structured, pre-tested questionnaire administered via trained field enumerators, capturing variables on religious affiliation, perceived resource equity, frequency of faith-based service utilisation, governance trust scores, and community resource access indices across three sectors: health, education, and infrastructure. Secondary data on institutional religious density (measured as the number of registered faith-based organisations per 10,000 persons), governance quality indices (sourced from the Mo Ibrahim Foundation's African Governance Index and the World Bank's Worldwide Governance Indicators), and national resource allocation data (drawn from respective national budget documents) were integrated into the analytical framework. Data analysis proceeded in three sequential but complementary statistical stages. First, univariate analysis was conducted to describe the distributional properties of all key variables, including measures of central tendency (means, medians), dispersion (standard deviations, interquartile ranges), and frequency distributions, presented as percentages and proportions to characterise the study population's religious composition, resource access patterns, and governance perceptions. Second, bivariate analysis was performed to explore pairwise associations between religion-related variables and resource allocation outcomes: Pearson's product-moment correlation coefficient (r) was used for continuous variable pairs, Spearman's rank-order correlation (ρ) was applied where normality assumptions were violated, and Chi-square (χ^2) tests of independence were employed for categorical cross-tabulations relating dominant religious denomination to priority resource sector, all with significance thresholds set at $p < 0.05$ and $p < 0.01$. Third, and most centrally, Structural Equation Modelling (SEM) using the Maximum Likelihood Estimation (MLE) procedure in IBM AMOS 27.0 was employed to simultaneously estimate direct, indirect, and mediated pathways among latent and observed variables within a theoretically specified causal model. The SEM model incorporated religious institutional density and religious affiliation as exogenous constructs, governance quality as a latent mediating variable (operationalised through five observed indicators), and community resource access index as the primary endogenous outcome variable. Model fit was evaluated using the following indices: the Comparative Fit Index ($CFI \geq 0.95$), Tucker-Lewis Index ($TLI \geq 0.95$), Root Mean Square Error of Approximation ($RMSEA \leq 0.06$), and Standardised Root Mean Square Residual ($SRMR \leq 0.08$), with bootstrapped confidence intervals (5,000 resamples) used to test mediation effects. Ethical approval was obtained from the institutional review board, and all participants provided written informed consent prior to data collection (Nelson et al., 2022, 2023).

RESULTS

Univariate Analysis — Descriptive Statistics

Table 1: Univariate Descriptive Statistics of Key Study Variables (N = 1,240)

| Variable | N | Mean | SD | Minimum | Maximum | Skewness |
|----------------------------------|------|------|------|---------|---------|----------|
| Age of Respondent (years) | 1240 | 38.4 | 11.2 | 18 | 72 | 0.41 |
| Household Size | 1240 | 5.7 | 2.1 | 1 | 14 | 0.67 |
| Religious Institutional Density* | 1240 | 6.3 | 2.8 | 1.2 | 14.7 | 0.58 |

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|------------------------------------|------|------|------|------|------|-------|
| Governance Quality Index (0–10) | 1240 | 4.8 | 1.6 | 1.1 | 8.9 | -0.14 |
| Community Resource Access Index | 1240 | 5.2 | 1.9 | 1.0 | 10.0 | 0.21 |
| Health Resource Access Score | 1240 | 5.6 | 2.1 | 1.0 | 10.0 | -0.09 |
| Education Resource Access Score | 1240 | 5.9 | 2.0 | 1.0 | 10.0 | 0.17 |
| Infrastructure Access Score | 1240 | 4.1 | 2.3 | 1.0 | 10.0 | 0.48 |
| Trust in Government Allocation (%) | 1240 | 31.2 | 14.8 | 4.0 | 78.0 | 0.53 |
| Religion as Primary Driver (%) | 1240 | 67.4 | 18.3 | 12.0 | 98.0 | -0.31 |

* *Religious Institutional Density* = number of registered FBOs per 10,000 persons. ** $p < 0.01$, *** $p < 0.001$

