

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Nigeria is a country blessed with rich human, mineral and natural resources, but sadly, the country continued to experience steady decline in economic development. This is because the rich human, mineral and natural resources the country is blessed with had turned out to be the exclusive patrimony of few powerful individuals, and as such, Nigeria has become a rich country with poor citizens and low economic development. According to 2015 World Bank report on Nigeria, the country ranked third among world's ten countries with extreme poor citizens. The report further said that Nigeria with about 170 million population falls among countries with extreme poverty where over 70% of the population live on \$1.25 (#200) or even less per day. Specifically, the report revealed that 7% of the 1.2 billion people living below poverty level in the world are Nigerians.

Nigeria unemployment rate is also on the increase. According to the data released by the National Bureau of Statistics (NBS), Nigeria's unemployment rate rose from 14.2% to 18.8% in 2017. It also said that Nigeria's labour population increased from 83.9 million in the second quarter to 85.1 million in the third quarter of 2017, a difference of 1.2million in additional workforce. The number of people with the labour force who

were in unemployment or underemployment increased from 13.6 million and 17.7 million respectively in the second quarter 2017, to 15.9 million and 18.0 million in the third quarter 2017. It stated that total unemployment and underemployment combined increased from 37.2 per cent in the previous Quarter to 40.0 per cent in the third quarter.

Again, Nigeria's inflation rate continues to be on the high side. The data released by National Bureau of Statistics in December, 2017 revealed that consumer prices in Nigeria increased 15.4 percent year-on-year in December of 2017, following a 15.9 percent rise in the previous month and below market expectations of 15.8 percent. Although inflation remained at its lowest level since April of 2016 and slowed for the eleventh consecutive month, as cost increased less mainly for food and non-alcoholic beverages and housing and utilities. Inflation rate in Nigeria averaged 12.48 percent from 1996 until 2017, reaching an all time high of 47.56 percent in January of 1996 and a record low of 12.49 percent in January of 2000.

Furthermore, Nigeria has low literacy rate and the rate of illiteracy in the country is alarming. Education is the bedrock of any country's development and any country that does not educate its populace is bound to fail. "Unfortunately, in Nigeria we have a very large population of illiterates; the

illiterates figure, considering our population, is unbecoming. Results of a UNESCO survey carried out in 2016 showed that despite improvements in the country's education system, 65 million Nigerians remain illiterate. It is the above dwindling indicators of economic development in a country blessed with rich human, mineral and natural resources that formed the background to the study of Max Weber's Ethics and principles of economic development: Lessons for Nigeria.

Max Weber was a German sociologist, philosopher, and political economist whose ideas influenced social theory, social research, and some disciplines of sociology. Weber is best known for his thesis which debunked the dysfunctional role of religion by August Comte and Karl Marx whose thought had great impact before him. He combined economic sociology and the sociology of religion, elaborated in his book on the protestant ethic and the spirit of capitalism. He studied Calvinism, Pietism, Methodism and Baptism which practiced worldly ascetism and produced a code of ethics which says that a person was called to a career by God. Weber believed that under certain conditions, religious beliefs can have a major influence on the economic behaviour. Corroborating the above belief, Bowyer (2013) maintained that religion is an essential driver of economic growth. This implies that there are certain social preconditions to economic development,

and that the way a society operates is important in regards to how prosperous that society can become. This is largely a matter of culture which basically encapsulates religion. Religion drives culture, culture drives social forms while social forms drive development (Bowyer, 2013).

Max Weber's 'The Protestant Ethic and the Spirit of Capitalism' was a study of the relationship between the ethics of ascetic Protestantism and the emergence of the spirit of modern capitalism. Weber argued that the religious ideas of groups such as the Calvinists played a role in creating the capitalistic spirit. Weber first observed a correlation between being Protestant and being involved in business, and declared his intent to explore religion as a potential cause of the modern economic conditions. He argued that the modern spirit of capitalism sees profit as an end in itself, and pursuing profit as virtuous.

Weber's goal was to understand the source of this spirit. He turned to Protestantism for a potential explanation. Protestantism offers a concept of the worldly calling, and gives worldly activity a religious character. While important, this alone cannot explain the need to pursue profit. One branch of Protestantism, Calvinism, does provide this explanation. Calvinists believe in predestination, that God had already determined who is saved and damned.

As Calvinism developed, a deep psychological need for clues about whether one was actually saved arose, and Calvinists looked to their success in worldly activity for those clues. Thus, they came to value profit and material success as signs of God's favour. Other religious groups, such as the Pietists, Methodists, and the Baptist sects had similar attitudes to a lesser degree. Weber argued that this new attitude broke down the traditional economic system, paving the way for modern capitalism. However, once capitalism emerged, the Protestant values were no longer necessary, and their ethic took on a life of its own. We are now locked into the spirit of capitalism because it is so useful for modern economic activity.

The interaction between religion as a social phenomenon and economic development of a society is as old as man. For Madu and Oraegbunam (2007), man is both a religious and an economic being. This implies that both the spiritual obligation to worship the creator, seek for explanations to ultimate questions, and the need to satisfy temporal needs and wants meet in the one and the same being man. Sometimes, the economic and the religious influence each other either positively or negatively. (Madu and Oraegbunam, 2007). For them, “the idea of hard work as a duty that carries its own intrinsic reward is a typical attribute of man in the modern industrial world as Weber conceived it” (p.191). This means that a man should work well in his gainful occupation, not merely because he had to, but because he wanted

to. This to them, was a sign of virtue and personal satisfaction. Weber's spirit of capitalism was a concept to be contrasted with another type of economic activity that he designated as "traditionalism". Traditionalism writes Weber (1930) is present;

when workers prefer less work to more pay, when during working hours they seek a maximum of comfort and a maximum of exertion, when they are unable or unwilling to adopt themselves to new methods of work. It is present also when entrepreneurs deal on goods of varied rather than standardized quality, when they work moderate hour and at a leisurely pace except for rush period, when they are satisfied with earning that permit a comfortable living, and when their relation with workers, customers and competitors are direct highly personal.(p.56).

Weber quickly added to the above view that neither avarice nor a lax nor the adherence to traditionalism is compatible with the spirit of capitalism that thrived with the idea of hard work as a virtue and hence a moral obligation.

1.2 Statement of the Problem

The economy of Nigeria is not progressing. Various indicators of economic development are on the decline in Nigeria. There is no doubt that Nigeria has abundant mineral, human and natural resources, yet there is little to show for such blessings. There is high rate of unemployment, high inflation rate, high poverty rate and low literacy level. The problem of this study is to find out how far Nigeria economic progress has deviated from Weber's principles so that lessons drawn from Max Weber's economic ethical principles, if properly implemented, will restore Nigeria back to her economic status.

1.3 Purpose of the Study

Some scholars may have made reference to the works of Max Weber especially his work on 'Protestant Ethic and the Spirit of Capitalism'. Others may have taken some aspect of the protestant ethic and the lessons Nigeria will gain from it. In other words, the study has the following objectives:

To investigate the meaning and content of Max Weber's Ethic and principles of economic development especially as it is contained in his book '*The Protestant Ethic and the Spirit of Capitalism*'.

The study also examines Weber's religious ideas, vis-à-vis economic activities in Nigeria. Furthermore, the study is designed to establish the

functional role which religion plays in human society.

1.4 Scope of the Study

Although this research is entitled ‘Max Weber’s ethics and principles of economic development: Lessons for Nigeria’, it is imperative to narrow it down to Igbo land. This will make for easy coverage of Igbo land where the researcher has lived for the past forty years. He has worked as a Catholic priest in different parts of Igbo land. Such places include Awka, Owerri and Aba. Similarly, the researcher had his educational career in Enugu, Onitsha, Oke and Okigwe. His priestly function enables him to interact personally with businessmen, artisans, farmers, civil servants, politicians and other clergy men. Their views on Max Weber’s ethics and principles of economic development: lessons for Nigeria are enormous and have informed the choice of the research scope. The scope of this study is further limited to economic development of the period of the current democratic dispensation (1999-2017).

1.5 Significance of the Study

The findings from the study will positively affect individual Nigerians, the Church, the society, economic planners and political stakeholders. The Church will also benefit from this work because it will spur the adherents of

various religions to practice Weber's principle that will positively influence Nigeria economic development.

The study hopes to further inculcate economic ethical values like hard-work, frugality, punctuality, prudence, truth and increased productivity into the society. Moreover, It will help the society imbibe the virtue of limited consumption, restricted spending, saving of money accumulation of capital and honesty as well as diligence. Finally, the findings from the study will be significant in establishing that career is a religious obligation and that religious beliefs can have a major influence on economic behaviour and development.

1.6 Methodology

Methodology is a key part of dissertation or thesis, it describes the broad philosophical underpinning to a chosen research methods, including whether to use qualitative or quantitative methods or both and why.

The nature of research problems determines the research methodology. This research adopted primary and secondary research methods in gathering data for this study. The primary sources include reports by researchers based on direct observation of activities and events, oral interviews with resource persons and key informants. Discussions were not left out. Secondary sources include books, dictionaries, encyclopedia, journals, theses and

dissertations and internet materials. The data were analyzed descriptively, analytically and historically. Functionalism, interactionism, social capital theory and Max Weber's theory of social action are the platforms upon which the research is anchored.

1.7 Definition of Terms

a Ethics

The term ethics, according to Webster's dictionary, is derived from the ancient Greek word *ἠθικός* *ethikos*, which is derived from the word *ἦθος* *ethos*, habit or custom. It is a branch of philosophy that involves systematizing, defending, and recommending concepts of right and wrong conduct. As a branch of philosophy, ethics investigates the questions; what are the best ways for people to live? What actions are right or wrong in particular circumstances? In practice, ethics seeks to resolve questions of human morality, by defining concepts such as good and evil, right and wrong, virtue and vice, justice and crime.

According to Kidder (2003), ethics is a system of moral principle, the rules of conduct recognized in respect of a particular class of human actions or a particular group, culture, among others. They are moral principles of an individual. It is that branch of philosophy dealing with values relating to human conduct, with respect to the rightness and wrongness of certain

actions and to the goodness and badness of the motives and ends of such actions.

For the purpose of this research, ethics is seen and used to mean and include, in addition to the above, the feelings of right or wrong, religious beliefs, doing what the law requires and fundamental principles of decent human conduct together with the standards of behaviour which society accepts.

b Principle

A principle is a law or rule that has to be, or usually is to be followed, or can be desirably followed, or is an inevitable consequence of something, such as the laws observed in nature or the way that a system is constructed. The principles of such a system are understood by its users as the essential characteristics of the system, or reflecting system's designed purpose, and the effective operation or use of which would be impossible if any one of the principles was to be ignored. Principles are fundamental norms, rules, or values that represent what is desirable and positive for a person, group, organization, or community, and help it in determining the rightfulness or wrongfulness of its actions. Principles are more basic than policy and objectives, and are meant to govern both. The working definition of principle in this work includes but not limited to the above definitions.

c. Economic Development

Development is the systematic use of scientific and technical knowledge to meet specific objectives or requirements. It is an extension of the theoretical or practical aspects of a concept, design, discovery, or invention. According to business dictionary, development is the process of economic and social transformation that is based on complex cultural and environmental factors and their interactions. It is the process of making improvements to a parcel of land, such as grading, subdivisions, drainage, access, roads, utilities.

Economic development is therefore the process whereby simple, low-income national economies are transformed into modern industrial economies. It is employed to describe a change in a country's economy involving qualitative as well as quantitative improvements. It is the process by which a nation improves the economic, political, and social well-being of its people. Economic development has a direct relationship with the environment and environmental issues; it is a policy intervention endeavor with aims of economic and social wellbeing of people (Amartya, 2001).

Economic development according to Todero and Smith (2004) could be defined in terms of the reduction or elimination of poverty, inequality and unemployment within the context of a growing economy. It has been typically seen "in terms of the planned alteration of the structure of

production and employment so that agriculture's share of both declines and that of manufacturing and service industries increase" (p.15).

CHAPTER TWO

LITERATURE REVIEW

There has been a growing literary interest on Nigerian economic growth and development, religious multiplication and the fact of Max Weber's examination of three basic themes namely: the effect of religious ideas on economic activities, the relationship between social stratification and religious ideas, and the distinctive characteristics of western civilization. There are also many literary works tracing the influence of religious ideas upon the economic behaviour of men as exemplified in Max Weber's combination of economic religion and sociology of religion as enunciated in his book 'The protestant ethics and the spirit of capitalism'. In this chapter therefore, the researcher will be reviewing various literature on Max Weber, Nigerian economy and the role religion plays in economic development of Nigeria under the following headings; conceptual framework, theoretical framework and empirical studies.

2.1 Conceptual Framework.

A concept is a general notion or idea, a conception, an idea of something formed by combining all its characteristics or particulars mentally. A concept is an abstract idea representing the fundamental characteristics of

what it represents. Concepts arise as abstractions or generalisations from experience or the result of a transformation of existing ideas. (Armstrong, Gleitman, L and Gleitman, H, 1999). In this section, the following concepts will be explained; ethics, principle, economy and economic development.

2.1.1 Ethics as a concept

Ethics as a concept means a set of principles of right or wrong conduct. It is a theory or a system of moral values. In practice, ethics seeks to resolve questions of human morality, by defining concepts such as good and evil, right and wrong, virtue and vice, justice and crime. As a field of intellectual enquiry, moral philosophy also is related to the fields of moral psychology, descriptive ethics, and value theory. The word "ethics" in English refers to several things. It can refer to philosophical ethics or moral philosophy, a project that attempts to use reason in order to answer various kinds of ethical questions. As the English philosopher Williams (1985) writes, attempting to explain moral philosophy: "What makes an inquiry a philosophical one is reflective generality and a style of argument that claims to be rationally persuasive."(p.1). He describes the content of this area of inquiry as addressing the very broad question, how one should live? Ethics can also refer to a common human ability to think about ethical problems that are not particular to philosophy. Williams, (1985) delivered a sustained indictment

of moral theory from Kant onward. His goal is nothing less than to reorient ethics toward the individual. He deals with the thorniest questions in Contemporary Philosophy and offers new ideas about issues such as relativism, objectivity, and the possibility of ethical knowledge.

According to Gyekye (2011), the term ‘ethics’ is technically used by philosophers to mean a philosophical study of morality. Morality here is understood as a set of social rules, principles, norms that guide or are intended to guide the conduct of people in a society, and as beliefs about right and wrong conduct as well as good or bad character. Even though morality is the subject matter of ethics, it is most often used interchangeably with ethics. In spite of the philosophical inquiries undertaken by individual moral philosophers regarding morality, the basic features, the core elements of the morality of a society, those moral principles and values that actually guide and influence the lives of a people, remain pretty much what they are or have been (Gyekye, 2011). This view of Gyekye on morality means that what individual moral philosophers, through their critical analyses and arguments, try to do is to explain, clarify, refine, sharpen, or enlarge the understanding of the concepts and issues of morality. Even though the moral beliefs and circumstances of their own societies constitute the immediate focus of their philosophical activities, moral philosophers do not think or

imply at all that the results of their reflective activities are to be tethered to their own societies as such. They believe the contrary that, in the light of our common humanity, which speaks to the common sentiments, purposes, responses, hopes, and aspirations of all human beings in respect of certain situations, the conclusions of their reflections would surely, have implications for the capacious community of humankind, for the universal human family. Thus for Gyekye (2011), moral principles and rules “may emerge from or evolved by a particular human society; even so, they are principles that can and do apply to all human societies in as much as they respond to basic human needs, interests, and purposes”.(p. 201). When the Akan moralist maintains, for instance, that ‘To possess virtue is better than gold’, or ‘When virtue finds a town, the town thrives and abides’, he strongly believes that he is making a moral statement that transcends his own community and applies not only to other towns in his nation but, indeed, to all human societies, just as Socrates surely intended his celebrated moral statement ‘Virtue is knowledge’ (whether true or not) to apply to peoples and cultures beyond Athens and Greece, even beyond fifth century Greece(Gyekye, 2011).

Marshal (1998) defining ethics as distinct from science said that ethics is often defined as the concern with what ought to be, whereas science including social science, is concerned with describing reality as it actually

exists. This distinction has given rise to the notion that social science should be value free or value neutral. He however noted that in practice, “both the means and goals of social science investigation are intrinsically bound up with ethical considerations”.(p. 201). There is no clear consensus on a complete set of ethical rules to be followed when conducting research involving human subjects. One of the basic tenets is that subjects should normally have their privacy protected through the practice of informed consent. This would rule out any observation of private behaviour without the explicit and fully informed permission of the person to be observed. Ethical principles guide not only the conduct, but also the presentation of research, and there are ethical implications concerning how the results might be used. (Marshall, 1998).

Defining ethics, Miller (2009) said that "Ethics, understood as the capacity to think critically about moral values and direct our actions in terms of such values, is a generic human capacity."(pp. 135-155). Ethics can also be used to describe a particular person's own idiosyncratic principles or habits. For example: Joe has strange ethics. Standard definitions of ethics have typically included such phrases as the science of the ideal human character or the science of moral duty. They are sets of concepts and principles that guide us in determining what behaviour helps or harms sentient creatures.

According to Catholic encyclopedia, many writers regard ethics as any scientific treatment of the moral order and divide it into theological ethics (moral theology) and philosophical ethics (moral philosophy). For Cathrein (1909), what is usually understood by ethics, however, is philosophical ethics, or moral philosophy. Moral philosophy is a division of practical philosophy. Theoretical, or speculative, philosophy has to do with being, or with the order of things not dependent on reason, and its object is to obtain by the natural light of reason, a knowledge of this order in its ultimate causes. Practical philosophy, on the other hand, concerns itself with what ought to be, or with the order of acts which are human and which therefore depend upon our reason. Hence ethics may be defined as the science of the moral rectitude of human acts in accordance with the first principles of natural reason. Logic and ethics are normative and practical sciences, because they prescribe norms or rules for human activities and show how, according to these norms, a man ought to direct his actions. Ethics is pre-eminently practical and directive, for it orders the activity of the will, and the latter it is which sets all the other faculties of man in motion. Moreover, ethics not only directs a man how to act if he wishes to be morally good, but sets before him the absolute obligation he is under of doing good and avoiding evil.(Cathrein, 1909).

A distinction must be made between ethics and morals, or morality. Every people, even the most uncivilized and uncultured, have their own morality or sum of prescriptions which govern their moral conducts. Nature had so provided that each man establishes for himself a code of moral concepts and principles which are applicable to the details of practical life, without the necessity of awaiting the conclusions of science. Ethics is the scientific or philosophical treatment of morality. The subject-matter proper to ethics is the deliberate, free actions of man; for these alone are in our power, and concerning these alone can rules be prescribed, not concerning those actions which are performed without deliberation, or through ignorance or coercion. Besides this, the scope of ethics includes whatever has reference to free human acts, whether as principle or cause of action (law, conscience, virtue), or as effect or circumstance of action (merit, punishment, etc.). The particular aspect under which ethics considers free acts is that of their moral goodness or the rectitude of order involved in them as human acts. (Cathrein, 1909). A man may be a good artist or orator and at the same time a morally bad man, or, conversely, a morally good man and a poor artist or technician. Ethics has merely to do with the order which relates to man as man, and which makes of him a good man.

Further, Cathrein remarked that like ethics, moral theology also deals with

the moral actions of man. It presupposes man's elevation to the supernatural order, and, though it avails itself of the scientific conclusions of ethics, it draws its knowledge for the most part from Divine Revelation. Ethics is distinguished from the other natural sciences which deal with moral conduct of man, as jurisprudence and pedagogy, in this, that the latter do not ascend to first principles, but borrow their fundamental notions from ethics, and are therefore subordinate to it. To investigate what constitutes good or bad, just or unjust, what is virtue, law, conscience, duty, etc., what obligations are common to all men, does not lie within the scope of jurisprudence or pedagogy, but of ethics; and yet these principles must be presupposed by the former, must serve them as a ground-work and guide; hence they are subordinated to ethics. The same is political economy. The latter is indeed immediately concerned with man's social activity inasmuch as it treats the production, distribution and consumption of material commodities, but this activity is not independent of ethics.(Cathrein, 1909). Industrial life must develop in accordance with the moral law and must be dominated by justice, equity, and love. Political economy was wholly wrong in trying to emancipate itself from the requirements of ethics. Sociology is at present considered by many as a science distinct from ethics. If, however, by sociology is meant a philosophical treatment of society, it is a division of ethics; for the enquiry into the nature of society in general, into the origin,

nature, object and purpose of natural societies (the family, the state) and their relations to one another forms an essential part of Ethics. If, on the other hand, sociology be regarded as the aggregate of the sciences which have reference to the social life of man, it is not a single science but a complexus of sciences; and among these, so far as the natural order is concerned, ethics has the first claim.(Cathrein, 1909).

2.1.2 Economy as a Concept

An economy is an area of the production, distribution, or trade, and consumption of goods and services by different agents in a given geographical location. Understood in its broadest sense, James(2015)said that “The economic is defined as a social domain that emphasizes the practices, discourses, and material expressions associated with the production, use and management of resources”.(p.53). Economic agents can be individuals, businesses, organizations, or governments. Economic transactions occur when two parties agree to the value or price of the transacted good or service, commonly expressed in a certain currency, but monetary transactions are only a small part of the economic domain.

A given economy is the result of a set of processes that involves its culture, values, education, technological evolution, history, social organization,

political structure and legal systems, as well as its geography, natural resource endowment, and ecology, as main factors.(James, 2015). These factors give context, content, and set the conditions and parameters in which an economy functions. In other words, the economic domain is a social domain of human practices and transactions. It does not stand alone.

A market-based economy is where goods and services are produced and exchanged according to the demand and supply between participants (economic agents) by barter or a medium of exchange with a credit or debit value accepted within the network, such as a unit of currency. A command-based economy is where political agents directly control what is produced and how it is sold and distributed. A green economy is low-carbon, resource efficient, and socially inclusive. In a green economy, growth in income and employment are driven by public and private investments that reduce carbon emissions and pollution, enhance energy and resource efficiency, and prevent the loss of biodiversity and ecosystem services. (Charles, 2011).

Writing on the meaning of economic development, Howell, (2007) said that economic development is the development of economic wealth of countries, regions or communities for the well-being of their inhabitants. From a policy perspective, Howell (2007) maintained that economic development can be defined as “efforts that seek to improve the economic well-being and quality

of life for a community by creating and/or retaining jobs and supporting or growing incomes and the tax base.” (p.1). Economic development is the process by which a nation improves the economic, political, and social well-being of its people. Economic development has a direct relationship with the environment and environmental issues.

2.1.3 The Concept of Economic Development

The term economic development is often used in a regional sense as well. In this sense, economic development focuses on the recruitment of business operations to a region, assisting in the expansion or retention of business operations within a region or assisting in the start-up of new businesses within a region (Howell,2007). In addition to economic models, the needs of constituency groups guide economic developer's actions. For example, a local economic developer working out of a mayor's office may act towards decreasing unemployment by attracting businesses with large labour needs. The economic developer working for the chamber of commerce dominated by banks, real estate agents and utilities will recruit manufacturers with large capital investments (steel and chemical plants). The economic developer working for the state manufacturers association will lobby for more workforce training money. The economic developer working for a university will concentrate on business start-ups, specifically those based on intellectual

property developed by the university (Howell,2007).

Economic development, which is thus essentially economics on a social level, has evolved into a professional industry of highly specialized practitioners. The practitioners have two key roles: one is to provide leadership in policy-making, and the other is to administer policy, programmes, and projects. Economic development practitioners generally work in public offices on the state, regional, or municipal level, or in public-private partnerships, organizations that may be partially funded by local, regional, state, or federal tax money. These economic development organizations (EDOs) function as individual entities and in some cases as departments of local governments. Their role is to seek out new economic opportunities and retain their existing business wealth. Economic development is progress in an economy, or the qualitative measure of this. It is also usually referred to as the adoption of new technologies, transition from agriculture-based to industry-based economy, and general improvement in living standards.

There are significant differences between economic growth and economic development. The term economic growth refers to the increase (or growth) of a specific measure such as real national income, gross domestic product,

or per capita income. National income or product is commonly expressed in terms of a measure of the aggregate value-added output of the domestic economy called gross domestic product (GDP). When the GDP of a nation rises, economists refer to it as economic growth. The term economic development, on the other hand, implies much more. It typically refers to improvements in a variety of indicators such as literacy rates, life expectancy, unemployment rates inflation rates and poverty rates. GDP is a specific measure of economic welfare that does not take into account important aspects such as leisure time, environmental quality, freedom, or social justice. Economic growth of any specific measure is not a sufficient definition of economic development.

Whereas economic development is a policy intervention endeavour with aims of economic and social well-being of people, economic growth is a phenomenon of market productivity and rise in GDP. Consequently, as economist Amartya, (2010) pointed out, "economic growth is one aspect of the process of economic development" (p.1).

Weber suggested two sets of ethical virtues that a proper political education should cultivate: the ethic of conviction *Gesinnungsethik* and the ethic of responsibility *Verantwortungsethik*. Ethics of responsibility means that an

action is given meaning only as a cause of an effect, that is, only in terms of its causal relationship to the empirical world. For him, the virtue lies in an objective understanding of the possible causal effect of an action and the calculated reorientation of the elements of an action in such a way as to achieve a desired consequence (Weber, 1958). Ethics of conviction, on the other hand, requires that a free agent should be able to choose autonomously not only the means, but also the end. This concept of personality finds its ‘essence’ in the constancy of its inner relation to certain ultimate ‘values’ and ‘meanings’ of life (Weber, 1958).

2.2 Theoretical Framework

A theory according to Zima (2007), is a contemplative and rational type of abstract or generalized thinking, or the results of such thinking. Depending on the context, the results might for example include generalized explanations of how nature works. The word has its roots in ancient Greek, but in modern use it has taken on several different related meanings. A theory is not the same as a hypothesis. A theory provides an explanatory framework for some observation and from the assumptions of the explanation follows a number of possible hypotheses that can be tested in order to provide support for, or challenge, the theory.

