

MORAL ASSESSMENT OF THE ATTITUDE OF NIGERIANS TO THE ISSUE OF MONEY

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ABSTRACT

This empirical study assessed from the moral perspective the attitude of Nigerians towards money. It however does not over rule the importance or need to own and used money to better one's life but exposed that the attitude of many Nigerians towards money is associated with such shoddy deals as murder, rituals, assassinations, armed robbery, advance free fraud (419), negligence and the like. The study having assessed some key stakeholders in the Nigeria economy such as politicians, businessmen/women and civil servant concluded that many Nigerians cannot be predicted whenever money is involved in issues of discussion. However, the study proposed that it is high time Nigerians made positive attitudinal change towards money by way of avoiding immoral or ungodly dealings in quest for money.

Keywords: Morality, attitude, money and society

INTRODUCTION

Money is an important instrument in a functional society. It is a medium of exchange and the purchasing power of individuals in the society. Money gives honour, prestige and glory to people that have it to spend. Many notable Nigerians have bagged national awards as successful business men and women in the society. However, the pursuit of money has always created problem in the society. While some people have followed legitimate means in their acquisition of money, many Nigerians have involved themselves in many shoddy deals, ritual, murder, negligence and armed robbery advanced fee fraud (419), in quest for money.

While acknowledge the importance and function of money in the society. The Holy Scripture rightly warned that the love of money is the root of all evil. It preached complete detachment from money and material things, noting that it is easier for the head of a Carmel to pass through the eye of the needle than for the rich man to enter the kingdom of God (Matthew 19:24). The attitude of many Nigerians to money is devoid of any morality. Many people have committed series of crimes ranging from, armed robbery, murder, cheat and the like so as to make money. This study therefore examines the moral attitude of Nigerians to the issue of money.

THE CONCEPT OF MONEY

Money is defined anything that is generally accepted as payments for goods and services and repayment of debts. Money is anything issued by the government of a country for trade and valuation. The main function of money are; as a medium of exchange, unit of account and store of value.

Before money was invented, trade by barter was the only medium of exchange. In which case one can exchange yam for garri based on individuals need at a time. The use of barter-like methods dates back to at least 100,000 years ago, though, there is no evidence of a society or economy that relied primarily on barter.

In the ancient Israel for instance, cow, because of its intrinsic value and mobility, was used for trade by barter. Later other items like wheat, oil, silver, gold and copper came in to use (IKgs 5:11) and replaced the use of cattle, land and slave. The silver shekel was the first money used in Israel for trade (Gen. 13:16); at that time the shekel was a weight rather than a coin. The talent was another form of currency. Holman illustrated Bible Dictionary noted that the first coin was minted in 650BC but excavation in Schechem showed that the first Greek silver coin dated 600BC. The first mention of money in Bible appeared in Ezra 2:69, describing the funds collected for rebuilding the Temple.

Money is the purchasing power of an individual. It guarantees access to many things like material wealth, power, prestige, recognition and authority. In Nigeria those who have money are given special respect and are given national honours and awards. This attitude has made many Nigerians attach so much importance and value to money that anybody is always prepared to do anything for the sake of money.

ATTITUDE

Attitude means predisposition or a tendency to respond towards a certain idea, object, person or situation. Attitude influences an individual's choice of action and response to challenges, incentive and reward. Attitudes are judgments and are made up of four major components: affective - emotions or feelings; cognitive- beliefs or opinions held consciously; cognitive-behavioural-inclination for action, a verbal indication of behavioural tendency; and evaluative - positive or negative response to stimuli.

Unlike personality, attitudes are expected to change as a function of experience. One of the major factors that affects or cause attitude is persuasion. Hereditary variables may affect attitude but that is mostly indirectly. Therefore the attitude of Nigerians to the issue of money refers to the way average Nigerians behave or think when money matter is involved.

THE POLITICIANS

In Nigerian today, it is believed that the quickest way to make money is join politics. An average Nigerian man or woman in politics believes that it is his turn to "shine" that is, it is his turn to amass wealth and have his own share of the "national cake". It can be authoritatively said that no Nigerian politician has the interest of the electorate at heart before going into politics. Nigerian politics is not for service to humanity, but for personal aggrandizement.

Prior to the 2007 general election, the former president Olusegun Obasanjo was alleged to introduce the term "do or die" syndrome to the Nigerian politics. He was alleged to publicly announce that the election was going to be a "do or die" affair. This "do or die" issue was seen in the way and manner the party of the president took the election. People were prepared to do anything to get into power. The interests of the electorate were totally jettisoned. There were cases of ritual, murder, assassinations, political calumny and castigation of opponents to gain the better advantage of the opponent. There were different forms of electoral malpractice. People tell lies in their manifestoes, run down others to get into office.