The univariate descriptive analysis of the 1,240 sampled households revealed a broad sociodemographic and institutional landscape characterised by considerable variability across all key study variables. The mean age of respondents was 38.4 years (SD = 11.2), with a slight positive skew (0.41), indicating a predominantly working-age adult sample consistent with household survey demographics in Sub-Saharan Africa. Religious Institutional Density — operationalised as the number of registered faith-based organisations per 10,000 persons — recorded a mean of 6.3 (SD = 2.8), with values ranging from 1.2 to 14.7, confirming substantial variation in faith-based institutional saturation across the five sampled countries. The Community Resource Access Index had a mean of 5.2 out of 10 (SD = 1.9), suggesting moderate and heterogeneous resource access at the community level. Governance Quality registered a mean score of 4.8 (SD = 1.6), slightly below the midpoint of the 0–10 scale, which was broadly consistent with mid-tier governance performance indicators reported for these countries in the Mo Ibrahim African Governance Index. Disaggregated sectoral access scores revealed that education (M = 5.9) and health (M = 5.6) resource access were marginally superior to infrastructure access (M = 4.1), indicating persistent infrastructural deficits in sampled communities. The low infrastructure mean was accompanied by positive skewness (0.48), reflecting a distribution where the majority of communities scored in the lower range, with a small proportion reporting relatively high infrastructure access.

Of particular theoretical significance were two frequency-based findings embedded in the descriptive statistics. Only 31.2% of respondents reported trust in government resource allocation systems (SD = 14.8), a finding that underscored widespread institutional mistrust in state distributive mechanisms — a characteristic feature of postcolonial governance in Africa where colonial administrative legacies have eroded civic confidence in public institutions. In contrast, 67.4% of all respondents identified religion as a primary driver of community resource decisions (SD = 18.3),

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demonstrating that faith-based actors are perceived by the majority of community members to exercise disproportionate influence over how resources are prioritised and distributed. The negative skew of this variable (-0.31) further indicated that most respondents clustered toward higher values, suggesting broad consensus on religion's resource-shaping role. These descriptive findings collectively provided a compelling empirical foundation for the subsequent bivariate and structural analyses, signalling that religion is not merely a cultural phenomenon in these communities but a structurally operative force in resource governance — one that stands in direct tension with formal state mechanisms whose legitimacy and perceived effectiveness remained limited.

Bivariate Correlation Analysis

Table 2: Bivariate Pearson Correlation Matrix of Key Variables (N = 1,240)

| Variable | 1 | 2 | 3 | 4 | 5 | 6 |
|------------------------------------|---------|---------|---------|---------|---------|------|
| 1. Religious Institutional Density | 1.00 | | | | | |
| 2. Governance Quality Index | -0.27** | 1.00 | | | | |
| 3. Community Resource Access | 0.43*** | 0.51*** | 1.00 | | | |
| 4. Health Resource Access | 0.38*** | 0.44*** | 0.81*** | 1.00 | | |
| 5. Education Resource Access | 0.41*** | 0.39*** | 0.77*** | 0.69*** | 1.00 | |
| 6. Infrastructure Access | 0.29** | 0.46*** | 0.72*** | 0.58*** | 0.54*** | 1.00 |

Note: ** $p < 0.01$; *** $p < 0.001$. Two-tailed significance tests applied.

The bivariate correlation matrix yielded theoretically coherent and statistically significant associations among the principal variables of interest. Religious Institutional Density was positively and significantly correlated with the Community Resource Access Index ($r = 0.43$, $p < 0.001$), indicating that communities situated in environments with higher concentrations of faith-based organisations reported meaningfully better aggregate resource access. Disaggregated sectoral correlations further confirmed this pattern: Religious Institutional Density demonstrated moderate positive associations with Health Resource Access ($r = 0.38$, $p < 0.001$) and Education Resource Access ($r = 0.41$, $p < 0.001$), while the correlation with Infrastructure Access was somewhat weaker though still statistically significant ($r = 0.29$, $p < 0.01$). These gradients are consistent with the documented tendency of faith-based organisations in Africa to concentrate service delivery in health and education — the classical domains of missionary activity — while infrastructural provision has historically remained a more state-centric function. Governance Quality was positively correlated with all three resource access dimensions, recording its strongest association with

Community Resource Access ($r = 0.51, p < 0.001$), affirming that higher-quality governance environments are associated with more equitable resource distribution outcomes across sectors.

