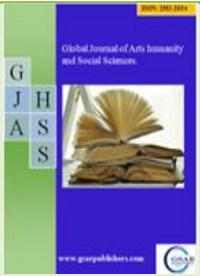
	Global Journal of Arts Humanity and Social Sciences					
	ISSN: 2583-2034					
	Abbreviated key title: Glob.J.Arts.Humanit.Soc.Sci					
	Frequency: Monthly					
	Published By GSAR Publishers					
Journal Homepage Link: https://gsarpublishers.com/journal-gjahss-home/						
Volume - 5		Issue - 4		April 2025	Total pages 335-342	DOI 10.5281/zenodo.15225150

RELIGION, INCOME AND WELL-BEING AMONG EMPLOYED WOMEN IN SOUTH-EAST, NIGERIA

By

Ngozi Caroline Uwannah¹, Kingsley C. Anonaba, PhD²

¹Department of Education, Babcock University, Ilishan, Ogun State

²Department of Religious Studies, Babcock University, Ilisan-Remo, Nigeria



Article History

Received: 05- 04- 2025

Accepted: 14- 04- 2025

Published: 16- 04- 2025

Corresponding author

**Ngozi Caroline
Uwannah**

Abstract

Women as nation builders, have made numerous contributions in various aspects of the nation's economy, therefore their well-being is of paramount importance. This study examined the relationship among religion, income and well-being of employed women in South-East, Nigeria. Simple random sampling technique was used to select two hundred and ten (210) working women in South-East, Nigeria. Attitude Toward Religion Scale (ATRS) and Psychological Well-being Scales (PWBS) were filled by the participants while income was measured with the demographic data. Data collected were analyzed using Pearson's product moment correlation and multiple regression at 0.05 level of significance. Five hypotheses were tested and the results revealed significant relationships among the variables of study. A significant joint influence of religion and income was found accounting for 88.2% variance in psychological well-being. Religion and income also had relative influence on well-being but income had greater influence. Age did not have significant moderating influence on well-being. It was recommended that management should endeavor to improve the take-home package of working women while women themselves should be more committed to religious practices since it enhances their well-being and that further researches should be carried out on religion and well-being across different religious groups in Nigeria.

Keywords: Employed Women, Income, Religion, Well-Being

1.1 INTRODUCTION

Today, women have become a formidable force in the nation's workforce. Their work is beneficial to them, their families as well as the entire nation. It is beneficial to women because it gives them the economic power and an upper hand in deciding what is good for their homes especially in terms of the children's education as well as their health. To the nation as a whole, they are taking active part in the overall growth of the nation. According to Adesina-Lincoln (2011), women's participation in various segments of the economy have profited the nation as well as their social environments.

In South-Eastern Nigeria, women are not constrained from taking part in politics or labour force (Adesina-Lincoln, 2011) unlike in some parts of Nigeria where limitations abound due to religious practices (Bello, 2017). South-Eastern Nigeria is comprised of five states namely Abia, Anambra, Ebonyi, Enugu and Imo States

(South-East Nigeria Report, 2018). Occupants of the South-Eastern part of Nigeria are called Igbos. The Igbos are the 3rd biggest ethnic group in Nigeria and are mostly Christians with Roman Catholics being the largest Christian denomination (Religion in Nigeria Report, 2019). Notwithstanding access of women in this part of the country to education and labour force, they still play subservient roles in the society and are generally affected by poverty (Bello, 2017).

As the whole Nigeria state is presently facing a lot of economic challenges as buttressed by the African Development Bank Group Report (2019) that "Nigeria has remained at a moderate risk of debt distress", women in the South-Eastern part are not exempted. There are increase in cost of living without a corresponding increase in income, hence families, especially working women struggle so hard to make ends meet and therefore face a lot of emotional and financial distress which tend to lower their well-



being (De Silva, 2016). Stam, Sieben, Verbakel and Graaf (2015) agree that paid occupation is expected to increase an individual's well-being since from it, one can receive an income used to satisfy numerous psychological, social and physical needs but in a nation where women are more likely than men to do work with less pay even when they have the same experience and qualification with men (De Silva, 2016; Okpara, 2004), the story becomes different. When a working woman cannot not meet up financially, she may become unhappy and dissatisfied and this can negatively impact her overall well-being.

