

THE EFFECT OF RELIGIOUS EDUCATION ON HUMAN DEVELOPMENT IN CAMEROON: CASE OF SELECTED RELIGIONS IN MEZAM DIVISION

PRINCEWILL AKONGNWI¹, & SONKEY LOUIS NTU^{2*}

¹Faculty of Economics and Management Sciences, University of Bamenda, Cameroon

²Department of Agribusiness Technology, College of Technology, University of Bamenda

<https://doi.org/10.37602/IJREHC.2023.4302>

ABSTRACT

The relationship between human development and labor productivity cannot be debated because a well-developed human being; physically, mentally, cognitively, psychologically, spiritually, and who is conscious is a great input for good labor productivity. The main objective of this study was to analyze the effect of religious education on human development. To achieve this objective, we made use of data collected from questionnaires administered to 400 religious practicing individuals in the Mezam Division of any religion such as Christianity, Islam, and others. The sample was selected through stratified sampling techniques individuals. The data collected were analyzed using ordinary least square regression analysis. The results revealed that honesty, morality, and faith have a positive effect on human development while unexplainable, integrity shows a negative effect on human development. With respect to other religions, Christianity shows a positive tendency of increasing human development while Islam has a negative effect on human development in the Mezam division. The study, therefore, recommends that the educational curriculum of Cameroon be refined to incorporate religious education and those aspects of religion which build the integrity, honesty, and faith of the citizens which will enhance human development.

Keywords: Religious Education; Human Development; Integrity; honesty; morality; Faith

1.0 INTRODUCTION

Every true religious person is a valuable asset to the neighborhood and the country. Everyone is born religious, and everyone may contribute to their religion. Religion is described as a group of shared values, practices, and organizations based on belief in supernatural powers (Iannaccone, 1998) and adherence to particular beliefs and practices is called religion (Miller and Thoresen, 2003). Religion, according to social anthropologists like Weber, is culture. They define religion as a set of attitudes, principles, and behaviors that people in a group adopt. In other words, it is an organized system of meanings, assumptions, and principles that place humans in relation to other living things. However, religion as a structure both supports and fosters human development. Religions have varying effects on human development and developmental activities. Religion has had a significant influence on culture and human evolution as an institutional structure. Through the work of missionaries, Christianity provided the cultural groundwork for the Western world and certain other nations. The history of Christianity is integral to the history of Western culture and society. Christian values, ideas, and principles have permeated Western culture's thoughts and emotions (Bainton, 1964).

Formal education and institutions of ancient Universities of Marseilles, Bologna, Paris, Oxford, and Cambridge are products of Christianity (Lonchamp, 1993). In keeping with the golden rule do unto others as you want them to do unto you (Matthew 7:12) and the caution that whatever you did not do for one of the least of these, you did not do for me (Matthew 25:45), kept the Christians united with their master's teaching to take care of every human being. Christians took care of the sick. They were against infanticide, abortion, and abandoned children. They never discriminated against Christians and even none Christians. Christians followed the example of Jesus Christ in healing people who suffered from various types of sicknesses. The Christian leader had concern for the physical and spiritual well-being of every human being. This was in contradiction to the Greco-Roman world (Alvin, 2016). Many more Christian hospitals attached to monasteries were built by 750, from continental Europe to England. Christianity is at the foundation of mental institutions, professional medical nursing, and the Red Cross. The Christian hospitals and other medical institution facilities reflected Christ's love for mankind. (Alvin, 2016).

On its part, Islam has contributed enormously to the scientific world. Muslims invented Arabic Numerals, created algebra, and developed trigonometry, optics, and astronomy. They invented the pendulum. Muslims introduced the empirical method in the study of nature. Muslim experts calculated the angle of the ecliptic; measured the size of the earth, and calculated the precession of the equinoxes (Faith Forum, 2016). In the field of optics and physics; Muslims explained phenomena such as refraction of light, gravity, capillary action, and twilight. They also developed observations for the empirical study of heavenly bodies. They made progress in the use of herbs, drugs, and food for the medication (Faith Forum, 2016). While in the area of health, Muslims established hospitals and introduced the system of interns and externs. They discovered the causes of certain diseases and developed a method of diagnosis for them. They made use of anesthetics in surgery with newly innovated surgical tools (Faith Forum, 2016).

There are many religions and churches in Africa, and Cameroon is not an exception, yet the rate of corruption is still high in Cameroon and the world as a whole. In a study conducted by Transparency International in 2011 the corruption perception index of 183 countries and territories, portrayed that most of the countries scored below five on a score of 0 (Highly corrupt) to 10 (very clean). The report of Transparency International (TI) up to 2019 reveals that Cameroon has consistently been amongst the worst corrupt countries in the world. In the 1990s Cameroon was ranged the most corrupt country in the world (TI, 1998, 1999). This shows that the world is not free from the fangs of corruption and yet there are many religions, religious schools, and institutions in the world.

The general belief is that the educated are models given they are endowed with a stronger ability to rationally make their choices as well as apply life rules aptly (Awemu, 2017). Narrowing this belief to the context of human development, the more a person is religiously educated the more humanly developed and useful they are expected to be. This expectation is based on studies like that of Uchenna (2017), which has established that there is a strong relationship between religious education and improvement in human development. Noting that others have dwelled on other aspects of religious education on human development such as intellectual development, moral development, and physical development, and considering that to attain maximum human development requires a greater combination of such aspects, this

study seeks to investigate the integrity, honesty, morality, and faith aspect with emphasis on the effect religious education has on it.

Cameroon as one of Africa's economies has been faced with the problem of human capital development over the years. In spite of all the abundant resources the Nation is endowed with, Cameroon has failed to realize her full development potential in terms of sustainable human capital development (Ngwain, 2018). Cameroon needs sustainable and quality human capital development in order to attain its full development potential. Although the country is doing its best in creating schools in all the regions and also in subsidizing education offered by religious institutions, the challenge is the quality of the education and especially the lack of regard for religious education. The fact that religion is not considered a requirement for access to national competitive examinations and employment in the public sector is a call for concern. Needless to remind anyone about the increase in violence and other negative behaviors exhibited by some citizens and students towards private and public property, their teachers and peers attacking, stabbing, and threatening others, and teachers raping their own pupils and students in schools, and a continuous increase in misappropriation and embezzlement. There is a burning and imminent need to re-establish the significance of religious education as a major tool in human development in Cameroon's educational system.