For Meriam Webster online dictionary, a theory is a coherent group of tested general propositions, commonly regarded as correct, that can be used as principles of explanation and prediction for a class of phenomena. From Meriam's view above, a theory could be seen as a proposed explanation whose status is still conjectural and subject to experimentation, in contrast to well-established propositions that are regarded as reporting matters of actual fact. Theories have also been described by some Scholars as “educated guess”, mindsets we make up about how the world works, about why things happen, that help us make sense of realities around us. They provide a sensible framework for understanding the information we are constantly flooded with. Theory can be described as a basket and information as the objects that go into the basket. It is hard to carry a bunch of small items that are loose, separate from one another. Similarly, people are uncomfortable trying to hold lots of disconnected details in mind; but when they fit together into a larger structure (when the items are all in a basket that you can carry as a single object), then it is easy to remember them all. Baskets not only enable man to carry things more easily, they also enable him carry more of them. So a theory, is a coherent framework for organizing what we know about the world, it not only lets man manage more comfortably, the things he knows, it also lets him know more by offering mental places to put it all.

Since the social and political world is full of uncharted and undiscovered terrain, the social scientist engaged in the analysis of data needs a point of entry and a direction-a guide or a mental map, before stepping out of his private world into scientific world of enquiry. Hence, theories could be described as frameworks, a mental map and or lenses for identifying, analyzing, researching and describing social or political phenomena. It is a general strategy, a conceptual scheme and above all a grand model for studying any phenomena. In this sense, the terms theory, approach and model could be used interchangeably as analytical lenses in data analysis. Faleti (2014), made allusion to this when he maintained that “a theory is an idea or belief about something arrived at through assumption and in some cases a set of facts, propositions, or principles analyzed in their relation to one another and used, especially in science to explain phenomena”(p. 37).

Since there are many lessons Nigeria will learn from Max Weber’s ethics and principles of economic development, it is pertinent therefore to discuss the various theories used in the discourse. The theories that will be treated are:

2.2.1 Max theory of Social Action

2.2.2 Functionalism as a Theory

2.2.3 Interactionist Theory

2.2.4 Social Capital Theory

2.2.1 Max Theory of Social Action

Social action theory was created by Max Weber. The basic concept was primarily developed in the non-positivist theory of Max Weber to observe how human behaviours relate to cause and effect in the social realm. Social action theory examines the actions of people in the context of the meanings that they assign to them and the relationship these actions have with the actions of others. Max Weber began with the idea of social action to make of sociology a scientific enquiry. Thus the idea of action is central to Max Weber's sociology.

Max Weber conceived of sociology as a comprehensive science of social action, hence the combined qualities of action and meaning were the central facts for sociology's scientific analysis. His primary focus was on the subjective meanings that human actors attach to their actions in their mutual orientations within specific socio-historical contexts. In his analytical focus on individual human actors, he differed from many of his predecessors whose sociology was conceived in socio-cultural terms.

He defined sociology as, "the interpretative understanding of social action in order thereby to arrive at causal explanation of its causes and effects"

(Weber, 1924, p. 3). Action in Weber's analysis is all human behaviour to which an actor attaches subjective meaning. Action is social, in so far as by virtue of the subjective meaning attached to it by the acting individual, it takes account of the behaviour of others and thereby oriented in its cause (Weber, 1924).

The primary task of sociology is the study of social action. Sociology studies the different aspects of human behaviour particularly meaning, purpose and value of the human behaviour. Max Weber observes that social action is that action of an individual which is somehow influenced by the action and behaviour of other individuals and by which it is modified and its direction is determined. Weber (1922) writes, "a correct causal interpretation of concrete cause of action, is arrived at when the overt action and the motives have both been correctly apprehended and at the same time their relation has become meaningfully comprehensible" (p.12).

Characteristically, Weber maintained that social action may be influenced by an action of past, present or future, social action presupposes the existence of other individual and some action by him, necessity of subjective meaning and it is oriented in its course. Weber's focus on the mutual orientation of social actors and on the understandable motives of their actions, was anchored on methodological considerations, which account for most of the

distinctiveness of his approach. Social action may be influenced by the action of past, present and future, thus social action is a result or a modification of some action of other person or persons. Social action presupposes the existence of other individual and some action by him. This means that there can be no social action in isolation. Therefore social action is possible if there is another human being whose action or behaviour is prompting to the giving individual to act in a particular manner.

In a social act, it is necessary that it should have subjective meaning. A blind imitation without any understanding of the nature of act being imitated is not social action. Weber's primary focus was on the subjective meanings that human actors attach to their actions in their mutual orientations within specific socio-historical contexts. Behaviour devoid of such meaning falls outside the purview of sociology. Action is social and it is action only when man assigns a certain meaning to his conduct and the action is social when, by the meaning he gives it, it relates to the behaviour of other persons and is oriented towards their behavior (Weber, 1924).

For Weber, human action is social in so far as the acting individual attaches a subjective meaning to it. Mere behaviour becomes action when it derives dealings with others and when it is meaningful, that is oriented in its cause. The basic requirement is that the actor is aware of what he or she is doing

which can be analyzed in terms of their intentions, motives and feelings as they are experienced.

At the heart of Weber's sociology is an investigation of the consequences of types of social action and a study of how these types of action come into conflict and create tensions for specific individuals. Weber (1922) pointed out that in many traditional societies, individuals live highly routinized lives wherein every day ceremonies are generally seen as ends in themselves. This type of action is very different from the action of modern individuals who have to adopt a great many highly specific roles that require them constantly to shift perceptions and allegiances. For the modern individual the ultimate ends of action are often far removed from the specific rules and norms that guide everyday behaviour. In order to clarify the important differences among types of social action and differentiate between rational and non-rational action, Weber developed the following typology:

A Rational-purposeful Action

This action may be rationally expedient if it is based on logical or scientific grounds. This action entails a complicated plurality of means and ends. The ends of action (for example goals, values) are either taken as means to the fulfilment of other ends, or are treated as if they are set in concrete. In this way action becomes purely instrumental. For instance, if we compare two

individuals who are trying to maximize their income over the course of a year, we might find that one person uses far more effective means to achieve this goal than the other. He might cheat on his tax return, take a second job or sell drugs to workmates. We would describe the individuals as more purposively rational than one who acquires and keeps less money.

Within the domain of purposeful-rational action, it is possible to compare the degrees of rationality that various individuals exhibit. In the above example, it is assumed that all individuals will want to maximise their income. This goal is fixed and it is also a means to other goals, for example buying a new car, spending vacation in some hill stations, moving around European Countries etc. Classical economic theory treats individuals as if they were rationally purposeful. According to this theory, individuals will always try to maximize their utility. According to Weber (1922), action cannot be meaningful unless it is goal oriented. Rational action in relation to a goal corresponds roughly to Pareto's logical action. It is the action of the engineer who is building a bridge or the general who wants to win a victory. In all these cases purpose-rational action is distinguished by the fact that the actor conceives his goal clearly and combines means with a view to attaining it.

B Value-rational Action

Action is rational in relation to a specific value. This action occurs when individuals use rational, that is, effective means to achieve goals or ends that are defined in terms of subjective meaning. According to Weber (1924), when individuals are value rational, they make commitments to certain subjective goals and adopt means that are effective in attaining these ends. Here, means are chosen for their efficiency but the ends are determined by value. For example, a soldier laying down his life for the country. His action is not directed towards attaining specific material goal like wealth. It is for the sake of certain values like honour and patriotism.

Weber's differentiation between the two basic types of rational action is of greatest importance. The first is the mean-end rationality. The action is determined by expectations as to the behaviour of objects in the environment and other human beings. These expectations are used as conditions or means for the attainment of the actors own rationally pursued and calculated ends. The second is value rationality, or action that is determined by a conscious belief in the value for its own sake of some ethical, aesthetic, religious or other forms of behaviour, independently of its prospects for success.

C Affective Action

Affective action fuses means and ends together so that action becomes emotional and impulsive. Such action is the antithesis of rationality because the actor concerned cannot make calm, dispassionate assessment of the relationship between the ends of action and the means that supposedly exist to serve these ends. Rather the means themselves are emotionally fulfilling and become ends in themselves.

This kind of action results from the emotional state of mind of the actor. If someone is teasing a girl in a bus, she may get so irritated that she may slap the offending person. She has been provoked so much that she has reacted violently. In this example, the action is defined not with reference to a goal or system of values, but by the emotional reaction of an actor placed in a given set of circumstances.

D Traditional Action

Traditional action occurs when the ends and the means of action are fixed by custom and tradition. For example, some so-called primitive societies have very strict rites of succession for group leaders. What is important about traditional action is that the ends of action are taken for granted and appear to be natural to the actors concerned because they are unable to comprehend

the possibility of alternative ends. This is an action which is guided by customs and long standing beliefs which become second nature or habit.

2.2.2 Functionalism as a Thoery

Functionalism was a dominant social theory in American sociology. It was developed by Emile Durkheim (1858-1917) and refined by Talcott Parsons (1902) (Haralambos and Holborn, 2008). Functionalism views society as a system, that is, as a set of interconnected parts which together form a whole. The basic unit of analysis is society, and its various parts are understood primarily in terms of their relationship to the whole. The early functionalists often drew an analogy between society and an organism such as the human body. They argued that an understanding of any organ in the body, such as the heart or lungs involves an understanding of its relationship to other organs and, in particular, its contribution towards the maintenance of the organism. In the same way, an understanding of any part of society requires an analysis of its relationship to other parts and, most importantly, its contribution to the maintenance of society. Continuing this analogy, Haralambos and Holborn (2008), held that "functionalist argued that, just as an organism has certain basic needs that must be satisfied if it is to survive, so society has basic needs that must be met if it is to continue to exist" (p.856). From the above views of Haralambos and Holborn, social

institutions such as the family and religion are analyzed as a part of the social system rather than as isolated units. In particular, they are understood with reference to the contributions they make to the system as a whole.

For Emile Durkheim, society has a reality of its own over and above the individuals who comprise it. According to Durkheim, (cited by Haralambos and Holborn, 2008):

Members of society are constrained by social facts, by ways of acting, thinking and feeling, external to the individual, and endowed with a power of coercion, by reason of which they control him. Beliefs and moral codes are passed on from one generation to the next and shared by the individuals who make up a society. (p. 858).

From this point of view, it is not the consciousness of the individual that directs behaviour, but common beliefs and sentiments that transcend the individual and shape his or her consciousness. The functionalists have some assumptions which they termed the postulate of functional unity of society. This assumption states that "any part of the social system is functional for the entire system" (Haralambos and Holborn, 2008, p.861). This implies that all parts of the society are seen to work together for the maintenance and integration of society as a whole. Merton however has a different view. He

argued that, particularly in complex, highly differentiated societies, this functional unity is doubtful. He provided the example of religious pluralism to illustrate this point. In a society with a variety of faiths, religion may tend to divide rather than unite. He suggested that functionalist analysis should proceed from the assumptions that any part of society may be functional, dysfunctional or non-functional. In addition, the units for which a particular part is functional, dysfunctional or non-functional must be clearly specified. These units may be individuals, groups or society as whole. Thus, poverty may be seen as dysfunctional for the poor, but functional for the non-poor and for society as a whole.

Functionalism begins with the observation that behavior in society is structured. This means that relationships between members of society are organized in terms of rules which stipulate how people are expected to behave. Rules can be formal (for example, laws) or informal. Informal rules are known as norms. Norms are specific guides to action, which tell you, for example how you are expected to dress and behave at a funeral or at a party. Social relationships are patterned and recurrent because of the existence of rules. Values provide general guidelines for behavior. They provide the overall beliefs about what is good or bad, desirable or undesirable in a society. For example, in Western societies values such as honesty, privacy,

ambition and individual achievement are important. Values are translated into more specific directive in terms of norms. The values of privacy produces a range of norms, such as those that stipulates that you should knock before entering a room and that you should ask people permission before photographing them.

Norms are associated with particular roles in society. Roles are formal or informal social positions which carry expectations of certain types of behavior. Examples of roles include lecturers, student, friend, brother, doctor, cleaner and so on. Thus lecturers and student are expected to behave in different ways because there are norms governing the behavior within these different roles. The structure of society can be seen as the sum total of normative behavior, the sum total of social relationships, which are governed by norms. The main parts of society, its institutions-such as the family, the economy, and the educational and political systems-are major aspects of the social structure. Thus an institution can be seen as a structure made up of interconnected roles or interrelated norms. For example, the family is made up of interconnected roles of husband, father, wife, mother, son, and daughter. Social relationships within the family are structured in terms of a set of related norms.

Having established the existence of a social structure, functionalist analysis turns to a consideration of how the relationship between the different parts of the structure and their relationship to society as a whole. This examination reveals the functions of institutions. At its simplest, function means effects. Thus the function of the family is the effect it has on other parts of the social structure and on society as a whole. In practice, the term function is usually used to indicate the contribution an institution makes to the maintenance and survival of the social system. For example, function of the family is the socialization of new members of the society. This represents an important contribution to the maintenance of society, since order stability and cooperation largely depend on learned shared norms and values.

In determining the functions of various parts of the social structure, functionalist are guided by the following ideas. Societies have certain basic needs or requirements which are sometimes known as functional prerequisites. For example, the means of producing food and shelter may be seen as a functional prerequisite, since without food and shelter members of society could not survive. A system for socializing new members of society may also be regarded as functional prerequisite, since assumed a number of basic requirements for the survival of society, the next step is to look at the parts of the social structure to see how they meet such functional

prerequisite. Thus a major function of the economic system is the production of food and shelter.

From a functional prerequisite, society is regarded as a system. A system is an entity made up of interconnected and interrelated parts. From this viewpoint, it follows that each part will in some way affect every other part and the system as a whole. It also follows that, if the system is to survive, its various parts must have some degree of fit or compatibility. Thus functional prerequisite of society involves at least a minimal degree of integration between the parts. Many functionalists argue that this integration is based largely on values by members of society. Thus if the major values of society are expressed in the various parts of the social structure, those parts will be integrated. For example, it can be argued that the value of materialism integrates many parts of the social structure in Western industrial society. The economic system produces a large range of goods, and ever increasing productivity is regarded as an important goal. The educational system is partly concerned with producing the skills and expertise to expand production and increase its efficiency. The family is an important unit of consumption with its steadily rising demand for players and microwaves. The political system is partly concerned with improving material living standards and raising productivity. To the extent that these parts of the social

structure are based on the same values, they may be said to be integrated.

Functionalists try to explain how social life is possible. The theory assumes that a certain degree of order and stability is essential for the survival of social systems. Functionalism is therefore concerned with explaining the origin and maintenance of order and stability in society. Many functionalists see shared values as the key to this explanation: value consensus integrates the various parts of society. It forms the basis of social unity or social solidarity, since individuals will tend to identify and feel kinship with those who share the same values as themselves. Value consensus provides the foundations for cooperation, since common values produce common goals. Members of society will tend to cooperate in pursuit of goals that they share.

Functionalism views society as a system: that is, as a set of interconnected parts which together form a whole. The basic unit of analysis is society, and its various parts are understood primarily in terms of their relationship to the whole. The early functionalist often drew an analogy between society and an organism such as the human body. They argued that an understanding of any organ in the body, such as the heart or lungs involves an understanding of its relationship to other organs and, in particular, its contribution towards the maintenance of the organism. In the same way, an understanding of any part of society requires an analysis of its relationship to other parts and, most

importantly, its contribution to the maintenance of society. Continuing this analogy, functionalist argued that, just as an organism has certain basic needs that must be satisfied if it is to survive, so society has basic needs that must be met if it is to continue to exist. Thus social institutions such as the family and religion are analyzed as a part of the social system rather than as isolated units. In particular, they are understood with reference to the contributions they make to the system as a whole.

The fundamental question is; how does functionalism 'function' in the philosopher's and psychologist's respective logical space? The genealogy from Ryle and behaviorism is relatively easy to trace: Behaviorism - while avoiding the metaphysical entanglements of previous psychologies (be they Descartes', Hume's or Freud's) and giving a third-person account of actions - also seemed to allow no room for any type of intentional motivation on the part of our hero, who sometimes seems to us to be both narrator and protagonist of its own drama, the rational human social agent. Functionalism sought to fill that gap without dragging in the phenomenal/subjective, which sometimes seems to the objectively-minded (other people besides you, for instance) to be what Fodor, in a slightly different context, calls Christmas in Dickens, ontologically speaking. Functionalism stated that mental states cause action. The mental state that positions its respective owner with the

information that it is raining will cause the behaviour of reaching for his raincoat. Linking the causal role of mental states in the individual's mental economy with his behavior allows a foothold into solving Bermudez's interface problem; Common sense psychological explanations are a species of causal explanation. The distinction between personal and sub personal, beloved of the autonomy theorist, is collapsed. At least for the philosophical functionalist. For the philosophically-minded theorist, the causal link of mental states with behavior is explanatory.

For the psychological functionalist, things do not go so easy. One 'realizer' may not be enough. It seems too simple. Bermudez quotes William Lycan who contrasts our scientific way of understanding nature to that of philosophy, which tends to stick to the very abstract. A philosopher may be happy with monism (or may not), but even the apriori gift of monism, should it be under our Christmas trees this year, does not give us a scientific understanding of nature; we still need recourse to multiple levels of explanation (physical, chemical, biological, etc) long before we get up the chain to the animal that psychology studies. Explanations may need to nest within nests at many levels within the nervous system (from the molecular to the atomic or perhaps even subatomic, for example.) He or she may point, in fact, to the dearth of laws within the discipline of psychology itself. Further,

a cognitive scientist may not be even interested at the level of human behavior, so to speak. He or she is likely to be more interested in how just the brain qua brain behaves, in the basic structure of cognition proper. (In articulating this distinction, Bermudez may be unaware of the ideological implications; to play devil's advocate, so to speak, the disembodied immortal soul of Karl Popper might use this somewhat Kantian distinction against its inventors to argue that all the empirical work at the 'psychological' level can never equate with metaphysically identifying neural states with mental states: that metaphysical work is the job of the philosopher-ontologist upon which the psychologist has no methodological right to trespass.

So the psychological functionalist will tend to be more skeptical about the nature of the laws of common-sense psychology and how they 'translate' or 'realize' in the human nervous system. Perhaps to counter this sort of criticism, Cummins goes after the deductive nomological model of subsumption under natural law posited by the logical positivists in the 20th Century. Cummins argues that laws in psychology tend to be more like *explanandum* that explains, that there are things that need to be explained, rather than the things that do work of explanation. In psychology, such laws as there are almost always conceived of, and even called, effects. Scientific or cognitive psychology or neuroscience tend not to produce laws, per se, but

effects and to study psychological ‘capacities’ such as imagination or reason by breaking them down into their functional parts. How is imagination or reason built or structured in the brain? Cummins sees these faculties as kinds of complex dispositional properties that can be further broken down or taken apart at the psychological level into their constituent parts - which may not be wholly linear or compatible. Here Cummins gives the example of solving a multiplication problem in two very different ways; Bermudez gives the example of a gyroscope in an aircraft that can be constructed in a very different manner yet produces the same effect. It is interesting, to me at least, that Cummins’ example deals with abstract concepts that take place in the mind (addition, multiplication) while Bermudez cites a physical object that can literally be taken apart in physical space; the concepts of number and multiplication admit of no physical decomposition. There are strengths and weaknesses of functionalism.

A Strengths of Functionalism

One of the strengths of Functionalism is that it asserts that there are purposes for social conditions or facts. For example, under a functionalist point of view the newspaper deliverer and the sewer worker all contribute to the function of the entire unit without serving these purposes, the social structure would not function properly.

Another strength of functionalism is that it looks at the whole of society, in other words it is a macro level structural theory. It does not just look at parts of society as an action theory does. Also a strength is that as it uses the body as a means to describe the different parts of society. For example, the brain would be the politics and the family the heart etc. This further gives weight to the fact that it looks at the whole of society but makes it easier to understand sociologically and shows visually how all the different functions of society link and work together. Functionalism therefore is considered vital for the smooth running of the state.

b Weaknesses of Functionalism

The central weakness of functionalism after the end of the Second World War became its inordinate emphasis on order and stability. The world had become characterized by conflict and instability and the functionalist view of all things as serving some positive purpose was widely discredited. In addition, functionalism was rooted in a strong positivist tradition, which existentialist thought and, later, post-modernism called out of order. Thus, at both epistemological, ideological and methodological levels, functionalism went into decline and disrepute in the 21st century. Its main strengths are found in the Parsonian school, which incorporated three of the four main theoretical tendencies in sociological theory: i.e. constructionist, systems and

utilitarian perspectives. This incorporation of so many elements made it strong and applicable to diverse social situations. Despite Merton's attempts at bringing in "dysfunctions", however, the central weakness of functionalism remains its inability to grapple effectively with the idea and reality of conflict.

Another weakness of this perspective, however, is that some could arguably assert that poverty serves a function in such a society. You can make this argument, but as Durkheim saw "function", he was much more optimistic and may have argued that poverty was more a product of "anomie" than actually serving a function. Also, functionalism assumes that there is consensus: that everyone in the structure holds the same norms and values; that we all essentially believe in and work for the same thing. Many theorists take issue with this component and argue that Western society is more accurately characterized as groups of people in a society competing for resources, wealth, and power. More importantly, these groups do not all believe the same thing (in fact, many are counter-culture) and are thus in conflict with each other. Many Conflict theorists would take the pessimistic view expressed earlier that poverty serves a function in a society.

Again, functionalism is a macro level theory. For example, as it does not look at small groups or individuals in society, then it may miss crucial

factors that cause sociological points of interest. Also as functionalism is also known as the consensus theory then it does not look at the inequalities that Marxism looks at such as exploitation, conflict between the bourgeoisie and the proletariat the two main classes according to Marx. Functionalism looks at consensus and harmony in society and doesn't look at the other side of the coin.

With regard to this study, the researcher argues that adherents of religion play both functional and dysfunctional roles. Through the proper practice of religious principles, they could serve as a way of enhancing economic development in Nigeria. They could also out of over zealousness or disregard to religious principles hinder or mar economic development in Nigeria.

2.2.3 Interactionist Theory

Interactionism that has Blumer as one of the founders is a sociological perspective that studies how individuals shape society and are in turn shaped by the society through interactions. The interactionist perspective is one of the major theoretical perspectives within sociology. It focuses on the concrete details of what goes on among individuals in everyday life. Interactionists study how we use and interpret symbols not only to communicate with each other, but also to create and maintain impressions of

ourselves, to create a sense of self, and to create and sustain what we experience as the reality of a particular social situation. From this perspective, social life consists largely of a complex fabric woven of countless interactions through which life takes on shape and meaning.

As its name suggests, interactionism is concerned with interaction, which means action between individuals (Haralambos, H and Holborn, H. 2011). The interactionist perspective seeks to understand this process. It begins from the assumption that action is meaningful to those involved. It therefore follows that an understanding of action requires an interpretation of the meaning that the actors give to their activities. Picture a man and a woman in a room and the man lighting a candle. This action is open to a number of interpretations. The couple may simply require light because a fuse has blown or a power cut has occurred. Or they may be involved in some form of ritual in which the lighted candle has a religious significance. Alternatively, the man or woman may be trying to create a more intimate atmosphere as a prelude to a sexual encounter. Finally, the couple may be celebrating a birthday, a wedding anniversary or some other red-letter day. In each case a different meaning is attached to the act of lighting a candle. To understand the act, it is therefore necessary to discover the meaning held by the actors. Meanings are not fixed entities. As the above example shows, they depend in

part on the context of the interaction. Meanings are also created, developed, modified and changed within the actual process of interaction. A pupil entering a new class may initially define the situation as threatening and even hostile. This definition may be confirmed, modified or changed depending on the pupils perception of the interaction that takes place in the classroom. The pupils may come to perceive the teacher and fellow pupils as friendly and understanding and so change his or her assessment of the situation. The way in which actors define situations has important consequences. It represents their reality in terms of which they structure their actions. For example, if the pupils maintain a definition of the classroom as threatening and hostile, they may say little and speak only when spoken to. Conversely, if the definition changed, there would probably be a corresponding change in the pupil's actions in that context.

The actions of the pupil in the above example will depend in part on their interpretation of the way others see them. For this reason, many interactionists place particular emphasis on the idea of the self. They suggest that individuals develop a self –concept, a picture of themselves, which has an important influence on their actions. A self-concept develops from interaction processes, since it is in large part a reflection of the reactions of others towards the individual. Actors tend to act in terms of their self-

concept. Thus, if they are consistently defined as disreputable or respectable, servile or arrogant, they will tend to see themselves in this light and act accordingly.

Since interactionists are concerned with definitions of situation and self, they are also concerned with the process by which those definitions are constructed. For example, how does an individual come to be defined in a certain way? The answer to this question involves an investigation of the construction of meaning in interaction process. This requires an analysis of the way actors interpret the language, gestures, appearance and manner of others and their interpretation of the context in which the interaction takes place.

While interactionist admits the existence of roles, they regard them as vague and imprecise and therefore as open to negotiation. From an interactionist perspective, action proceeds from negotiated meaning which are constructed in ongoing interaction situations. Meanings are not, however, fixed and clear cut. They are modified and developed in the interaction process. Thus, from an interactionist perspective, the definition of deviance is negotiated in the interaction situation by the actors involved. For example, whether or not a person is defined as mentally ill will depend on a series of negotiations between him or her and a psychiatrist.

2.2.4 Social Capital theory

Social capital is a form of economic and cultural capital in which social networks are central, transactions are marked by reciprocity, trust and cooperation and market agents produce goods and services not only for themselves, but for a common good. The concept of social capital existed ever since small communities are formed and humans interacted with the expectation of reciprocation and trust. However, the term in its present form and associated meanings was popularized amongst others by Bourdieu (1989), Coleman (1990), Granovetter (1985) and Putnam (2000).

Even though most of the researches on social capital focus on the benefits of social capital, these authors differ in the treatment of the concept. While Putnam's focus is on the benefit accruing to the community, Coleman and Bourdieu provide conceptualization at individual level. They believe that social capital exists between individuals and can be studied at the individual level. Social capital resides in the relations among the nodes and "just as physical and human capital facilitate productive activity, social capital does as well" (Coleman, 1990, p.101). It exists between individuals and by extension can be accumulated by the individuals. Such a view of social capital rests on the premise that "my connections can help me" (White, 2002, p. 260). it is all about establishing relationships purposefully and

employing them to generate intangible and tangible benefits in short or long terms. The benefits could be social, psychological, emotional and economical.