Well-being have been defined as the state of being comfortable, healthy or happy (Myers & Diener, 1995). It is composed of a number of aspects of physical, mental and social dimensions embracing choices as well as efforts geared toward having "physical vitality, mental alacrity, social satisfaction, a sense of accomplishment and personal fulfillment" (Huseyin and John, 2015). Some authors have likened well-being with happiness and contentment (Tov, 2018) while others see it as being physically and mentally alright (Jahoda, 2002; Aghili & Kumar, 2008) and freedom from suffering (Tov, 2018; Mohamad, Laily, Leila & Jariah, 2013). Well-being could be viewed from several standpoints. Diener (2000) and Aghili and Kumar (2008) see well-being as being subjective and based on how an individual feels and thinks about himself and how important they take their lives to be. Apart from the subjective aspect, there are other dimensions to well-being. Ryff (1989) saw well-being from the psychological view point and developed a six-factor model of psychological well-being comprised of "self-acceptance, personal growth, purpose in life, environmental mastery, autonomy and positive relations with others". The United Kingdom Office of National Statistics (2017) widened the scope to embrace ten dimensions that could affect well-being such as the "natural environment, personal well-being, one's relationships, health, what we do, where we live, personal finance, the economy, education and skill and governance". This report explains the wide nature of well-being and illustrates the fact that a worker's well-being is important in that it can actually determine her level of productivity. When a working woman who is trying to find a balance between work and family life is additionally beset with financial constraints, it may be difficult to find happiness and satisfaction in life. This is the case of most working women in Nigeria today who face a lot of challenges that negatively impact their well-being. One of such challenges is income. Income has been defined as a gain or recurrent benefit usually measured in money that derives from capital or labour (Merriam Websters Dictionary, 2019). It is also the money an individual receives in compensation for his labour, services or investments (A Dictionary of Accounting, 2010). Stam, Sieben, Verbakel and Graaf (2015) opine that low income could result to lower subjective well-being. Subjective well-being according to Aghili and Kuma (2008) is a behavioural theory concerning fleeting dispositions, global judgements of life satisfaction, depression and euphoria while higher income have been linked to positive well-being (Agrawal *et al*, 2011). Based on the above comments, Green and Elliot (2009); Keyes and Reitzes (2007) submit that it is not actually how much a woman earns that will

affect her well-being but how she feels about her financial status. In that line, it then means that those who feel that their financial status is alright, despite how low it may be, will have greater well-being and vice versa.

Popular scholars have found that religious individuals have better well-being (Green & Elliot, 2009; Keyes & Reitzes, 2007; Schnittker, 2001; Tosje, Willem, & Waal, 2017) and that it does not matter whether one is a Christian, Muslim or traditional worshipper, that generally people who belong to some religion, have better health and happiness (Green & Elliot, 2009; Abdel-Khalek, 2006). Religious practice, seen as religiosity have been defined as "religious attendance, practice or activity (Musgrave, Allen & Allen 2002). Olasupo (2016) define religion as a system of belief about the individual's place in the world providing an order to the world and a reason for existence within it. Religion therefore affect the way people respond to sickness and life in general and gives them courage to cope with life situations. Tosje, Willem and Waal (2017) in their studies found Catholics having better life satisfaction than the non-religious. Lim (2016) observed that Church goers were higher in subjective well-being than non-church goers especially on worship days. Musgrave *et al.* (2002) in their study found that African Christian women measure spirituality with going to church regularly, reading the bible and praying. Christians were also viewed as people who displayed responsibility and sensitivity when dealing with others. Islamic women on the other hand see spirituality in terms of surrendering to the will of Allah and having a sense of duty. It therefore means that religion can have an influence on an individual's self-esteem especially among those who attend religious programmes, as well as giving them a sense of worth which will positively improve their well-being (Lim, 2016). Studies have found that people who are religious and spiritual have lower blood pressure, better resistance to diseases and less depression (Green and Elliot, 2009). Musgrave *et al.* (2002) also noted from their study that women who are facing bigger challenges place higher worth on religion and engage more in religions practices such as prayers and attendance to religious programmes. This in turn made them happier and more satisfied. A recent study has also proven that women are more spiritual and experience higher well-being than men (Habib, Donald & Hutchinson, 2018) because religion enables them express their emotions more freely, helps them to desire and acquire good virtues, teaches them to be caring and enables them to better cope with hardships through social interactions at religious meetings (Ngamaba & Soni, 2018).

Several researchers have looked at well-being in relation to the interface between work and family among academic women (Oludeji & Olajide 2016); well-being and income (Stevenson & Wolfers, 2013); religion, time use and affective wellbeing (Lim, 2016); religious involvement and subjective well-being (Ellison, 1991) etc. However, there is a dearth of empirical studies linking the well-being of working women with their religion and income level in Nigeria, and more so in the South Eastern part of the country. This study there fills this gap by contributing to existing literature on the issue.