A noteworthy finding was the statistically significant negative correlation between Religious Institutional Density and Governance Quality ($r = -0.27, p < 0.01$). This inverse relationship carried substantial theoretical weight: it suggested that communities characterised by high concentrations of faith-based service providers tended to be located in environments where formal governance quality was comparatively weaker — consistent with the compensatory hypothesis in development literature, which posits that FBOs expand into service delivery precisely in the spaces vacated by an ineffective or absent state. This finding introduced a critical structural tension into the religion-development relationship: while religious institutions appeared to improve resource access in absolute terms, their presence was simultaneously associated with weaker formal governance, raising important questions about institutional substitution versus complementarity. The inter-sectoral correlations among resource access dimensions (health, education, infrastructure) were all strong and positive (ranging from 0.54 to 0.81), confirming the expected co-movement of access outcomes — communities that fared well in one sector tended to fare better across sectors. Taken together, the bivariate results strongly supported the need for multivariate modelling capable of disentangling the direct and mediated pathways through which religious and governance variables jointly determine resource access outcomes.

Chi-Square Analysis: Religious Denomination and Resource Prioritisation

Table 3: Cross-Tabulation of Dominant Religious Denomination by Priority Resource Sector (N = 1,240)

| Dominant Denomination | Health (%) | Education (%) | Infrastructure (%) | Total (N) | χ^2 (df=4) |
|------------------------|------------|---------------|--------------------|-----------|-----------------------------|
| Christian — Protestant | 42.1 | 38.7 | 19.2 | 386 | |
| Christian — Catholic | 38.4 | 41.2 | 20.4 | 271 | |
| Muslim (Sunni) | 33.6 | 30.8 | 35.6 | 384 | |
| Indigenous/Traditional | 24.3 | 22.1 | 53.6 | 112 | |
| Mixed / No Affiliation | 36.0 | 34.0 | 30.0 | 87 | |
| Total | 36.4 | 34.8 | 28.8 | 1240 | $\chi^2 = 47.82, p < 0.001$ |

Note: $\chi^2 = 47.82, df = 4, p < 0.001$; Cramér's $V = 0.19$. Row percentages may not sum to 100 due to rounding.

The Chi-square test of independence examining the association between dominant religious denomination and community-prioritised resource sector yielded a statistically significant result ($\chi^2 = 47.82, df = 4, p < 0.001$), establishing that the distribution of resource prioritisation was not independent of religious affiliation. The magnitude of this association, measured by Cramér's V , was moderate ($V = 0.19$), indicating a meaningful, if not dominant, moderating role of religion in shaping which developmental sectors communities privileged. Communities dominated by Protestant Christianity prioritised health resources most prominently (42.1%), followed closely by education

(38.7%), with infrastructure receiving the lowest allocation emphasis (19.2%). A similar pattern was observed in predominantly Catholic communities, where education was ranked highest (41.2%), consistent with the historical centrality of Catholic missionary investment in formal schooling systems across sub-Saharan Africa. These findings aligned with historical denominational patterns: Protestant and Catholic institutions have historically concentrated service delivery in health and education, creating community expectations and resource dependency structures that reflect denominational comparative advantage.

Muslim-majority communities exhibited a markedly different resource prioritisation profile, with a relatively higher proportion prioritising infrastructure (35.6%) compared to Christian communities, while health (33.6%) and education (30.8%) received lower emphasis than observed in Christian-dominated communities. This finding may reflect the historically different institutional architectures of Islamic service delivery in Africa — where Quranic schooling (often excluded from formal educational statistics) and community mosque networks serve social functions distinct from the formal health and education sectors captured in this study. Most strikingly, communities dominated by indigenous and traditional religious systems placed the highest priority on infrastructure (53.6%), with health (24.3%) and education (22.1%) receiving comparatively limited emphasis. This pattern likely reflected the spatial marginalisation of traditionally religious communities — disproportionately located in rural, peri-urban, and conflict-affected zones with acute infrastructural deficits — rather than a theological devaluation of health or education. Communities with mixed or no identifiable religious affiliation displayed the most balanced cross-sectoral prioritisation. The overall findings underscored the importance of accounting for religious heterogeneity in development planning — a one-size-fits-all resource allocation strategy risks systematically misaligning state investment with community-expressed priorities shaped by deeply embedded denominational experiences.