There are many possible representations of social capital. Broadly social capital can be seen in terms of five dimensions: first, networks-lateral associations that vary in density and size, and occur among both individuals and groups; second, reciprocity-expectation that in short or long term kindness and services will be returned; third, trust-willingness to take initiatives (or risk) in a social context based on assumption that others will respond as expected; fourth, social norms-the unwritten shared values that direct behavior and interaction; and fifth, personal and collective efficacy-the active and willing engagement of citizens within participative community (Coleman, 1990). These five dimensions manifest themselves in various combinations and shape the interaction amongst the members of a group, organization, community, society or simply network and can be studied through various perspectives.

Social capital is a broad term that encompasses the norms and networks facilitating collective actions for mutual benefits (Woolcock, 1998). This broad definition of the term makes it susceptible to multiple interpretations and usage which span multiple theoretical traditions. At one end social capital can be seen as a notion that is based on the premise that social

relations have the potentials to facilitate the accrual of economic or non-economic benefits to the individuals (White, 2002) and on the other end social capital can be seen to reside in the relations and not in the individuals themselves (Coleman, 1990). Social capital is context dependent and takes many different interrelated forms, including obligations (within a group), trust, intergenerational closure, norms, and sanctions with underlying assumption that the relationships between individuals are durable and subjectively felt (Bourdieu, 1989). The relationships themselves form the complex web of interactions and communications (White, 2002).

The determinants are numerous and varied and there is both a lack of consensus and a lack of evidence to support the propositions. Several influential studies have suggested that social capital's roots are buried in centuries of cultural evolution (Fukuyama 1995). Other investigators suggest that social capital can be created in the short term to support political and economic development. Aldridge, Halpern et al (2002), suggested that the main determinants of social capital include: history and culture; whether social structures are flat or hierarchical; the family; education; the built environment; residential mobility; economic inequalities and social class; the strength and characteristics of civil society; and patterns of individual consumption and personal values.

Pantoja (1999), also identified a different set again, including: family and

kinship connections; wider social networks of associational life covers the full range of formal and informal horizontal arrangements; networks; political society; institutional and policy framework which includes the formal rules and norms that regulate public life; and social norms and values. The majority of these claims originate in applied theory and stem from much work done on other concepts such as network analysis, civic society, cultural studies, education, psychology, and many others. Even where empirical research has been performed, the findings have questionable validity.

Attempts to more thoroughly conceptualize social capital have resulted in many authors identifying different types and characteristics, the most common being the distinction of structural and cognitive, and bonding and bridging. Although not always called the same thing, the distinction between bridging and bonding (and often linking as well) is common in the literature. Aldridge, Halpern et al (2002) identified these main types of social capital. Bonding is horizontal, among equals within a community whereas bridging is vertical between communities. Wallis (1998) referred to bonding capital as localized which he defined as being found among people who live in the same or adjacent communities, and bridging capital, which extends to individuals and organizations that are more removed. Bridging social capital is closely related to thin trust, as opposed to the bonding (splitting) social capital of thick trust.

The other important distinction of social capital, developed by Norman (2000) spans the range from structural manifestations of social capital to cognitive ones. Structural social capital facilitates mutually beneficial collective action through established roles and social networks supplemented by rules, procedures and precedents. Cognitive social capital, which includes shared norms, values, attitudes, and beliefs, predisposes people towards mutually beneficial collective action. Cognitive and structural forms of social capital are commonly connected and mutually reinforcing (Uphoff and Wijayaratna 2000).

There are numerous other examples in the literature; for example, whether its ties are strong (intensive and repeated) or weak (temporary and contingent); vertical (operating through formal hierarchical structures) or horizontal (in which authority is more decentralized); open (civically engaged and exercising open membership) or closed (protective and exercising closed membership); geographically dispersed or circumscribed; and instrumental (membership as social collateral for individual wants) or principled (membership as bounded solidarity) (Heffron 2000). These varieties of types of social capital however require further exploration to establish a widely agreed upon framework, vital for empirical analysis (Van Deth 2003). There

are benefits and disadvantages of social capital.

a Benefits of Social Capital

The importance of social capital theory is apparent from the literature with many empirical studies that purport to show the importance of social capital to a very wide-ranging set of socioeconomic phenomena. Adam and Roncevic (2003), stated that;

Despite problems with its definition as well as its operationalization, and despite its (almost) metaphorical character, social capital has facilitated a series of very important empirical investigations and theoretical debates which have stimulated reconsideration of the significance of human relations, of networks, of organizational forms for the quality of life and of developmental performance.(p. 177).

The widespread interest in and application of the concept could suggest the theoretical importance of social capital theory. Existing studies have provided ample evidence of its pervasiveness and offered useful impressions of its political, economic and social influence. Aldridge, Halpern et al (2002), cautioned that some of the empirical evidence on the importance of

social capital for economic and social outcomes needs to be treated with caution because of the mis-specification or ambiguity of equations or models used to estimate its impact. Without a rigorous method for measurement it is unclear how the benefits are ascertained and tested. It is surprising that there is little skepticism in the literature over the validity of the purported benefits of social capital given the uncertainty of measurement techniques identified above. This is due to two factors: the intrinsic appeal of the concept; and the common misguided faith in measurement methodologies. The majority of benefits described in the literature have not been empirically tested at all but arise through theoretical extrapolation based on other concepts.

Requena (2003) suggested that the importance of social capital lies in that it brings together several important sociological concepts such as social support, integration and social cohesion. This view is supported by Rothstein (2003), who stated that the real strength of social capital theory is the combination of macro-sociological historical structures with micro-level causal mechanisms, a rare feature in the social sciences.

The literature recognizes social capital as important to the efficient functioning of modern economies, and stable liberal democracy, as an important base for cooperation across sector and power differences, and an

important product of such cooperation. (Brown and Ashman 1996). Lyon (2000), described the importance of social capital in shaping regional development patterns. It is clear that social capital is of importance in societal well being. Some aspects of the concept, such as inter-personal trust, are clearly desirable in themselves while other aspects are more instrumental. Optimism, satisfaction with life, perceptions of government institutions and political involvement all stem from the fundamental dimensions of social capital (Narayan and Cassidy 2001).

Social capital is charged with a range of potential beneficial effects including: facilitation of higher levels of, and growth in, gross domestic product (GDP); facilitation of more efficient functioning of labor markets; lower levels of crime; and improvements in the effectiveness of institutions of government (Putnam et al. 1993). Social capital is an important variable in educational attainment, public health, community governance, and economic problems, and is also an important element in production. Economic and business performance at both the national and sub-national level is also affected by social capital. Others have emphasized the importance of social capital for problem solving and how only certain types of social capital contribute to this (Boyte, 1995).

b. Disadvantages of Social Capital

The same characteristics of social capital that enable beneficial, productive benefits have the potential to cause negative externalities. Potential downsides of social capital include: fostering behaviour that worsens rather than improves economic performance; acting as a barrier to social inclusion and social mobility; dividing rather than uniting communities or societies; facilitating rather than reducing crime, education underachievement and health-damaging behaviour (Aldridge et al. 2002) .

The same orchestrating mechanisms that reduce transaction costs in market exchange can have negative consequences. Erickson (2002), supports this identifying the following paradox: “every feature of social structure can be social capital in the sense that it produces desired outcomes, but also can be a liability in the sense that it produces unwanted results” (p.547). The kinds of groupings and associations which can generate social capital always also carry the potential to exclude others.

Also, social capital can become a constraint to individuals’ actions and choices. For example, there is a particularly high risk of negative social capital in urban poverty situations (Small 2002). The importance of the negatives of social capital was first documented by Portes and Landolt (1996) but now is synonymous with our understanding of social capital

theory. A stock of social capital is simultaneously productive and perverse. Simplistically speaking, the makeup of these types determines the structure of the overall social capital present. As this is highly context specific further research is required to understand the causal relationships that determine the realization of productive, or perverse, social capital.

2.3 Empirical Studies

There are various studies on Max Weber, his ethics and principles of economic growth and development. In their study of protestant ethic and the rise of modern capitalism: an analytical critique of Max Weber, Madu and Oraegbunam (2007) said that “the interaction between religion as a social phenomenon and economic development of a society is as old as man” (pp. 189-203). For them, Weber traced the influences of religious idea upon the economic behaviour of men and sought to justify it in his conviction that Calvinist puritan idea had greatly influenced the development of capitalism. Giving a critical analysis of the protestant ethic and the spirit of capitalism, they noted that Weber was able to observe a traditional entrepreneur who combined individualism and an ethics of economic conduct. Weber was influenced by his uncle who was the founder of an enterprise based upon the domestic industry of the countryside surrounding the village where Weber lived. According to Madu and Oraegbunam (2007),

Weber saw that hard work, frugal living, and a benevolent but reserved manner, which appeared to reflect the period of the great entrepreneur in the early phase of modern capitalism, marked his way of life. This contact with the work ethic of a respected businessman struck a responsive chord in Weber. (pp. 189-203).

From the above view, the idea of hard work as a duty as Weber conceived it, carries its own intrinsic reward and is a typical attribute of man in modern world. This means that a man should work well in his gainful occupation, not merely because he had to but because he wanted to; it was a sign of his virtue and a source of personal satisfaction. According to Weber (1930), “it is an obligation which the individual is supposed to feel and does feel towards the content of his occupational activity, no matter in what it consists”(p.54). This is in line with the maxim that ‘anything that is worth doing at all is worth doing well’ and it represents in the words of Bendix (1966), cited by Madu and Oraegbunam (2007). “the modern spirit of capitalism in so far as it is devoid of all concern with a higher, transcendental purpose, but originally it had profound religious significance and it was to this fact that Weber turned his attention” (p. 51).

Again, Madu and Oraegbunam (2007) said that Weber’s spirit of capitalism

was a concept to be contrasted with another type of economic activity that he designated as traditionalism. According to Weber (1930), traditionalism is present,

When workers prefer less work to more pay, when during working hours they seek a maximum of comfort and a maximum of exertion, when they are unable or unwilling to adapt themselves to new methods of work. It is present also when entrepreneurs deal in goods of varied rather than standardized quality, when they work moderate hour and at a leisurely pace except for rush period, when they are satisfied with earning that permits a comfortable living, and when their relationship with workers, customers and competitors are direct and highly personal. (p.56).

On the above view of Weber, Madu and Oraegbunam (2007) remarked that Weber was quick to add that neither avarice nor a lax nor the adherence to traditionalism is compatible with the spirit of capitalism that thrives with the idea of hard work as a virtue and hence a moral obligation. Also, the researcher added that Weberian capitalism is a great complex of inter related institution based on long range capital investments, a voluntary supply of labour in the legal sense of the word, a planned division of labour within the

enterprises and an allocation of production functions among them through the operation of a market economy. Thus according to Weber (1930),

It is only under capitalism do we find the legal form of the business corporation, appraised for trading in commodities, public credit in the form of government securities and the organization of enterprises for the production of goods rather than merely for trade in goods. (p. 280).

It is important to note that Weber pointed out that this spirit of capitalism is not uniquely western. For him, there had always been businessmen who worked harder than any other employees whose personal habits were frugal and who used their earnings for investment. This means that such heroic entrepreneurs could overcome the drawbacks of economic traditionalism for themselves, but they could not by themselves establish a new economic order. Therefore to counter these drawbacks needed more than the efforts of a few great entrepreneurs. Hence for a genuine peculiarities of capitalism to emerge, it had to originate somewhere, and not in isolated individuals alone, but as a way of life common to whole groups of men (Weber, 1930).

In a study on religious ethics and economic growth in Nigeria, Okpalakunne (2014) said that human action involves taking decisions and decisions are in

relation to adopting lines of actions to do this or avoid that. This according to him is backed by some implicit philosophy of life. As a social animal, man's decision to act in one way or the other affects not only himself, but other people also. For this reason, if social life is to be reliable and society is to live in harmony, there must be accepted social norms of conduct. Such commonly accepted norms according to Okpalakunne (2014) form the basis of morality in the society and from this angle, morality can simply be put as sketch plan for life. This means that national development can be used in its broadest sense in reference to the spiritual and material growth or maturation of the totality of the nation which includes the individuals that make up the nation in their various ways of life and in the environment in which they live. It implies progress of a nation in positive terms. National development in concrete terms writes Okpalakunne (2014)

Means a lot of things in various respect of human life. It means better standard of living, increase in goods and services, greater awareness and better appreciation of the essence of life and its conditions, it as well relates to a sense of patriotism and nationalism, a desire to contribute meaningfully to the progress of the nation. (p.10).

From the above view, it could be deduced that national development means the actual progress made in the improvement of the standard of living of the materials and individuals who find themselves within the domain of a given nationality.

On the role of religious ethics in national development, Okpalakunne (2014) gave analysis from two basic angles namely; from the angle of human/spiritual development and from the angle of material development. One of the roles of religious ethics to national development is that it moulds the character of individuals. According to Okpalkunne (2014), religious ethics plays a very crucial role in moulding or forming the individuals that make up people and as such the nation. Through the wisdom of religion, man is able to reflect on his personal life. (p.11). This means that for a man to know himself is to discover and understand self and should the real self be found inappropriate, this can lead to a better self through the cultivation of virtues. Religious ethics is an important instrument of development in a person and his personality. Man is moulded by his pattern of thought and his pattern of thoughts contributes to national development. Through religious discipline of ethics, the individual can acquire such good virtues that civilize the individual and enable him live harmoniously in the company of his fellow men. (Okpalakunne, 2014).

In a study by Johannes Zachhuber, on 'Max Weber on Religion: Beyond secularization', Zachhuber (2015) said that the dismissal of Weber's worth as a theorist of historical and contemporary religion is premature. He maintained that the so-called secularization thesis — the notion that the world is becoming ever less religious — has been subjected to some rough handling in the last fifteen or twenty years. To many, a principle that once seemed axiomatic now appears as little more than an ideological postulate disguised as an historical and sociological theory. This shift has inevitably affected those who are regarded as the originators of the thesis, including perhaps most notably Max Weber. For him, Weber who was born just over 150 years ago in 1864 and died prematurely of the Spanish flu in 1920 remains unquestionably one of the most influential figures in today's academy and beyond; but his views on religion have fared less well. His interpretation of seventeenth century Protestantism has been criticized by historians and theologians alike; and his decision to present the Puritans in particular as the privileged ancestors of modern secularity has often appeared idiosyncratic at best.

It may be, however, that the dismissal of Weber's worth as a theorist of historical and contemporary religion is premature, and it is one indisputable merit of Peter Ghosh's superb and eminently scholarly *Max Weber and the*

Protestant Ethics to put this issue squarely on the table once more. The book's subtitle is *Twin Histories*, indicating that for Ghosh, an historian teaching at Oxford University, the full story of Weber's landmark analysis of the Protestant ethic, first published in 1904/05, is ultimately co-extensive with the story of his intellectual life as a whole. This critical pairing of text and life is provocative as it suggests that religion was much more central to Weber's intellectual pursuit than conventional presentations of him as solely a sociologist would suggest. According to Zachhuber (2015),

Misunderstanding of the religious side of Weber's work issues in part from Weber's inability and indeed unwillingness to adapt to the rigid disciplinary divisions that have come to determine academic work and which, ironically, few have described with as much rigor and insight (and indeed foresight) as Weber himself did. Weber was certainly not a despiser of modern *Wissenschaft*, but he resisted aspects of its demands by moving incessantly between economics, law, history, and theology, to name but a few. It is this "untimely" mode of intellectual production that, in spite of Weber's enormous influence across a range of disciplines, has hampered the appreciation of his oeuvre as a whole, and as Ghosh informs his readers of the true significance of religion for his

thought in its entirety. (p.1).

He wondered why should we believe that Weber's interest in religion was so foundational for his thought? One of his most well-known statements, after all, is his admission that he was religiously tone-deaf or as Ghosh (2014) says, staying closer to the original German "religiously unmusical." This metaphor, however, was evidently carefully chosen and indicative of a personal position that was equally remote from that of the traditional believer and from that of the secular atheist. Weber, who had grown up with an agnostic father and a deeply religious as well as progressive mother, had known from his adolescent years that in spite of his close bond with his mother he was never going to be a believer himself. This recognition, however, did not instil in him any hostility towards religion, or if it did, it was uniquely directed against the particular, North-German version of Lutheranism with which he was confronted as a child and which is frequently singled out for some of his most dismissive and harsh judgments later on, from Luther's "peasant distrust of capital" to modern Lutheranism's paternalism and failure to develop an ethic suitable for the impersonal nature of Capitalist society (Zachhuber, 2015).

Weber himself may well have thought that his particular attitude to religion and his historical location specifically qualified him as an analyst of Christian culture. Hegel famously suggested that the owl of Minerva flies at

dusk, which is to say that historical phenomena become comprehensible only as they are passing away, and the freight of this notion was surely not lost on one of the most creative German thinkers at the turn of the twentieth century. Ghosh at any rate is keen to present Weber as seeking to understand religion from the vantage point afforded by Weber's unique position between faith and unbelief.

For Ghosh (2015), Weber's thinking about religion arose precisely from the vanishing point in which religion and its denial meet. On these terms, Weber can hardly be understood as a theorist of secularization. Though Ghosh concedes, as he must, that Weber thought of modern Western culture as cut off from the root of its Christian heritage, the discontinuity of this cutting off cannot mean a great secularizing rupture, for the premise of the historicism that Weber inherits is the rejection of radical discontinuities and stark oppositions in favour of more fluid transitions and continuities. Analogous considerations may also help explain Weber's decision to take seventeenth-century Puritans as the paradigmatic objects of his interest in religion. The prominence of this group in Christian history has not been apparent to the vast majority of church historians either before or after Weber; Ghosh subtly suggests a tantalizing yet inevitably speculative explanation for Weber's interest. From the opening pages of the book something of a leitmotif

emerges in the author's observation of parallels between Weber and the Puritans. For example, we are told that Weber's disdain for revealing anything about his private thoughts and feelings "was absolute" and corresponded to the Puritans' "command to keep silent."

More significantly, Ghosh (2014) goes on to invite the reader to perceive similarities between Weber's own alienation from God and the terms that Weber used to describe the Puritans' peculiar religiosity. Weber, Ghosh (2014) points out, says of himself that wholly and utterly remote from God, one lives against God, wholly and utterly alone. Similarly, Weber argues that the Puritan lives in "inner isolation, in utter remoteness from God. The Puritans were remote from God, on Weber's telling, because they understood God to be hidden and to require of human beings nothing but to follow a series of seemingly incoherent commands. For them, no personal religious feeling is possible or legitimate. Analogously, the intellectual at the turn of the twentieth century is alienated from God because he lives in a world governed by anonymous and abstract economic and political laws that appear ultimately as arbitrary as capricious divine commands. The peculiar borderland between religion and anti religion that Weber inhabited thus appears to mirror in some ways the conditions of Puritan religiosity itself. On these terms, it may be that Weber supposes the Puritans to be instructive,

not because they were religiously typical or representative, but rather because they occupy a margin that borders on the irreligious. Their particular brand of predestinarian Calvinism took religion to its extreme, to a point where it practically ceased to be religion with a deity so transcendent that the believer could not hope to sway him, a totally disenchanted world, and prescriptions for religious life unlike those of all more traditional cults. This precisely makes them valuable and indeed paradigmatic for those seeking to understand religion today.

In a study on protestant ethics and its religious values to Nigerians, Ezenwa (2014) said that protestant ethics is a set of moral, religious and social values encouraged by the leaders of reformation, a religious evolution that took place in Europe during the sixteenth century. Protestantism is characterized by emphasis on the Bible as the sole source of infallible truth and the doctrine of salvation by grace through faith alone. In addition, Protestants have traditionally encouraged private interpretation of the Bible by individuals rather than relying on the interpretation of the church. (Ezenwa, 2014). Protestant is a form of Christian faith and practice that originated with the doctrine of the Roman Catholicism, by rejecting papal authority and doctrine. Protestant ethics holds interpretation of scripture is the only source of revealed truth and also that salvation can be achieved through God's grace

alone.

On the protestant ethics and modern capitalism, Ezenwa (2014), agreed with Weber that the occupational statistics of any country of mixed religious compositions shows that business leaders and owners of capital as well as the higher grades of skilled labourers, and even more the higher technically and commercially trained personnel of modern enterprises are overwhelmingly protestant. Weber (1930) concludes from the above that this same thing is shown in the figures of religious affiliations almost whenever capitalism, at the time of its great expansion has had a free hand to alter the social distribution of the population in accordance with its needs and to determine its occupational structure. He observed that in some instances the protestant aptitude for commerce and industry had become some article of secular policy. Weber (1930), gave an instance with Fredrick William the founder of the Prussian military tradition who had permitted the protestant mennonites to engage in trade in East Prussia despite their steadfast refusal to do military service. Protestants would appear to be more ready than Catholics to choose high schools that fitted in with the industrial way of life (Ezenwa, 2014). Catholics had been subjected to oppressive legislation during the 1870s and suffered from the effect of this discrimination for decades thereafter even in commercial activities.

According to Ezenwa (2014),

The purpose of protestant ethics in the modern capitalism is to show how certain type of protestantism become a source of incentive that favoured the rational pursuit of economic gain. Worldly activities had been given positive spiritual and moral meaning during the reformation and in order to understand this phenomenon, Weber believed it is necessary to analyze certain theological doctrines of the reformation. (p.18).

From Ezenwa's view above, it could be said that Weber's aim was to show secular ethical concept of the reformation period were related to its theological doctrines and hence to verify that the new worldly orientation was indeed related to the religious ideas of the period. This idea can still be found in our doctrines and teachings of today . Protestantism according to Ezenwa (2014) should therefore be understood as a valid dimension of church's life and ministry. An authentic protestant consciousness does not belong to particular culture in the world, but to a part of new testament response to the question of man's relationship to God as made known through the life death and resurrection of Jesus Christ . One is therefore bound to seek and articulate a model of the church today that will explain

theologically to the laity the christian faith in contemporary world.

In a research on Weber, religion and economic growth by the National Bureau of Economic Research, Barro and McCleary (2003), said that empirical research on the determinants of economic growth has typically neglected the influence of religion. To fill this gap, they used international survey data on religiosity for a broad panel of countries to investigate the effects of church attendance and religious beliefs on economic growth. To isolate the direction of causation from religiosity to economic performance, they used instrumental variables suggested by our analysis of systems in which church attendance and beliefs are the dependent variables. The instruments are dummy variables for the presence of state religion and for regulation of the religion market, an indicator of religious pluralism, and the composition of religions. They found out that economic growth responds positively to the extent of religious beliefs, notably those in hell and heaven, but negatively to church attendance. That is, growth depends on the extent of believing relative to belonging. These results accord with a perspective in which religious beliefs influence individual traits that enhance economic performance. The beliefs are, in turn, the principal output of the religious sector, and church attendance measures the inputs to this sector. Hence, for given beliefs, more church attendance signifies more resources used up by

the religious sector.

Previous research by economists has used the experience of a broad panel of countries to assess the determinants of economic growth. This literature has isolated a number of variables that predict subsequent rates of economic growth. One general conclusion is that successful explanations of economic performance have to go beyond narrow measures of economic variables to encompass political and social forces. In particular, the empirical results reveal important influences on growth from government policies and public institutions. Some researchers, such as Huntington (1996), Landes (1999), and Inglehart and Baker (2000), argue that explanations for economic growth should go further to include a nation's culture. Culture is usually thought to influence economic outcomes by affecting personal traits such as honesty, thrift, willingness to work hard, and openness to strangers. Religion is one important dimension of culture. Thus, Weber (1930) argued that religious practices and beliefs had important consequences for economic development.

For Barro and McCleary (2003), economists and other researchers have paid little attention to religion and other measures of culture as determinants of economic growth. They therefore tried to fill this gap by analyzing the

influences of religious participation and beliefs on a country's rate of economic progress. To know how religiosity affects aggregate economic performance, they have to worry about two reverse effects from economic development to religion. This reverse channel has, in fact, been the focus of a substantial literature in the sociology of religion. One prominent theory in this literature is the secularization hypothesis, whereby economic development causes individuals to become less religious, as measured by church attendance and religious beliefs. The beliefs may refer to heaven, hell, an afterlife, God, and so on, or may just refer to tendencies of people to characterize themselves as religious. The secularization hypothesis write Barro and McCleary (2003),

also encompasses the idea that economic development causes organized religion to play a lesser role in political decision-making and in social and legal processes more generally. Economic development does not have a single dimension, but rather involves regular patterns of change in a number of economic, social, and political variables. For example, development typically features not only rising per capita incomes but also higher levels of education, urbanization, and life expectancy, and lower levels of fertility. (p.7).

The combined effects from higher life expectancy and lower fertility imply a shift in the age structure toward the old and away from the young. The effect of economic development on religiosity likely depends on the specific aspect of development, for example, more education means something different from lower fertility. The secularization hypothesis appears in Weber (1930), but he credits the idea to John Wesley's writings in the late 1700s. The secularization hypothesis remains controversial, and an important competing theory focuses on market or supply-side forces. This approach downplays the role of economic development and other "demand factors" for religion and focuses instead on competition among religion providers. A greater diversity of religions available in a country or region is thought to promote greater competition, hence, a better quality religion product, and, hence, greater religious participation and beliefs (Barro and McCleary, 2003).

More fundamentally, the extent of religious diversity and competition are thought to depend on how the government regulates the market for religion. For example, the existence of an established state church is viewed as one source of a low degree of religious pluralism and, therefore, of low participation in organized religion. Chaves and Cann (1992) extended this argument by using empirical measures of the extent of state involvement and

interference with church activities. Greater state regulation of religion was argued to decrease the efficiency of religion providers and, therefore, to generate lower rates of church attendance. However, state religion also typically involves subsidies, such as payments to church employees, and the collection of taxes dedicated to church uses. Economic reasoning suggests that these subsidies would encourage formal religious activity, hence, the overall impact of a subsidized state church on religious participation could be positive. The opposite of subsidy is suppression, and some governments have sought to suppress religion, either specific ones or in general. For example, Communist countries, such as the Soviet Union and China, tried hard to eradicate organized religion. This oppression would be predicted to lower church attendance and religious beliefs. Our approach to the determinants of religiosity assumes that demand and supply forces combine to influence levels of religious participation and beliefs. Barro and McCleary (2003) study of religiosity suggests plausible instrumental variables that can be used to pin down the direction of causation from religion to economic performance, rather than the reverse. These instrumental variables have important influences on religiosity without (arguably) being heavily influenced by economic growth. The estimation procedure then reveals how differences in religiosity influence economic growth.