Political office seekers in Nigeria use money, food items, and even motorcycles to buy the electorate to cast votes for them. After getting into office, the assignment was to loot the public treasury to recover what they had spent. Of course, those expenses would be recovered in the first few months. The next thing would be to start amassing wealth for themselves, their immediate families, their living and dead dependent relatives, as well as their generations yet unborn.

Hardly can one get any political office bolder in Nigeria both past and present who has not been accused of corruption, embezzlement and money laundering by the Economic and Financial Crimes Commission (EFCC) or the Independent Corrupt Practices Commission (ICPC). All the nation's former presidents, governors,

ministers, local government chairmen, and other top political appointees stacked money in foreign banks, bought houses and established industries abroad where they believed nobody would know. Yet every day, report of those acts fill our national dailies. All these acts continue to bring down the nation's economy and impoverish the country. Our youths and university graduates roam the streets in search of jobs while our leaders provide jobs for other countries and boost their economy with their loots.

Hardly can one get any political office holder that is respected for his achievements today, rather, what we have are the sycophants who dance around them for contracts and money singing their praise to get something from them. To worsen the situation, the party power, has turned the country into its personal property and it is either you agree with the members or they destroy you. The behavior of the members of the party as far as politics and election are concerned in this country testifies to this fact.

A list of some former leaders in the country can be made to prove the point being made. First to be mentioned is the former EFCC boss, who, while in office he was seen as a terrorist read to stamp out bribery and corruption among political office holders in Nigeria. Today he is being wanted by the court for failure to declare his assets; he is also being accused of having houses in different parts of the world. The former governor of Plateau State, was charged with money laundering in London, just as the former governor of Rivers State was arrested overseas for money laundering, while on trial there, he disguised himself and escaped back to Nigeria where he was celebrated by people who do not have any sense of shame in the virgin land for corruption. The case was never concluded.

The former FCT minister disposed many Nigerians of their land in the Federal Capital Territory, Abuja, only to re-allocate them to himself, his children and family members. The former president of Nigeria, the former governor of Ondo State and many others were accused of the complicity in the Power and Steel industry as well as

the Electricity and energy sector. One cannot forget to mention former president's daughter and former health minister who were accused of carting away billions of Naira from the ministry account. Today they are all free citizens. The list is endless if we continue to mention them, one only need to read our national dailies to understand the true situation. The truth is that all the former or ex-political office holders have cases of embezzlement, squandering of misappropriation to answer.

The fact is that Nigerians have all learnt to accept and live with the trend as the "normal" situation. Every day, new discoveries are made of how our public funds are being looted and we read this in the papers and overlook them as if nothing has happened. Those who are supposed to fight for the people are the ones shielding and colluding with the looters. The foundation, once destroyed, what can the righteous do?

Investigation panels are set up every day, but nothing comes out of them at the end of the day. The impression is that no matter what one does as long as he has a god-father, nothing will happen. In this way corruption continues to eat deep into Nigerians' system.

THE BUSINESSMEN/WOMEN

Business means rendering of services towards maximization of profit. Every business is based on trust. It involves social relationships and therefore moral issues.

In Nigeria today, business is all about money-making. It is all about maximization of profit. Nobody thinks of the interest of his fellow man in the society. First, consider the attitude of industrialists; many manufacturing industries dump their waste anyhow without considering the effect on the health of the people living in the environment. They do this to save cost and maximize profit. There is the problem of false labeling of products and false advertising. Many industries package sub-standard products and put up wonderful and beautiful advertisements to attract buyers. Many

companies operating in Nigeria do not have company ethics guiding them. They do not fulfill their social responsibilities to the communities in which they are established. The problem in the Niger-Delta today would not have escalated to kidnapping as currently being experienced to if the oil companies operating in the Niger-Delta communities took adequate care of the environment and attended to the social needs of the people of the community.

Banks declare false profit to attract customers and investors in shares. Nigeria banks employ young ladies only to use them to woo millionaires and in so doing expose the ladies to sexual exploitation. Again banks involve themselves in anti-competitive activities, for instance they carry false rumors about one another and run down the names of other banks. They use money to woo intelligent worker from other banks, thereby commit espionage. The essence of all these unhealthy activities is to maximize profit.