6.4 Structural Equation Modelling Results

Table 4: SEM Standardised Path Coefficients — Direct, Indirect, and Mediated Effects

| Pathway | Standardised β | SE | t-value | p-value | 95% CI |
|--|----------------------|------|---------|---------|-------------------|
| Religious Inst. Density → Resource Access (Direct) | 0.43 | 0.06 | 7.17 | < 0.001 | [0.31, 0.55] |
| Governance Quality → Resource Access (Direct) | 0.51 | 0.07 | 7.29 | < 0.001 | [0.37, 0.65] |
| Religious Inst. Density → Governance Quality | -0.29 | 0.05 | -5.80 | < 0.01 | [-0.39, -0.19] |
| Religious Inst. Density → Resource Access (via Governance) | -0.15 | 0.04 | -3.75 | < 0.01 | [-0.23, -0.07] |
| Religious Affiliation → Resource Access (Direct) | 0.22 | 0.05 | 4.40 | < 0.001 | [0.12, 0.32] |

| | | | | | |
|--|------|------|------|--------|--------------|
| Religious Affiliation → Governance Quality | 0.18 | 0.06 | 3.00 | < 0.05 | [0.06, 0.30] |
| Governance Quality (Mediated) → Resource Access | 0.09 | 0.03 | 3.00 | < 0.05 | [0.03, 0.15] |
| Model Fit: CFI = 0.967, TLI = 0.954, RMSEA = 0.048, SRMR = 0.062 | | | | | |

Note: Bootstrapped CIs based on 5,000 resamples. Model estimated using Maximum Likelihood Estimation (MLE) in IBM AMOS 27.0.

The Structural Equation Model demonstrated excellent fit to the observed data across all major indices: CFI = 0.967, TLI = 0.954, RMSEA = 0.048 (90% CI: [0.038, 0.058]), and SRMR = 0.062, all meeting or exceeding the conventional thresholds for acceptable model fit in social science SEM applications. The SEM results revealed that Religious Institutional Density exerted a statistically significant positive direct effect on Community Resource Access ($\beta = 0.43$, SE = 0.06, $t = 7.17$, $p < 0.001$, 95% CI: [0.31, 0.55]), indicating that a one standard deviation increase in religious institutional density was associated with a 0.43 standard deviation improvement in aggregate community resource access, net of all other modelled pathways. This represented the single strongest direct predictor of resource access in the model, surpassing even Governance Quality in terms of the magnitude of its direct effect. Governance Quality also exerted a significant direct positive effect on resource access ($\beta = 0.51$, SE = 0.07, $p < 0.001$), confirming that formal state governance capacity remained a powerful determinant of equitable resource distribution. Religious Affiliation demonstrated a moderate but significant direct effect on resource access ($\beta = 0.22$, SE = 0.05, $p < 0.001$), underscoring that beyond the institutional density of faith-based organisations, the identity dimension of religious belonging independently shaped resource access outcomes.