According to Barro and McCleary (2003), findings on Religiosity as a prelude to analysis of the effects of religion on economic growth, estimated panel systems in which the dependent variables are country averages of answers to survey questions about attendance at religious services and religious beliefs. The explanatory variables include a set of country-wide factors: economic and demographic variables, government policies and institutions related to religion, the country's composition of adherence to the major religions, and the measure of religious pluralism, which is constructed from the data on adherence. The product from this exercise is a set of partial correlations at the country-wide level between the measures of religiosity and the explanatory variables. For example, we determine how church attendance and beliefs co-vary with per capita GDP, education, and urbanization, while holding fixed other measures of economic development and the other independent variables. These partial associations provide useful information, but they may not have simple causal interpretations. For example, if the partial relation between church attendance and education is positive, it does not necessarily follow that an increase in average education generates more church attendance. For one thing, we have to worry about reverse causation, for example, the possibility that the estimated relation reflects the reverse impact of church attendance on education. Moreover, even if the estimated effect of schooling on church attendance were causal, it

would not necessarily mean that an increase in an individual's schooling would cause that person to attend church more frequently. Conceivably, church attendance could rise with education at the level of society but fall with education at the level of individuals within a society.

Barro and McCleary (2003) also estimated how the downfall of Communist regimes in the early 1990s affected religiosity. The results are that church attendance and religious beliefs tended to recover in the former Communist countries during the 1990s. For example, in the 1999 equation for monthly church attendance, the estimated net remaining effect from the presence of Communism before 1990 is given . Poland is an exception, as it exhibits a small decline in church attendance during the 1990s. However, Poland is even more of an outlier with respect to its high rates of church attendance in earlier years. The popularity of organized religion during the Communist period has been attributed to the Catholic church's position as chief political opponent of the government. The decline in religious participation in the 1990s could then reflect the elimination of this political role for the church, once the Communist regime collapsed. Although these arguments seem reasonable, they have the shortcoming of explaining the vibrancy of religion in Poland up to 1990 by observing that it was vibrant. The question is, why did religion occupy a different place in Poland from, say, in Hungary or Czechoslovakia, which were also historically predominantly Catholic?

Religious pluralism and the composition of religions have a significantly positive coefficient in the system for monthly church attendance. This pattern accords with the religion-market model's argument that greater diversity of religion would encourage competition among religion providers and lead, thereby, to better service and higher rates of attendance. The estimated coefficient of 1.35 means that an increase in pluralism by 0.23 is associated with higher monthly church attendance by about seven percentage points. Religious pluralism also has significantly positive coefficients in the systems for belief in heaven and hell. Chaves and Gorski (2001) and Voas, Olson, and Crockett (2002) have criticized the use of this kind of measure of religious pluralism. These authors point out problems that arise particularly when the pluralism measure is constructed as a transformation of the same data that are used to form the dependent variable. For example, in some studies, pluralism was calculated from the fractions of the population affiliated with the various religions (Catholic, Protestant, etc.), and the dependent variable was computed as the fraction of the population affiliated with any of the religions. The study summarized giving suggestion of substantial responses of religiosity to economic variables (Barro and McCleary, 2003).

For Novak (1993), the only long lasting foundation for a capitalist society is a moral, spiritual, and religious one. According to Novak (2003), "since

Weber did not hit the mark exactly, either in grasping the essence of modern capitalism or in articulating the relevant Christian ethic, a fresh start suitable for the coming century seems called for”(p.xiv). In a study carried out on the Catholic ethic and the spirit of capitalism, Novak (1993) offered a vision of how the Catholic ethic may under gird, correct and enlarge the spirit of capitalism. For Novak (1993), “to be in favour of capitalism, or make it work well, one need not be a partisan of protestant ethic in a narrow sense. And one need not be a protestant to present a potent theory of capitalism”(p. 11). He outlined two habits of economics namely; a scientific one and a prudential one. The former is practiced by academics, the later by persons of all walks of life living in the real world. There is also a distinction within academic economics itself; between positive and normative economics. Many persons who do not know the science of economics are amazingly good at the art of economic activism. Hence for Novak (1993), “one does not go to academic economics in order to glimpse the spirit of capitalism; one goes to economic activists, and practitioners, to entrepreneurs and shopkeepers, to inventors and creators of new goods and services” (p.23).

Further, to believe that all the motivations of great industrialists and commercial pioneers were monetary, self-regarding, and materialistic is to fall prey to the very materialism Fanfani wishes justifiable to excoriate

(Novak, 1993). Such industrial and commercial pioneers often took great pleasure in their creativity; they regard themselves as artists, prided themselves on their institutions and hunches, and gloried in the beauty of many things they produced. This was true not only of the first movie moguls and founders of great newspapers, but also of those who built new factories or whole new industries. These romantics had the misfortune, however to enter upon the world's stage at a moment when European intellectuals were preaching pernicious doctrines quite hostile to the actual capitalist spirit (Novak, 1993).

The most distinctive invention of capitalism according to Novak (1993) is not the individual as much as it is many individuals joining together in creative enterprise. It is for example, the joint stock company, the corporation, or again the credit union, as well as insurance funds and pension funds, and finally, the market itself considered as a social mechanism obliging all who participate in it to practice a sensible regard for others. Life in the liberal societies is far from being as individualistic and atomic as many liberal and utilitarian theories are. In actual practice, such societies exhibit the most highly and complexly organized forms of life in all of human history (Novak, 1993). He however maintained that in a world with very little economic growth, a desire for greater personal wealth was

regarded as a dangerous, tempting its subject to corruption, threatening the existing social order and taking from others their rightful share.

2.4 Summary of Literature Review

Max Weber, whose seminal work, *The Protestant Ethic and the Spirit of Capitalism*, argued that the lifestyle which arose from Protestantism played a decisive role in the creation of modern prosperity. For Weber, the Calvinistic lifestyle of worldly asceticism became a source of growth and capital accumulation. Worldly asceticism upheld the virtue of productive labor in this world, as opposed to an otherworldly orientation often associated with medieval Catholicism. The focus on this life as opposed to the afterlife tends to create large income streams. But worldly asceticism looks askance at lives of excessive spending and conspicuous consumption, which are often associated with wealth. The result is a well-educated, highly skilled diligent work force and large pools of capital. Without this, or something like it, modern capitalism would not have arisen as it did.

This review has been able to trace the meaning of ethics and economic development from the point of view of various scholars. The review also discussed the various sociological theories that are used in the study. It x-rayed the various studies and works carried out to establish that given the sordid state of affairs in Nigeria, religion can provide economic principles

that will lead to a meaningful economic development and betterment of the entire Nigeria.

CHAPTER THREE

MAX WEBER'S ETHICS AND ECONOMIC DEVELOPMENT

3.1 Life and Times of Max Weber

a. Birth

Karl Emil Maximilian Weber was born in Erfurt, Germany, on April 21, 1864, into a decidedly middle-class family (Radkau, 2009, cited in Ritzer, & Stepnisky, 2014). He was the oldest of the seven children of Max Weber Senior, a wealthy and prominent civil servant and member of the National Liberal Party, and his wife Helene (Fallenstein), who partly descended from French Huguenot immigrants and held strong moral absolutist ideas (Kim, 2007). Weber Senior's involvement in public life immersed his home in both politics and academia, as his salon welcomed many prominent scholars and public figures. The young Weber and his brother Alfred, who also became a sociologist and economist, thrived in this intellectual atmosphere. Weber's 1876 Christmas presents to his parents, when he was thirteen years old, were two historical essays entitled "About the course of German history, with special reference to the positions of the Emperor and the Pope, and About the Roman Imperial period from Constantine to the migration of nations" (Sica, 2004, p.24). In class, bored and unimpressed with the teachers, who in turn resented what they perceived as a disrespectful attitude, he secretly read all forty volumes of Goethe, and it has been recently argued that this was an

important influence on his thought and methodology (Mckinnon, 2010).

Before entering the university, he would read many other classical works. Over time, Weber would also be significantly affected by the marital tension between his father, a man who enjoyed earthly pleasures, and his mother, a devout Calvinist who sought to lead an ascetic life.

b. Education

Max Weber enrolled in the University of Heidelberg as a law student in 1882. After a year of military service, he transferred to the University of Berlin. After his first few years as a student, during which he spent much time drinking beer and fencing, Weber would increasingly take his mother's side in family arguments and grew estranged from his father(Allan, 2005). As a student at Berlin, Weber developed a strong antipathy for Treitschke's patriotic blustering and ranting but grew to appreciate men of sober scholarship, like his thesis advisor Jakob Goldschmidt and the historian Mommsen, with whom he studied Roman law. Weber had so close a relation with this teacher that at the defense of his Ph.D. thesis on the History of Commercial Societies in the Middle Ages, in 1889, Mommsen said to him: "When I come to die, there is no one better to whom I should like to say this: Son, the spear is too heavy for my hand, carry it on"(Mommsen, 1990,p. 19).

In the Berlin years Weber was enormously productive. His frantic work pace was perhaps a means for diverting his increasingly antagonistic feelings toward a father on whom he was still wholly dependent. His Ph.D. thesis, rated *summa cum laude*, was followed in 1891 by an important work on Roman Agrarian History, which served as his *Habilitationsschrift*, a post-doctoral thesis necessary for a university teaching position. There followed several studies on the condition of East-Elbian agricultural workers for the Verein fuer Sozialpolitik and for the Evangelisch-sozial Verein. The major one of these East-Elbian studies ran to almost nine hundred pages and was written in about a year, during which time Weber was replacing his former teacher Goldschmidt as a lecturer at the University of Berlin and also holding a full-time job at the bar. In these years Weber submitted himself to a rigid and ascetic discipline, regulating his life by the clock and dividing his daily routine into component parts with monkish rigidity.

c Marital life

In 1893, at the age of 29, Max Weber married his distant cousin Marianne Schnitger, later a feminist activist and author in her own right (Kim, 2007), who was instrumental in collecting and publishing Weber's journal articles as books after his death, while her biography of him is an important source for understanding Weber's life. They would have no children and it is

usually acknowledged that their marriage was never consummated (Allan, 2005). The marriage granted long-awaited financial independence to Weber, allowing him to finally leave his parents' household. The couple moved to Freiburg in 1894, where Weber was appointed professor of economics at the university before accepting the same position at the University of Heidelberg in 1896 (Macionis, 2012). There Weber became a central figure in the so-called "Weber Circle", composed of other intellectuals such as his wife Marianne, Georg Jellinek, Ernst Troeltsch, Werner Sombart, Marc Bloch, Robert Michels and György Lukács. Weber also remained active in the *Verein* and the Evangelical Social Congress. His research in that period was focused on economics and legal history (Mommsen, 1990)

In 1897 Max Weber Sr. died, two months after a severe quarrel with his son that was never resolved. After this, Weber became increasingly prone to depression, nervousness and insomnia, making it difficult for him to fulfill his duties as a professor. His condition forced him to reduce his teaching and eventually leave his course unfinished in the autumn of 1899. After spending months in a sanatorium during the summer and autumn of 1900, Weber and his wife travelled to Italy at the end of the year and did not return to Heidelberg until April 1902. He would again withdraw from teaching in 1903 and not return to it till 1919. Weber's ordeal with mental illness was carefully described in a personal chronology that was destroyed by his wife.

This chronicle was supposedly destroyed because Marianne Weber feared that Max Weber's work would be discredited by the Nazis if his experience with mental illness were widely known (Kim, 2007)

3.2 Max Weber's Ethical Principles

Weber coined the term 'Protestant work ethic' to describe a dedication to simplicity and hard work that the Protestant branches of the Christian church espoused. The paradox of the Protestant work ethic was that while hard work led to commercial success, spending the money on oneself or religious icons is unacceptable. The way out was investment, which simply led to even more commercial success (Weber, 1947).

Mass-production also supported Protestant ideas of equality and countered individualism. Commercial success and personal simplicity was seen as a particular demonstration of piety, hence Weber (1947) maintained that being rich and yet resisting the easy temptation it brings is virtuous.

The protestant spirit and the ethic of capitalism were about how the Protestant dedication to hard work and frugality explains how modern day capitalism could come into being. This was in spite of its overt emphasis on rational procedures to accumulate profits and drive business expansion, and its formally 'free' labor that exerts its energy in the name of God rather than remain idle. Weber (1947) however maintained that, the Protestants fell

away from the materially minimalist and concentration on the spiritual otherworldly framework, and found their salvation in the acquisition of material wealth. They would piously spend their time working and would be encouraged to work more, be paid more, save a fraction of that income, and use it for entrepreneurial purposes. Those investments develop a business and commercial enterprise, which could not be built if people would have preferred to minimally produce and consume, or spend all the money they get.

On the other hand, Weber opposed the use of excess money for purchasing luxury items. Nor could it be used to do charity for the poor, because it would confirm and prolong poverty, whose cause is laziness(Weber,1947). For Weber (1947) “Why should hard-working people subsidize lazy people, who choose not to work?”(p.89). He concluded that economic expansion and the idea of capitalism could develop because Protestants would exert themselves in industry and frugality. Let us examine economic development of Nigeria 1999-2017.

3.3 Max Weber’s Religious Ideas

In order to understand the connection between the fundamental religious ideas of Max Weber, especially that of ascetic Protestantism and its maxims for everyday economic conduct, it is necessary to examine with special care

such writings as have evidently been derived from ministerial practice. For in a time in which the beyond meant everything, when the social position of the Christian depended upon his admission to the communion, the clergyman, through his ministry, Church discipline, and preaching, exercised an influence which modern men are entirely unable to picture. In such a time, the religious forces which express themselves through such channels are the decisive influences in the formation of national character.

3.3.1 Calling

Weber argued that the reformation was not the result of historical necessity (as Marx argued), and the capitalistic spirit not merely the result of the Reformation and its effects. Rather, Weber regards the Reformation as emerging independently of economic factors but examines the ways that ideas from the Reformation are connected with the capitalistic spirit.

Weber introduces the concept of the English "*calling*, a religious conception, that of a task set by God" (p. 39) is absent from civilized languages, antiquity, Catholicism, or German mysticism. Weber argues that the concept of the calling was a new idea, a product of the Reformation, and a Protestant notion. The concept of calling that was new involved "the valuation of the fulfilment of duty in worldly affairs as the highest form which the moral activity of the individual could assume" (p. 40). This gave "every-day worldly a religious significance" (p. 40) and the individual was to fulfil the

obligations of his or her position in the world in order to be acceptable by God. Unlike the monk, whose duty was to be otherworldly, obtaining salvation by denying self and the world, for Protestants fulfilment of one's duty in worldly affairs was the highest form that the moral activity of individuals could take. In fact, Weber argues that Martin Luther (1483-1546) reversed the earlier Catholic approach. That is, Luther came to consider monks' renunciation of the world as "selfishness, withdrawing from temporal obligations. In contrast, labour appears to him [Luther] as the outward expression of brotherly love" (p. 41). While Weber considers Luther's claim to be poorly argued, "this moral justification of worldly activity was one of the most important results of the Reformation" (p. 41).

While the concept of calling was first developed by Luther, he was not all that friendly to capitalism or the capitalistic spirit, and a more traditional view of economic activity came to dominate Luther's teachings – opposition to capital and profit-making and acceptance of one's occupation and work "as a divine ordinance, to which he must adapt himself" (p. 44). Such a view was not conducive to a radical shift in approach to economic activity, rather it led to "obedience to authority and the acceptance of things as they were" (p. 45).

In contrast, the teachings of Calvin, Wesley and others were also concerned with the salvation of the soul, but these teachings had consequences that were unforeseen. Weber(1930) quotes Milton, arguing that "this powerful expression of the Puritan's serious attention to this world, his acceptance of his life in the world as a task" (p. 47) expresses a view different from Lutheranism or Catholicism. Weber argues that for reformers such as Calvin, the Puritan sects, and for men like Menno, George Fox, and Wesley:

They were not the founders of societies for ethical culture nor the proponents of humanitarian projects for social reform or cultural ideals. The salvation of the soul alone was the centre of their life and work. Their ethical ideals and the practical results of their doctrines were all based on that alone, as were the consequences of purely religious motives. We shall thus have to admit that the cultural consequences of the Reformation were to a great extent, unforeseen and even unwished-for results of the labours of their reformers. They were often far removed from or even in contradiction to all that they themselves thought to attain. (p. 48).

It was in the teachings of John Calvin and the Calvinists that Weber saw the clearest expression of the calling in a manner that had connections to the development of the capitalistic spirit. That is, the teachings of these writers

were not directed toward ethical culture, humanitarianism, social reform, or cultural ideals. But the unintended consequences of their teachings included spurring on the development of the capitalistic spirit.

3.3.2 Attitude of Consumption

Consumption is the act of eating or consuming. According to business dictionary, it the process in which the substance of a thing is completely destroyed, used up, or incorporated or transformed into something else. Consumption of goods and services is the amount of them used in a particular time period.

The writings of Baxter (2015) seem to be a good model of its ethics. In his work, it is striking to see his suspicion of wealth as a dangerous temptation. His real moral objection though, is to relaxation, idleness, and distraction from the pursuit of a righteous life. Possessions are only objectionable because of this risk of relaxation; only activity promotes God's glory. Thus, wasting time is the worst of sins, because it means that time is lost in promoting God's will in a calling. Baxter(2015) preached hard on continual mental or bodily work. This is because labour is an acceptable ascetic technique in the Western tradition, and because labour came to be seen as an end in itself, ordained as such by God. This does not change, even for those people who are wealthy, because everyone has a calling in which they should

labor, and taking the opportunities for profit that God provides is part of that calling. To wish to be poor is similar to wishing to be sick, and both are morally unacceptable.

Weber (1958) then attempted to clarify the ways in which the Puritan idea of the calling and asceticism influenced the development of the capitalistic way of life. First, asceticism opposed the spontaneous enjoyment of life and its opportunities. Such enjoyment leads people away from work in a calling and religion. Weber(1958) argues, "That powerful tendency toward uniformity of life, which today so immensely aids the capitalistic interest in the standardization of production, had its ideal foundations in the repudiation of all idolatry of the flesh"(p.157). Furthermore, the Puritans rejected any spending of money on entertainment that didn't serve God's glory. They felt a duty to hold and increase their possessions. It was ascetic Protestantism that gave this attitude its ethical foundation. It had the psychological effect of freeing the acquisition of goods from traditionalist ethics' inhibitions. Asceticism also condemned dishonesty and impulsive greed. The pursuit of wealth in itself was bad, but attaining it as the result of one's labor was a sign of God's blessing.

Thus, the Puritan outlook favored the development of rational bourgeois economic life, and stood at the cradle of the modern economic man. It is true

that once attained, wealth had a secularizing effect. In fact, it could be said that the full economic effects of these religious movements actually came after the peak of religious enthusiasm. The religious roots died out slowly, giving way to utilitarian worldliness. However, these religious roots left its more secular successor an amazingly good conscience about acquiring money, as long as it was done legally. The religious asceticism also gave business men industrious workers, and assured them that inequality was part of God's design. Thus, one of the major elements of the spirit of modern capitalism, rational conduct based on the idea of a calling, was born from the spirit of Christian asceticism. The same values exist in both, with the spirit of capitalism simply lacking the religious basis.

Weber (1958) observed, asceticism helped build the tremendous cosmos of the modern economic order. People born today have their lives determined by this mechanism. Their care for external goods has become "an iron cage." Material goods have gained an unparalleled control over the individual. The spirit of religious asceticism has escaped from the cage, but capitalism no longer needs its support. The idea of duty in one's calling prowls about in our lives like the ghost of dead religious beliefs. People even stop trying to justify it at all. Weber,(1958) said that "it is, of course, not my aim to

substitute for a one-sided materialistic an equally one- sided spiritualistic causal interpretation of culture and of history."

3.4 The Morality of Spending and Saving

If it is accepted that conscious and non-conscious ethical commitments structure economic analyses or their interpretation, it is then not too difficult to discern that austerity advocacy has been built upon the historical influence of Protestantism on the history of capitalism, as observed by Max Weber in his "Protestant Ethic and the Spirit of Capitalism". Calvinist businessmen, according to Weber (1958)'s account, saw in accumulation of money (saving) but not spending it, a means to determine whether their souls were saved, i.e. they were one of the "elect". Since the beginning of the Reformation, Protestants came to differentiate themselves from Catholicism in part by eschewing spending within the church on the production of physical icons and artwork as well as condemning the notion that sin could be absolved via the purchase of indulgences. The relatively high status of saving as opposed to spending and surrounding monetary saving with a religious or semi-religious halo, explains in part how the idea of austerity has gained such widespread appeal, especially in countries with a long history of influence by Protestantism, without empirical support for its efficacy.

Additionally, in a debt-deflation/ depression there are also objective monetary conditions for households and businesses that make the ideal of saving, a liquidity preference, more attractive as a micro-economic strategy for those who have the income to save. Economic uncertainty of the sort caused by the debt deflation itself encourages those who have financial means to hold onto or “hoard” resources. Thus an additional “halo” is added to the pre-existing conventional Protestant moral preference for saving.

Being a saver of money, however, in terms of the objective reality of a monetary economy, is a virtue that is much easier for those with higher incomes, i.e. the wealthy, to achieve. There are stories of people of modest means and income who save their way to riches but this assumes, if true, that their relatively meager income in some way exceeded their Spartan personal needs. Other means to monetary savings for those with a modest monetary income are their participation in a non-monetary household economy that reduced their monetary spending on necessities. These instances are important ideologically to shore up the view that everyone can save” or “everyone can save their way to a comfortable life/riches (Durlauf, Kourtellos and Tan 2012). The story of businessmen or entrepreneurs as super savers is complicated by the heterodox revelation by Schumpeter (1942) that the advancement of credit is a critical element in the story of the growth of businesses and in

the business cycle. That credit creation creates money which is used by entrepreneurs (and consumers), violates the notion of a purely earned savings by investors or entrepreneurs that forms the basis of business investment. It is no wonder that otherworldly neoclassical economic theory has an unrealistic theory of banking, a theory, which among other things, upholds the Protestant romance of savings.

Spending relatively speaking in a culture that is heir to the Protestant Reformation, is fraught with sinful resonance. To spend is, seemingly, to give up a chance at becoming one of the “elect” or at least a successful self-made capitalist, in the idealized story of capitalists without bankers or investors. Luther’s objections to the Catholic Church’s practices revolved in both respects around spending: the sale of indulgences and also the accumulation of various costly artifacts and artworks by the Church. The relative austerity of early Protestant culture became a line of demarcation of the non-Catholic cultures of early modern Europe. Later, the Protestant dominated cultures of Northern Europe and North America would become leaders in the creation of a world economic system based on capitalism and would repeatedly run into the limits of the preference for saving inherent in Protestant culture. The invention of a consumer culture in the 20th Century as well as increased government spending and demand management, helped gin up demand for

goods via spending that would not be afforded by the ideal-imagined or the real-actual community of individual savers.

While within a Protestant worldview it is difficult to attach the concept of morality to anything but “saving” in the duality “spending vs. saving”, spending in the broadest sense also can be seen, from pre-Protestant and pre-capitalist cultures to today, as a social virtue. Spending can represent or be the prelude to the giving of gifts, a fundamental element of human relationships in all parts of the world and throughout history. Spending creates an atmosphere that relaxes the boundaries between people. Spending as well as gift-giving has also been a means by which people compete in status competitions, including the famous potlatch of the Northwest Indian tribes. Thorsten (1899) observed how conspicuous consumption became a means to assert one’s status in a society which was no longer defined by hereditary or role-based status. An operative moral preference within academic and popular folk economics that is attached to saving over spending creates a fundamental imbalance in Protestant-dominated or -influenced capitalist cultures which is typically counter-balanced by a number of phenomena that are now familiar:

1. Development of a consumer culture that cajoles and seduces participants in the economy to spend more

2. Development of consumer finance that enable spending beyond income
3. Development of an export-oriented economy, enabling saving at home but encouraging spending elsewhere
4. Government demand management and stimulus on both a regular and on a conjunctural basis.
5. Habitual tourism by middle- and higher-income residents of Protestant-dominated lands in parts of the world that represent to them an escape from the pervasive, “pinched” morality of saving over spending in their home countries.(Chaves and Cann, 1992)

In a debt-deflation/depression in which Nigeria currently find herself, these counterbalances are undermined and the imbalances in the system are exposed.

3.4 The Contributions of the Protestant Ethics to the Rise of Capitalism

Hegel in his theory of religion advocates that God is the supreme creator and that God the universal spirit has given man wisdom to create recreate and change the world according to his desires. According to Marx (1844) man thinks that God is great and this thought is not original to man. It is the thought of the dominant class infected into man's mind. Religion is the sign of the oppressed creature, soul of the soulless situation, heart of the heartless environment, opium of the masses. Thus sufficient distance from religion is

key to man's salvation from miseries, sufferings and exploitation. Durkheim in contrast considers that religion means society itself therefore separates from God means expulsion from society unthinkable and impossible for man (Haralambos and Holborn, 2008).

Weber (1958) made an attempt to study religion and its role in modern society. He never felt at home with the observation of any of his predecessors thus makes an attempt to study the structural essence of different world religions- Hinduism, Judaism, Confucianism, Buddhism, Catholicism and Calvinism. In his theory of Protestant Ethics and Spirit of capitalism, Weber intends to advocate that may be the history of capitalism or it is the history of democracy or even it is the history of religion all of them are just like clean sheets of paper in which the human actions necessarily imprint meaning, history is not predetermined. It can be made in any form in any manner with any possible content and change. The concern of sociology is not to explain what history ought to be rather; sociology must address variabilities in the history of capitalism, history of religion, history of democracy and so on. The foundation of sociology is to transform sociology into a descriptive and interpretative discipline abandoning the idea that sociology is a discipline prescriptive in character. The fundamental concern of Weber stands different from Durkheim on the ground that

Durkheim is sensitive to collective human effort which has given way to the growth of modern society, complex form of division of labor, mass production and regulation of individual behavior through the enforcement of restitutive sanctions. Durkheim believes that capitalism otherwise known as modern society is all prepared to manifest itself in the face of the millions. But Karl Marx considers capitalism as evil to humanity.