The importation business is the worst hid today. Importation of goods poses serious moral problems in the country. In fact it has failed Nigerians in all areas. Importers bring in only sub-standard, expired or fake products for unsuspecting consumers and sell them at a very exorbitant price. The activities of National Agency for Food Drug Administration and control (NAFDAC) in the past five or six years testify to the desperate acts of Nigerians to get rich by all means.

Despite the continual seizures and destructions of these sub-standard goods worth millions of Naira, many cargos of these fake and adulterated goods keep arriving at our wharfs on daily bases because of the huge profits the importers make from them. On the 19th of June, 2009 the Director General of NAFDAC, announced the seizure and destruction of several quantities of expired syringes and needles that were imported in the country. Also discovered and displayed for destruction were several quantities of sub-standard drugs meant for malaria. These two drugs are the commonly sold drugs in the society and the importers are using it to take advantage

of the unsuspecting innocent citizens to make money and thereby undermine the health of millions of Nigerians. Despite the various seizures and burning of product worth millions of naira, Nigerians still engage in the importation of those wastes products because of the huge profit involved. Drug peddlers are on the increase every day. Everything is money and business as usual. Because of money many prominent Nigerians have involved themselves in drug peddling and so many illegal businesses.

A good sample of the market situation in Nigeria does not show any thing about business ethics or morality in business. In fact, many will tell you that when it comes to business, God should not be mentioned at all. God is for church and business is business. There is no standardization in price. Everyone is out to cheat the other. Among professionals, artisans, and petty traders, nobody abides by the ethics of their profession. Times without number the petroleum marketers association have created artificial scarcity just to cheat poor Nigerian consumers. There is always hoarding of essential goods and services during the festive periods only to double or triple the price thereby exploiting the consumers.

Transporters are not left out as they always take advantage of the mass movement during Christmas and other festive periods to hike the price of transportation even when there is no scarcity of fuel. They believe that is their own opportunity to make money. The area of motor spare parts is the worst; today people prefer second-hand spare parts to new ones. This is because the new ones do not last long before they park up. The importers of the spare parts always import inferior quality to make more gains. Our dear country Nigeria has been turned to a dumping ground for sub-standard goods. Sometimes even the second-hand goods cannot be useful again, if returned after buying, the dealers may not accept the goods on the pretence that it was in good condition before it was sold.

Inside the market, people use false measures like kilogram weights, congo or kobiowu or cigarette cup or milk cup to cheat on

the unsuspecting buyers, and the usual thing or explanation is that is business. Poor implementation of business ethics, law, government interest, and insecurity, lack of capital, unstable market policy and ineffective functioning of consumer protection agency are the major causes of all these problems. Almost every Nigerian is suffering from the get-rich-quick syndrome, and so people are always ready to satisfy their own personal interest far and above everyone else's.

CIVILSERVANTS

The truth about the issue at hand is that an average Nigerian anywhere and anytime will always behave in the same manner any time any day. This is because we pay lip-service to everything and so eye-service everywhere and every time. An average Nigerian will always break the traffic law unless the traffic officer is there to catch him and give him punishment. In the civil service system, many of the civil servants do not work for their salaries every month. Many come to work late and go back home before the close of work. Many civil servants especially those in the federal ministries and the local government go to work only when salaries are ready to be paid. At this time, they report to sign the voucher and go back to their private businesses. This is particularly true of those in the low cadres like the cleaners, gardeners and some junior attendants and secretaries.

Among those in the senior cadre, it is all about "opportunity". Anywhere you are, it is your opportunity to amass wealth. They always use biro to sign off funds into their personal account. Take for instance in the sports ministry of education. Where money meant for the day to day running of schools does not get to them. The language usually is, use your IGR- internal generated revenue, in this way, teachers and school administrators are forced to levy the children illegally so as to get money to run their schools. The government will announce that several millions have been spent on projects, but investigation will only reveal that those monies have gone into private purses and the projects not executed. Most often

the money does not get to these who are supposed to use it, especially in the area of schools sports and conduct of examinations.

Any little purchase in the ministry carries large quotations. When an item is bought for a small amount of money, huge sum is quoted because, after all, it "government's" money. This attitude extends to the care of public utilities. The attitude of Nigerians to public utility is, "what concerns me" it is not my father's property. People are only interested in what they can gain from the society and not what they can do for the society or how they can serve Nigeria their father land.