Despite the relevant and significant input made by these strong religious institutions from the advent of these religions in the moral, educational, health, developmental, research, and infrastructural, human, and economic development just to name these, the impact of religious education in human intellectual and spiritual development in Cameroon has been systematically sidelined especially in the educational system.

The main objective of this study is to analyse the effect of religious education on human development in Cameroon. The specific objectives are specified as follows: investigate the effect of integrity on human development in Cameroon, assess the effect of honesty on human development in Cameroon, analysed the effect of morality on human development in Cameroon, and probe into the effect of faith on human development in Cameroon.

2.0 CONCEPTUAL LITERATURE

2.1 Religious Education

Without knowing what religion is and what the characteristics of religion are that make religious education necessary, we cannot discuss religious education. Distinct academic disciplines have different definitions and perspectives of religion. The majority of authors agree that religion refers to the association and relationship between the created and its creator, the limited and the infinite, and man and God, despite disagreements regarding the word's origin (Idowu, 1979).

Religious Education is classified into two categories; confessional religious education and non-confessional religious education. Confessional religious education promotes the ideals and doctrines of specific religions like Christianity, Islam, and Judaism (Fedderspiel, 2011), while non-confessional education is out to make available information about other religions in order to bring understanding among the different religions so as to pave the way for religious tolerance (Braten, 2009).

Religious education is also promoted formally in schools, non-formally in homes, the mosque, churches, temples, pulpits, visual and audiovisual media, as well as informally. Teaching goes on in the mosque, churches Sunday school, and the different youth and adult groups in the different religions, the word of God, and the doctrine of Christ, for instance is taught. The adherents of religion are also taught on how-to live-in peace and also to be involved in productive business, Islam and Christianity teaches their members to respect state laws and the laws of the land in general.

Religious values include compassion for those in need, treating others like self, learning and growing spiritually and intellectually, being modest in every relationship with others, and being respectful and nonviolent when interacting with others. The educational process ensures values transfer from an old generation to a new one. The products of the educational system are expressed through the quality of the educated person's profile which ensures the support of human social development. The possibility of educated humans, giving this support without national boundaries and constraints became a specificity of the present day. This involves a huge responsibility for education.

Religious education brings out those values which belong to the set of values transmitted through the educational process as a complex whole. Religion has a great impact on day-to-day life and it seems to be the strongest anchor of humans, original inhabitants, and newcomers. This could be considered a positive aspect. The educational process ensures values transfer from an old generation to a new one, in order to enhance human development.

2.2 Paganism

The pre-Christian religion of Europe gave rise to paganism, which has developed into the current age. In nature, pagans have faith. All connections to nature are spiritual. Agnostics deny the existence of God and assert that it cannot be demonstrated, whilst Pagans trust in nature. There is no monotheism in paganism. Like other religions, paganism lacks a holy book and specific venues of organized worship. Pagans adhere to the golden rule, which is emphasized in Pittacus' (Vivianne, 1996) words: "Do not to your neighbor that which you shall get evil from him." If people behaved kindly and generously toward one another, they would rescue the world.

2.3 Islam

The third of the three monotheistic religions, it is the last. Islam acknowledges a single God (Allah). They have the following beliefs: Allah, angels, prophets (Moses, Abraham, and Jesus), Muhammad as their founder, and life after death. The Qur'an is considered to be Islam's holy book. They explain the Golden Rule on the basis of the idea that no one can genuinely believe in something unless they wish the same for their sibling as they do for themselves (Hadiths). Angel Gabriel underlined that the care for the neighbor is permanent just as is the care for your heir, which is one of the other contributions mentioned in the Hadiths that support community life. In particular, treat your future successor with the same respect you would your children. Muslims are taught to be courteous, loving, kind, and tolerant.

2.4 Hinduism

"The Hindus honor four Vedas; Eshwar (God) who created the world and is present in everything or Brahma (The Creator), Vishnu (The Preserver) and Mahesh (Shiva - The Destroyer). This religion upholds the Golden Rule as a duty which requires that one should not do to others what would cause pain if done to him" (Mahabharata 5:1517).

2.5 Bahá'í

This is the youngest religion, having been established in Iran by Bahá'u'lláh in 1884. (1817-1892). Unity is the main preoccupation of the Bahá'í faith. Its three main tenets—One God, One Mankind, and the fundamental Oneness of Religion—highlight this. The Bahá'í faith bases their interpretation of the Golden Rule on their founder, who stated that one should neither speak nor wish for another person what they would not wish for themselves nor should they speak or desire for another person what they would not wish for themselves (Bahá'u'lláh, 2002).

2.6 Judaism

Of the three monotheistic religions (Judaism, Islam, and Christianity), Judaism is the oldest. Judaism promotes individual autonomy and values moral behavior above subjective convictions. Judaism's interpretation of the golden rule is "What is hateful to you, do not do to your neighbor" (Hillel, Talmud Shabbat 31a). Rabbi Hugo Gryn, a Jewish instructor, asserts that caring for those who are suffering, regardless of their race or creed, is everyone's moral obligation. Additionally, everyone follows in the footsteps of those who are suffering and tormented. Every bigot, zealot, and racist must become civilized and decent in his eyes.

2.7 African Traditional Religion

These are Africans' native religious practices and beliefs. Many Africans, even some who identify as Christians or Muslims, still practice it today because it was first established by the ancestors of today's Africans (Awolalu, 1979). Depending on the various African ethnic groups, it differs in both practice and content. It is frequently distinguished by ancestors' belief in several gods. The golden rule is applicable to all cultures and is expressed in various proverbs. For example, the Yoruba say that one should always consider the other person's perspective when acting toward them (Oyekan, 2018).