Weber advocates that it is not sociologically important to conclude whether capitalism is good or bad, human or anti-human rather sociology must have to study the essence of capitalism. It must make an attempt to understand various forms of capitalism present in the history of different societies. It must have to analyze the similarities and differences between various forms of capitalism. It must have to look into the essential preconditions responsible for the growth of the emergent nature of capitalism that Weber defines as legal-rational capitalism. Sociology must have to look into the factors responsible for the growth of legal-rational capitalism in west and search for the presence or absence of these factors in east where capitalism is yet to make its appearance. All these attributes sociologically important to study capitalism sufficiently indicate Weber's commitment to historical method, Interpretative method, Ideal type and Verstehen method. (Ritzer and Stepnisky, 2014).

Weber asserts that the essence of capitalism is an ideological stimulation to a large body of people to accumulate capital at a given point of time in a given situation. The spirit of capitalism is not unique to modern society hence it is difficult to distinguish modern society from pre-modern societies. In all the societies of human history, there is necessarily present the drive for mobilization of capital or wealth, therefore the history of humanity has witnessed the presence of various forms of capitalism in time and space. They are so divergent that it is possible to study all of them in every possible detail. Thus Weber (1958) looks into the major forms of capitalism constructing an ideal type about them. The most important forms of capitalism includes; Booty capitalism, Periah capitalism, Traditional capitalism, Legal –rational capitalism. While speaking of Booty capitalism he advocates that tribal communities fighting warfare against each other were greatly engaged in mobilizing capital or wealth. There is no reason to conceptualize tribal societies as pre-monetized system where the search for capital is potentially absent. They constitute primitive communism. While speaking of periah capitalism he gives the example of medieval Germany where the Jews were engaged in money lending activities, trade practices and they abstained from mainstream socio-cultural activities. The goal of their lives was to mobilize capital though the Jews are looked down at and

are considered by Germans as slavish in character. In such a society, also one finds elements of capitalism.

In case of traditional feudal societies the feudal lords were profits seeking. The imposition of taxes on the tenants and demand for high degrees of return from the production made by the tenants and cultural obligation on part of the tenants to offer tributes to their lords during ceremonial occasions. All these early forms of capitalism are different from legal rational capitalism as in this type of capitalism both labor and enterprise conform to the legal rules either to make profit or to determine the value of their wages respectively. Both labor and enterprise are legally bound to relate themselves to the interest and the objective of the enterprise. In order to examine why legal-rational capitalism developed in societies of west, Weber gets into the fundamental pre-requisite for the growth of legal-rational capitalism. He believes that essential requirement for the growth of any new form of economy or a motivational current that is ignored by materialistic thinking drives political order. Values are as important as substance/infrastructure for the growth of capitalism. He takes interest in the study of the unique values radiated from Calvinism and he makes an attempt to establish correspondence between the values of Protestantism and the demands of capitalism. He also made an attempt to understand how different other world

religions radiate different kinds of values and their respective negotiation with the demands of capitalism. Such an attempt helps him to understand the nexus between economy and religion.

While speaking about protestant ethics he looks into the important values of Calvinism of which the important indicators include materialistic asceticism. The concept of materialistic asceticism implies that a true protestant is bound to abstain from ceremonial extravagance, materialistic pleasure. He should refrain from sexual enjoyment but he must be committed to his duties. He must have to get involved in discoveries and innovations. Self-discipline is an important feature of Protestantism. It means one should routinize his regular course of action. One must have to give sufficient time to his vocation. One must have to conform to the laws to regulate his activities, no amount of success should give man a sense of fulfillment. The drive for success, glory, from the time of his birth until the time of his death should be there. One should be a workaholic to enjoy the work, meanings of his life and self discipline ordinarily demand that right thing should be done at right time because time is money. It should not be wasted and should be used in a very systematic rational and meaningful manner for human glory.

Calling is the most important essence of Protestantism. Protestantism

believes that after this life there is no other life therefore life is short. It is pre-destined and man should be reminded of the scarcity of time. A true protestant will be restless. He must have to feel miserable as the more he achieves, more is yet to be achieved. This orientation keeps reminding man time and again that he must have to get into enterprise, he must have to dedicate himself to work and time is short, life is purposive, responsibility of man is to transform this world into the Paradise of God in which his contribution should be visible.

Predestination as Protestantism strongly believes is the greatness of God .He had the right to either select man or to damn him. One should be satisfied, pleased and obliged to God as he is selected. The purpose behind his selection is predestined which man must understand. The realities surrounding the universe are mystical and God best knows the meanings behind them therefore man should not make attempt to spoil his time and energy by interpreting powers of God (Woods, 2016).

The values of Protestantism strongly correspond with the demands of capitalism in a well-defined manner. It is an in-worldly religion that advocates that life is short and one must be duty bound to make the best use of time. Capitalism demands that both labor and enterprise should be committed to work. Protestantism advocates that every man selected is a

divine child. Thus everybody possesses qualities to achieve miracles of life. People should be judged on the basis of their performance. Protestantism believes in the principle of equality, capitalism evaluates the performance of the individuals. The best performers are given opportunity to go for upward mobility which offers them new status and social recognition. Thus the demands of capitalism are sufficiently endorsed by the values of Protestantism for which capitalism developed in west. Protestantism advocates that a man should learn to love the fellow beings because all are divine children. One must learn to cooperate with each other. One must respect the rules and laws meant for collective well-being organized activities and direct man to manifest his duties. Capitalism demands division of responsibilities, harmonic work culture inter-dependency among the people conforming to law and law offers guidelines on who has to occupy which position and perform what kind of roles, therefore the demands of capitalism is addressed by Protestant values effectively.

This theory of Weber is being tested in various empirical grounds. Ayal and Bellah (1962) in their study of growth of capitalism in 19th century Japan found out that Japan's exposure to industry could become possible only through the religious movements. In the 19th century Japan new secular religious values were stimulants to the growth of capitalism. Rustow (1960)

found out that growth of capitalism in contemporary Japan is the outcome of their defeat in the Second World War which gave way to a great national disgrace and compelled all the people to stand together driven by the spirit of nationalism and patriotism which gave way to the growth of capitalism.

According to Ellwood and Alles (2007), the centuries old colonial rule which gave way to freedom, national pride, stimulated people to accept new values and ideology to go for economic development. Michael, (2015) advocated that cross-cultural contacts provided stimulation for economic development and growth of capitalism. A testimony to that was the growth of capitalism in Germany that borrowed ideology from France and expertise from America and technology from Britain. Midgley (1984) said that for the growth of capitalism, stimulating ideas and support may come from the political structure, family and kinship, internal organization patterns along with the values of religion. Therefore for the growth of capitalism the bearings of multiple forces must be taken into consideration.

Durlauf, Kourtellos and Tan (2012) advocated that during the great October Russian Revolution, religion offered no conducive values for economic change though old Christians practicing Protestant values were sufficiently present in Russia. Weberian theory of Protestant ethics and spirit of

Capitalism may be criticized on empirical grounds but the ethos of this theory was to prove how the history of the institutions is highly divergent. It offers sociology an alternative methodology useful to study the dynamic character of human life and social history.

3.5 Progressive Economic Ethical Values

Value ethically denotes the degree of importance of something or action, with the aim of determining what actions are best to do or what way is best to live (normative ethics), or to describe the significance of different actions. It may be described as treating actions themselves as abstract objects, putting value to them. It deals with right conduct and good life, in the sense that a highly, or at least relatively highly, valuable action may be regarded as ethically good, and an action low in value, or somewhat relatively low in value, may be regarded as bad (Rokeach, 1973). What makes an action valuable may in turn depend on the ethic values of the objects it increases, decreases or alters. An object with ethic value may be termed an ethic or philosophic good.

Values can be defined as broad preferences concerning appropriate courses of action or outcomes. As such, values reflect a person's sense of right and wrong or what "ought" to be. "Equal rights for all", "Excellence deserves

admiration", and "People should be treated with respect and dignity" are representative of values. Values tend to influence attitudes and behavior. Types of values include ethical/moral values, doctrinal/ideological (religious, political) values, social values, and aesthetic values. Values can also be described as important and lasting beliefs or ideals shared by the members of a culture about what is good or bad and desirable or undesirable. Values have major influence on a person's behavior and attitude and serve as broad guidelines in all situations.

Ethical values are sets of established principles governing virtuous behavior. In order to help assure that the company maintains a good business reputation, many business managers concerned about public relations will develop and promote a set of suitable ethical values for staff within the company to keep in mind when doing business with the customers.

Economic value is a measure of the benefit provided by a good or service to an economic agent. It is generally measured relative to units of currency, and the interpretation is therefore what is the maximum amount of money a specific actor is willing and able to pay for the good or service? Economic value is not the same as market price, nor is economic value the same thing as market value. If a consumer is willing to buy a good, it implies that the customer places a higher value on the good than the market price. The difference between the value to the consumer and the market price is called

consumer surplus. It is easy to see situations where the actual value is considerably larger than the market price: purchase of drinking water is one example.

The economic value of a good or service has puzzled economists since the beginning of the discipline. First, economists tried to estimate the value of a good to an individual alone, and extend that definition to goods which can be exchanged. From this analysis came the concepts value in use and value in exchange.(Keen, 2001). Value is linked to price through the mechanism of exchange. When an economist observes an exchange, two important value functions are revealed: those of the buyer and seller. Just as the buyer reveals what he is willing to pay for a certain amount of a good, so too does the seller reveals what it costs him to give up the good.

Progressive ethical economic values are those values, actions or inaction that are ethically and morally right which when judiciously carried out will progressively lead to economic growth and development. Although multiple schools of economic thought exist within the progressive tradition, there are several core assumptions that broadly define a progressive approach to economics in terms of theory, values, and practice. On the theoretical side, progressive economics is primarily concerned with striking a proper balance between private and public action to ensure greater stability and equitable growth in the economy and better achieve national goals. The contours of

progressive economics emerged in the late 19th century as a pragmatic attempt to deal with the realities of frequent depressions, workplace dangers, low wages, assaults on labor rights, mass unemployment, environmental negligence, public health issues, and political corruption at all levels of government. As with the transformation of philosophy and constitutional theory during this period the original progressives charted a new and more realistic path in economics that preserved a market-based society and private enterprise while strengthening democratic control over the economy and employing the positive power of the state to advance human welfare and national prosperity. In contrast to a free-market approach of minimal state involvement in the economy and little to no social protections promoted by classical economists, and a state-controlled approach of extensive planning and public ownership of the major means of production favored by socialists, progressive economists embraced the concept of a “mixed economy”—essentially private economic freedom coupled with government regulation, social protections, and the maintenance of public goods (Teieira, and Halpin, 2011). Let us look at some values that are quite ethical and which when implemented, can lead Nigeria to economic progression.

3.5.1 Hard-work

Hard work is the noun form of the adjective hard working. It was first used in 1772. It is being industrious and diligent. Hard working according to

Webster's dictionary is using a lot of time and energy to do work. Hard work is the process of changing both the world and yourself so that at the end you and the world have become more connected: you've become more real to other observers in the world and they have become more real to you (Github, 2013). How much work is to be found in an activity is at least partly caused by the attitude people bring to it. The effect works both individually and collectively. Individually, if people think that something is hard then they won't find the pleasure in it. Collectively, if society at large thinks something is hard then the few individuals who attempt it will find it harder going.

Hard Work, for Sievers (2014),

is more of a mental effort than literal heavy lifting . In our business context, hard work is doing work consistently and with quality, and continuing that cycle until a real and advantageous result is produced. Hard work is about doing something that may not directly inspire you but that is necessary for you to achieve your goal. It is this mental perseverance-putting your mind to a task and seeing it through, no matter how mind-numbing or blatantly unexciting that we tend to think of as hard work in business. (p. 1).

There is also a correlation between work and time that compounds to be hard work. Often it is not just mental perseverance through one major task, but through a significant enough of a time frame that a real and lasting result is generated. There is also an element of believing in yourself, and the work you are doing, to achieve your goal that is a driver for you to do the work necessary to see a project through. At times it is said that hard work pays off and it does so in a number of ways, but primarily through the demonstration of a result that has come to be due to a consistent application of effort. Akin to testing a hypothesis, other observers can see the results of the effort that was applied first-hand and correlate it to the demonstrated success as a proof of a concept.

The most important aspect of the concept of hard work is that it cannot easily be faked. The work is necessary and cannot be circumvented, skipped, or artificially accelerated. This does not mean that an alternate solution is not available. But, even that requires dedicated effort to understand the body of work that needs to be done and devising a new solution, method, or approach. That dedicated effort is the very essence of hard work.

In Nigeria, the work ethics of some Nigerian workers is nothing to write home about. The maxim ‘Work hard and you can achieve anything’ has turned out to be a bit of advice that has been repeated to us so many times

that it has sort of lost its meaning. The problem is that some already feel like they are working hard, but for many of it seems like they are not getting anywhere. But the problem with above conception of hard work is that it is not what all those successful people meant when they gave the advice ‘work hard and you can achieve anything.’ Most of what people in Nigeria do on a day-to-day basis is simply what they have to do to survive namely; their job, their chores, their obligations to their family and the favours to their friends, etc. That is not hard work but regular work. That is their routine, the stuff that they and every other human being do every single day. Hard work is going the extra mile of taking ones work as if his or her life depends on it. It is doing that for which one is being paid for whether the boss or the supervisor is there or not. This has an economic input as it ensures greater efficiency, proper management of time and eventual maximization of profit. As to whether an average Nigerian worker does his work diligently without coercion, monitoring or supervision, this will be a matter for further research.

3.5.2 Frugality

Frugality according to Woolf, (1980) is the quality of being frugal, sparing, thrifty, prudent or economical in the consumption of consumable resources such as food, time or money, and avoiding waste, lavishness or

extravagance. It is the quality of being prudent in saving or the lack of wastefulness.

Many people who have lived through periods of economic deprivation develop lifelong habits of frugality and are almost never tempted by wasteful consumption. In behavioral science, frugality has been defined as the tendency to acquire goods and services in a restrained manner, and resourceful use of already owned economic goods and services, to achieve a longer term goal (Lastovicka, 1999).

Frugality has been adopted as a strategic imperative by large enterprises as a means of cost reduction through engenderment of a philosophy of careful spending among the workforce. Cost reduction is often perceived negatively, be it within a corporate organisation or in society, so inviting each employee to embrace frugality transfers the burden of cost reduction from management to the employee. In doing so, corporations introduce a moral obligation to cost cutting, proposing the notion that careful management of costs is in the company, shareholder and employee's best interests (Rose, Tony-Smith and Segrist, 2010).

Common strategies of frugality according to Gorman (1990) include the reduction of waste, curbing costly habits, suppressing instant gratification by means of fiscal self-restraint, seeking efficiency, avoiding traps, defying

expensive social norms, detecting and avoiding manipulative advertising, embracing cost-free options, using barter, and staying well-informed about local circumstances and both market and product/service realities. Frugality may contribute to health by leading people to avoid products that are both expensive and unhealthy when used to excess. Frugal living is mainly practiced by those who aim to cut expenses, have more money, and get the most they possibly can from their money.

In Nigeria, the sense of frugality is reduced to the barest minimum, if not lost completely. Involvement is a very expensive social norm with boisterous and ostentatious celebration tends to be the order of the day. It is not uncommon in some communities to see families selling their only existing family patrimony in order to organize funerals in a way they think no one has or no one will ever do. The irony of life is that what is supposed to be a funeral unheard of will only become history after some time, while people still await another ‘funeral of all funeral’ and the chain continues.

A simple survey will reveal that some Nigerians prefer goods and services imported from abroad even when such products made in Nigeria are far better. In a situation where imported goods are preferred to those made in the country, we continue to devalue our currency and build up the economy of other countries.

3.5.3 Punctuality

Punctuality is the characteristic of being able to complete a required task or fulfill an obligation before or at a previously designated time. It means doing a thing at the previously designated or appointed time. Punctuality enables us to do a great deal of work within a short span of time. Punctuality is the most important characteristic of all successful people. A punctual person is able to complete all his tasks on time. The student, the teacher, the politician, the official, the trader and even the layman all have to observe punctuality in order to win glory and success in life. Punctuality brings in its trail efficiency. It helps us to build our career. A punctual person commands the confidence and respect of others (Brahim and Worthington, 1991)

In cultures which value punctuality, being late is seen as disrespectful of others' time and may be considered insulting. In such cases, punctuality may be enforced by social penalties, for example by excluding low-status latecomers from meetings entirely. Punctuality entails a high sense of time management. Time management is the act or process of planning and exercising conscious control over the amount of time spent on specific activities, especially to increase effectiveness, efficiency or productivity. It is a meta-activity with the goal to maximize the overall benefit of a set of other activities within the boundary condition of a limited amount of time, as time

itself cannot be managed because it is fixed.

Time management may be aided by a range of skills, tools, and techniques used to manage time when accomplishing specific tasks, projects, and goals complying with a due date. Initially, time management referred to just business or work activities, but eventually the term broadened to include personal activities as well. A time management system is a designed combination of processes, tools, techniques, and methods. Time management is usually a necessity in any project development as it determines the project completion time and scope.

A punctual student never misses any class and learns everything that his teacher teaches. He reaches the school in time and completes his assignments within the stipulated time. Hence, he manages to do well in examinations. Therefore, punctuality should be practiced from childhood. Similarly, punctuality is very important at workplaces. A punctual person reaches his office in time. Punctuality of an employee gives positive signal to the employer. A punctual employee gives the impression that he is very serious for his job and that he is competent of discharging his duties in an efficient manner. He commands respect in the eyes of both his colleagues and the boss.

Punctuality is a virtue, which is doubly blessed. It imparts efficiency and

keeps a person fit and healthy. If we get up early in the morning and take a walk every day and follow a set-programme of life every day, we shall be able to keep fit and healthy. But if we waver and show laxity in our daily programs, we are bound to meet with failure in life. It is surprising that greater percentage of Nigerians are victims of lateness in various areas of life. Some students come late with reckless abandon, some lecturers are above time such that their arrival mark the beginning of the time no matter how late they are, office workers come at will and even the clergy men are not left out. Some believe that it cannot be said that they are late in a service they will conduct. They can therefore come up to one hour late without any apologies. The political office holders are not left out, a planned political visit to a town scheduled at 10.00 am can as well begin by 2.00pm and the community must abandon whatever they have to do at home and wait for such political visit.

3.5.4 Prudence

Prudence is the ability to govern and discipline oneself by the use of reason. It is classically considered to be a virtue, and in particular one of the four Cardinal virtues (Pazyhayampallil, 1997). According to New Catholic encyclopedia, prudence is right reason applied to practice, it is an intellectual habit enabling us to see in any given juncture of human affairs what is

virtuous and what is not, and how to come at the one and avoid the other.

The word derives from the 14th-century old French word *prudence*, which, in turn, derives from the Latin *prudentia* meaning foresight, sagacity. It is often associated with wisdom, insight, and knowledge. In this case, the virtue is the ability to judge between virtuous and vicious actions, not only in a general sense, but with regard to appropriate actions at a given time and place. Although prudence itself does not perform any actions, and is concerned solely with knowledge, all virtues had to be regulated by it.

Prudence is being careful or wise in handling practical matters; exercising good judgment or common sense: a prudent manager of money. It is characterized by or resulting from care or wisdom in practical matters or in planning for the future: a prudent investment. Planning for the future and prudent investment remain a virtue that has eluded the present day leadership and political class in Nigeria. Otherwise what other explanation could be given to justify the level of hunger, lack of development, devaluation of naira, over dependence in foreign goods, that are starring the country in the face.

Prudence is best described as cautiousness. It is the quality or fact of being prudent, or wise in practical affairs, as by providing for the future. In Nigeria, caution with regard to practical matters; discretion, prudent

management of richly God given natural, human and material resources is best described as selfish regard for one's own interests alone. This results in the rich and the connected getting richer and the poor getting poorer. The gap continues to widen as a result of lack of provident care in the management of resources, economy, frugality.

3.5.5 Truth and Honesty

Truth is the true or actual state of a matter, it is conformity with fact or reality, the truth of a statement, a verified or indisputable fact, proposition, principle, it is the state or character of being true or actual. Truth is most often used to mean being in accord with fact or reality, or fidelity to an original or standard. Truth may also often be used in modern contexts to refer to an idea of truth to self, or authenticity.

The concept of truth is discussed and debated in several contexts, including philosophy, art, and religion. Many human activities depend upon the concept, where its nature as a concept is assumed rather than being a subject of discussion; these include most (but not all) of the sciences, law, journalism, and everyday life. Some philosophers view the concept of truth as basic, and unable to be explained in any terms that are more easily understood than the concept of truth itself. Commonly, truth is viewed as the

correspondence of language or thought to an independent reality, in what is sometimes called the correspondence theory of truth.

Other philosophers take this common meaning to be secondary and derivative. According to Martin Heidegger, the original meaning and essence of Truth in Ancient Greece was unconcealment, or the revealing or bringing of what was previously hidden into the open, as indicated by the original Greek term for truth, *Aletheia* (Blackburn and Simmons 1987). On this view, the conception of truth as correctness is a later derivation from the concept's original essence, a development Heidegger traces to the Latin term *Veritas*.

Pragmatists like C.S. Peirce take truth to have some manner of essential relation to human practices for inquiring into and discovering truth, with Peirce himself holding that truth is what human inquiry would find out on a matter, if our practice of inquiry were taken as far as it could profitably go; The opinion which is fated to be ultimately agreed to by all who investigate, is what we mean by the truth (Chandrasekhar, 1987).

Honesty is the act of telling the truth. It is not out of place to accept (Sonnenberg, 2013) view that everything, depends on honesty. That's why it's so critical to tell the whole truth and nothing but the truth. The truth

should not be told only when it is convenient. Honesty must be a way of life. Honesty means that you care deeply about trust, cherish your relationships, and value the importance of a solid reputation. Honesty means that you try to do your best and are willing to accept the consequences of your actions. Honesty means that you respect others enough to tell them the truth and that you value your opinion of yourself enough to never live a lie. As the saying goes, never lie to someone who trusts you, and never trust someone who lies to you. That is why it is critical to always tell the truth or the truth will tell on you.

In Nigeria, truth seems not to be an option. Even among the religious circle, truth has been made subjective that it now depends on where it is demanded, to whom it is meant for, the purpose and what the person demanding for the truth will give to the person saying the truth. people now say the truth when it is more convenient for them. Truth now means different things for different people and for different purposes. Because of this understanding of truth, people do not want to take responsibility for their actions. They prefer to sacrifice others only to cover their dishonest tracks. This has led to lack of trust for Nigerians among the international communities and this continues to have adverse effect on Nigerian economy.

CHAPTER FOUR

Ethical Principles and Nigerian Economic Development, 1999-2017

In this chapter, Max Weber's ethical principles are examined side by side with Nigerian economic situation 1999-2017. In doing this, the study bears in mind some indicators such as poverty rates, unemployment, inflation, literacy rates and price instability. Put simply, this chapter considers how far Nigeria economic progress has deviated from Weber's ethical principles. The use of charts and graphs will help bring out the deviations.

4.1 Nigerian Economic Development, 1999-2017

Economic development is a term that economists, politicians, and others have used frequently since the 20th Century. The concept, however, has been in existence in the West for centuries. The term refers to economic growth accompanied by changes in output distribution and economic structure. It is concerned with quality improvements, the introduction of new goods and services, risk mitigation and the dynamics of innovation and entrepreneurship(Kelikume,2015).

Economic development has direct relationship with the environment; it is a policy intervention endeavour with aims of economic and social well-being of people. Economic development typically involves improvements in a variety of indicators such as literacy rates, inflation rates, unemployment

rates, life expectancy, and poverty rates. Due to the fact that GDP alone does not take into account other aspects such as leisure time, environmental quality, freedom, or social justice; alternative measures of economic well-being have been proposed. Essentially, a country's economic development is related to its human development, which encompasses, among other things, health and education.

Nigeria's economic aspirations have remained that of altering the structure of production and consumption patterns, diversifying the economic base and reducing dependence on oil, with the aim of putting the economy on a path of sustainable, all-inclusive and non-inflationary growth (Kilekume, 2015). The implication of this is that while rapid growth in output, as measured by the real gross domestic product (GDP), is important, the transformation of the various sectors of the economy is even more critical. This is consistent with the growth aspirations of most developing countries, as the structure of the economy is expected to change as growth progresses.

In Nigeria, successive governments have since the current democratic dispensation, pursued the goal of structural changes without much success. The growth dynamics have been propelled by the existence and exploitation of natural resources and primary products. Initially, the agricultural sector, driven by the demand for food and cash crops production was at the centre of

the growth process, contributing 54.7 per cent to the GDP during the 1960s. The second decade of independence saw the emergence of the oil industry as the main driver of growth. Since then, the economy has mainly gyrated with the boom-burst cycles of the oil industry. Government expenditure outlays that are dependent on oil revenues have more or less dictated the pace of growth of the economy. Looking back, it is clear that the economy has not actually performed to its full potential, particularly in the face of its rising population.

The Nigerian economy has grossly underperformed relative to her enormous resource endowment and her peer nations. It has the 6th largest gas reserves and the 8th largest crude oil reserves in the world. It is endowed in commercial quantities with about 37 solid mineral types and has a population of over 170 million people. Yet economic performance has been rather weak and does not reflect these endowments (Kelikume, 2015). The major factors accounting for the relative decline of the country's economic fortunes are easily identifiable as political instability, lack of focused and visionary leadership, economic mismanagement and corruption. Available data have put the national poverty level at 54.4 per cent. Similarly, there has been rising unemployment with the current level put at 19.7 per cent by the National Bureau of Statistics (NBS).

The Nigerian economy is import dependent with very little non-oil exports. It relies heavily on crude oil and gas exports with other sectors trailing far behind. For example, crude oil accounts for about 90 per cent of foreign exchange earned by the country while non-oil exports account for the balance. The economy is therefore, susceptible to shocks in the oil industry. In recent times, these shocks have been caused by either developments in the International crude oil market or the restiveness in the Niger Delta region of the country. Agriculture and other mining (besides oil and gas) have been abandoned to the rural poor. Economic and social infrastructure, especially power is grossly dilapidated. The power sector is generally recognized as a binding constraint on Nigerian economy. Poor corporate governance, both in the public and private sectors have led to high incidence of corruption and inequity in income distribution.