In the past it was a saying that the teachers' reward is in heaven. The teachers dedicated themselves totally to their work. They spent talents and time to teach the students. They were always happy to see their students outside and they would proudly say "this is my product"; "he/she is my child, my student". They were happy to see their students doing well. Even the students themselves were happy to see and greet their teachers. But today the opposite is the case. Many of our teachers in the primary and secondary schools have abandoned their primary assignment to the pursuit of their private business. An average Nigerian teacher today has a very big supermarket or store in the town where he/she spends most of the time. They leave the school for days attend to purchase their private engagements.

The result of all these is that at the end of the year, they resort to helping the students to pass, so that they could be seen as very good and hard working teachers who have taught their students very well. Some teachers who do not have money to do business turn their students to their business. Instead of teaching during school hours, they will prefer to do the teaching during lessons when extra money is paid as lesson fees. Today many of our primary school children leave school by 4 o'clock or 6 o'clock in the evening. A school child once told her mother, mummy please I want to join French club in the school, when her mother inquired she said the

French teacher only teaches what will come out in the examination to those in her French club. Another parent saw the child's result and said, my thank God you have improved in this subject and the child replied no daddy, the teacher does not know the subject very well, so she hardly teaches us but during examination she comes to the class to give us likely questions and answers. The teacher of course is doing this so that people will see her teaching very well that is why the students are passing very well.

Today examination malpractice is on the increase. It has eaten deep into our educational system and is destroying very fast the values of the society. Everybody today wants the easy way out. Students are no longer interested in studying to pass examinations. Everyone now looks out for miracles in everything; hence we now have miracle centers for examinations.

Teachers and the unemployed graduates use examinations as the quickest avenue to make money now. They create special centers and charge students exorbitantly for the examinations. Most students now do not know to write their names but they have excellent WAEC and NECO results. On the 19th of June 2009, the Ondo State Television paraded eight teachers and a principal of a school who were caught in a hide-out solving the on-going NECO examinations for their students. What a shameful thing! Many of the Nigerian populace has sold their conscience and lost their integrity because of money. Today Nigerian school principals are just interested in their school scoring one hundred percent in examinations without working for it.

Again many teachers in the primary and secondary school use the student to sell their goods in the classrooms. For example some teachers give students biscuits, pure water, groundnuts, kulikuli, buns, and many other things to sell for them inside the classrooms and some of them concentrate on these things to the point that even when lesson is going on, they are busy selling the goods. Some teachers who cannot give the students display these

goods on their tables in the classrooms, so that the students will come to buy as the lesson is going on, this is particularly true of primary school teachers who are stationed permanently in their classrooms. Those in the secondary school keep their own in their bags and inform the students that they have things for sale so that as the lesson is going on the students will go to pick anything they need the bag. They forget that instead of imparting knowledge they are helping to distract and destroy the students. Sometimes the students fight among themselves for who will sell for the teacher so as to be her good book.

In the higher institutions especially the private universities books or handouts are sold at very exorbitant prices. There was a case of a lecturer in a higher institution in Nigeria who gave his students assignment and mandated all of them to submit the handwritten copies to him for typing, with one thousand naira each. The students totaled one thousand five hundred in number. Averagely the lecturer in question has made 1.5 million naira from the students just for typing handout only, and all the students must comply for fear of failing the course.

In most state universities admission is for sale; the school authorities and lecturers collect money to give admission to students. Sometimes they collect between one hundred to two hundred and fifty thousand naira from unqualified students and of these who pass JAMB and the so called Post UME are denied admission because they have no money to offer. There are even cases of those who paid the money and the admission was not eventually given them. All these are terrible deeds that must be checked in our higher institutions if we want to really improve the education standard in Nigeria.

CONCLUSION

The chase for money in Nigeria has really destroyed the society's moral values. Nigerian man or woman cannot be predicted or determined whenever money involved in issued of discussion. There is the common tease among Nigerians that if you want to determined whether an Igbo person is truly dead or not, just mention money if he or she does not move, shake coins to his car if he or she does not move then you can ascertain that he or she is dead. I make bold to say that this parlance does not apply only to an Igbo man or woman today. It has turned to a general disease affecting every Nigerian person, man or woman of all tribes and in all areas of life-politics, business, ministry and others no wonder, the socialist society or communist countries mad property acquisition a right of the government, not the individual.

Many Nigerians will build ten to twenty houses, buy many states-of-are cars, marry many choice women, travel frequently to overseas countries, enjoy the best things of life yet they are never satisfied with that what they have. The same group of people will still defraud the government and use the money to intimidate the poor masses

Many Nigerian have killed their friends, brother and sisters, parents and relatives and even innocent and unsuspecting victims for the sake of money. It is my belief that it high time Nigerians made positive attitudinal change by way of avoiding ungodly or dealing in quest for money.

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