2.8 Christianity

Christianity was founded some 2000 years ago by Jesus Christ. Christians have faith in one God who is love (1 John 4:8), and who is the creator of all. They believe that God has revealed himself as the Holy Trinity: The Father, the Son, and the Holy Spirit. Christians are of the understanding that God created human beings in His own image and charged them to love God and their neighbors (Mark 12:30-31). The sacred scripture of the Christians is the Bible (Old and New Testament). Christianity embraces the Golden Rule in New Testament thus (NIV, 2000) "Do to others as you would have them do to you" (Luke 6:31, Matthew 7:12). Jesus also taught that, "Do to others as you would have them do to you. Do not judge and you will not be judged; do not condemn, and you will not be condemned. Forgive, and you will be forgiven; give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back." (Luke 6:31, 37-38).

2.9 Human Development

The human development idea was created in the 1970s by Dr. Mahbubul Hag, who argued that the current measures of human growth did not take into account the goal of development, which is to improve human existence. He argued that the concept of capacities is essential to human growth and that the Gross Domestic Product methodology fails to effectively evaluate well-being. This speaks to the potential potential of individuals (UNDP, 1990). Access to knowledge, good physical and mental health, and a high standard of living are all essential capabilities. The state of society, the institutions that are accessible, and individual efforts all have an impact on human capacities. If and only if the fundamental capabilities are present, the potential for human development can be realized. Unfortunately, fundamental capabilities are lacking. Because of this, economics frequently emphasizes inequality and views it from the perspective that generating money is the most essential thing (UN, 2019). Professor Amartya Sen, the father of human development, stated that inequality was all about the issues we care about and the future to which we aspire about 40 years ago.

Many people in every nation lack hope for a better future. They stand on the fringes of society, without any sense of hope, dignity, or purpose, watching as others advance to steadily increasing prosperity. Many people around the world have overcome extreme poverty, but countless more do not have the resources or the opportunities to take charge of their life. Too frequently, a person's status in society is still determined by their gender, nationality, or parents' income (UN Human Report, 2019). Change is necessary for progress to take place.

The study of human development aims to explain why people of all ages, from birth to death, and in all environments change for the better or worse or stay the same. Together, human rights and human development strengthen and help to maintain humankind's well-being and dignity. According to this conception of human progress, all forms of education are required, as are better working circumstances, more personal freedom, and more human welfare. This concept relates to human rights. For instance, the right to education relates to intellectual development, whereas the amount of political development in a community is related to the right to political freedom (UNDP, 1979). Human development characteristics include physical, psychological, social, cognitive, moral, and faith (Uchenna, 2017).

3.0 MATERIALS AND METHODS

3.1 Description of Area of Study.

Mezam is in the North West Region of Cameroon as shown in Figure 3.1 below. The North West Region is part of the Southern Cameroons, found in the Western highlands of Cameroon (Wikipedia). It was created in 1972 and presently has seven divisions which are Boyo, Bui, Donga Mantung, Menchum, Mezam, Momo, and Ngoketunjia. The North West Region is bounded in the south by the West Region, in the southwest by the South West Region, in the east by Adamawa, in the North by the Federal Republic of Nigeria. Mezam division is divided into seven subdivisions; Bamenda1, Bamenda2, Bamenda3, Bafut, Bali, Santa, and Tubah with Bamenda as the regional capital with a surface area of 1745km² and a population of 524127 (National Census, 2005).

There is religious tolerance in Cameroon (Wayi, 2016); Christianity (70.7%) is the dominant religion in Cameroon followed by Islam (24.4%), traditional religion (2.2%), and others which include Baha'is, Jews, and Jehovah's Witness and Buddhist (2.7%) (The World Factbook, 2018). There are 50000 adherents of Baha'i and 50 Jews in Cameroon (US Bureau of Democracy, Human Rights and Labor, 2017). Christians are found mainly in the Southern and Western Regions while Muslims are the majority in the Northern Region). The dominant population of the two Anglophone Regions is protestant while the Southern and Western Regions are mostly Catholic (Fula; Fulbe; French:Peul or Peuhl).

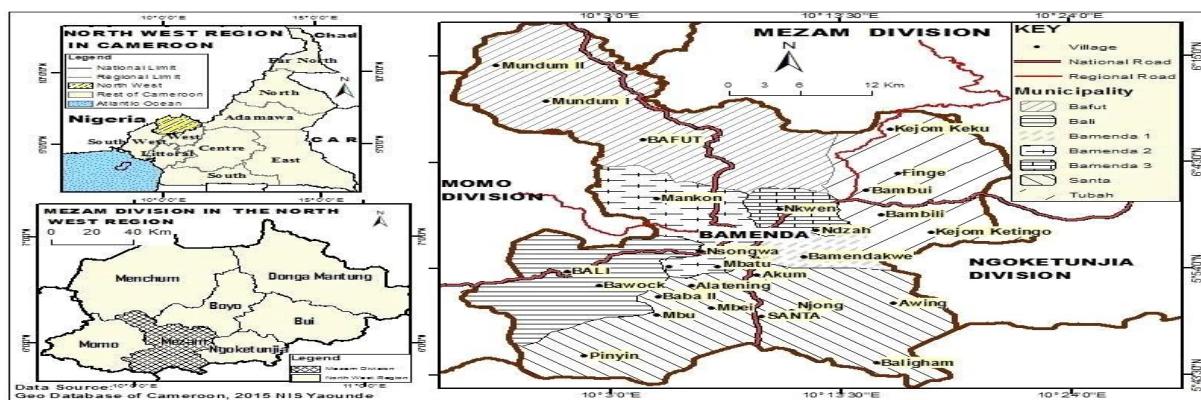


Figure 3.1: Map of Mezam Division, North West Region of Cameroon

Source: Geo Database of Cameroon.

3.2 Data Collection

The tool used in collecting data for this study was a questionnaire. The questionnaire was chosen for the study because it is an economical, reliable, and widely used instrument for collecting research-relevant information from individuals whom all respond to identical questions. They permit the researcher to understand how the respondents think. Finally, questionnaires guarantee greater uniformity; consistency, and objectivity in data collection (Neelankavil, 2007). The questionnaires were divided into three sections, which were used to capture data that will further be used to measure the variables. Section A focused on Demographic information, section B was to collect information on religious education and Section C was on information on human development.