Since economic development cannot be discussed in isolation of a referenced community, society or nation, efforts will be made in this session of the study to examine some indicators of economic development in Nigeria and show the level of their decline.

4.1.1 Poverty

Poverty is the scarcity or the lack of a certain amount of material possessions or money. It is a multifaceted concept, which may include social, economic,

and political elements. Extreme poverty refers to the complete lack of the means necessary to meet basic personal needs such as food, clothing and shelter.

According to United Nations, poverty is the inability of having choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile environments, without access to clean water or sanitation.

Poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life (World Bank, 2015).

The 2007 United Nations Human Development Index ranks Nigeria 158 out of 177 countries; this is a significant decrease in its human development rank of 151 in 2004. About 64 per cent of households in Nigeria consider themselves to be poor while 32 per cent of households say their economic situation had worsened over a period of one year. Although National statistics report that the trend in poverty is on the decline, it is painstakingly sluggish and progress towards meeting the Millennium Development Goal of eradicating extreme poverty and hunger is slow (Opejobi, 2016). Poverty still remains one of the most critical challenges facing the country and population growth rates have meant a steady increase in the number of poor. Life expectancy remains low and is estimated to have decreased from 47 years in 1990 to 44 years in 2005.

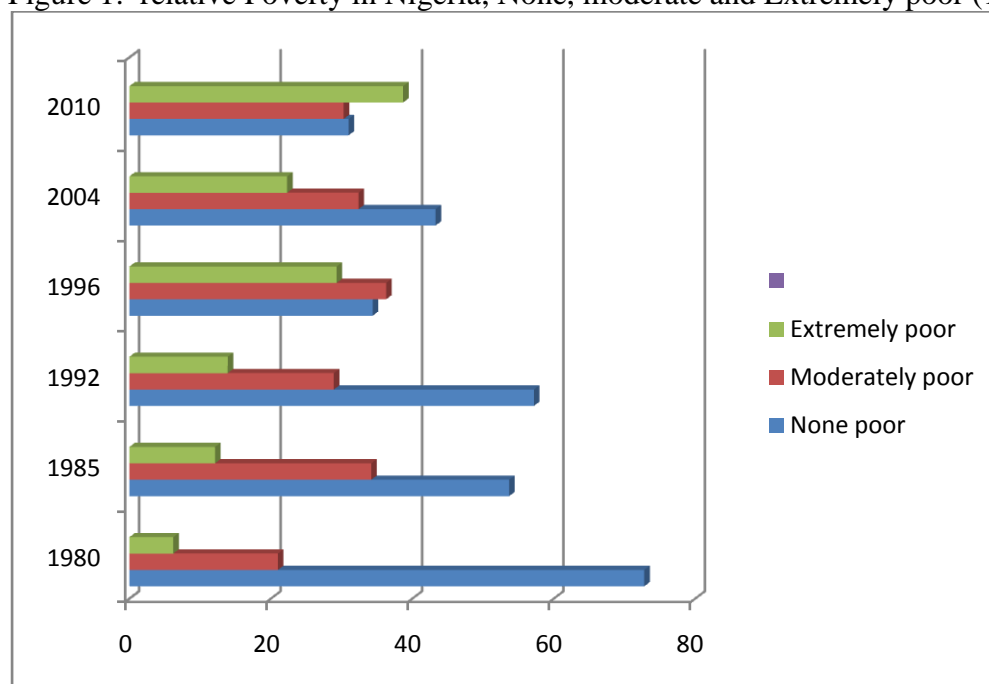
For Nwokoye (2017), there is an interesting rate of poverty in Nigeria with the extremely poor getting poorer. She categorized Nigerian living standard into none, moderate and extremely poor. According to her,

The year 2004 showed a decline in relative poverty within the country with an increase in the percentage of the none-poor from 34.4% to 43.3% while the percentage of the population which are moderately and extremely poor declined from 36.3% to 32% and from 29.3% to 22.3% respectively. But the 2010 data showed

deteriorations in the profile with a reduction in the proportion of the none-poor and increase in the proportion of the extremely poor. (p. 13).

Figure 1 gave credence to the above view of Nwokoye (2017).

Figure 1: relative Poverty in Nigeria; None, moderate and Extremely poor (1980-2010)



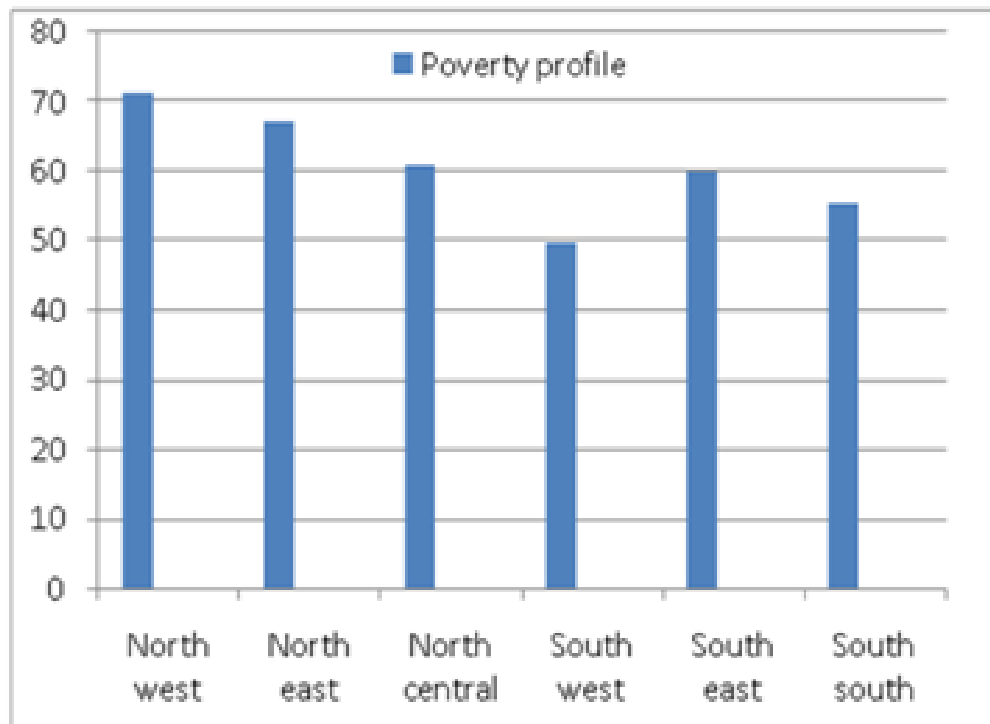
Source: Nwokoye (2017)

Figure 1 shows that there is relative decline in the percentage of extremely poor in 1980, 1985 and 1992 and also the percentage of none poor in the years mentioned. According to Nwokoye (2017), the harmonized Nigerian Living Standard Survey for 2010 as reported by National Bureau of

Statistics, put the poverty rate at 60% out of which 38.7% were extremely poor.

Human poverty is on the rise in Nigeria with over 80 million or 64% of her population living below poverty line. The situation has not changed over the decades, but is increasing. Poverty and hunger have remained high in rural areas, remote communities and among female –headed households and these cut across the six geo-political zones, with prevalence ranging from approximately 46.9 percent in the South West to 74.3 percent in North West and North East (United Nations, 2016). In Nigeria, 37% of children under five years old were stunted, 18 percent wasted, 29% underweight and overall, only 10% of children aged 6-23 months are fed appropriately based on recommended infant and young children feeding practices. This created poverty, helplessness, despair and easy target for crime and terrorism. Over 10 million children of school age are out of schools with no knowledge and skills (NBS). Figure 2 shows the poverty profile of the six geo-political zones.

Figure 2: Nigeria's Poverty Profile (2010) by Geographical Zones



National Bureau of Statistics (2010).

From the data as shown on Figure 2 above, the poverty profile across the six geo-political zones of the country clearly indicated that the north- west zone has the highest poverty population of 71.4 percent while the south west has the least of 49.8 percent.

The poverty rate in Nigeria will continue to be on the high side as long as Nigerians, especially the political and ruling class continue to neglect Weber's principle which said that all employees are selected on the basis of technical skills and competences, which have been acquired through training, education and experience. In Nigeria, gone are the days when work is divided on the basis of specialisation. Otherwise what is a medical doctor

who is supposed to work towards improving the health status of Nigerians doing in the ministry of labour and employment, whereas Nigeria has many specialists in policy making and implementation? Today, it is not uncommon to see successful businessmen abandoning their business only to become legislators. Such uneducated and unspecialized legislators can at best be ‘sitting’ and ‘dumb’ legislators and such attitude only increases the rate of poverty in Nigeria.

4.1.2 Unemployment

Unemployment is the situation of actively looking for employment but not being currently employed. The Bureau of Labor Statistics (2015), defined unemployment as people who do not have a job, have actively looked for work in the past four weeks, and are currently available for work. Also, people who were temporarily laid off and were waiting to be called back to that job are included in the unemployment statistics. The unemployment rate is a measure of the prevalence of unemployment and it is calculated as a percentage by dividing the number of unemployed individuals by all individuals currently in the labour force.

Nigeria has as at October 2017; forty federal universities, forty four state universities, and sixty eight private universities. In addition, Nigeria also has twenty eight federal polytechnics, forty one state polytechnics and numerous

federal and state colleges of education. Each year, these institutions roll out graduates in their numbers and many of these graduates cannot be employed. The statistics of unemployment in Nigeria for 2017 made available by CIMP showed that over 200,000 graduates are produced in Nigeria yearly and out of this number, 80% are unemployed. This teeming number of unemployment has many implications. The high rate of kidnapping experienced in many parts of the country is not unconnected to high unemployment rate. Pipe line vandalisations, increased rate of cultism, robbery and thuggery, in addition to drug addiction and various agitations from youths, are not unconnected with unemployment rate in Nigeria. There is mad rush for greener pastures which often leads to death, imprisonment for illegal immigration and prostitution.

The National Bureau of Statistics (NBS) (2017) says the country's unemployment rate rose from 14.2% to 18.8% in 2017. It also said that Nigeria's labour population increased from 83.9 million in the second quarter to 85.1 million in the third quarter of 2017, a difference of 1.2million in additional workforce. The NBS stated that the total number of people in full-time employment (at least 40 hours a week) declined from 52.7 million in the second quarter 2017 to 51.1 million in third quarters. It stated that the unemployment rate increased from 14.2 per cent in the fourth quarter 2016 to 16.2 per cent in second quarter 2017 and 18.8 per cent in the third quarter,

2017. The number of people with the labour force who were in unemployment or underemployment increased from 13.6 million and 17.7 million respectively in the second quarter 2017, to 15.9 million and 18.0 million in the third quarter 2017. It stated that total unemployment and underemployment combined increased from 37.2 per cent in the previous quarter to 40.0 per cent in the third quarter. During the third quarter of 2017, the report stated that 21.2 per cent of women within the labour force (aged 15-64 and willing, able and actively seeking work) were unemployed, compared with 16.5 per cent with 16.5 per cent of men within the same period. Figure 3 shows unemployment rate in Nigeria between 2015-2017.

Figure 3: Nigeria's Unemployment Rate (2015-2017)



Source: Tradingeconomics.com/National Bureau of Statistics (2017)

Unemployment rate in Nigeria increased to 18.80 percent in the third quarter of 2017 from 16.20 percent in the second quarter of 2017. It averaged 10.63 percent between 2006 and 2017, reaching an all time high of 19.70 percent in the fourth quarter of 2009 and a record low of 5.10 percent in the fourth quarter of 2010.

Youth unemployment rate in Nigeria increased to 33.10 percent in the third quarter of 2017 from 29.50 percent in the second quarter of 2017. Youth unemployment rate in Nigeria averaged 21.73 percent from 2014 until 2017, reaching an all time high of 33.10 percent in the third quarter of 2017 and a record low of 11.70 percent in the fourth quarter of 2014. Figure 4 shows the rate of youth unemployment in Nigeria.

Figure 4: Youth Unemployment Rate in Nigeria (2015-2017)



Source: Tradingeconomics.com/National Bureau of Statistics (2017)

The labour statistic report of Nigeria in Q4 2017 shows that there is 7.9 million Nigerian youth aged 15-34 that are currently unemployed. The report which was released by National Bureau of Statistics (NBS) on June 2017 revealed that 58.1% of youth within this age bracket who are currently working are underemployed. NBS further revealed that though the active population in the country increased by 0.5% within the period, over 2.9 million graduates and another 5 million semi-skilled workers also lose their jobs within this period.

Max Weber maintained that, virtue lies in an objective understanding of the possible causal effect of an action and the calculated reorientation of the elements of an action in such a way as to achieve a desired consequence (Weber, 1958). In Nigeria case, governance is never for service but for personal enrichment. Hardly can elected office holders spend days among the electorates just to have a feel of what they suffer, rather their abode is at the city centers where life is almost opposite to what it is in the rural areas. The effect of this, is epileptic electric power supply, poor quality of education, negligence of agricultural and natural resources and corruption. Where these exist, poverty level is bound to be high. There is need therefore to return to Weber's ethics of responsibility.

4.1.3 Inflation

Inflation is the rate at which the general level of prices for goods and services is rising and, consequently, the purchasing power of currency is falling. It is defined as a sustained increase in the general level of prices for goods and services in a country, and is measured as an annual percentage change(Ojukwu,2017). Under conditions of inflation, the prices of things rise over time. Put differently, as inflation rises, every currency you own buys a smaller percentage of a good or service. When prices rise, and alternatively when the value of money falls we have inflation.

Consumer prices in Nigeria rose 15.13 percent year-on-year in January of 2018, easing from a 15.37 percent in the previous month and slightly above market expectations of 15.05 percent(NBS, 2018). It was the lowest inflation rate since April 2016 as prices advanced at softer pace for food and non-alcoholic beverages, clothing and footwear and education. The inflation rate has been steady falling since reaching more than 12 year high of 18.72 percent in January of 2017. Inflation rate in Nigeria averaged 12.49 percent from 1996 until 2018, reaching an all time high of 47.56 percent in January of 1996 and a record low of -2.49 percent in January of 2000. Figure 5 shows Nigeria inflation rate.

Figure 5: Nigeria's Inflation Rate (2017-2018).



Source: [Tradingeconomics.com](https://tradingeconomics.com/nigeria/inflation-rate)/National Bureau of Statistics (2018)

The inflation rate has been steadily falling since reaching more than 12 year high of 18.72 percent in January of 2017. Prices advanced at softer pace for food and non-alcoholic beverages (18.9 percent compared to 19.4 percent in December); clothing and footwear (14.8 percent compared to 15.0 percent) and education (10.9 percent compared to 11.0 percent). On the other hand, prices went up faster for: transport (12.4 percent compared to 12.3 percent); health (11.5 percent compared to 11.4 percent) and miscellaneous goods and services (11.7 percent compared to 11.5 percent), restaurants and hotels (10.8 percent compared to 10.5 percent); recreation and culture (10.1 percent compared to 9.9 percent) and communication (3.9 percent compared to 3.5 percent). In addition, inflation was steady for housing and utilities (8.3 percent, the same as in December); furnishings and household equipment

(13.7 percent) and alcoholic beverages, tobacco and kola (8.6 percent).

The Consumer Price Index (CPI) measures the change over time in prices of 740 goods and services consumed by people for day-to-day living. The index weights are based on expenditures of both urban and rural households in the 36 states. The most important categories in the CPI are Food and Non Alcoholic Beverages (51.8 percent of total weight); Housing, Water, Electricity, Gas and Other Fuel (16.7 percent) and Clothing and Footwear (7.7 percent). Transports account for 6.5 percent of total index and Furnishings and Household Equipment Maintenance for 5 percent. Education represents 3.9 percent of total weight, Health 3 percent, Miscellaneous Goods and Services 1.7 percent and Restaurants and Hotels 1.2 percent. Alcoholic Beverages, Tobacco and Kola account for 1.1 percent of total index, Communications for 0.7 percent and Recreation and Culture for the remaining 0.7 percent.

4.1.4 Literacy level

Literacy is the ability to read and write . The modern term's meaning has been expanded to include the ability to use language, numbers, images, computers, and other basic means to understand, communicate, gain useful knowledge, solve mathematical problems and use the dominant symbol

systems of a culture(Goody,1987). Being able to read and write is an important skill in modern societies. UNESCO has been at the forefront of global literacy efforts since 1946, advancing the vision of a literate world for all. It views acquiring and improving literacy skills throughout life as an intrinsic part of the right to education. The multiplier effect of literacy empowers people, enables them to participate fully in society and contributes to improve livelihoods.

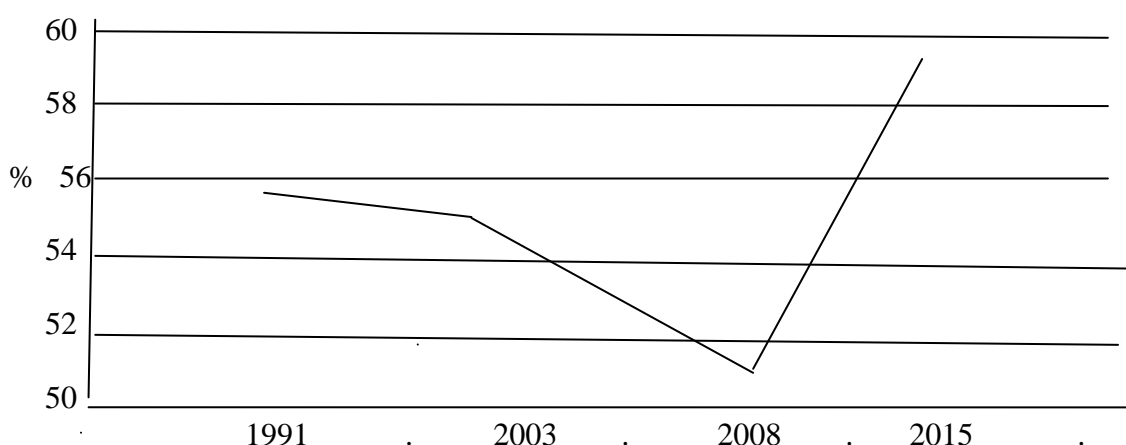
Literacy is also a driver for sustainable development in that it enables greater participation in the labour market, improves child and family health and nutrition; reduces poverty and expands life opportunities. Beyond its conventional concept as a set of reading, writing and counting skills, literacy is now understood as a means of identification, understanding, interpretation, creation, and communication in an increasingly digital, text-mediated, information-rich and fast-changing world (UNESCO, 2004).

The year 2013 was the benchmark for the attainment of the Millennium Development Goals (MDGs) which has mass literacy as one of its targets. But the rate of illiteracy in Nigeria at that time seemed to be spiraling, instead of dwindling. During the commemoration of the 2013 International Literacy Day themed “Literacy for 21st Century,” it was

disclosed that the population of Nigeria's adult illiterates has jumped from 25 million in 1997 to 35 million in 2013. This swelling tribe of illiterates among the Nigerian populace is unfortunate and inimical to development, to say the least. It is common knowledge that no nation rises above the quality of its human capital. In other words, education is critical to nation building and development in any country.

According to Education for All (EFA), global monitoring report (2013), Nigeria ranked as one of the countries with the highest level of illiteracy, coupled with the fact that it had the highest number of out-of-school children. In a sense, this ugly development is an eloquent testimony of the fact that the nation's educational policies, over the years, have failed to achieve the desired results. If with all of the Agency for Formal Education, Adult Education programme, Institute for Continuing Education and all other policies and programmes targeted at mass literacy, the nation is still ranked one of the highest in terms of global illiteracy level, the import, therefore, is that either these policies and programmes were not well thought out or the drivers undermined their essence. Figure 6 shows adult literacy rate of both sexes from fifteen years and above.

Figure 6: Adult literacy rate, population 15+ years, both sexes (%) in Nigeria (1991-2015)



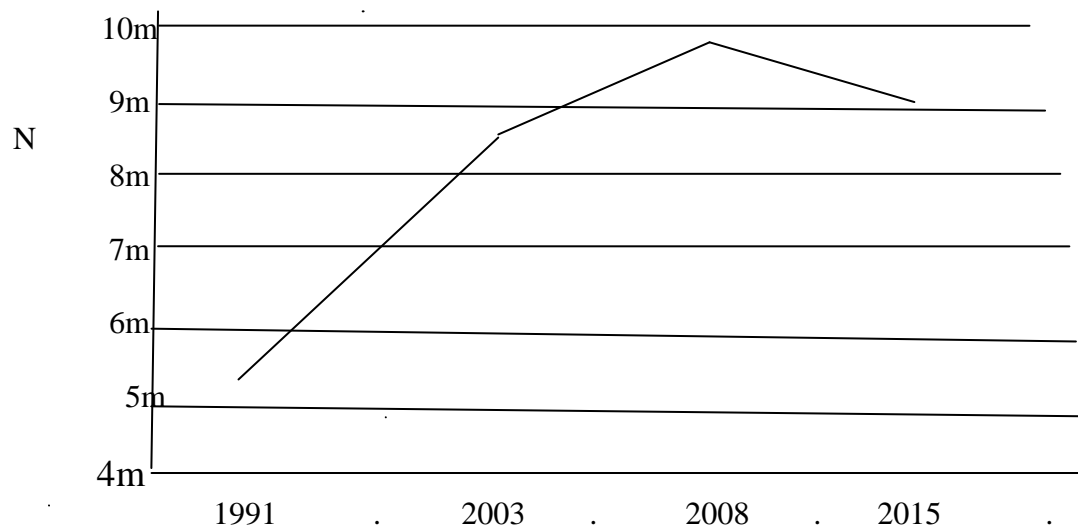
Source: Knoema.com (Retrieved on 28/02/2018)

Nigeria adult literacy rate was at 59.6 % in 2015, up from 51.1 % in 2008.

Adult (15+) literacy rate (%) is the percentage of the population age 15 and above who can, with understanding, read and write a short, simple statement on their everyday life. Generally, ‘literacy’ also encompasses ‘numeracy’, the ability to make simple arithmetic calculations. This indicator is calculated by dividing the number of literates aged 15 years and over by the corresponding age group population and multiplying the result by 100.

In 2015, youth illiteracy for Nigeria was 9.43 million. Youth illiteracy of Nigeria increased from 5.19 million in 1991 to 9.43 million in 2015 growing at an average annual rate of 24.32 %. Figure 7 shows youth illiterate population in Nigeria.

Figure 7: Youth illiterate population, 15-24 years, both sexes (number) in Nigeria



Source: Knoema.com (Retrieved on 28/02/2018)

Youth illiterate population is the total number of youth between age 15 and age 24 who cannot both read and write with understanding a short simple statement on their everyday life.

The above chapter has established the fact that Nigeria has deviated from Max Weber's ethical principles, hence continuous decline of the indicators examined above. Max Weber placed nation above all else. He preferred democracy as a political form, not because he believed in the masses, but because it offered maximum dynamism and the best milieu to generate political leaders. Authority according to Weber (1968), legitimized on rational grounds rests "on a belief in the legality of enacted rules and the right of those elevated to authority under such rules to issue command"(p.215). In Nigeria, there are many square pegs in round holes among the political and ruling class. The rule of law is only meant for the

governed, while the leaders live beyond the rule of law. Because of selective application of the rule of law, Weber's view of democracy is neglected and this resulted in continuous existence of epileptic power supply, poor quality of education, negligence of agricultural and other natural resources, unfavourable policies for the manufacturing sectors and corruption at all levels. In a country where the above existed, there is bound to be declining economic development, and Nigeria is not an exception.

Again, the study stressed that hard work and mass production are encouraged and lead to commercial success. However, individualism and replacement of frugality with wastefulness are discouraged. In Nigeria, the decline of some of the indicators of economic development may not be unconnected with high rate of corruption. There is hardly any sector that has not experienced corruption in one way or the other. There is high unemployment rate because some of the government policies are neglected. Such policies if well implemented will attract investors. This will open up many avenues for job creation. Poor orientation also has a place in high poverty rate in Nigeria. Youth are not properly informed of the danger inherent in quest for greener pastures outside the country. It is not uncommon to see youth who are either gainfully employed or have a stable means of livelihood abandoning such employment or selling off everything at a give-away price, in a bid to illegally migrate to Italy. The 2018 report of CNN on Africa

recently revealed the practice of modern day slavery in Lybia, where youth are forcefully and sexually exploited and some sold for as low as \$200.

Poor policy implementation also heightened inflation rate in Nigeria. The resultant effect of high inflation rate is high cost of living which directly heightens the cost of education. Once the cost of going to school is high, literacy level will go down and crime level will go up.

CHAPTER FIVE

LESSONS FOR NIGERIA

In the previous chapters, there were attempts to discuss religious ideas of Max Weber and the progressive economic ethical values which if adhered to, will lead Nigeria from where it is to where it is supposed to be. There was also attempt to discuss the sordid state of affairs in Nigeria and the economic decay the nation finds herself. In this chapter, we are going to discuss the lessons Nigeria as a country will learn from Max Weber's ethics and principles of economic development.

5.1 Effects of Religious Ideas on Economic Activity in Nigeria

Nigerians in earlier times were free to put faith in whatever and whoever was most dear to their tribes and themselves. It was a trust in nature and animism that projected itself in giving strength and value to that worshiper. Indigenous religions soon became an important tradition of Nigerian society and maintained moral order. This traditional worship was done through an intermediary who gave favour only after a blood sacrifice. The arrival of Muslims in Nigeria put a stop to these sacrifices, and Islam became firmly established in northern Nigeria. The introduction of Christianity began with the arrival of British missionaries in the middle and southern regions of Nigeria. Today, while almost all Nigerians are either Christian or Muslim, many continue to mingle these faiths with indigenous beliefs. This mix of

religious practice is a result of Nigerians' traditional belief in freedom of worship.

