

# THEOLOGICAL RESPONSE TO ECONOMIC CHALLENGES

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## Abstract

*Economic challenges is as a result of the fulfillment off basic human needs and exploitation of natural resources required to adequately sustain life free from diseases, missing, hunger, pain, suffering, hopelessness and fear, Again, poor economic management and structural imbalances are related factors, misuse of resources, unjust economic order and unfair distribution of resources are manifestation of poor economic management and structure imbalance. A good economic system should favour the satisfaction of human needs, and not purely on the desire for profits. In Nigeria, there are many factors affecting the economy, which is religion, politics and economic policy, unemployment, corruption, illiteracy, debt servicing, terrorism and war, natural disaster and poverty. Theologically, bible affirms the reality of economic challenge in the world. It teaches that materials response to the poor and hungry is a test of Christian experience genuine love and authentic righteousness. The bible reminds Christians of God's agape love and calls for the sharing of gifts and resources so that all may have life. Jesus challenges the rich to share their resources with the poor.*

Economics embraces an awareness of the production distribution and consumption of goods and services as well as the choices related to the allocation of scarce resources. Nigeria which is acclaimed the giant of Africa is the most religious symbol and language in almost all sphere of its public life in political, social life, market place and civil service. It is acclaimed today as one of the most poor and corrupt nations

in the world. The same is almost true of African nations where most of its leaders have hindered the nation's resources and wealth and have pauperized its people. Poverty remains a fact of life despite the economics programme by personal and nations. What exist here and there are improvements on economic status. These improvement are not even stable. There have been economic upturns and downturns. This is what is known from experiences. Jesus' says that "the poor you will always have with you ... (Matt 26: 11, NIV) is historically and globally relevant. Poverty affects human dignity and poses some challenges to our stewardship of nature. Economic challenge here is as a result of the unfulfillment of basic human needs and exploitation of natural resources required to adequately sustain life free from diseases, missing, hunger, pain, suffering, hopelessness and fear. Population explosion is a major economic challenge. The problem is aggravated by the fact that population is more explosive in some of the areas where people are most poor and hungry. This problem is further compounded because the world's population was growing approximately 50 percent, the consumption of the world's most basic food was growing 650 percent. Land remains a static means of production while human being continues to increase (Calvin, 1993). Poor economic management and structural imbalances are related factors in economic challenges. Misuse of resources, unjust economic order and unfair distribution of resources are manifestation of poor economic management and structural imbalance when there is manipulation of prices, in the terms of trade and monetary system, the exploitation cheap labour, natural resources and overt and covert transfer of capital from the poor to the rich section etc. the free market economic system that is operating in many societies is intended to serve the bourgeois at the detriment of the poor and the peasants who are in the majority of world's population. The desire for gain and meeting human needs are conflicting issues in free market economy. A good economic system should favour the satisfaction of human needs, and not purely on the desire for profits.

Oladele (1991:30) stated that Nigerian economic challenges, is the failure of the system to evolve a wide enough spread of the most efficient means of mobilizing savings for the purpose of investment and growth.

## **Definitions**

### **Economics**

Aryade, M. Oxon, A. (1966:5) defines economics as the study of the methods used by many to produce the lowest real cost possible, the goods and services he requires to fulfill his basic needs of food, clothing and shelter. As the wealth of an economy grows the peoples basic needs grow as well in the form of a rising demand for goods and services more varied in scope and higher in quality such as education, health services, transportation and similar services.

The classical economists define economics as the science of production and accumulation of materials wealth. They placed the emphasis on the production of material goods posed utility that is the ability to satisfy a human want.

## **Economic Challenges in Nigeria**

### **Religion**

Oladele (1991) opined that sociological factors affecting the economy is the effect of religion. This factors runs through a whole gamut of areas from the number of working days lost annually because of religious holidays to the fact that religious belief affect adversely the work ethic. In some cases religious differences have negatively affected organizational cohesion in units. Religious uprisings have also become a source of destruction for much public property and a source of fear that has limited the mobility of skills and labour within the Nigeria economy. This fear has deepened the problem of uneven development in the country, worse still are the political variables.