Mezam in the North West Region of Cameroon had a population of 524,127 inhabitants in 2005 presently with four major religious groups which include Christianity, Islam, Baha'I, and others with several churches, with the Christian churches dominating. The target population was Christians, Moslems, and Baha'i. The sample population was chosen from the religious population of Mezam.

In carrying out this study, the sampling technique we adopted was specifically a stratified sampling technique, where the Mezam division was divided into its various sub-divisions, and 400 individuals were randomly selected in the different sub-divisions of the division. This was to make sure that all the sub-divisions were represented in the final sample. The sample size was determined using Cochran's Formula for an unknown population as follows;

$$n_o = \frac{Z^2 pq}{e^2}$$

Where:

- e is the desired level of precision (i.e., the margin of error),
- p is the (estimated) proportion of the population which has the attribute in question,
- q is $1 - p$.
- The z-value is found in a Z table.

Assuming a 95% confidence interval, So, $p = 0.5$. Now let's say we want 95% confidence, and at least 5 percent plus or minus precision. A 95 % confidence level gives us Z values of 1.96, per the normal tables, so we get.

$((1.96)^2 (0.5) (0.5)) / (0.05)^2 = 385$. Hence at least 385 sample size is needed to have a representative sample.

3.3 Model Specification

The human capital model is used because Religious Education is investment in human capital.

HDI=f (In, Hon, Mo, F, Age, Sex, Rel) (1)

HD=Index of Human Development

In=Integrity

Hon= Honesty

Mo=Morality

F=Faith in God

Rel= Religion

Econometrically; the model is given as;

HDi=B0+B1In+B2Hon+ B3Moi+ B4F+ B5Age + B6Sex +B7Rel+ ϵ_i (2)

Where ϵ is the error term.

B0, B1, B2, B3, B4, B5, B6, B7 are parameters to be estimated, with B0, B1, B2, B3, B4 ...B7 >0 as priori expectations.

3.4 Justification of Variables in the Model

The four variables used as part of religious education to capture the effect on human development are Integrity, honesty, morality, and faith. Integrity is used in the model because according to Oriah and Simian, religious affiliation and the strength of religious orientation influence the behavior of employees in the workplace in relation to integrity. Anderson (2021), says a person of integrity is undivided; he lives rightly and is the same in public as he is in private. Proverbs 10:9 holds that 'He who walks in integrity walks securely, but he who perverts his ways will be found out'. Krogh, (2007) attests that integrity is one of the main qualities individuals in high offices in every sector of the economy must possess.

Honesty is used in the model for the reason that Johannes and Abeler (2019) confirm that telling the truth is compelled by the preference for being honest and the liking to be recognized as being honest. Christopher (2016) holds that the practice of honesty leads to a happy, successful, and fulfilled life. Michael et al (2017), state that honesty influences every aspect of social and economic life. Islam teaches its adherents to be honest to one another and to others. This is recorded in the Qu'ran and the Hadiths of Prophet Muhammad (SallallahuAlayi WaSallam). Christianity commands its members to be honest. Christians are not to be false witnesses (Exodus 20; 16) and they are to use accurate scales (Proverbs 16; 11) (NIV, 2000). In the words of Abdu'l-Baha, the light of truth and honesty is to shine on the faces of members so that all their word, in business or pleasure, is the word to be trusted and to be sure of.

Morality is used in the model because, In the Gospel of Matthew 5:21-48, moral teachings are recorded by Jesus. He teaches against murder, anger, and insults and advises against retaliation. Strohminger and Nichols (2014) state that, the moral self is more essential to human identity than personality traits and memory capability. According to Carr (2001), it is moral integrity which makes a person a real person.

Wang and Lin (2014) affirm that faith plays an important role in economic performance because it affects politics, human capital and work ethics. Uchenna (2017) declares that faith laid the foundation of formal education, the Library system, and University Institutions. The Christians have it that, it is impossible to please God without faith, for those who come to God must believe that he is the one who rewards (Hebrews 11: 16).

3.5 Estimation Technique

The study is aimed to analyze the effect of religious education on human development in Cameroon. Regression analysis was done using the OLS estimation technique. A regression analysis that involves one dependent variable to a set of independent variables is a Multiple Linear Regression. Regression models were analyzed using the OLS regression model since the dependent variable is continuous. The dependent variable is continuous since the index for human development was constructed based on averaging by summing the averages of the various indicators of human development.

The suitability of the above parameters was tested on the basis of two criteria namely: economically, it was based on economic theories and econometrically based on the post-estimation test and the statistical significance of the estimated parameters. The economic or a priori test was concerned with the magnitude (size) and direction (sign) of the estimated parameters. Through this criterion, an examination of the behavior of economic theories on the variables and the expected signs and sizes of the parameters in question with respect to a priori expectation was done. It is worth noting that, the magnitude of the parameters was interpreted directly by its marginal effects. Consequently, the signs and magnitudes of the parameters were studied in agreement with the a priori expectations. Before moving to the interpretation of the results, the post-estimation test was done to be sure that the estimates were BLUE

The following post-estimation tests were done; consistency test of constructs test for heteroskedasticity the residual, normality of the residual as well as multicollinearity test. Regarding the econometric tests, we used the Fisher statistics for the global significance of the model and the R-square adjusted for the overall fitness of the model. The size of the parameter determined the magnitude of the effect of a variable while the sign determined the direction of

the effect of the independent variables on the dependent variable. The values of the individual parameters were used to evaluate if the variables have a significant effect or not. If the p-value is less than the threshold of 1%, 5%, and 10% level of significance.

4.0 RESULTS AND DISCUSSIONS

4.1 Presentation and Discussion of Descriptive Statistics.

Table 1 below presents the respondents according to their religions, gender, and age groups.

Table 1: The distribution of respondents by religion, gender, and age group

Religion	Gender		Age Group					Total
	Male	Female	0-25	26-40	41-60	≥ 60		
Baba'i	4	2	2	2	1	1	6	
Islam	42	10	10	28	10	4	52	
Christianity	188	130	56	164	89	9	318	
Others	2	0	0	0	0	2	2	
Total	216	162	68	194	100	16	378	

(Source: author 2021)

The frequency table above demonstrates the distribution of respondents according to age. From the table, we can note that 68 of the 378 respondents are within the age group of 25 years and below giving a percentage of 17.99%, 194 respondents are within 26 to 40 years that is (51.32% of the respondents), 100 respondents, are within 41-60 years signifying (26.46%) while only 16 respondents, which is (4.23%) are 60 years and above.