Abundant evidence affirms that religious belief affects a wide range of behavioral outcomes, and religious activity can affect economic performance at the level of the individual, group, or nation through at least two channels. In *Wealth of Nations*, Adam Smith argued that participation in religious sects could potentially convey two economic advantages to adherents (Anderson 1988). The first could be as a reputational signal: while the poor might look alike to potential employers, lenders, and customers, membership in a good sect could convey a reduction in risk associated with the particular individual and ultimately improve the efficient allocation of resources. Second, sects could also provide for extra-legal means of establishing trust and sanctioning miscreants in intra group transactions, again reducing uncertainty and improving efficiency, especially where civil remedies for failure to uphold contracts were weak (Barro, 1991).

Religion is one of the many factors impacting on the economic patterns of a society. The connection between religion and economy in Nigeria is manifest in the role of organized religion as an employer and as the owner of property and provider of social facilities, such as health care and education. Religious ideas contribute to social values and personal attitudes which motivate

general forms of economic behaviour. Religion on occasion also stimulates consumption and therefore in a sense economic growth. Religion may also explicitly endorse certain economic or business activities. Religion strives to alleviate some of Nigeria's socioeconomic problems, providing medical and social services and raising funds for the needy. Moreover, the Churches in Nigeria are not afraid to challenge many of the social and economic evils of the day and to criticize the government and its policies. Apart from its positive impact, religion has also had disastrous effects on the Nigerian economy, in the form of religious disturbances and the violence which arose in the wake of the resurgence of the sharia question. Religion tends to respond to economic change and the rapid proliferation of religious institutions in Nigeria today is correlated in many respects with the development of new economic patterns.

On using religion to achieve sustainable socio-economic development in Nigeria, (Onimhawo and Ottuh, 2009) said that the relationship that exists between economic contracts and the religious patterns can alone constitute any basis for the continuous existence of a society. Each society follows certain values, among which are religious ideas and practices and these are not subject to logico-empirical proof or disproof. These partly furnish the motivation to action for the members of that society. However, if a religious

system were found in which the individual merely manipulated the sacred forces for personal advantage, in a coolly shrewd and impersonal manner that general contention would have to be modified basically. In a society where agricultural production has been vastly improved where ever-normal granaries and rapid transportation virtually eliminate the threat of starvation, rain making becomes, not a matter of religio-magical ceremony, but of airplanes and silver iodide. Even in the societies that have achieved a great deal of technical efficiency, however, food production is sometimes threatened by drought. The welfare of a religion and the livelihood, if not the survival, of thousands of families may be endangered. Religious beliefs and practices may then return as marginal, if not basic, activities in connection with massive food production. The relationship between technology and religion is a complex one requiring attention of several qualifications. That is, some societies with fairly proficient connection with techniques of production nevertheless have developed an intricate connection between their technology and religion; some religious beliefs and practices which are clearly antithetical to efficient production, are devoutly defended anyway, because they are religiously right and many of the observances to assure productivity are more nearly magical than religious (Homola 1987).

Stressing further on the effect of religious ideas on economic development in

Nigeria, Ambrose, N.(personal communication, 2016, July 27) he said among other things that religious tolerance remains a virtue which the adherents of various religions in Nigeria must adopt. He went on to say that the amount of resources the nation wastes in providing security, building and maintaining the internally displaced camps, construction and rehabilitation of damaged and destroyed structures, would have been channeled into agriculture, solid minerals and erection of industries that would have offered employment to our teeming unemployed youths. This will reduce the unemployment rate in Nigeria and earn foreign exchange for the country. It can also be used in road constructions and creating an enabling environment that will attract investors into the country.

5.2 Applying Ascetic Ethics to Nigeria's Public and Private Life

Ethics is usually perceived through contrasts of good and bad or right and wrong. Ethics means the rules and principles regulating the behaviour of individuals. With the help of rules and principles we can find a good, the right or the best action depending on which of the several different schools of ethics the individual bases his Actions. Ethically justified action requires that the individual has the ability to consider different alternatives and to place himself in the position of the other person.

Civil service ethics is more than the mere definition of actions complying or not complying with the law. The minimum criteria of civil service ethics are defined by legislation. Civil service ethics can be influenced in many other ways. Considering values and ethics as one of the corner stones of civil service ensures a high level of operations in State and federal administration. Asceticism is a lifestyle characterized by abstinence from worldly pleasures, often for the purpose of pursuing spiritual goals. Ascetics may withdraw from the world for their practices or continue to be part of their society, but typically adopt a frugal lifestyle, characterised by the renunciation of material possessions and physical pleasures, and time spent fasting while concentrating on the practice of religion or reflection upon spiritual matters (Hanson, 2006).

Asceticism has been classified into natural and unnatural forms of asceticism. Natural asceticism is defined as a lifestyle where material aspects of life are reduced to utmost simplicity and minimum. This may include minimal, simple clothing, sleeping on floor or caves, eating simple minimal amount of food. In contrast, unnatural asceticism is defined as a practice that goes further, and involves body mortification, punishing one's own flesh, and habitual self infliction of pain such as by sleeping on a bed of nails (Lobetti, 2013)

Christian authors of late antiquity such as Origen, St. Jerome, St. Ignatius, John Chrysostom, and Augustine interpreted meanings of Biblical texts within a highly asceticized religious environment (Sheils, 1985). Scriptural examples of asceticism could be found in the lives of John the Baptist, Jesus, the twelve apostles and the Apostle Paul. The Dead Sea Scrolls revealed ascetic practices of the ancient Jewish sect of Essenes who took vows of abstinence to prepare for a holy war. An emphasis on an ascetic religious life was evident in both early Christian writings and practices (Sheils, 1985). Virtuous and ascetic living is not possible when an individual is craving bodily pleasures with desire and passion.

In Nigeria, pleasure seeking and living a luxurious life has relegated the sense of ascetism to the background. The economic, religious and even physical advantages of living ascetic life are almost overtaken by life of comfort. It is not uncommon to see people and families who in a bid to live luxuriously live beyond their means. In this type of scenario, saving becomes practically difficult if not totally impossible. According to Paces, B. (personal communication, 2015, December, 20), the recession which Nigeria experienced this period is not just a result of present mal-administration; rather it is a product of long years of refusal to save through the application of ascetic ethics to Nigeria's public and private life. For him,

Nigeria has to go back to the drawing board and review the wrong mentality of seeking for comfort at the slightest opportunity. The view expressed by Paces above implies that ascetic lifestyle is not just a lifestyle characterized by abstinence from worldly pleasures for the purpose of pursuing spiritual goals, but it also involves abstinence that leads to a lifestyle of frugality. Such a life will eventually bring economic growth and development in Nigeria.

5.3 The Influence of Religious Ideas on Economic Thought and Behaviour.

Religion affects society and demography in sociological and psychological ways. Studies of religion promise to enhance economics at several levels namely; generating information about a neglected area of "nonmarket" behaviour; showing how economic models can be modified to address questions about belief, norms, and values; and exploring how religion affects economic attitudes and activities of individuals, groups, and societies (Iannaccone, 1998).

The idea of connecting religion and development stemmed from the basic thought that religion influencing fertility rate. Clearly, religion matters when choosing the marital partner, marriage, divorce, and women's working rate.

Lehrer (2004) argues that religious affiliation matters because it has an impact on the perceived costs and the perceived benefits of various interrelated decisions that people make over the life cycle. Religions affect fertility rate, but having different religions or various religions in a society may lead to quarrels in the society, and such behaviour will have negative effects to a society like Nigeria. Thus having different religions in a society may be a cause to disturb an economic growth. Through history, we have seen many cases where the society is under dispute among polarized rival religions. The recent killings in Southern Kaduna of Nigeria between the 22nd and 24th of December, 2016 was attributed by Solo, O. (personal communication, 2017, January 20) to struggle for supremacy between the Hausa Fulani herdsmen who are predominantly Moslems and Fulani farmers who are predominantly Christians. The wanton destruction of lives and places of worship showed that the fight has both political and religious undertone. These cases hamper the society working together for economic growth, and sometimes if not properly checked and handled can even trigger off civil wars, that will involve the use of weapons of mass destruction will be used. Noland (2005) also agreed that the phenomenon of polarization is closely linked to the generation of tensions, to the possibilities of articulated rebellion and revolt, and to the existence of social unrest in general.

In Nigeria as well as most other countries, nearly all Muslims are taught from childhood that Islam is a religion of peace. Yet according to Blanton (2015), Muslims must conform to the traditions of Islam. Anyone who willfully disobeys or try to escape Islam are executed for blasphemy or apostasy. (Qur'an 3:90; 4:89) Muhammad said, "If anyone discards his religion, kill him." (Bukhari 1:52:260). Further Muslim scholars freely admit that Islam cannot exist without the death penalties for blasphemy and apostasy. The Quran identifies Jews and Christians as hell-bound friends of satan who will always try to lead Muslims astray. (Qur'an 2:145, 2:211, 2:120; 2:159-160; 2:221; 4:56) Islam holds that Allah loves only Muslims and commands them to convert, subjugate or kill non-Muslims to make Islam the only religion on earth (Blanton, 2015).

Outlining the difference between Islam and Christianity based on their religious ideas and beliefs, Blanton (2015) said that whereas Islam teaches that only Muslims may enter Paradise. Muslims who obey Islamic laws and do more good deeds than bad deeds for other Muslims or are killed while fighting in the Cause of Allah will enter Paradise. Allah does not love Jews and Christians; they are hell-bound friends of Satan. Allah commands Muslims to fight until all people profess Islam as their faith. When necessary to further Islam's quest for world domination, Islam permits lying,

breaking treaties and pretending not to be a Muslim. Islam also permits lying for the sake of marital harmony. Fleshly rewards await those who enter paradise; fruit, wine, and virgins created for the eternal pleasure of Muslim men. Paradise is all about satisfying the senses and ambitions of earthly bodies. Allah said, Fight until there is no more tumult or oppression and there is faith in Allah altogether and everywhere (Blanton, 2015)

Christianity teaches that every person who accepts Jesus Christ as Savior and Lord will enter Heaven. God loves all people, including Muslims, Jews and Christians. God commands all people to love Him and love one another—even their enemies. God forbids lying. There will be no liars in heaven. Sensual pleasures are of this world. Fleshly bodies cannot last forever. Heavenly bodies are spiritual, personal and eternal. In heaven there is peace, love and joy. There is no sickness or death. There is no deceit. There are no more tears. Believers will share their happiness and love with one another and with God. Jesus said that the greatest commandments are to love God and to love your neighbor as yourself(Blanton, 2015).

In Nigeria, Islam and Christianity are the two dominant religions. They account to a reasonable population of Nigerian. With the above religious ideas and beliefs being inculcated into their adherents from childhood, the

economic thought and behaviour of such individuals will be nothing to write home about. Such individual with the belief that you can kill and injure others under the guise of stamping a particular religion, will always be agents of religious intolerance and will be ready to go on violent rampage at the slightest provocation. Every violence no matter the form it takes brings pain, injury and in extreme cases destruction of lives and property. This can bring down the economic growth and development of any country. Also, when one is taught to look for fleshly reward and satisfy the senses while on earth, there will be complete lack of frugality in spending and ascetic lifestyle will be disregarded while over consumption and living above ones means will be enthroned. With these economic thought and behaviour, saving as a culture will not be possible and this will definitely have a negative effect on the economy of Nigeria. If Nigeria as a country can not keep and maintain the treaties she entered into, prospective investors will be afraid to invest in Nigeria for fear of breach of contract. This will also make the already existing investors close up or industries to either relocate to more serious countries or fold up entirely. This will definitely increase the unemployment rate and crime rate as an idle mind remains the devil's workshop.

5.4 The Effects of Ascetic Pietism, Calvinism, Methodism and Baptism on Nigeria

Pietism was an influential movement within Lutheranism that combined Lutheran emphasis on biblical doctrine with the reformed emphasis on individual piety and living a vigorous Christian life. Although it was active exclusively within Lutheranism, it had a tremendous impact on Protestantism worldwide, particularly in North America and Europe.

According to Weber, (1958), the doctrine of predestination is also the starting-point of the ascetic movement usually known as Pietism. In so far as the movement remained within the Reformed Church, it is almost impossible to draw the line between Pietistic and non-Pietistic Calvinists. Almost all the leading representatives of Puritanism are sometimes classed among the Pietists. It is even quite legitimate to look upon the whole connection between predestination and the doctrines of proof, with its fundamental interest in the attainment of the *certitudo salutis*, as in itself a Pietistic development of Calvin's original doctrines. The occurrence of ascetic revivals within the Reformed Church was, especially in Holland, regularly accompanied by a regeneration of the doctrine of predestination which had been temporarily forgotten or not strictly held to. Hence for England it is not customary to use the term Pietism at all(Weber, 1958).

Pietism originated in modern Germany in the late 17th century with the work

of Spener, a Lutheran theologian whose emphasis on personal transformation through spiritual rebirth and renewal, individual devotion and piety laid the foundations for the movement. Although Spener did not directly advocate the quietistic, legalistic and semi-separatist practices of Pietism, they were more or less involved in the positions he assumed or the practises which he encouraged.

Calvinism (Weber, 1958) was the faith over which the great political and cultural struggles of the sixteenth and seventeenth centuries were fought in the most highly developed countries, the Netherlands, England, and France. The doctrine of predestination was considered its most characteristic dogma. It is true that there has been controversy as to whether it is the most essential dogma of the Reformed Church or only an appendage. Judgments of the importance of a historical phenomenon may be judgments of value or faith, namely, when they refer to what is alone interesting, or alone in the long run valuable in it. Or, on the other hand, they may refer to its influence on other historical processes as a causal factor. Starting from the latter standpoint and inquiring into the significance which is to be attributed to that dogma by virtue of its cultural and historical consequences, it must certainly be rated very highly. The schism in the English Church became irrevocable under James I after the Crown and the Puritans came to differ dogmatically over

just this doctrine. Again and again it was looked upon as the real element of political danger in Calvinism and attacked as such by those in authority (Weber, 1958). The great synods of the seventeenth century, above all those of Dordrecht and Westminster, besides numerous smaller ones, made its elevation to canonical authority the central purpose of their work. It served as a rallying point to countless heroes of the Church militant, and in both the eighteenth and the nineteenth centuries it caused schisms in the Church and formed the battle cry of great new awakenings.

The combination of an emotional but still ascetic type of religion with increasing indifference to or repudiation of the dogmatic basis of Calvinistic asceticism is characteristic also of the Anglo-American movement corresponding to Continental Pietism, namely Methodism (1958). The name in itself shows what impressed contemporaries as characteristic of its adherents: the methodical, systematic nature of conduct for the purpose of attaining the *certitudo salutis*. This was from the beginning the centre of religious aspiration for this movement also, and remained so. In spite of all the differences, the undoubted relationship to certain branches of German Pietism is shown above all by the fact that the method was used primarily to bring about the emotional act of conversion. And the emphasis on feeling, in John Wesley awakened by Moravian and Lutheran influences, led

Methodism, which from the beginning saw its mission among the masses, to take on a strongly emotional character, especially in America. The attainment of repentance under certain circumstances involved an emotional struggle of such intensity as to lead to the most terrible ecstasies, which in America often took place in a public meeting. This formed the basis of a belief in the undeserved possession of divine grace and at the same time of an immediate consciousness of justification and forgiveness (Weber, 1958).

Weber (1958), said that second independent source of Protestant asceticism besides Calvinism is found in the Baptist movement. They are religious groups whose ethics rest upon a basis differing in principle from the Calvinistic doctrine. As a permanent possession, the Baptist sects retained from the dominating motives of their early period a principle on a somewhat different foundation. They absolutely repudiated all idolatry of the flesh, as a detraction from the reverence due to God alone. The Biblical way of life was conceived by the first Swiss and South German Baptists with a radicalism similar to that of the young St. Francis, as a sharp break with all the enjoyment of life, a life modelled directly on that of the Apostles (Weber, 1958). The Baptist denominations along with the predestinationists, especially the strict Calvinists, carried out the most radical devaluation of all sacraments as means to salvation, and thus accomplished the religious

rationalization of the world in its most extreme form (Weber, 1958).

On the Effects of Ascetic Pietism, Calvinism, Methodism and Baptism on Nigeria, the researcher said Nigeria as a country needs attitudinal reformation and re-orientation that will enable her observe some quietude and separatists practice that will inculcate a sense of ascetism. There is need for a spiritual rebirth and renewal that will put the country back on her track. This is because the sense of saving for tomorrow has eluded the country. If not what other explanation could Nigeria give for being into economic recession when the country is blessed with rich human, mineral and material resources. Countries with only oil are progressing economically, but lack of saving, coupled with series of bad governance has made Nigeria a dumping ground for all sorts of sub standard goods and services.

Again, for the Methodists, work is seen as a mean of knowing ones state of grace when performed for the glory of God. In Nigeria, working for the glory of God has become history. Even some men of God have to charge a certain amount before they could give what they received without charges. The nobility of hard work has gone and the spirit of working like hired labourers has overtaking the public and private life of many Nigerians. Strict and stringent supervision must be applied to get some public workers do the work for which they are paid.

Also, idolatry of all kinds namely; idolatry of money, fame, connection, winner takes it all, has been the order of the day. The doctrine of sanctification as advocated by the Calvinists and righteous conduct advocated by the Methodists have to be practiced in Nigeria if the country must come out of her present economic recession and attain economic growth and development. There is need for methodical and a systematic nature of conduct for the purpose of attaining certain level of economic salvation.

5.5 Calling and Constructive Social Engagement in Nigeria

The regular reproduction of capital, involving its continual investment and reinvestment for the end of economic efficiency, is foreign to traditional types of enterprise. It is associated with the continual accumulation of wealth for its own sake, rather than for the material rewards that it can serve to bring. Man is dominated by the making of money, by acquisition as the ultimate purpose of his life. Economic acquisition is no longer subordinated to man as the means for the satisfaction of his material needs. This, according to Weber, is the essence of the spirit of modern capitalism. (Clark, 2002). The entrepreneurs associated with the development of rational capitalism combine the impulse to accumulation with a positively frugal life-style. Weber finds the answer to this paradox in the worldly

asceticism of Puritanism, as focused through the concept of the calling which refers to the idea that the highest form of moral obligation of the individual is to fulfill his duty in worldly affairs.

Calling is the truth that God calls us to himself so decisively that everything we are, everything we do, and everything we have is invested with a special devotion, dynamism, and direction lived out as a response to his summons and service. Under the pressure of theology and history, the term call has travelled a long way from this simple beginning, but this straightforward sense and its obvious relational setting should never be lost. When one call on the phone, for example, one catches someone's ear for a season. To call means to name, and to name means to call into being or to make. Thus the first chapter of Genesis, "God called the light day and the darkness he called night" (Gen. 1: 5). This type of calling is far more than labelling, hanging a nametag on something to identify it. Such decisive, creative naming is a form of making. Thus when God called Israel, he named and thereby constituted and created Israel His people. Calling is not only a matter of being and doing what we are but also of becoming what we are not yet but are called by God to be.

Security dilemmas are not acts of God; they are the effects of practice.

(Wendt, 1995). The above view encapsulates one of the key ideas implicit in the idea of constructive engagement. It draws attention to a major contribution of the model, the fact that the context in which security issues emerge is a major constituent in the process. However in the past this insight has not been fully developed in Nigeria. It has either been neglected or proven difficult to put into practice in the political reality.

5.6 Upholding the Structures of Authority in Nigeria

Nigeria is one indivisible and indissoluble sovereign state, whose constituent units are bound together by a federal arrangement. It provides for a presidential system of government in which there is an executive, a legislature and a judiciary, with each acting as a check and balance on the powers of the other two arms. The constitution further provides for the operation of three tiers of government, at the Federal, State and Local levels. These provisions are binding on all authorities and persons throughout the federation.

The relationship between the centre and the state in the Nigerian federalism portrays her federalism sick and problematic. Nigeria is a republic run like a unitary state. Like many other federations in the world, Nigeria has a written constitution, unlike many other federations, Nigeria has not less than

five constitutions since independent in 1960. One disturbing factor that has doubt among scholars as the functionalism of the Nigeria federalism is the excessive power of the central government. In Nigeria the federal government monopolizes power and only delegates duties at will without any reference to the constitution, thereby contravening the principle and nature of federalism whereby the exclusive, concurrent and residual functions are clearly demarcated for central and state government. The anomaly manifests clearly especially under military regime since 1966 and has come to stay as a feature in Nigeria politics.

In Nigeria, power is distributed thus; The Federal which is concerned with the function of the exclusive list and parts of the concurrent list; The State and the federal capital are concerned with the concurrent list on which both state and federal can legislate on. However in the case conflict the opinion of the centre prevails; The Local government area is involved in activities of residual list. Matters of national importance which require uniformity of legislation and administration such as defence, foreign affairs, coinage and currency, railway, post and telegraph, customs etc are put under the control of the central government. While subjects of local importance like medical relief, education, industries, law and order etc are controlled by the state and local government.

There is need to respect and uphold the existing structure of authority in Nigeria. The need to check the excesses of the executive is more imminent especially in this present democratic dispensation where the executive in a bid to fight corruption, disregards other arms of government especially in the areas of disobeying court orders and the federal character. A good example could be seen in the case of Nnamdi Kalu the alleged leader of the Movement for the Actualization of Sovereign State of Biafra (MASOB) and the Shiite's leader, Sheikh Ibrahim Zakzaky . The duo had been granted bail by various courts including international court of justice which Nigeria is signatory to, yet as at the time of this research, the executive is yet to obey the orders. Such executive rascality will only put justifiable doubts in the minds of Nigeria about the authenticity of the fight against corruption. The legislators are not totally free of abuses as they speed up the passage of laws that favour them while delaying or outrightly rejecting others that may make them more accountable. For instance, they hurriedly passed for the second reading the bill for immunity on the principal officers of the house. The judiciary also used delay tactics and long adjournment to ensure that justice is delayed, if not denied.

There is also the need for financial autonomy of the local government. A situation where the state manages the fund of the local government will perpetually make the local government which is saddled with grass root

development, to continually live according to the wings and caprices of the state governments. There is need to uphold the authority of the local government council which are more and more challenged with primary health care and services. If these structures are upheld in Nigeria, there will be increase in the country's internally generated revenue because all the arms will feel that they are involved. Division of labour calls for efficiency.

5.7 Religious Foundations for Worldly Asceticism in Nigeria

Inner-worldly asceticism was characterized by Max Weber in *Economy and Society* as the concentration of human behaviour upon activities leading to salvation within the context of the everyday world. He saw it as a prime influence in the emergence of modernity and the technological world, a point developed in *The Protestant Ethic and the Spirit of Capitalism*.

In order to understand the connection between the fundamental religious ideas of ascetic Protestantism and its maxims for everyday economic conduct, it is necessary to examine with especial care such writings as have evidently been derived from ministerial practice. For in a time in which the beyond meant everything, when the social position of the Christian depended upon his admission to the communion, the clergyman, through his ministry, Church discipline, and preaching, exercised an influence which modern men are entirely unable to picture. In such a time the religious forces which

express themselves through such channels are the decisive influences in the formation of national character.

Pietism first split off from the Calvinistic movement in England, and especially in Holland. It remained loosely connected with orthodoxy, shading off from it by imperceptible gradations, until at the end of the seventeenth century it was absorbed into Lutheranism under Spener's leadership. Though the dogmatic adjustment was not entirely satisfactory, it remained a movement within the Lutheran Church. Only the faction dominated by Zinzendorf, and affected by lingering Hussite and Calvinistic influences within the Moravian brotherhood, was forced, like Methodism against its will, to form a peculiar sort of sect. Calvinism and Baptism were at the beginning of their development sharply opposed to each other. But in the Baptism of the latter part of the seventeenth century they were in close contact. And, even in the Independent sects of England and Holland at the beginning of the seventeenth century the transition was not abrupt. As Pietism shows, the transition to Lutheranism is also gradual, and the same is true of Calvinism and the Anglican Church, though both in external character and in the spirit of its most logical adherents the latter is more closely related to Catholicism. It is true that both the mass of the adherents and especially the staunchest champions of that ascetic movement which, in the broadest

sense of a highly ambiguous word, has been called Puritanism, did attack the foundations of Anglicanism; but even here the differences were only gradually worked out in the course of the struggle. Even if for the present day Nigeria, we quite ignore the questions, of government and organization which do not interest us here, the facts are just the same. The dogmatic differences, even the most important, such as those over the doctrines of predestination and justification, were combined in the most complex ways, and even at the beginning of the seventeenth century regularly, though not without exception, prevented the maintenance of unity in the Church. The gap between various religions in Nigeria continues to widen because of some dogmatic insistence in various doctrines.

Above all, the types of moral conduct in which we are interested may be found in similar manner among the adherents of the most various denominations in Nigeria, deriving from any one of the four sources mentioned above, or a combination of several of them. We shall see that similar ethical maxims may be correlated with very different dogmatic foundations. Also the important literary tools for the saving of souls, above all the casuistic compendia of the various denominations, influenced each other in the course of time; one finds great similarities in them, in spite of very great differences in actual conduct.

It would almost seem as though we had best completely ignore both the dogmatic foundations and the ethical theory and confine our attention to the moral practice so far as it can be determined. That, however, is not true. The various different dogmatic roots of ascetic morality did no doubt die out after terrible struggles. But the original connection with those dogmas has left behind important traces in the later undogmatic ethics; moreover, only the knowledge of the original body of ideas can help us to understand the connection of that morality with the idea of the after-life which absolutely dominated the most spiritual men of that time and even our present day.

After all said and done, there is still urgent need for adherents of the various religions in the present day Nigeria to practice self denial for religious, ethical and spiritual purposes. Austerity can even lead to self control and discipline of the body. The soul that is bondaged under the sinful body will be released through self denial from the body and be permitted to unite with the divine.

5.8 Nigerians and Wasteful Spending

Increasing public expenditure productivity can yield large returns in terms of budgetary savings, reduced negative externalities, and increased direct benefits. Although difficult, it is possible for governments to take steps to this end. Governments can improve the data base and use more systematic but pragmatic analysis to increase public expenditure productivity. The

performance of the private sector in providing certain goods and services can suggest a useful benchmark for assessing the efficiency of public expenditures. Public programs that could be implemented more efficiently by the private sector in a competitive environment, such as the production, processing, and distribution of many consumer goods currently controlled by the Nigerian government would obviously yield better when privatized, especially when such privatization follows due process. A careful identification of the winners and losers of an expenditure reallocation, coupled with the implementation of a well-targeted compensation scheme, can significantly enhance the political feasibility of reducing unproductive expenditures.