### **Politics and Economic Policy**

The evolution of Nigeria politics has for long, been taunted by the problem of ethnicity. These are many different views of how ethnicity entered Nigeria politics in the independence days. Among the known views is that the colonial government emphasized ethnicity as part of a divide-and-rule policy. Ethnicity has also played a key role in the structural distortion of the Nigeria economy because of its influence on the choice and locations of industrial projects. This is evidenced in the development of the steel industry. There is the now anecdotal disagreement of the National Economic Council under Prime Minister Tafawa Belewa on where to locate a steel plant. Failure to reach a viable and rational agreement resulted in a political compromise of more than steel plant. Given the resource endowed of the early 1960s, the political decision was not economically rational and could not be implemented. This delayed Nigeria's entry into the steel age until there was a global glut and the cost of developing a steel industry had become prohibitive (Kayode, 1983).

### **Unemployment**

The global economy is on the verge of a new and deeper jobs recession that may ignite social unrest, the international labour organization has warned states a "BBC news report". The recent slowdown in growth suggested that only half the jobs needed would be created ... the group (ILO) also measured levels of discontent over the lack of jobs and anger over perceptions that the burden of the crisis was not being fairly shared. It said scores of countries faced the possibility of social unrest, particularly those in the EU and the Arab region. Therefore, there should be employment for all, along with a balance view of spending. The bible acknowledges that money is for a protection but also warns that the love of money is a root of all sorts of injurious things (Ecclesiastics 7:12,1 Tim. 6:10)

Again, rural and urban migration is a mitigating factor that is a serious challenge to economy in Nigeria. When rural livelihoods fail, people often migrate towards cities in hope of employment. In the last twenty years, urban centres in Nigeria (especially with the creation of Abuja as the new Federal Capital Territory and other New States), have

had to accommodate thousands of new Urban dwellers every day ranging from job seekers, autism carpenters, masons, electricians to mention only few. For the job seekers however, often, the hope for jobs do not materialize and people are forced to earn precarious livings from petty trading. (Long and Philip, 2001).

Furthermore, the situation of Nigeria has degenerated to such an extent that a good number of youths from the nooks and crannies of this country, which are, pushed to the precipice, have resorted to heart stopping risks, by illegally crossing over to other continents with healthy economic systems **III** search of greener pastures. Some of them even die in the process of this adventure (Apata, 1994).

### **Corruption**

Corruption is the abuse of entrusted power for private gain. It hurts everyone whose life, livelihood or happiness depends on the integrity of people in a position of authority. Nigeria is blessed with natural resources, infact, rich in natural resources but very poor, due to government constant exploitation of these resources and this has created corrupt and repressive government and arm conflict. The consequences of corruption can be disastrous and can cause great economic recession. Again, Nigeria state is a victim of high level and hard-core corruption and bad governance which rampant in the government and commercial structures of the country. Political corruption persists in Nigeria because of the insincerity of the government. Government willpretend to do one thing, while in actual fact, it is into another thing. The establishment of some of the Anti-Graft Commissions, good as they may be, has been seen by many as government means of silencing its opponent and witch-hunting. The removal of oil subsidy in Nigeria has become government parlance. The Judiciary too has not help the matter.

Asaju (1988) asserted that Nigerian politicians (past and present) left bad record of abuse of office, mismanagement, fraud and chaos. Ironically, he continued, some of the culprits escape retribution under the law. Such escapism of justice by a largely corrupt leaders may have discouraging effects on the other people who may desire to tread the honest way. Also, political corruption distorts decision making in favour of projects that benefits the few rather than the many. It affects the way money is allocated within the state budget, diverting expenditures a way from less lucrative sectors such as health and education to high kickback areas (Ujomu). Political corruption is a huge challenge in the economy.

### **Illiteracy**

Illiteracy is the worst disease to manage either in the family, church, community, state of the nation at large. When one is educated, he faces issues sequentially, think and reason rationally (Chioma). Education allows one to observe things in ~ different light, it facilitates logical thinking. Apparently, development of children, people and the nation at large. Research however showed that there is a high

risk of educational under achievement for children who are from low income home. Ujomu, a researcher and sociologist attests that: these children are often at higher risk to drop out than their counterparts from wealthier homes. Higher levels of juvenile delinquency, teenage pregnancies, etc occur among this group. They often lack positive role models and often become mothers in their teens. Illiteracy increases the chances of unemployment which turn affects income generation (Ujomu. nd). Without education, most people cannot find income generating work. Literacy is a tool for promoting national development in all sphere. Blaug (1966) argued that literacy alone was not a sufficient condition for economic progress and was not of high value in a subsistence economy, that is Nigeria, although it might well become more important with the emergence of exchange economies. A good deal, he pointed out, might be achieved by illiterate people even then.

