

THEOLOGICAL EDUCATION AND INVESTMENT IN A RECESSED NIGERIAN ECONOMY

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Abstract

This paper examined the place of theological education and investment in a recessed Nigerian economy. Theological education in Nigeria had been without government subventions and grants. Therefore, investment mentality could be viewed as a tool of enhancing the financial base of the theological education in a changing Nigerian economy. Mismanagement of economy in Nigeria had been a great problem resulting to backwardness in the global economic rating which had relegated Nigeria to the background of other nations in spite of the numerous natural and human resources. Non-availability of funds had hampered the smooth and effective running of theological institutions thereby creating a lacuna for moral turpitude to hibernate. However, hermeneutical method was used in this paper to discover the biblical view on investment and the necessity of adequate funds in promoting theological education. The paper discovered that theology with paucity of fund poses a threat to the well-being of the Church, educators and trainees of the theological education. This paper therefore suggested that transparency and prudent financial management would promote theological education; while investment in terms of entrepreneurial skills should be inculcated in the life of theological educators. Courses in Investment and entrepreneurship should be included in the curriculum of theological education to enlighten the students and to serve as a guide against instability of funds in the dynamic economy of Nigeria.

Keywords: Theology, Education, Investment and Economy.

Introduction

This work aims at addressing theological education in a changing economy in regards to investment. Theological education is that aspect of education introduced by the church with the aim of ministerial training. The main aim of

theological education is to help ministers engage in a process of personal search for values, meaning and purpose in life, which helps a great deal in the development of a nation¹. Christianity in Nigeria is equally making remarkable strides, not only in numerical growth but in deepening theological maturity of many outstanding leaders. Though man is born naturally with potentials that make him a moral being, yet his conscience needs to be formed and shaped properly in order to make him fully responsible. He needs direction in life that will help him grow responsibly and in turn contribute positively to the well-being of the home, school, church and the society at large.

In spite of many churches and great leaders in Nigeria, the paper argues that there are reasons to believe Nigerian economy is being looted by those who have access to it. The traditionalists and other may have excuse for looting our economy. But Christians do not have excuse for looting the economy of our nation. If a Nigerian Christian engages him/herself in this, it means there is a fundamental problem as their actions run contrary to the biblical revelation of God's economic justice².

Conceptual Definitions/Clarifications

- a. Theology** – This is properly defined as speaking about God, from two Greek words *theos* (God) and *logos* (word is reasoned discourse). Of course, it is not only Christians who can practice theology. Hindus, Muslims and indeed adherents of any faith which teaches that there is God, may also seek to express in logical terms what they believe, on the basis of their own traditions, scriptures and experiences. Theology as “speaking about God” can be understood in different ways. Some more conservative theologians have claimed that, theology also means the apprehension of God based on His self-revelation³.
- b. Education** – This is derived from the latin words *educatio* or *educare*, meaning to rear or bring up. In its general, it is a form of learning in which the knowledge, skills, and habit of a group are transferred from one generation to the next through teaching, training or research. Education frequently takes place under the guidance of others, but may also be autodidactic⁴. Education

¹ Uye, Effiong. *The Impact of Theological Education on National Development*, *Journal of Theology, Religious and Cultural Studies*. Vol 1. No. 1. (2013):1-10.

² Uye, Effiong. *Biblical Studies and Economy in Nigeria: An Appraisal of Gen. 41:46-49*, *Africa Journal of Biblical Research*. Vol. 2. No. 2. (2015): 193-198.

³ Uye, Effiong. *Theological Education and National Development*, 2013.1.

⁴ Uye, Effiong. *Theological Education and National Development*, 2013.2.

is also a social process designed to induct the rising generation into membership of the society⁵.

- c. **Investment** – This is a placement of capital expectation of deriving income or profit from its use or appreciation. It also refers to a thing that is worth buying because it will be useful or helpful; the act of giving time or effort to a particular task in order to make it successful⁶. In general sense it connotes business ideology.
- d. **Economy** – To speak of “Economy” in the context of subsistence communities without a currency system, is to invite misunderstanding on the side of present day readers⁷. Harkness (1952) refers to economy as a derivative of a Greek and *Oikos* meaning management (manager of household). It deals with material foundations of life-money, property and wealth. It embraces human problems of work and vacation which brings the problem of power versus insecurity in a competitive society.