The expenditures of central bank of Nigeria through their quasi-fiscal activities or extra budgetary funds can be a source of unproductive outlays that is often less than transparent to policymakers. Such expenditures can take the form of inefficient and inequitable social security programs, the allocation of below-market credit to certain enterprises, or the provision of foreign exchange at below-market rates to certain users, which generate not only huge implicit subsidies but also, in some instances, large financial losses for central banks. Every effort should be made to make these expenditures and activities transparent, so that the costs and benefits of these activities can be readily assessed.

Wasteful spending in Nigeria has reached an alarming stage. Even the economic recession could not control the rate of wasteful spending in Nigeria. The absence of efficient financial checks has encouraged wasteful spending in Nigeria public and private life. The recent introduction of Treasury Single Account (TSA) by the Buhari administration has further shown the need for efficient financial checks and balances to curb wasteful spending. For instance, Adejare (2015) from Agege federal constituency in Lagos State while raising allegation against Diezani in March 2015, said that the minister had committed at least N3.120bn to maintain the private jet used solely by her and her immediate family; alleging that other wasteful costs associated with the minister's frequent trips included payment of allowances to crew members for trips, hanger parking, and rents based on the lease agreement. This expenditure cannot be more wasteful at a time when oil revenues are dwindling. Honourable Adejare observed that it was a breach of public trust for a government official to travel in chartered flights especially for reasons that are more of leisure than official.

Funeral ceremony is an area where greater number of Nigeria spend fortune especially in South Eastern part of the country. In a bid to make funeral one in town, some families go to the extent of borrowing what they will not be able to pay after the so called funeral. This will leave the family live in perpetual payment of what was borrowed. The attempt to finish the payment

can lead the children of the dead dropping out of school because of inability to pay the relevant fees. In some cases the mother or the father as the case may be who is saddled with the responsibility of repaying the debt may develop high blood pressure with its attendant effect of stroke or heart failure and finally death. This only multiplies the problems for the said families. The most painful aspect of this borrowing is that some kinsmen when the deceased is the winner of the family go to the extent of borrowing against the wish of the widow all in the name of giving their brother a befitting funeral.

Reacting to wasteful spending during funerals, Okpe, B. (personal communication, 2017, February 2) said that he is still living in regret because of his inability to train his three children in higher institutions. According to him,

My ordeal started after the burial and funeral of my late father, Mr. Virgilus. My kinsmen almost coerced me to sell the only available plots of land bequited to me by my late father in a choice area and at a giveaway price. This is because he is a titled man and must be buried with certain rites. If given another chance, I will not sacrifice the future of my children on the altar of giving the dead a befitting funeral. (Okpe, B. personal communication, 2017, February 2).

The case of Okpe above is one out of many. The second chance is what he will never get and he lives in regret.

Again, celebrations by the elites especially politicians in Nigeria for various reasons namely; birthday, wedding anniversary, funeral anniversary, thanksgiving for successful admission of sons and daughters, and various political awards, are another area where wasteful spending stars at our faces. In such celebrations, drinks like Crystal Champaign and other assorted brands are served. Before the economic recession, the prize of Champaign was 75,000 naira per bottle. About 200 bottles may be served to make such occasion grand. Max Weber said that money gotten through hard work should not be spent on luxury and entertainment. Let us not talk about the lavishing decoration of such arena and sumptuous meals served. What prevents such person from buying good drinks and if it must be Champaign, that of may be 30,000 naira per bottle. The excess of 45,000 naira per a bottle into 200 will give 9,000,000. This amount could be used in paying school fees and building skill acquisition centres, buying of school uniforms and even staffing some under staffed schools in the community of such celebrant. The researcher is certain that if all the elites in Nigeria should make such a glorious saving and investing, rate of illiteracy will reduce drastically, unemployment and search for white collar job will also reduce. When this is done, crime level will be reduced to the barest minimum. When

crime is under check, then the money spent on buying arms and ammunitions will be channeled into agriculture, building of industries and construction of affordable houses and good roads.

5.9 Inculcating Religious Duty in Nigerians

Nigeria is a large country both in terms of size, population, and importance on both a regional and global scale and few issues are as central to the national ethos as religion. Religious practice in Nigeria is just as varied and diverse as the population, creating a complex and fascinating situation that arises from its “triple heritage,” of indigenous religious traditions, Islam, and Christianity.

Nigeria has over 270 ethnic groups who speak over 370 languages. While it has been suggested that about half of the population are Muslims, 40–45% are Christians, and 5–10% practice indigenous religious traditions, none of these figures can be accurately validated, and they are more speculations than fact (Olupona, 2017). This is particularly true given that involvement to one degree or another in more than one religious tradition is common. Regionally, there is a perceived cultural, economic, and political split between Nigeria’s north and south, which is a direct legacy of British colonial policy and uneven regional development.

According to Nwadiakor and Otuba (2016),

The incessant religious crises that are prevalent in Nigeria today and the scourge of corruption that has engulfed all sectors of Nigerian society in spite of religious outlook of the nation tend to present religion as an illusion that should be done away with. The practice of religion in Nigeria is such that practitioners of a particular religion see their own religion as the only genuine one and that of others as not genuine. This inevitably has given rise to series of religious related crises in the country. (pp.1-10).

From the views expressed by Nwadiakor and Otuba above, reactivating Nigerian norms and values remains essential ingredients in the transformation of the nation, because it is a missing link that is breeding religious hostility and intolerance in the society in general and Nigeria in particular. There is therefore urgent need for religious education which will inculcate good moral values such as honesty, fidelity to one's duty, love for one's neighbour and self-discipline.

There are two great classes of human duty. One of them embraces duties which we owe to God, the other embraces duties which we owe to men. This classification of duties received the sanction of Jesus Christ, when he spoke of loving the Lord our God with all our hearts and of loving our

neighbour as ourselves. It had also been previously taught at Mount Sinai, when God gave to Moses the two tables of the law namely; the one enjoining our duty to God, the other enjoining our duty to man. Man owes it as a duty to deal with his fellow man with respect and highest sense of dignity. Respect for human life is a fundamental right of every man irrespective of tribe, religion, culture ethnic or political affiliations. This basic right of man should be upheld. Religious leaders owe it as a duty to inculcate their adherents on the need to respect human life.

Again religion is supposed to serve as light enlightening both social and political life of Nigerians. Based on this, religious adherents should fulfil their duties to the nation which include prompt and regular payment of taxes and levies. In the community, they should be involved in projects that will enhance the life of the community like electricity and water projects. The habit by overzealous adherents not to join in community development saying that it is against their faith to mingle with the unbelievers as they call them should be condemned by religious leaders. There is need for religious leaders to be involved in politics. This is because the system cannot be sanitized from outside and if honest men desert politics, then dishonest and less qualified men will hijack the system. One has no right to complain if one refuses to come out.

Also, punctuality and hard work as religious values need to be practiced by all and sundry. Nigeria loses a lot as a result of not being punctual to work and other social activities. Loss of time affects Nigerian GDP. To ensure that these religious duties are carried out judiciously, there is need to uphold the rule of law. There should be no sacred cow in the implementation and enforcement of the rule of law. A situation where political office holders drive against the traffic should be stopped, while also discouraging a situation where religious leaders drive with incomplete or expired motor particulars only to be allowed to pass by the officers on duty.

CHAPTER SIX

SUMMARY AND CONCLUSION

6.1 Summary

This study tries to examine Max Weber's ethics and principle of economic growth and development with the aim of extracting lessons Nigeria could draw from them. Max Weber studied the relationship between religion and the rise of capitalism in Western Europe. His sample was made up of Protestant denominations whose economic theology contributed to the rise of capitalism. Their economic theology made a career a religious obligation and it provided economic ethics which was relevant to a booming economic activity. It did encourage hard work, efficiency, productivity, restricted spending, limited consumption, saving of money and accumulation of capital. It was in this context that Weber found the relationship between religion and capitalism.

Weber's approach connects the emergence of some Protestant religions with the psychological changes necessary to allow for the development of the spirit of capitalism. The Protestant idea of a calling, with worldly asceticism is an independent force, one which was not created by the change in institutions and structures (e.g. money, trade, commerce, etc.) but emerged entirely separately as an unintended consequence of the Reformation. These new ways of thinking and acting undoubtedly played a role in changing the

view of people who became capitalists and workers. How important this was as a factor in the development of capitalism, compared to the changes in the institutions and structures cannot really be determined. However, since Weber's view of the inner motives for the capitalistic spirit are connected closely with the nature of capitalism, as Weber views it, these religious factors must have exercised considerable influence (Adams and Sydie, 2001).

Weber wanted to know why the West had developed, leaving other regions behind. In his view, other societies had the materials necessary to industrialize, but had not yet done it. He concluded that development does not occur until something encourages people to abandon traditional ways, because people tend to want only to produce enough wealth to sustain their current mode of living: "A man does not 'by nature' wish to earn more and more money, but simply to live as he is accustomed to live and to earn as much as is necessary for that purpose" (Weber 1958, p. 60). Calvinism was sufficient to encourage people to seek wealth. In Calvin's view of election, individuals could do nothing to save themselves; either they were chosen for salvation or they were not. However, those who were elected would show certain traits, such as industriousness, ascetic hard work, and wealth. Thus, Calvinism encouraged everybody to maximize wealth, not simply to have enough wealth. In Weber's words,

The religious valuation of restless, continuous, systematic work in a worldly calling, as the highest means of asceticism, and at the same time the surest and most evident proof of rebirth and genuine faith, must have been the most powerful conceivable lever for the expansion of the spirit of capitalism. (Weber 1958, p. 172).

Once capitalism is achieved, the Protestant ethic ceases to be necessary. Capitalism is today an immense cosmos into which the individual is born, and which presents itself to him, at least as an individual, in so far as he is involved in the system of market relationships, to conform to capitalist rules of action.

In fact, growing rationalization is likely to wash the old religious ideals away. In capitalism, the quest for efficiency and wealth leads to an increasing reliance on rationalization of economic and governmental processes. Bureaucracies (both governmental and corporate) become streamlined, labour grows increasingly specialized, and people come to rely more and more on scientific knowledge over religious traditions. The result is depersonalization and secularization. Norris and Inglehart (2004) summarized Weber's secularization idea as an argument about the rationality of belief systems. Gill (2001) on his part was alluding to Weber when he summarized one historical theory of secularization thus; to the extent that

societies begin performing science to explain the world around them, they will no longer need supernatural explanations. As faith in supernatural explanations wanes, the strength of religious organizations should fall.

Weber pointed out that though faiths exhibited unbearable form of control on the believer's life, the reformists contented that the church had too little domination over life rather than too much. Protestants sought economic rationalism as an inner quality which was criticised as being material by the Catholics, While the Protestants criticised the Catholics for their other worldliness. Weber asked the question that whether earning one's living under capitalism can ever have an inner affinity? He postulated a two part solution for this, one there has to be business sense and the second, a strong sense of piety.

The concept of the calling was a product of Reformation period, for the first time the worldly activities acquired moral justification and attained religious significance; it was a concept that was alien to the Catholic faith. Luther developed these ideas in the course of the first decade of the reform activities. Weber however believed that Luther did not have the spirit of capitalism and that he was a traditionalist. Thus, the idea of calling in Lutheranism was of limited importance to his study. What he meant was that

the development of capitalism cannot be derived directly from Luther's attitude to the worldly work.

The duty to have a vocational calling was not an idea only in modern capitalism but it became a social ethic of the modern capitalistic culture, Weber argued that it was during this time that the capitalist economic world order turned to a vast cosmos into which a person is born. He felt that any trader in order to be successful in the market eventually had to adhere to this ethic of capitalism. In one of the examples he stated how the economic traditionalism when people wished to live as they have been accustomed to and to earn as much as required gave way to capitalistic ideas, in a traditional market the customers had their orders placed via letters to the peasants and subject to availability they would collect their orders by travelling to the city, this practice however was slowly replaced by the introduction of an agent where he would travel to the villages and find goods that the customers prefer and would deliver it to the customers themselves.

The fundamental doctrine among the Calvinists was the doctrine of predestination, that is the belief that the world has been segregated into two, the ones who are going to heaven and the ones who are not. Therefore, living an ascetic life in the worldly activities became an important aspect of the faith as it was the only way they could reassure themselves of their salvation.

It dominated their thoughts and actions. The important aspects of Calvinism was the methodological organization of life, testifying to belief in the worldly vocational calling, a puritan goal of leading an alert, conscious and self awareness of life, rejection of the importance of sacraments and emotional aspects of culture and religion. Calvinist interaction with God was carried out in spiritual isolation even when one belonged to a specific church; it advocated a systematic self control and provided no opportunity for forgiveness of weaknesses. Calvinism thus according to Weber (1958) had magnificent consistency and it encouraged systematic living. The above Calvinist values stands in contrast to the Catholics who believed in redemption through confession and attaining salvation through sacraments, which were a mechanism that compensated one's own shortcomings. Lutheranism, on the other hand did not give importance to the doctrine of predestination, its believers advocated the availability of grace. According to Weber (1958), this left no push in Lutheranism and thus it had lesser penetration of asceticism. Pietism on the other hand according to Weber had still stricter rules of the organized life in one's calling but not everyone was predisposed to have that experience. The focus of the Methodists according to him was of emotional character especially in America. The belief in undeserved grace and the certainty of forgiveness was the foundation of the Methodists. Difficulties remained within the Methodists because the doctrine

of predisposition was muddled by the concept of Christian freedom. The Baptists, another form of Protestants believed in the personal awakening of an individual, such members were to avoid the worldly pleasures. They also propagated the notion of living life with the basic necessities or with as much required, this was not in keeping with the capitalistic notion of growth.

For the purpose of the study, the researcher adopted various theories with greater emphasis on functionalism. The data employed were both primary and secondary data. Primary data came from simple observation and personal communication while secondary data came from text books, journals and internet materials.

Based on the analysis, the following principal findings were made; that Nigeria as a country consumes more than she can produce, no nation with high consumptive economy will grow or develop. That the culture of spending more than one's earning still operates among Nigerians especially the workers. That Nigeria could not glory presently as an oil producing nation as a result of massive corruption in the oil industries coupled with insecurity and the lack of culture of saving. The study also revealed that Nigeria lacks progressive ethical economic values. Values like hard-work, punctuality, prudence, frugality, truth and honesty that will help in building up of our economy still lack in the work force of Nigeria. From data

analysis, it was discovered that religious intolerance takes a toll from Nigerian economy. Excessive wealth is lost in the reconstruction of damaged structures, maintenance of internally displaced camps. Also the study revealed that some religious leaders shy away from Nigerian politics, while others through unguided utterance fan the flame of division thereby denying the role religion would have played through their adherents in the growth and development of Nigeria. Weber's view on limited spending, restricted consumption, saving of money and accumulation of wealth has to be applied if Nigeria will come out of her present economic recession. A strong moral fibre based of religious principles will drive the economic hand of Nigeria from austerity to prosperity.

6.2 Conclusion

There are at least two fundamental reasons why an economist might be interested in understanding the functioning of religion and religious institutions and their relationship with economic development. The first comes from the role that religion plays in influencing cultural norms and beliefs in a society. Such norms and beliefs have been shown to be highly persistent over time and to play a key role in driving long-run economic

performance. Secondly, religion is a principal source of social identification in society like Nigeria.

Max Weber's ethic and principles of economic growth raised much more profound questions about the role of religion in modern life than most discussions suggest. Weber argued that in the modern world, the work ethic has become detached from the religious passions that gave birth to it, and that it now is part of rational, science-based capitalism. Values for Weber do not arise rationally, but out of human creativity that originally inspired the great world religions. Religion affects society and demography in sociological and psychological ways. Studies of religion promise to enhance economics at several levels: generating information about a neglected area of nonmarket behaviour; showing how economic models can be modified to address questions about belief, norms, and values; and exploring how religion affect economic attitudes and activities of individuals, groups, and societies.

6.3 Recommendations

Since corruption is like a cancer worm that has eaten deep into the fabrics of Nigeria, there is need for attitudinal change, a change that will be all encompassing and all embracing. All sectors of the nation; be it the private sector, the religious sector, the political sector, the manufacturing sector, the

sector, the law enforcement agencies, the military and the para-military agencies must be involved if Nigeria will have any significant economic growth and development.

There is need to reward punctuality, efficiency and hard work. This will go a long way towards motivating those who see their present career as a divine call where they can serve God in all honesty.

It may not be completely out of place if religious leaders go into Nigeria politics, this way, they can sanitize the system and teach others that leadership is all about service to the nation and humanity.

6.4 Suggestions for Further Research

In the course of this research, certain observations were made but because of the scope of the research, these observations could not be delved into. It is believed that subsequent research could be done on those observations. Based on these observations, it is suggested that further research could be done to investigate the following.

1. The role of religion in the economic development of Nigeria.
2. The economic effect of religious intolerance in Nigeria.
3. The meeting point between religion, law and economic development.
4. Progressive ethical economic values vis-a-vis corruption in Nigeria.

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Appendix I: Letter of Introduction



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FACULTY OF ARTS
NNAMDI AZIKIWE UNIVERSITY, AWKA.
P. M. B. 5025, AWKA.
ANAMBRA STATE NIGERIA

TO WHOM IT MAY CONCERN

This letter is intended to introduce my supervisee Kenechukwu, Damian Emeka, Ph. D research student with registration number 2015097002F from the Department of Religion and Human Relations, faculty of Arts, Nnamdi Azikiwe University, Awka. His research topic is entitled; MAX WEBER'S ETHICS AND PRINCIPLES OF ECONOMIC DEVELOPMENT: LESSONS FOR NIGERIA.

The research is purely an academic exercise and your anonymity is guaranteed.

We solicit your sincere co-operation.

Remain blessed.

Dr. Uche, O. O. C.
08038048088

Appendix II Interview Schedules- Questions

1. Is the development of Europe a reality?
2. Was Christianity as a religion instrumental to the growth of capitalism in Europe ?
3. Why are our political, economic and religious leaders unable to apply the Baptist, Methodist, Calvinist and Pietist ethics of worldly asceticism?
4. What are the dynamics of religion especially in Nigeria?
5. Is religion playing the expected role in Nigerian economic development?
6. With religious unity, do you think Nigeria will grow economically and why?
7. How will reward for hard work and excellence impact on Nigeria's gross domestic product?
8. Given the economic situation in Nigeria, how effective will religious leaders be in Nigerian politics?
9. In the light of the current economic recession, do you think that religion as an institution has any relevance?
10. What is the relationship between religious intolerance and economic growth in Nigeria?
11. Contrary to the views of August Comte and Karl Marx, do you think that religion plays a functional role to human society.

12. What are the economic implications of punctuality and hard work in present Nigerian civil service?
13. What is your view on career as a religious obligation?
14. Gospel of “prosperity” and unlimited consumption, any relationship?
15. Some believe that religious leaders have played a disappointing role towards the current Nigerian economic recession, what is your view?
16. According to Weber, money earned through hard work should not be spent on entertainment. What is your view giving the fact that most people have the tendency to show off their wealth?
17. How exemplary are the activities of political, economic and religious leaders as against limited spending and saving of money?
18. Has multiplicity of religion in Nigeria any economic advantage?
19. When, where and how did things go wrong in Nigerian economy?
20. Why did Weber argue that Calvinism is the most ‘rational’ religion?
21. Given Weber’s doctrine of predestination, what psychological impact might this doctrine have on individual Nigerian today?
22. Evaluate Nigeria’s economic situation from the point of view of Weber’s attitude towards modern capitalism, particularly as compared to its root in ascetic Protestantism.

Appendix III List of Interviewees

S/N	NAMES	AGE	DATE	PLACE	OCCUPATION
1	Linus Ibekwe	81yrs	20/1/16	Agulu	Physician
2	Paschal Okeke	55yrs	20/1/16	Enugu	Businessman
3	Lawrence Nwankwo	67yrs	22/1/16	Owerri	Civil servant
4	Claude Oguh	82yrs	22/1/16	Orlu	House wife
5	Michael Anozie	61yrs	23/1/16	Awka	Clergy
6	John Uchem	66yrs	23/1/16	Oko	Clergy
7	Joseph Okono	72yrs	13/8/16	Enugu	Clergy
8	Alex Anagor	83yrs	13/8/16	Enugu	Teacher
9	Angelo Obiako	77yrs	13/8/16	Enugu	Teacher
10	Alphonsus Iloekwe	67yrs	13/8/16	Enugu	Teacher
11	Noela Onwukwe	77yrs	13/8/16	Enugu	Rev. Sr.
12	Grace Udeogu	66yrs	17/8/16	Orlu	Rev. Sr.
13	Cordelia Iloekwe	47yrs	17/8/16	Owerri	Rev. Sr.
14	Nwajagu Josephine	72yrs	20/8/16	Awka	Banker
15	Vivian obiako	66yrs	21/8/16	Aba	Trader
16	Amobi Collins	65yrs	21/8/16	Aba	Banker
17	Okoli John	88yrs	22/8/16	Ihiala	Driver
	Emmanuel Idika	77yrs	22/8/16	Onitsha	Driver

18	Micheal	Uzozie	78yrs	22/8/16	Onitsha	Teacher
19	Victor	Igwegbe	64yrs	23/8/16	Umuahia	Banker
20	Fidelia	Ochuba	66yrs	23/8/16	Okigwe	House wife
21	Andrew	Emenike	78yrs	23/8/16	Okigwe	Politician
22	Victor	Okoli	57yrs	23/8/16	Uturu	Politician
23	Ephraim	Ezulike	77yrs	24/8/16	Awka	Politician
24	Benignus	Nwankwo	49yrs	24/8/16	Awka	Clergy
25	Casmir	Anozie	77yrs	25/8/16	Enugu	Clergy
26	Seraphine	Kurumeh	83yrs	24/8/16	Awka	Retired
27	Ginika	Anusionwu	66yrs	24/8/16	Awka	Trader
28	Edita	Orji	63yrs	24/8/16	Awka	Rev. Sr.
29	Rosephilia	Okoli	62yrs	26/8/16	Onitsha	Rev. Sr.
30	Stephenia	Okoli	61yrs	26/8/16	Onitsha	Rev. Sr.
31	Oluebube	Maduagwu	62yrs	27/8/16	Owerri	Clergy
32	Maureen	Okpara	63yrs	27/8/16	Owerri	Teacher
33	Victor	Igwegbe	64yrs	28/8/16	Orlu	Lawyer
34	Eucharia	Onwugamba	65yrs	28/8/16	Okigwe	Farmer
35	Cecilia	Odoemena	66yrs	29/8/16	Umuahia	Farmer
36	Kizito	Ironuo	67yrs	29/8/16	Umuahia	Trader
	Eze	Paschal	68yrs	28/8/16	Okigwe	Teacher
37	Ukaejiofor	Kingsley	69yrs	30/8/16	Awka	Teacher

38	Okafor Damian	70yrs	30/8/16	Awka	Teacher
39	Nwankwo Christopher	71yrs	2/9/16	Enugu	Clergy
40	Elekwechi Raymond	72yrs	30/8/16	Awka	Trader
41	Obiagwu Joel	73yrs	30/8/16	Awka	Farmer
42	Ilo Casmir	74yrs	2/9/16	Enugu	Teacher
43	Damian Anuka	75yrs	3/9/16	Umuahia	Teacher
44	Christopher Okoli	76yrs	3/9/16	Orlu	Farmer
45	Eugene Okoli	77yrs	5/9/16	Nnewi	Trader
46	Cyril Nwafor	78yrs	5/9/16	Nnewi	Banker
47	Joseph Nnabugwu	79yrs	5/9/16	Onitsha	Lawyer
48	Jerome Nwaforonso	45yrs	30/8/16	Awka	Civil servant
49	Joseph Ilorah	46yrs	2/1/17	Ufuma	Lawyer
50	Moses Nwankwo	47yrs	2/1/17	Umunze	Doctor
51	Ekene Nwafor	48yrs	24/9/16	Awka	Doctor
52	Benedict Okolo	49yrs	2/2/17	Umuahia	Nurse
53	Hamilton Okeke	50yrs	2/3/17	Aba	Nurse
54	Claude Oguh	51yrs	2/11/16	Aba	Nurse
55	Rita Nwankwo	52yrs	12/9/16	Aba	Rev. Sr.
56	Paschaline Okolo	53yrs	6/1/17	Owerri	Lawyer
57	Martha Ojukwu	54yrs	13/1/17	Okigwe	Nurse
58	Peter Clare Offor	55yrs	20/3/17	Awka	Nurse

59	Udeh	Arinze	56yrs	22/3/17	Onitsha	Teacher
60	Kilian c.	Ike	57yrs	30/9/16	Nnewi	Doctor
61	Michael	Ike	58yrs	22/1/17	Nnewi	Technician
62	Mmuo	Felix	59yrs	19/1/17	Ukpo	Teacher
63	Ibeh	Gilbert	60yrs	11/3/17	Nkpor	Trader
64	Ikpo	Joseph	62yrs	11/3/17	Obosi	Lawyer
65	Anozie	Martin	77yrs	14/4/17	Nsukka	Banker
66	Onyejieke	Victor	76yrs	11/1/17	Abakiliki	Teacher
67	Arinze	Francis	74yrs	14/4/17	Nsukka	Politician
68	Umunnakwe	Patrick	72yrs	11/1/17	Afikpo	Importer
69	Jude s.	Uwakwe	76yrs	12/1/17	Ezza	Importer
70	Vianney	Okereke	77yrs	22/9/17	Awka	Trader
71	Uwakwe	Juliet	80yrs	2/12/16	Orlu	Retired
72	Chinyere	Nwosu	74yrs	3/12/16	Onitsha	Producer
73	Vincent	Nwajagu	48yrs	3/12/16	Nnewi	Importer
74	Okoli	Kizito	56yrs	22/2/17	Amawbia	Police
75	Brendan	Nwafor	67yrs	4/1/17	Ekwulobia	Trader
76	Jovita	Okoli	66yrs	22/1/17	Akpugoeze	Clergy
77	Paul	Onwu	49yrs	3/12/16	Nnewi	Producer
78	Rupert	Okoli	66yrs	4/1/17	Umuahia	Clergy
79	Chukwudi	John	66yrs	20/1/17	Akpugoeze	physician