The frequency table above demonstrates the gender distribution of respondents, as we can see; there were 216 males (57.14%) of the total number of respondents and 162 (42.86%) females of the total population of respondents.

The frequency table above demonstrates the distribution of respondents according to religion. Only 6 of the 378 respondents were Baha'is, 52 were Muslims, 318 were Christians and 2 were other religions. The high frequency of Christians is because the area of study is dominated by Christians.

4.2 Regression analysis

The table below presents the descriptive statistics of the variables used in our regression analysis.

Table 2: Descriptive Statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
HDI	378	.565	.222	0	1
Hon	378	3.889	1.021	1	5

Faith in God	378	4.085	.946	1	5
Mor	378	4.73	.588	1	5
Int	378	4.238	.956	1	5
Age40	378	.307	.462	0	1
Male	378	.571	.496	0	1
Christ	378	.841	.366	0	1
Mus	378	.138	.345	0	1
Baha'is	378	.021	.144	0	1

(Source: author 2021)

From Table 4.4 above, the variable HDI was constructed. Int, Hon, Mor, and Faith in God are ordered categorical variables with five categories. Age had 4 categories from the different age groups as earlier presented above but we converted it to a binary variable to have 1 if age is greater than 40 and 0 otherwise. Sex had two categories male and female and therefore we generated a binary variable to have 1 if male and 0 if female. Religion had 4 categories, Christians, Muslims, Baha'is, and others.

Table 3: Pairwise correlations

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1) HDI	1.000									
(2) Hon	0.222	1.000								
(3) Faith	0.189	0.273	1.000							
(4) Mor	-0.031	0.118	-0.035	1.000						
(5) Int	0.054	0.598	0.148	0.199	1.000					
(6) Age40	0.155	0.151	0.171	-0.104	0.038	1.000				
(7) Male	-0.043	0.031	0.078	-0.143	0.026	0.113	1.000			
(8) Christ	-0.003	-0.090	-0.099	0.269	-0.058	-0.182	-0.230	1.00		
(9) Mus	-0.075	0.104	0.143	-0.209	0.077	0.101	0.222	-0.919	1.000	
(10) Baha'Is	0.189	-0.020	-0.091	-0.183	-0.037	0.221	0.053	-0.339	-0.059	1.00

Source: Field Survey, (2021)

Source: Field Survey Data, (2022)

The correlation results presented in Table 3 above, show that there exist both positive and negative relationships between the variables involved in the study.

This result also shows that the correlation between one variable and itself is 1(Perfectly correlated). From the table above, there exist weak correlations between the exogenous variables indicated by their values which are less than 0.7 in most cases. A weak correlation shows the absence of multicollinearity as observed above.

After doing the above descriptive statistic, we will therefore proceed to the regression analysis proper. The table below presents the regression results of our work. The table below shows the effect of religious education on human development. But before the interpretation of the results, we present the post-estimation test to be sure that our results are BLUE.

The table below is the variance inflation factors (VIFs) for the independent variables specified in linear regression. This will guard us to understand if there exists a multicollinearity problem among the variables in our model. If any of the variance inflators is greater than 10, it means that there exists a problem of multicollinearity on the other hand if all of them are less than 10 it means that there is a multicollinearity problem.

From the multicollinearity table below, we present the variance inflation factor (VIF) and its corresponding 1/VIF. Since we have three regressions; the first regression with only the four variables of religious education included in our work and the second and third with some additional control variables. We can therefore note from the tables that the multicollinearity problem does not exist in our results.

Table 4: Variance inflation factor

	VIF	1/VIF
Hon	1.676	.597
Int	1.608	.622
Christ	1.277	.783
Baha'is	1.21	.826
Mor	1.16	.862
Faith in G	1.135	.881
Age40	1.128	.887
Male	1.074	.931
Mean VIF	1.283	.

(Source: author 2022)

After presenting the multicollinearity test, there is also a need to present the heteroscedasticity test. The table below presents the Breusch-Pagan/ Cook-Weisberg test for heteroscedasticity where H_0 : Constant variance.

Breusch-Pagan/ Cook-Weisberg test for heteroscedasticity

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of HDI

chi2 (1) =2.82

Prob> chi2=0.0932

From the table above we can note that the Prob>chi2 for Breusch-Pagan / Cook-Weisberg test for heteroskedasticity is less than 10% critical value though greater than 5%, we can therefore conclude that there exists a heteroscedasticity problem. The heteroscedasticity problem, therefore, is corrected using White's robust standard errors.

Since our results do not face any multicollinearity problem or heteroscedasticity problem after correcting heteroscedasticity, we can then present the interpretations of the results. The table below, therefore, presents the results of the effect of religious education on human development

Table 5: OLS regression

HDI	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Hon	.044	.014	3.12	.002	.016	.073	***
Faith in God	.043	.013	3.43	.001	.018	.068	***
Mor	.009	.021	0.43	.669	-.032	.049	
Int	-.024	.015	-1.64	.101	-.053	.005	
Age	.027	.025	1.07	.286	-.023	.077	
Male	-.025	.023	-1.08	.28	-.071	.021	
Christ	.416	.108	3.87	0.00	-.628	-.205	***
Mus	-.468	.109	-4.28	0.00	-.683	-.253	***
Constant	.714	.131	5.44	0.00	.456	.811	***
<hr/>							
Mean dependent var	0.565						
R-Square Adjusted	0.457		Number of obs		378.000		
F-square	51..114		Prob>F		0.000		

Source: Field Survey Data, (2022)

Before the interpretation of the coefficients, we can note that the R-square of the regression is 0.457 meaning that, the variation in human development is not very different from the variables in the model. We also note that the F-square value is significant at 1% meaning that our model is globally significant.