Limiting the meaning of economy to the management of household to an extent would be true in the case of ancient Israel, where the household had indeed been the backbone of the economic system. But to limit the Israelite economy to that of household would be reductionistic. The best option perhaps is to follow Haviland (cited in Uye 2015:194)⁸ in defining an “economic system” as any system by which “goods are produced, distributed and consumed”. In other words economy is the organization of money and resources within a nation or community especially in terms of the production and distribution of goods and services⁹. It may be added that it is a system in which these are organized in a specific way and careful management of money or other resources, avoiding waste and cutting down on spending or sparing use of something.

An Overview of Nigerian Economy

The major objective of various developmental policies in Nigeria since 1960 has been the quest to achieve increased annual growth rate and higher per capita income which will better the lives of Nigerians and Nigeria in particular. Agriculture has traditionally been the mainstay of the Nigerian economy. However, the agricultural growth and development in Nigeria have been constrained by various socio-economic and structural factors; prominent among

⁵ Uye, Effiong. Theological Education and National Development, 2013.3.

⁶ Hornby, A.S. Oxford Advanced Learner’s Dictionary, University Press, 2000.

⁷ Harkness, Georgia. Christian Ethics, Abingdon Press, 1952.

⁸ Uye, Effiong. Biblical Studies and Economy. Journal of Biblical Research, Vol. 2 No. 1&2 (2015): 194

⁹ Uye, Effiong. Biblical Studies and Economy. (2015): 194

them was the discovery of large quantity of crude oil in the late 1960s and relatively the oil boom of the 1970s.

Subsequently, the competitiveness of the agricultural sector was eroded by other factors, such as inadequate pricing policies, rural-urban migration, usage of traditional farming tools and implements, and most especially corrupt and government insincerity to the development of agriculture¹⁰. Between 1970 and 1999, the Nigerian industry generates about 231 billion in rent or \$1900 in per capital terms. Yet from 1970 to 1999, Nigeria's real income per capital fell from \$264 to \$250 a year¹¹. These negative impacts of the economy were also due to negative economic growth, poor provision of basic public service; weak governance, corruption, widespread poverty, unemployment and insecurity. In response to the negative impacts of the Nigeria's economy on Nigerians, the Federal Government embarked on medium and long terms economic reforms agenda strategy: (NEEDS), Vision 20:20:20, Banking reforms and equally economic blue print were designed to reinvigorate the economy and put it on the path of sustainable growth, development and poverty reduction. The reforms are also focused in diversifying the economy away from oil (mono economy) to a diversifying (multi-economy) where more attention is focused on infrastructural development especially in the area of transportation, explicit sectoral strategies for agriculture, industries/small scale enterprise, tourism, solid mineral and information and communication technology¹².

The Etymology of Theology Education

Theology being the systematic and rational study of concepts of God and their influence and of the nature of religious truths can be traced to the Bible times especially the Old Testament. A critical look into the book, II Kings brings about the formation of the sons of prophets who as at that time were playing the roles of prophets and priests. In II Kings 2:13, these sons of prophets were those who intimated Elisha of Elijah's departure. By this time, there was no particular place of their settlement until II Kings 6:1-2 where they now decided to put up a befitting place for their sojourn and studies. This was an ideal development of the nation's man power.

Now the sons of prophets said to Elijah, "see the place where we dwell under your charge is too small for us. Let us go to the Jordan and each of us get there a log, and let us make a

¹⁰ Uye, Effiong. *Biblical Studies and Economy* (2015): 194

¹¹ Uye, Effiong. *Biblical Studies and Economy*. (2015): 194

¹² Uye, Effiong. *Biblical Studies and Economy*. (2015): 194

place for us to dwell,” and he answered, “Go”. (II Kings 6:1-2 *Revised Standard Version*).