1.2 Purpose of study

Specifically, the study aims at:

- i) Determining if there are significant relationships among religion, income and well-being of employed women in South-East, Nigeria.
- ii) Examining the combined influence of religion and income on the well-being of employed women in South-East, Nigeria.
- iii) Assessing if there is any significant relative influence of religion and income on the well-being of employed women in South-East, Nigeria.
- iv) Examining if age will significantly moderate the influence of religion and income on well-being of employed women in South-East, Nigeria.

1.3 Research Hypotheses

1. There are no significant relationships among religion, income and well-being of employed women in South-East, Nigeria
2. There are no significant joint influence of religion and income on well-being of employed women in South-East, Nigeria.
3. There are no significant relative influence of religion and income on well-being of employed women in South-East, Nigeria.
4. Age will not significantly moderate the influence of religion on well-being of employed women in South-East, Nigeria.
5. Age will not significantly moderate the influence of income on well-being of employed women in South-East, Nigeria.

2.1 Concept of Well-Being

Well-being can be seen as involving both subjective and psychological aspects. The subjective aspect is concerned with how a person sees himself/herself as having frequent satisfying feelings, occasional unpleasant feelings and feeling that in general, life is satisfactory (Tov, 2018).

Subjective well-being has also been equated with happiness and life satisfaction (Coburn, 2004; Diener & Chan, 2011) while the psychological aspect according to Tov (2018) focus on autonomy, positive relations, which is being able to mingle with other people, show love to them and trust them; understanding your environment by being able to adjust positively with the challenges; self-acceptance, purpose in life and personal growth. Adeyemo (2008) expatiated that psychological well-being is displayed when a person exhibits cheerfulness, positivity, liveliness, self-discipline, a sense of detachment and freedom from frustration, worry and solitude (Adeyemo, 2008). ¶There is also affective and cognitive aspect of well-being. Affective well-being comprises an individual's expression of pleasant and unpleasant feelings that are centered on emotions like happiness, joy, contentment, sadness, anger and worry (Scott, 2015) while cognitive well-being is about how one evaluates his life as to how well it is going in specific areas of life like health, work and family (Diener, Oishi & Tay

cited in Tov, 2018). McCullough, Emmons and Tsang (2002) see well-being in terms of state and trait. While trait well-being refers to how a person feels or how satisfied he/she is in general while state well-being is one's feeling at a particular moment. State well-being is unstable and capable of being influenced by activities within the day, personality traits, cultural values, general beliefs etc. Peterson (2019) identified mental wellbeing, as the state of succeeding in various aspects of life; such as in relationships, work, leisure, irrespective of various challenges that present themselves. Peterson (2019) identified a healthy sense of self, psychological flexibility, daily maintenance and application of healthy perspective as four components of well-being.

2.2 Religion

Religion, as viewed by Olasupo (2016) is a system of belief in relation to a person's place in the world which establishes a direction and the purpose for one's presence within that world. Braun and Marghi (2003) define religion as an emotional attachment or being devoted to God by constant communication through prayer. Religion is a function of culture (Beyers, 2017) and involve practices such as sermons, rites, festivals, feasts, sacrifices, initiations, prayers and meditation (Bernard, 2016). Religion helps people understand themselves, their world as well as giving more meaning to their lives (George, Ellison & Larson, 2002). Religion comprises of behaviours, practices, morals, views about the world, prophecies as well as organizations that associates human beings with the supreme (Swindel, n.d.). Based on the above, it is believed that it can determine the way people face life and how they cope with challenging situations (Braun & Marghi, 2003). Faith is a common factor prominent among the five major world religions (Christianity, Judaism, Islam, Buddhism, and Folk religion) (Swindel, n.d.). Faith is complete trust or confidence in someone or something. It is also strong belief in the doctrines of a religion, based on spiritual conviction. It is therefore faith that gives religious people their strong sense of well-being especially in late adulthood (Adeyemo, 2008). Aghili and Kuma (2008) in their study observed that religious attitude as being related to happiness while Harris, Schoneman and Carrera (2002) found that lower levels of religiosity bring about tension and anxiety which may likely lower happiness levels. Religiosity means believing in and having reverence for God or a deity, as well as participation in activities pertaining to ones faith like attending services or worship regularly and participating in other social activities with one's religious community (Adeyemo, 2008) and this participation and involvement in religious activities can promote well-being because it provides access to social support and discouragement from practices that promote negative health practices (George *et al*, 2002) as well as encouraging people not to bottle up their feelings but to express their emotions (Ngamaba and Soni, 2018). Summarily, religious practices can enable working women enjoy higher levels of well-being despite the daily challenges they may be facing