From Table 4.7 above, we found that integrity has a negative and insignificant effect on human development with a coefficient -of .024. This, therefore, means that if integrity increases by 1 percent, human development will decrease by 0.024 units.

We also found that honesty has a positive and significant effect on human development with a coefficient of 0.044. This, therefore, means that if honesty increases by 1 percent, human development will increase by .044 units. This, therefore, shows the importance of honesty in improving human development.

From Table 4.7 above, we found that faith has a positive and significant effect on human development with a coefficient of 0.043, this, therefore, means that if faith increases by 1 percent, human development will increase by .043 units This, therefore, shows the importance of faith in improving human development.

From Table 4.7 we found out that, morality has a positive but insignificant effect on human development with a coefficient of 0.009. This is because the p-value of morality is very high (.669). A high P-value means the variable demonstrates an insignificant effect on the dependent variable.

More so, the male has a negative and insignificant effect on human development with a coefficient -.025. This, therefore, means that females have a 0.025 human development more than males. In addition, age too has a significant effect on human development. Regarding religion, we created three binary variables for religion, Christian, Muslim, and others. We had to merge others and the Beha'Is to form other religions. This is because the latter two categories had very small frequencies. It was found that Christians had a coefficient of 0.416 meaning that Christians had a 0.416 level in human development more than other religions. Muslims had a coefficient of -0.468 meaning that Muslims had 0. 468 level in human development less than other religions. This was unexplainable and contrary to the expectations of this study. This is subject to further investigation which is beyond the scope of this study.

4.3 Discussion

The main objective of this study was to analyze the effect of religious education on human development in Cameroon precisely in Mezam division. This objective was attained through OLS regression analysis; the first objective of our work was to examine the effect of integrity on human development in Cameroon. We found out that integrity had a negative effect on human development in Mezam. The study, therefore, failed to accept the first hypothesis for the variable integrity because it affects human development negatively and we conclude that integrity does have an effect, a negative and not positive effect on human development in Cameroon. This contradicts the expectations and disagrees with the human development theory of Erik Erikson which holds that at the age of 65 and above when a person contemplates his life accomplishments, he develops integrity if he sees himself leading a successful life. At the age of 65 and above when a person reflects on his past life and accepts it as meaningful life that is ego integrity (Erikson, 2021), otherwise the person becomes dissatisfied and despaired. Though from the results of the analyses, integrity has a negative effect on human development

it is important to educate the young on the importance of integrity because it is developed at a youthful age but enjoyed at old age.

The Secondary objective of our work was to verify the effect of honesty on human development in Cameroon. We found out that honesty has a positive effect on human development in Mezam. The study thus does not reject the second hypothesis for the variable honesty because it has a significant effect on human development. The study does conclude that honesty has a positive effect on human development in Cameroon. This agrees with the research of Rose and Susan (2016) who established that honesty has an effect on human health while dishonesty disrupts the health of a dishonest person. Honesty also improves the health of the honest (Eijholt and Sparking, 2019). Torka (2016) concluded that honesty makes the body healthier, and more relaxed and creates genuine happiness

The Third objective of our work was to determine the effect of morality on human development in Cameroon. The study found that morality has a positive but insignificant effect on human development in Mezam. The study, therefore, does not accept our third hypothesis for the variable morality because it affects human development insignificantly and concludes that morality has an insignificant effect on human development in Cameroon. This contradicts the expectations and also other research work. Erikson (1964) postulated that moral identity is both the goal for moral and identity development. The Fourth objective of our work was to assess the effect of faith on human development in Cameroon. We found out that Faith has a positive effect on human development in Mezam. The study, therefore, does not reject our fourth hypothesis for the variable faith since it agrees with the expectations and with other research and theories. Zuckerman et al (1984) concord that individuals with strong spiritual commitment enjoy better health, longer life span, higher levels of happiness, and life satisfaction. Uchenna (2017) affirms that faith provides liberation and redemption, linking humanity to communities of common memories and common hope with which they join in indicating human conditions and passing a vision that stimulates and generates new life.

5.0 CONCLUSION AND RECOMMENDATIONS

The main objective of this study was to investigate the effect of religious education on human development in Cameroon. From our investigation, the overall effect of human development indicators revealed that religious education has a positive effect on human development in Cameroon through integrity as an indicator of religious education revealed a negative effect, which is not consistent with our expected sign. Studies show that religion is the backbone of African life. This study recommends that the state of Cameroon should include religion as a course in the different Universities in the Country as it is with the Universities of Legon (Ghana), Ibadan (Nigeria), and Nairobi (Kenya). The content of the country's educational curriculum should be reviewed to include religious and moral education with an emphasis on common life-preserving and protecting values in all recognized religions like the golden rule and stress the regard of equal value of life for every human. Adherents of religion especially Christianity and Islam should be encouraged to put into practice what is preached and taught. If everyone especially Christians and Muslims were to live by their teachings, then the world will be a better and safer place to live in. Integrity and honesty should be properly taught in all schools and religions and these principles enforced by the laws of the state to be applied in public service and everyday life. This will help make the nation a safer and more enjoyable place to work, do business and live in.