### **Debt Servicing**

Debt servicing IS sometimes with exorbitant interest rates that use up resources that can be used for social services that improve the lives of people thereby institutionalizing poverty. The Bishop of England and Wales, in 1996, noted that "development has been halted and reversed by the debt service obligation of some 'of the poorest countries to their foreign creditors" Terrorism, and Wars  
Terrorism is a big challenge to our economy. To a large extent the use of the term depends on one's world view. If the world is perceived as peaceful, violent acts appear as terrorism ..If the world is thought to be at war, violent acts may be regarded as legitimate. So, there are often political implications when the term "terrorist" is used. Many groups consider themselves to be freedom fighters, not terrorists. Therefore, militants-regardless of whether they are a group of insurgents or a civil government may often use terrorist tactics or methods.

According to Stott, (2006) terrorism can have several roots but there are three in particular first, the imposition of western culture and values on other parts of the world. Second, the negative effects of economic globalization on developing countries. And third, the religious dimension also known as the "new terrorism or "post modern terrorism". The issue of Boko Haram has been a greatdisturbance to our nation and our economic resources. Liolion, (2013) said that Boko Haram capitalizes on the poverty, suffering, political corruption and injustice in the North-East to gain sympathizers and new members to their cause. They are an extremist Islamic sect in Nigeria, and has wreaked havoc across the North of thecountry and in the capital, Abuja. Wars have ravage nations displaced people and created refuse camps with their attendant problems for example "civil war, natural disaster and economic mismanagement" have contributed to the general impoverishment. More people are now below the poverty line. These wars have led to the purchase of ammunitions instead of using the same resources in preventing hunger and poverty.

### **Natural Disaster**

Natural phenomena such as floods, drought and conflagration also cause economic problem. Any of these is very dangerous and has destroyed properties worth of billions of naira (Nigeria currency). They cause irreparable damages to economic object. (Ray, 1994).

### **Poverty**

Poverty is life threatening and should not be ignored. According to the World Bank report, Nigeria is one of the poorest nations in the world. Six out of every ten Nigerians are jobless. The average income per person for a month is ₦130. The above, however, is not to say that poverty is inherent in the nature of man or of the poor. It cannot be blamed on the moral behaviour of the poor. It often comes as a result of certain imbalances in social structural process.

### **Theological Responses to Economic Challenges**

The Bible affirms the reality of the economic challenge in the world. It teaches that materials response to the poor and hungry is a test of Christian experience, genuine love and authentic righteousness. The church should therefore consider the welfare of his followers in an appreciation of the fact that their ability to benefit integrally from his faith encounter is equally dependent on meeting their basic economic needs like the quest for food and the necessity of its members to satisfy not only their spiritual needs but also their basic economic needs. The provision of basic needs in which human live should be taken seriously as part of the struggle for the restoration of the creation of God. For example, using Joseph's response to economic challenge in the Bible. The principle employed in his task of economic management of Egypt (Genesis 41:46-56) created a long term agricultural policy and infrastructure by using God's wisdom, he was able to do the work of strategic planning and administration and was able to steer the nation (and the then world) out of global economic recession using a major natural endowment of Egypt. This method of Joseph's principle and economic policies can be applied to African and Nigeria economic (Mis) management challenge in order to evolve an egalitarian society with sustainable economic prosperity and management.

The bible reminds Christians of God's agape love and calls for the sharing of gifts and resources so that all may have life. Seen from the perspective of the biblical notion of justice and of God's preferential option for the poor, inequality and poverty are a scandal. The word of God through Amos decries those who practice the act with balances and who buy the poor for silver and the needy for a pan of scandals (Amos 8:57). Jesus challenges the rich to share their resources with the poor.

Jesus did not support economic mismanagement of resources when He was with the disciples, He did a miracle with five loaves of bread and two fishes to feed 5000 people. After that He instructed the disciples to "gather up the fragments that remain, that nothing be lost. (John 6:12). Therefore they gather them together, and filled twelve

baskets with fragments of the five barley loaves which remained over and above unto them that had eaten (John 6:13)".