2.3 Income

The Accounting Dictionary (2019) defines income as the money that a person receives as a compensation for the investment, services or labour engaged in. Income is linked with well-being (Betsy & Justin, 2013; Agrawal *et al.*, 2011) and Mohamad, Laily, Leila and Jariah (2013) defined financial well-being as a condition of being financially well, happy and contented based on assessment of one's financial position. Henrich, Heine and Norenzayan (2010) discovered that low income or material adversity is a severe threat to quality of marital life and well-being. Studies have shown that the economic situation in a country plays significant roles in determining people's well-being (Diener & Chan, 2011). Low income has also been identified as affecting a woman's work life as well as her family life since most female employees do not earn enough income but often have to borrow in order to cater for the feeding, education, clothing, entertainment, emergencies and health needs of the family (Mohamad, Laily, Leila & Jariah, 2013). In that aspect, women with low income are likely to experience lower well-being whereas those who earn high income may likely have higher well-being.

3.0 Methodology

3.1 Research Design

The descriptive survey research design was adopted for the study. The researchers did not manipulate the variables but only determined the influence of the independent variables on the dependent variable.

3.2 Participants

Two hundred and twenty (210) working women in both private and public establishments in South-East Nigeria were randomly selected from the five States that make up South-East Nigeria comprising of Abia, Anambra, Ebonyi, Enugu and Imo States. Stratified random sampling was employed to select working women from the five states.

3.3 Instrumentation

Two instruments were used to collect the data for the study. The description of the instruments is given below:

3.3.1 Attitude Toward Religion Scale (ATRS) (Piazza (2013):

This scale assesses people's positive or negative attitude toward religion. It has 12 items and respondents were asked to indicate based on a 9-point Likert scale ranging from 1 = strongly disagree to 9 = strongly agree. The developers reported a Cronbach alpha of .936 indicating its reliability.

3.3.2 Psychological Well-being (PWB) Scale (Ryff & Keyes, 1995):

This scale measured six aspects of well-being such as autonomy, environmental mastery, positive relations with others, purpose in life and self-acceptance. It has 18 items on a 7-point Likert scale ranging from strongly agree to strongly disagree. co-efficient ranging from 0.908 to 0.976 for the six aspects of well-being as reported by Abbott, Ploubidis, Huppert, Kuh, Wadsworth and Croudace (2006).

3.4 Procedure

The questionnaires were administered on the participants in their various offices. The administration of the instruments took one week. Of the two hundred and ten (210) questionnaires distributed only one hundred and ninety (190) were correctly filled and retrieved.

3.5 Method of Data Analysis

Data were analyzed using Pearson's product moment correlation and multiple regression analysis at the 0.05 level of significance.

4.1 Results

4.1.1 Hypothesis One

Ho1: There are no significant relationships among religion, income and well-being of employed women in South-East, Nigeria.

Table 1: Correlation Matrix for the Relationships among Religion, Income, and Well-Being

	Religion	Income	Well-Being
Religion	1.000	.297*	.501*
Income		1.000	.681*
Well-Being			1.000

*Correlation is significant at 0.01 level (2-tailed)

Results in Table 1 were significant. The null hypothesis was therefore rejected in favour of the alternative hypothesis, leading to the conclusion that there were significant relationships among religion, income, and well-being of employed women in South-East, Nigeria. Specifically, there were significant and positive relationships between income and well-being ($r = .681, p < .05$), religion and well-being ($r = .501, p < .05$), while the relationship between religion and income is positive but not significant ($r = .297, p < .05$).

4.1.2 Hypothesis Two

Ho2: There is no significant joint influence of religion and income on well-being of employed women in South-East, Nigeria.

Table 2: Model Summary and Coefficients of the Multiple Regression Analysis for the Joint Influence of Religion and Income on Well-Being

Source of Variation	Sum of Squares	Df	Mean Square	F	Sig.
Regression	53850.310	2	26925.155	710.183	.000
Residual	7127.638	188	37.913		
Total	60977.948	190			

Model Summary $R = .940$; $R^2 = .883$; $R^2_{(Adj)} = .882$; Std. Error = 6.15735

Dependent Variable: Well-Being

Predictors: (Constant), Religion, Income

Results in Table 2 were significant ($F_{(2, 188)} = 710.183, p < .05$). The null hypothesis was therefore rejected in favour of the alternative hypothesis, leading to the conclusion that there was a significant joint influence of religion and income on well-being of employed women in South-East, Nigeria. Table 2 further revealed that 88.2% of the variance in well-being was explained by the combination of religion and income ($R^2_{(Adj)} = .882$).