REFERENCES

- Abeler, J., Nosenzo, D. & Raymond, C. (2019) Preferences for Truth-telling. *Econometrica*. Vol. 87, Issue 4, pp 1115 – 1153.
- Alvin, S., (2016). “How Christianity Changed the World.” Web. Retrieved 28/4/2020ged the World.”Web.
- Anderson, W. T. & Author, J.P. (2021). The truth about the Truth: De-confusing and reconstructing the postmodern world. Publisher’s weekly.com. ISBN 9788-0-87477-801-4.
- Awemu, J. W. (2017). The impact of Education on the demand for health care in Cameroon. MSc dissertation (unpublished), University of Bamenda, Cameroon.
- Awolalu, J. O. (1979). West African Traditional Religion. Onibonoje Press and Book Industries. January 1, 1979.
- Baha'u'llah (2002). Unrestrained as the Wind: A life dedicated to Baha'u'llah, Baha'i Pub Trust, second edition, May 1, 2002.
- Baha'u'llah (2009). Gleanings from the sacred writings of Baha'u'llah.NashreBadi, first edition, January 2009.
- Bainton, R. H. (1964). The History of Christianity. London: Thomas Nelson and Sons
- Braten, O. M. H. (2010). A comparative study of religious education in state schools in England and Norway. Thesis for PhD, Norwegian University of Science and Technology, Trondheim, Norway.
- Carr, D. (2001) Moral and personal identity. International Journal of Education and Religion 2 (1), 79-97, 2001.
- Christopher, J. (2016). Honesty-How it benefits you and others.Mission.Org.
- Cresswell, J. W., Plano, C. V (2011). Designing and Conducting Mixed Method Research. 2nd Sage; Thousand Oaks, CA: 2011.
- Eijholt, M., & Sparling, A. (2019). Health, honesty and happiness.Authentic and anonymity in social media participation of individuals with multiple Sclerosis and related disorder.
- Erickson, E. (2021). Eric Erickson's stages of psychosocial development psychosocial development guide, published online.
- Erickson, E. H (1964) Insight and Responsibility Lectures on the Ethical Implications of Psychoanalytic Insight.Northon, New York
- Faith Forum, (2016). “Contributions of Islamic Civilization in Development of Humanity” Ferraro KF, Albrecht-Jensen CM (1991) Does Influence Adult Health?
- Fedderspiel, H. (2001). Islam and Ideology in the emerging Indonesian state: The Persatuan Islam (Persis) 1923-1957). Social, Economic and Political studies of dthe Middle East and Asia, Vol. 78.

- Fijnaut, C., & Hubert, L. (2002). *Corruption, Integrity and Law Enforcement*. The Hague.Kluwe, Law International.
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with unobservable variables and measurement error. *Journal of Marketing Research*, Vol. 18, No. 1(Feb. 1981), pp 39-50.
- Hair, J., Black, W., Babin, B. & Anderson, R. (2010). *Multivariate Data Analysis: A Global Perspective*. Research Gate (7th ed.), Pearson. ISBN: 0135153093.
- Human Rights Development: Potential Integration Programme.YuliaShirokova. Retrieved
- Iannaccone, L.R. (1998). Introduction to the Economics of Religion, *Journal of Economic Literature* 36 (September), 1465-1496.
- Idowu, E. B. (1979). *African Traditional Religion-A definition* in London SCM Press
- Iwe, N.S.S. (2003) *The Inseparable Social Trinity: Religion, Morality and Law*. Calabar: Seasprint.
- James, L. B (2013). *The Christian approach to Islam*, Isha Books; ISBN 9789332805774
- James, M. (2006), *Islam Rising The Never Ending Jihad Against Christianity*.Springfield:21st Century Press Johannes A (2019). Preferences for Truth-Telling. DOI: 10.3982/ECTA1463.
- Koenig, H. G. (2008). Religion, Spirituality and health: Research and Clinical applications. North American Association of Christians in Social work (NACSW). Presented at NACSW Convention, 2008, Orlando, FL.
- Kombo, D. K. and Tromp D.L. A., *Proposals and Thesis Writing. An Introduction*, Nairobi; Paulines Publications Africa (2006).
- Korsgaard, C. (1994). 'The Sources of Normality' The Tanner Lectures on Human Values.Vol.15, Edited by GrethePeterson. Salt Lake City; University of Utah Press.
- Krogh, M. (2007). High quality performance rest on personality integrity, *The Journal for quality and participation* 13(4).
- Kumar R. (2011). *Research Methodology, a step-by-step Guide for Beginners* (3rd Edition) London: Sage Publications Ltd.
- Kutcher, E. J. Bragger,J.D, Srendrick, O. R. & Masco, J.L.(2010). *Multivariate Datas Analysis* 6th ed. Parson International Edition.Upper Saddle, New Jersey, USA.
- Lanyi, A. & Azfar, O. (2005). Tools for assessing Integrity and Corruption in Institutions.A Handbook of United States for International Development. (USAID). USA Government
- Levin G, & Schiller, F. S. (1997) Is There A Religious Factor in Health?
- Levin, J. S. & Schiller, and P. L. (1987) .Is there a religious factor in Health? *Journal of Religion and Health*, 26, 9-36 (1987).<https://doi.org/10.1007/BF01533291>.

- Lonchamp, Jean-pierre. (1993) Science and Belief, London: Guernsey press
- Metin,M. & Minker, Lanse. (2002). Rationality, Integrity, and Religious Behaviour Economics Workshop papers.
- Michael, A. M., Cohn, A., Ugazio, G. & Ruff, C. C. (2017). Increasing honesty in humans in noninvasive brain stimulation.PNAS April 25, 2017 11i (17) 4360-4364.
- Miller, W. R., & Thoresen, C. E. (2003). Spirituality, religion, and health: An emerging research field. American Psychologist, 58(1), 24–35. <https://doi.org/10.1037/0003-066X.58.1.24>
- Moreira-Almeida, A., Neto F.L, Koenig, H.G. (2006).Religiousness and mental health: A review. Braz J Psychiatry. 2006; September 28(3)242-50. Dio10.1590/s1516-44462006000300018.Epub 2006 Aug 15. PMID: 16924349.
- Mouton, J. (2001). How to succeed in your Master's and Doctoral studies: a South African guide and resource book. Pretoria: Van Shaik.
- Mtata, K. (2012). Religion: Help or Hindrance to Development? LWF publication 58, Copyright: The Lutheran World Federation.
- Neba, A. (1999). Modern Geography of the Republic of Cameroon.Third edition, Neba Publishers, Bamenda, Cameroon
- Neelankavil, J. P. (2007). International Business Research (1sted.). Routledge.<https://doi.org/10.4324/9781315689876>
- New International Version, (2000) Zondervan Publishing House Grand Rapids, Mi 49530, USA
- Ngwain N. B. J. (2018). Human capital development and economic growth of Cameroon. Master's thesis-The University of Bamenda, Cameroon.
- Ntangsi, M. M. (2008). A balance sheet of Economic Development experience since independence in Cameroon.
- Nuffic, M. (2016). Education system, Cameroon described and compared with the Dutch system. www.nuffic.nl/en/home/copyright
- Nunnaly, J. C. (1978). Psychometric Theory, 2nd Edition, McGraw-Hill, New York.
- Okereke, T. (1974). Religion in Public Life. Owerri. Assumpta press
- Okwonkwo, D.O. (1962) History of Nigeria in a New Setting from the Earliest Time to 1961. Aba: The International Press.
- Olawale, S. K. & Ojo, M. Y (2012) the Roles of Religious Education to Peace, Security and Sustainable Development in Nigeria
- Olawale S. K. & Ojo M. Y (2012) the Roles of Religious Education to Peace, Security and Sustainable Development in Nigeria.