The Christian understanding of work has a sense of service to God and our fellow human beings. Work gives man dignity and a sense of fulfillment. It affirms human worth and serves to meet physical and spiritual needs. These include the production of food, means of protection and development of creativity powers. His life is enriched; he develops his capacities and creates new forms of his being through work. Martin Luther the former is of the opinion that:

Every Christian whatever his task is called into service of God in his particular form of employment and that, for this reason, the work which he does becomes a divine vocation or calling in so far as it is done in faith and ministries to the needs of his fellow men.

The point here is that any genuine sense of vocation should be socially relevant, service motivated and welfare intended. If work is thus conceived, and rightly so, it means that, through his work, a Christian should be able to fulfill, provide for his need and the needs of his family and be able to give to the cause of Christ in the world. He is expecting to work honestly (1 Thess. 4: 11), earn a living to care for himself and others (2 Thess. 3; Eph. 11 :28).

Dishonest work is part of the problem of human societies and economy, therefore, require that every worker begins to "give an honest day's work for which just and adequate compensation is require. Working for profits is justifiable if it serves social and moral ends. However, profit making motive must be subservient to service motive, besides the desire to consume all one produces is covetousness and can lead to being controlled by possessions rather than by God. In short, work is worthwhile. It is God ordained. However, it must not be overvalued as to see it as end in itself as if man is for work and not work for man.

### **Conclusion**

Economic mismanagement has been the problem of Nigeria. The failure of government to construct and maintain viable rural infrastructure such as feeder road, rural market, water supplies, health facilities and electrification are the factors responsible for economic challenge in Nigeria. Also, government should provide employment for people in other to reduce poverty; the issues of terrorist like Boko Haram, Fulani herdmen should be combated. The basic truth is that economic challenges falls within the areas of Christian concerns and as such the Christian church needs a response to economic problem as a basis for Christian action because right belief is a basis for right action. The issue of terrorism and wars need to be controlled, including corruption that has eaten deep as a cancer in the nation's economy.

### **Recommendation**

Man is created in God's image. Poverty is demeaning to humanity. It affects human worth and creativity. Christians are children of meant to do God's will and a Christian church is a place where God's kingdom must be manifest. God's resources (psalm 24: 1) are for all men. God is sovereign over the universe. He is sovereign Lord of history and of all things in history. The economy of every nation forms part of all that are under his Lordship. Therefore, the issue of economic challenge and wealth concerns him. God controls human affairs, and Christian social analysis must give greater emphasis to theological categories than social categories. The Bible portrays true righteousness as that which cares for others. A person is responsible to God on how he uses the resources God has given to him. God's desire to end suffering and injustice. He demonstrated this by freeing the oppressed, Israelites from Egyptian bondage. He is concerned when people are enslaved, poor and oppressed. He instructs his followers that eternal damnation awaits those who do not feed the hungry, cloth the naked and visit the prisoners (Matt. 25 :31-46). And this is demonstrated in the work of Beisner (1993), opined that practical righteousness or justice ... require graciously serving the poor and not the poor but all people with kinds of needs. Believers, individually and corporately owe God this gracious service to the needy as a matter of obedience." Churches should exercise justice in their economic practices and pay just wages to their employees. They should put less emphasis on things thereby suppressing materialism. Church fund must be invested in socially responsible ways. Christians should have proactive ventures to create goods and services so as to have enough to care for the needy.

They can organize training in economic issues because ignorance itself is a major hindrance to self improvement. If many people know what to do, they will do them and improve their lots with little or no help.

Church should seek for economic and social structure which maximizes fellowship and cooperation, rather than the autonomy and isolation of the individual and the belief that individual enterprise is the most important goal. Pooling resources together have potential to increase production. The church should recognize, develop and support local abilities within the church and in the wider community. Christian should not support economic systems that are profit motivated to the detriment of the welfare of human beings. Rather, they should support and promote economic systems that meet human needs, that put the poor into consideration as they are object of poverty and seek to make them (the poor) purchasers and not fatalistic consumers or predators of the bourgeois.

Christians and Christian organization can set up banks where people who have economic challenges can take loans for investment with little interest.

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