4.1.3 Hypothesis Three

Ho3: There is no significant relative influence of religion and income on well-being of employed women in South-East, Nigeria.

Table 3: Coefficients of the Multiple Regression Analysis for the Relative Influence of Religion and Income on Well-Being

Model	Unstandardized B	Std. Error	B	T	Sig.
(Constant)	9.272	1.537		6.034	.000
Religion	.000	.000	.310	10.769	.000
Income	.946	.036	.747	25.979	.000

Dependent Variable: Well-Being

Table 3 revealed significant results. Consequently, the null hypothesis was rejected and the alternative hypothesis was upheld. It was thus concluded that there was a significant relative influence of religion and income on well-being of employed women in South-East, Nigeria. Specifically, income had a greater influence on well-being ($\beta = .747, t = 25.979, p < .05$) than religion ($\beta = .310, t = 10.769, p < .05$).

4.1.4 Hypothesis Four

Ho4 Age will not significantly moderate the influence of religion on well-being of employed women in South-East, Nigeria.

Table 4: Model Summary and Coefficients of the Regression Analysis for the Moderating Effect of Age in the Influence of Religion on Well-Being

Model	Coeff.	Std. Error	T	P	LLCI	ULCI
(Constant)	54.818	.565	96.977	.000	53.706	55.933
Age	1.087	1.131	.962	.337	-1.143	3.318
Religion	1.144	.040	28.465	.000	1.064	1.223
Age x Religion	.077	.080	.960	.338	-.081	.236

Model Summary $R = .501; R^2 = .251; MSE = 61.027; F = 270.733, df1 = 3.00; df2 = 187.00; p < .05$

Dependent Variable: Well-Being

Predictors: (Constant), Religion

Results in Table 4 revealed a non-significant moderating effect of age in the influence of religion on well-being of employed women in South-East, Nigeria ($t = .962, p > .05$). Consequently, the null

hypothesis was upheld, leading to the conclusion that age will not significantly moderate the influence of religion on well-being of employed women in South-East, Nigeria.

4.1.5 Hypothesis Five

Ho5: Age will not significantly moderate the influence of income on well-being of employed women in South-East, Nigeria.

Table 5: Model Summary and Coefficients of the Regression Analysis for the Moderating Effect of Age in the Influence of Income on Well-Being

Model	Coeff.	Std. Error	T	P	LLCI	ULCI
(Constant)	54.857	.957	57.332	.000	52.969	56.745
Age	.112	1.914	.058	.954	-3.664	3.887
Income	.000	.000	12.731	.000	.000	.000
Age x Income	.000	.000	-.740	.460	.000	.000

Model Summary $R = .682; R^2 = .465; MSE = 174.436; F = 54.191, df1 = 3.00; df2 = 187.00; p < .05$

Dependent Variable: Well-Being

Predictors: (Constant), Income

Table 4 showed non-significant moderating effect of age in the influence of income on well-being among employed women in South-East, Nigeria ($t = .058, p > .05$). Consequently, the null hypothesis was upheld, leading to the conclusion that age did not significantly moderate the influence of income on well-being of employed women in South-East, Nigeria

4.2 Discussions

The first hypothesis stated that there are no significant relationships among religion, income and well-being of employed women in South-East,

Nigeria. This hypothesis was subjected to statistical test of significance and rejected since it was found that there were significant and positive relationships between income and well-being, religion and well-being while the relationship between religion and income was not significant.

Previous researches that corroborates the findings from this study include Okhakhume and Aronyiaso (2016) who found women with high income having high quality of life unlike women with low income. Stam *et al.* (2015) found that low income led to a decline in well-being and Agrawal *et al.* (2011) who found that education and income predicted positive well-being. Various studies in the past have also confirmed the positive relationship between religion and well-being. Simon and Nath (2004) discovered well-being to increase alongside increased religiosity.

Green and Elliot (2009) found that praying often was associated with psychological well-being and better health and that the more people belong to and have bonds and ties with religious groups, the greater their psychological well-being. Other studies in support are Ngamaba and Soni(2018) and Keyes and Reitzes (2007). In

contrast however, Tosje, Willem and Waal (2017) found religious individuals having significant lower well-being which was explained as occurring probably because of limited social privileges and Krause and Wulff (2005) also reported an indirect relationship between psychological well-being and religious attendance. Their study however reported a positive relationship between religion and income.. George, Ellison and Larson (2002) had earlier discovered that people who identify with religion have better health and happiness despite their financial status and Keyes and Reitzes (2007) found that it is not actually how much a woman earns that will affect her well-being but how she feels about her financial status. Invariably, religious affiliations breeds contentment which make someone accept his/her income and be able to manage it to achieve a better well-being.