The mediation pathways embedded in the SEM model produced theoretically critical findings that qualified and complicated the apparent positive direct effects of religious institutional density. The path from Religious Institutional Density to Governance Quality was negative and significant ($\beta = -0.29$, SE = 0.05, $t = -5.80$, $p < 0.01$, 95% CI: [-0.39, -0.19]), confirming that higher concentrations of faith-based service providers were associated with lower formal governance quality — consistent with the institutional substitution hypothesis identified in the bivariate analysis. Consequently, the indirect effect of Religious Institutional Density on Resource Access — mediated through Governance Quality — was negative ($\beta = -0.15$, SE = 0.04, $p < 0.01$, 95% CI: [-0.23, -0.07]), indicating that the governance-mediated pathway partially counteracted the positive direct effect of religious institutional density. This partial mediation effect revealed a fundamental structural paradox: faith-based institutions simultaneously served as direct enablers of resource access while simultaneously undermining the governance systems through which sustainable, equitable, and rights-based resource distribution could be institutionalised. Bootstrapped confidence intervals across 5,000 resamples confirmed the stability and reliability of all indirect effects. Religious Affiliation also demonstrated a small but significant positive indirect effect through Governance Quality ($\beta = 0.09$, SE = 0.03, $p <$

0.05), suggesting that religious identity — independent of institutional density — was associated with modestly improved governance perceptions, possibly reflecting the civic trust and social capital generated by religious community membership. These SEM findings collectively pointed to the need for development policy frameworks that neither uncritically celebrate faith-based organisations nor marginalise them, but instead strategically integrate them into formal governance architectures in ways that preserve their service delivery strengths while preventing institutional substitution from eroding state accountability.

CONCLUSION

This study established that religion — operating through both institutional density and identity-based affiliation — constitutes a structurally significant determinant of public resource allocation patterns in postcolonial African states, functioning simultaneously as a developmental asset and a governance complication. The multivariate evidence, anchored in Structural Equation Modelling, confirmed that faith-based institutional density exercised the strongest direct positive effect on community resource access ($\beta = 0.43$, $p < 0.001$), exceeding even formal governance quality in its direct influence, while paradoxically exerting a negative indirect effect by undermining the governance systems through which equitable state-led resource distribution could be institutionalised ($\beta = -0.29$, $p < 0.01$). Univariate findings revealed widespread distrust in state allocation mechanisms (31.2% trust rate) contrasted against broad recognition of religion as a primary resource-shaping force (67.4%), while Chi-square analysis demonstrated that dominant religious denomination meaningfully moderated which development sectors communities prioritised — with Protestant and Catholic communities emphasising health and education and indigenous religious communities disproportionately prioritising infrastructure. Taken together, these findings invited a fundamental reconceptualisation of the state-faith relationship in African development: rather than positioning religious institutions as either competitors or subordinates to state authority, the evidence pointed to the urgent necessity of formalised, accountability-governed partnerships that harness the service delivery reach of faith-based actors while simultaneously strengthening rather than displacing formal governance architectures. The postcolonial dilemma of faith and development, this study conclusively demonstrated, cannot be resolved by ignoring religion — it can only be navigated by engaging it strategically, equitably, and with full recognition of the complex structural dynamics it generates.

RECOMMENDATIONS

Formalise State-Faith Resource Partnerships: African governments should establish formal, legally binding co-governance frameworks with major faith-based organisations involved in health, education, and infrastructure delivery. These frameworks must include shared accountability mechanisms, equitable resource flow protocols, and independent oversight structures to prevent the institutional substitution effect identified in the SEM findings — ensuring that FBO service provision complements rather than undermines formal state governance capacity.

Integrate Religious Actors into National Development Planning: Given the demonstrably significant role of religious denomination in shaping community resource prioritisation (confirmed by $\chi^2 = 47.82$, $p < 0.001$), development ministries and international development partners should institutionalise the meaningful participation of diverse religious leaders — including representatives of indigenous spiritual traditions — in national and subnational

development planning processes, ensuring that resource allocation decisions are responsive to the denominationally differentiated priorities of heterogeneous populations.

Strengthen Accountability in Faith-Based Service Delivery: Regulatory frameworks governing faith-based organizations in Africa should be reviewed and strengthened to require transparent financial reporting, equitable service access irrespective of religious identity, and adherence to national non-discrimination standards. Development partners, including multilateral organizations, should condition support to faith-based service providers on demonstrated compliance with equity standards — thereby preserving the developmental reach of FBOs while mitigating the exclusionary and politically distorting effects of unregulated religious service delivery documented in this study.

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