Oriah,A. & Senian, M. (2012).Integrity Dimensions and religious orientation in aspect of employees job conduct: An exploratory model building.

Oyekan, S. O. (2018). Essence of Teaching Practice to Professional Development of Quality Teachers for Nation building. International Journal for Cross-Disciplinary Subjects in Edution ER, Vol 9.

Oyekan, O. (2008) Yoruba Proverbs. History of twentieth century African literatureTricster Tales.

Psychology. London: GeofferyChampman (1969) Uchenna M. Ugorie Methodist

Religious Freedom Report-Usa state Department Comstock GW,Partridge KB (1972) Church Attendance and Health

Rogoff, B. and Chavajay, P. (1995). What's become of research on the cultural basis of cognitive development?American Psychologist, 50 (10), 859-877
<https://doi.org/10.1037/0003-066X.50.10.859>.

Rose-Ackerman and Susan, J. P. (2016). Corruption and government: Causes, Consequences and Reform. Cambridge University Press.

Rosenthal,Robert, Jacobson, Lenore (1992),Pygmalion in the classroom :teachers' expectation and pupils'jntellectual development (Newly expanded ed.)Bancyfelin,Carmarthen,Wales:Crown House Pub.ISBH978-1904424062)

Roundy, P. T.(2001). Work and Religion: Artificial dichotomy or competing interest? International Journal of Social and Human Science 3,931-937.

Russell, B. (1966) Why I am Not a Christian and other Essays on Religion and Related

Samuels, P. (2019). Dissertation Support 4: Methodology and Data Collection. Research gate. DOI: 10.13140/RG.2.2.16458.31684.

Sara, S. & James M. (2010) the Role of Religion in Conflict

Silvestri, S. & Mayall, J. (2015). The role religion in conflict and peace building. British Academy, 2015. Open access.city.ac.uk.

Skinner, B. F. (1974). About Behaviorism. 1st edition published by Vintage, August 24, 2011, Amazon.com.

Strohminger, N. & Nochols, S. (2014). The essential of moral self.Elsevier, Cognition 131 (2014) 159-171.Subjects, New York: Simon and Schuster

Thalut, N., Fonchamyo,D, & Sama, M.(2020). Financial Inclusion, Community Capacity Building and Pro-Wildlife Conservation Behaviour around the Northern Periphery of DJA Biosphere

The World Fact Book (2018). Cameroon 2018 religious Freedom report.

The world's Muslims (August 9, 2012) Unity and Diversity (PDF), Pew Forum of Religious and Public Life.

Theological Institute and Peace building. Reserve, Cameroon. Journassl of Socipoeconomics and Development 3(1), 47-62,202

Tongco, F. (2007). Purposive sampling as a tool for informant Selection. Journal of Plants, People and Applied research.<http://hdl.handle.net/10125/227>.

Torka, N. (2018) Honesty and General Happiness. British Journal of Guidance and Counselling Transparency international (1998). The 1998 Corruption Perceptions Index (CPI), www.transparency.org, September 1998.

Transparency international (1999). Corruption Perceptions Index (CPI), www.transparency.org, 1999.

Uchenna, M. (2017). A call to Spiritual Awakening. eBooklt. Com. Amazon, com services LLC.

UN (2019). Inequality threatening Human Development, new global UN report warns, Global perspective human stories, December 9, 2019.

UN (2021). Cameroon Population - Worldometer

UNDP (1990). Human Development Report, 1990. Oxford Press, New York.

UNDP (1998). Human Development Report, 1998. Oxford Press, New York.

UNESCO (1974). Recommendation Concerning Education for International Understanding, Co-operation and Peace and Education Relating to Human Rights and Fundamental Freedoms, 19 November 1974, available at: <https://www.refworld.org/docid/3ae6b390a.html>

United Nations Development Programme. (1979) the Human Development Report New York:

US Bureau of Democracy, Human Rights and Labour (2017). Cameroon 2017 International Religious Freedom Report, U.S Department of State.

Viviane, C. (1996). Principles of paganism. Published by Brand: Thorson, 1996 ISBN 10:185585074//SBN13:9781855385078

Vogt, W. (2007). Qualitative Analysis for professionals; Boston: Pearson.

Wang, Q. & Lin, X. (2014). Does Religious beliefs affect economic growth? Evidence from provincial-level panel data in China. ResearchGate.DOI: 10.1016/j.chieco.2014.10.006.

Watson, J. B. (1998). Behaviorism.1st edition, Routledge publication, 1998, ISBN 9781560009948.

Wayi E. M (2016) Social analysis of the Religious Situation s in Cameroon.

Wikipedia (2021).Mezam Division, North West Region, Cameroon. <https://en.m.wikipedia.org>

World Bank (2011). GDP growth (annual %) – Cameroon. World Bank National Accounts data, and OECD National accounts data files.

World Bank (2016). Cameroon: Creating opportunities for inclusive growth and poverty reduction. July 12, 2016.

Yates, S. (2011). Academic expectations as sources of stress in Asian students. Social psychology of Education.

Zuckerman, D. M., Kasl, S. V. & Ostfeld, A. M, (1984). Psychosocial predictors of mortality among the elderly poor: The role of Religion, Wellbeing and social contacts. American Journal of Epidemiology, 119, 410-423.

Zuckerman, D.M., Kasl, S.V., & Osfield, A.M (1984) Psychosocial Predictors of mortality among the elderly poor, the role of religion, well-being, and social contacts.

Zunini, G. (1969). Man, and his religion: aspects of Religious Psychology. Geoffrey Chapman (An imprint of Cassel). ISBN 9780225488111.