Hypothesis two stated that there is no significant joint influence of religion and income on well-being of employed women in South-East, Nigeria was rejected leading to the conclusion that there was a significant joint influence of religion and income on well-being of employed women in South-East, Nigeria. This present finding supports previous researches such as Aghili and Kuma (2008); Adeyemo (2008); Abdel-Khalelc (2006); Green and Elliot (2009); Keyes and Reitzes (2007); Ngamaba and Soni (2018); Habib, Donald and Hutchinson (2018) and Tosje, Willem and Waal (2017) which found religion predicting well-being. In addition, studies have also found income influencing well-being such as Agrawal *et al.* (2011); Betsey and Justin (2013); Stam *et al.* (2015) and numerous others.

Hypothesis three was also rejected since a significant relative influence of religion and income on well-being of employed women in South-East, Nigeria was found. However, the result of analysis found income to contribute more to well-being of employed women in South-East Nigeria than religion. This could be in line with the findings of Muhammad *et al.* (2021) where women with access to financial power were able to help improve their personal as well as their family's well-being.

Finally, hypothesis four and five were accepted with the conclusion that age did not significantly moderate the influence of religion and income on well-being of employed women in South-East, Nigeria. This implies that age is not a moderator of the influence that religion and income have on working women's well-being in South-East, Nigeria. Kaczorowski (2002) found similar results and concluded that age did not moderate the consistent inverse relationship he found between spiritual well-being and state and trait anxiety. On the contrary, Mohamad, Laily, Leila and Jariah (2013) found that age influenced financial well-being of employees and Okhakhume and Aroniyiaso (2016) found age also influencing quality of life among women in Ibadan, Nigeria.

5.0 Conclusion and Recommendations

This study found significant and positive relationships among religion, income and wellbeing. It affirmed that religion and income jointly contributed to the well-being of employed women in South-East, Nigeria and discovered a significant relative influence of religion and income on their well-being with income

contributing more to well-being than religion. Furthermore, the study found that age did not significantly moderate the influence of religion and income on well-being of employed women in South-East, Nigeria. These findings have important implications for women employees, government, management as well as for the state and global politics. Since income greatly contributed to women's well-being, and researchers have linked low income to dissatisfaction at work, low morale and absenteeism, it then implies that women's contribution in the workforce will be adversely affected if their income is low. In addition, a woman who do not have enough income or a good job may find it difficult planning for the future and may be hindered from taking active part in political, economic and religious activities since sometimes being a member of a political or religious group have some financial requirements and expectations attached.

Based on the findings, it is therefore recommended that government and management of organizations should address the gender gap on income and endeavor to improve the take-home package of working women to boost their well-being. Once their well-being is improved, they can actively participate in political and economic activities in the nation while women themselves should be more committed to religious practices since it enhances their well-being. Finally, further comparative researches could be carried out on religion, income and well-being across different religious groups in Nigeria as well as other geo-political zones in Nigeria.

References

1. A Dictionary of Accounting (2010). <https://www.oxfordreference.com/display/10.1093/acref/9780199563050.001.0001/acref-9780199563050>
2. Abbott, R. A., Ploubidis, G. B., Huppert, F. A., Kuh, D., Wadsworth, M. E. & Croudace, T. J. (2006). Psychological evaluation and predictive validity of Ryff's psychological well-being item in a United Kingdom Birth Control. *Health Quality Life Outcomes*, 4, 76
3. Abdel-Khalek, A. M. (2006). Happiness, health, and religiosity: Significant relations. *Mental Health, Religion and Culture*, 9, 85-97.
4. Adesina-Lincoln, A. (2011). Assessing Nigerian female entrepreneur's access to finance for business start-up and growth. *African Journal of Business Management*, 5 (13), 5348 – 5355
5. Adeyemo, D. A. (2008). Emotional intelligence, religiosity and self-efficacy as predictors of psychological well-being among secondary school adolescents in Ogbomoso, Nigeria. *Europe's Journal of Psychology*, 4 (1). Retrieved from: <https://ejop.psychopen.eu/rt/captureCite/423/html.Access%3Ed:> March 6, 2019.
6. African Development Bank Group Report (2019). Nigeria Economic outlook. Retrieved from: africandevbank.org/en/countries/west-



- africa/Nigeria.
7. Aghili, M. & Kumar, V. G. (2008). Relationship between Religious Attitude and Happiness among Professional Employees. *Journal of the Indian Academy of Applied Psychology*, 34, 66 – 69.
 8. Agrawal, J., Murthy, P., Phillip, M., Mehrotra, S., Thennarasu, J. P., John, N. G., Girish, V. T. & Isaac, M. (2011). Socio-demographic correlates of occupational wellbeing among female academics; the influence of family-work interface. Available from: https://www.researchgate.net/publication/309559697_Occupational_Wellbeing_Among_Female_Academics_the_Influence_of_Family-Work_Interface.
 9. Bello, G. (2017). Condition of Women in Nigeria: Issues and Challenges. *Journal of Arts and Social Science*, 8, 293.
 10. Bernard, S. (2016). Religious practice, ritual and prayer. *American Psychological Association*. Retrieved from: <https://psycnet.apa.org/record/2006-00771-020>.
 11. Betsey, S. & Justin, W. (2013) Subjective well-being and income: is there any evidence of satiation? *American Economic Review: Papers and Proceeding*. Available at <http://www.brookings.edu/~media/research/files/papers/2013/04/subjective%20well%20being%20income/subjective%20well%20being%20income.pdf>. Retrieved 09 February, 2019.
 12. Beyers, J. (2017). Religion and culture: Revisiting a close relative. *HTS Theological Studies*, 73 (1). Retrieved from: http://www.scielo.org.za/scielo.php?script=sci_arttext&p_id=S0259-94222017000100010
 13. Braun, B. & Marghi, J. R. (2003). Rural Families Speak: Faith, Resiliency, & Life Satisfaction among Low-Income Mothers. *Michigan Family Review*, 8 (1), 9-18.
 14. Coburn, D. (2004). Beyond the income inequality hypothesis: Class, neo-liberalism, and health inequalities. *Social Science and Medicine*, 58 (51), 41–56.
 15. De Silva, S. J. (2016). The work of women in Nigeria. Retrieved from: <https://blogs.worldbank.org/african/the-work-of-women>. Accessed March 6, 2019.
 16. Diener, E & Chan, M. Y. (2011). Happy people live longer: subjective well-being contributes to health and longevity. *Applied Psychology-Health and Well Being*, 3(1), 1–43.
 17. Ellison, C. G. (1991). Religious involvement and subjective well-being. *Journal of Health and Social Behavior*, 32, 80–99.
 18. George, L. K., Ellison, C. G. & Larson, D. B (2002). Expanding the relationship between religious involvement and health. *Psychological Inquiry*, 13, 190–200.
 19. Green, M. & Elliot, M. (2010). Religion, health and psychological well-being. *Religion & Health*, 49 (2), 149 – 163. <http://www.doi.org/10.1007/s10943-009-9242-1>
 20. Habib, D. G., Donald, C. & Hutchinson, G. (2018). Religion and life satisfaction: A correlational study of undergraduate students in Trinidad. *Journal of Religion and Health*, 57 (2),
 21. Harris, I. J., Schoneman, W. S. & Carrera, R. S. (2002). Approaches related to religiosity anxiety among college students. *Mental Health, Religion and Culture*, 5, 253 – 265.
 22. Henrich, J., Heine, S. J., & Norenzayan, A. (2010). The weirdest people in the world? (RatSWD Working Paper Series, 139). Berlin: Rat für Sozial- und Wirtschaftsdaten (RatSWD). <https://hdl.handle.net/10419/43616>.
 23. Huseyin, N. & John, P. A. (2015). Evaluation of wellness determinants and interventions by citizen scientists. *JAMA*, 314 (2), 121 – 122.
 24. Jahoda, M. (1982). *Employment and Unemployment: A Social-Psychological Analysis*. Cambridge:Cambridge University Press.
 25. Kaczorowski, J M. (1989). Spiritual Well-being and anxiety in adults diagnosed with cancer. *The Hospital Journal*, 5, 105-116.
 26. Keyes, C. L., & Reitzes, D. C. (2007). The role of religious identity in the mental health of older working and retired adults. *Aging & Mental Health*, 11, 434–443.
 27. Krause, N., & Wulff, K. M. (2005). Church-based social ties, a sense of belonging in a congregation, and physical health status. *The International Journal for the Psychology of Religion*, 15, 73–93.
 28. Lim, C. (2016). Religion, time use, and affective well-being. *Sociological Science*, 3, 685 – 709.
 29. McCullough, M. E., Emmons, R. A. & Tsang, J. A. (2002). The grateful disposition: A conceptual and empirical topography. *Journal of Personality and Social Psychology*, 82 (1), 112–127.
 30. Merriam Websters Dictionary. Definition of income. Retrieved from: <https://www.nyaccountingcourse.com/accounting-dictionary/income2019>.
 31. Merriam Websters Dictionary. Definition of Well-being. Retrieved from: <https://www.merriam-webster.com/>
 32. Mohamad, F. S., Laily, P., Leila, F. & Jariah, M. (2013). Determinants of employees' financial well-being: the moderating effect of work sectors. *Malaysian Journal of Consumer and Family Economics*, 16, 91 – 106.
 33. Muhammad, S., Kong, X., Saqib, S. E. & Beutell, N. J. (2021). Entrepreneurial Income and Wellbeing: Women's Informal Entrepreneurship in a Developing Context. *Sustainability*, 13(18), 10262; <https://doi.org/10.3390/su131810262>
 34. Musgrave, C. F., Allen, C. E. & Allen, G. J. (2002). Spirituality and health for women of colour. *American Journal of Public Health*, 92 (4), 557 – 560.
 35. Myers, D.G., & Diener, E., (1995). Who is happy? *Psychological Science*. 6, 10-19.
 36. Ngamaba, K. H. & Soni, D. (2018). Are Happiness and

- Life Satisfaction Different Across Religious Groups? Exploring Determinants of Happiness and Life Satisfaction. *Journal of Religion and Health*, 57(6), 2118–2139.
37. Okhakume, A. S. & Aronyiaso, O. T. (2016). Influence of demographic variables on quality of life among women in Ibadan metropolis, Oyo State, Nigeria.
 38. Okpara, J. O. (2004). The impact of salary differential on managerial job satisfaction: a study of the gender gap and its implications for management education and practice in a developing economy. *Journal of Business in Developing Nations*, 8, 65- 92.
 39. Olasupo, F. A. (2016). Women and religion in Nigeria. *The Journal of Traditions and Beliefs*, 2 (10). Retrieved from: <https://engagedscholarship.csuohio.edu/jtb/w12/iss/10>.
 40. Peterson, T. J. (2019). What are the components of healthy well-being? Retrieved from: www.Healthyplace.com
 41. Piazza, J. R. (2013). Attitude toward religion scale. Retrieved from: <https://sites.google.com/site/jaredrpiazza/home/instruments-and-scales/attitudes-towards-religion-scale>
 42. Religion in Nigeria Report (2019). Retrieved from: https://en.wikipedia.org/wiki/Religion_in_Nigeria
 43. Ryff, C. D. (1989). Happiness is everything, or is it? Explorations on the meaning of psychological well-being. *Journal of Personality and Social Psychology*, 57, 1069–1081.
 44. Schnittker, J. (2001). When is faith enough? The effects of religious involvement on depression. *Journal for the Scientific Study of Religion*, 40, 393–411.
 45. Scott, B. K. (2015). Well-being as influenced by happiness and meaning. Retrieved from: <https://www.scientificamerican.com/beautiful-minds/the-differences-btw-happiness-&-meaning-in-life/>
 46. Simon, R. W. & Nath, L. E. (2004). Gender and emotion in the United States: Do men and women differ in self-reports of feelings and expressive behavior? *American Journal of Sociology*, 109:1137-1176.
 47. South-East (Nigeria) Report (2018). Retrieved from: [https://en.wikipedia.org/wiki/South_East_\(Nigeria\)](https://en.wikipedia.org/wiki/South_East_(Nigeria))
 48. Stam, K., Sieben, I., Verbakel, E. & Graaf, P. (2015). Employment status and subjective well-being: the role of social norm to work. *Work, Employment and Society*, 1 – 25.
 49. Swindel, J. (n.d). Faith and reason: *Encyclopedea of Philosophy*. Retrieved from: <https://en.wikipedia.org/wiki/Religion>. Accessed May 06, 2019.
 50. Tosje, T.K., Willem, K. & Waal, J. (2017). The effect of religiosity on life satisfaction in a secularized context: assessing the relevance of believing and belonging. *Review of Religious Research*, 59 (2), 135 – 155.
 51. Tov, W. (2008). *Well-being concepts and components*. In E. Diener, S. Oishi & L. Tay (Eds.). *Handbook of well-being*. Salt Lake City, UT: DET-Publishers. Retrieved from: DOI:nobascholar.com.
 52. The United Kingdom Office of National Statistics (2017). Retrieved from: <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/measuringnationalwellbeing/internationalcomparisons2019>. Accessed March 6, 2019.