In scholastic Latin sources, the word came to denote the rational study of doctrines of the Christian religions or (more precisely) the academic discipline which investigated the coherence and implications of the language and claims of the Bible and of the theological tradition, the latter often as represented by Peter Lombard’s sentences, a book extract from the church fathers¹³.

In the renaissance, especially with Florentin Platonist apologists of Dante’s poetics, the distinction between “poetic theology” (*theologia poetica*) and “revealed” or Biblical theology serves as a stepping stone for a revival of philosophy as independent authority¹⁴.

It is in this last sense, theology as an academic discipline involving rational study of Christian teaching that the term passed into English in the Fourteenth century, though it would also be used in the narrower sense as found in Boethius and the Greek Patristic authors, to mean rational study of the essential nature of God . . . a discourse now sometimes called *theology proper*¹⁵.

From the seventeenth century onwards, it become possible to use the term “theology” to refer to the study of religious ideas and teachings that are not specifically Christians (e.g. in the phrase “Natural Theology”), which denotes theology based on reasoning from natural facts independent of specifically Christian revelation or that are specific to another religion. It is important to note that theology according to its etymology is the science concerning God¹⁶.

Theological Education and Filial Piety

Filial piety is a religious system that recognizes the progressive attitude to work. It is a religious sense to duty based on selfless service and self-discipline. It is not based on eye service which characterizes the national workforce; rather, it is a service to God that does not require human supervision. The workforce under this religious principle is distinct by their dutifulness. Devoutness and other qualities are associated with being pious. They cannot betray their families,

¹³ Saint Gregory of Nazianus. *An intellectual Biography*. Crestwood: Vladimir’s Seminary Press, 2001.

¹⁴ Latina, *Theologia Poetica*: 1091

¹⁵ Boethius, On the Holy Trinity. <http://www.pvspade.com>doc>> Boethius DeTrin. Pdf retrieved 2012-11-11.

¹⁶ Evans, Gillian. *Old Arts and New Theology: The Beginnings of Theology as an Academic Discipline*. Oxford: Clarendon Press, 1980.

communities, religious obligation or vows and government/the church. They are practical in appreciating God, for promotion neither comes from the North nor the south, but from above. The greatest reward comes from God. They render service to Him without expecting any form of gratification, bribe, power and inducement. Corruption is believed to bring heavy curse to man and should therefore be rejected. Filial piety as an ethical teaching prompts filial devotion and sound work¹⁷.

Uche encourages devotion to duty, honesty, dedication and accountability. This was made possible by bringing religious tradition, mythology and religious ethical teaching to bear on the need to act and move in accordance with religious principle which promote the national welfare, happiness, God-like life. Filial piety like other basic teachings like protestant ethic, calling of God, moral justification of worldly activity, pietism, Methodism and Calvinism promote religious adherents to be committed and hardworking in their chosen career. In this way, commitment to a chosen sphere of life entails his duty with zeal, determination and single mindedness. Filial piety is a divine command which explains that success in the chosen calling remains a mark of the divine grace from Him¹⁸.

Teaching the basic protestant ethic, John Wesley in his address to fellow Christians says: "For religion must necessarily produce riches. We must exhort all Christians to gain what they can and save all they can, that is in effort to grow rich"¹⁹.

The above statement is relevant in the context of industry and frugality. Industry as an ethical religious view point means hard work. In the same view, frugality refers to carefulness. It is observed in this paper, that filial piety is a sociological index for measuring hard work and promoting adherents of religions who are dedicated, efficient, diligent, transparent, and productive with the fear of God fearing.

Economic Ethics of the Bible and Theological Education

¹⁷ Uche Oliver. *Filial Piety: A Religious Synergy for National Development in a Globalized Economy*. The Humanities and Globalization in the 3rd Millenium. Faculty of Arts, NAU Awka, Annual Conference, (2010): 292-298.

¹⁸ Uye, Effiong. *Biblical Studies and Economy*. (2015): 195-196.

¹⁹ Harambolos, Mead, Head. *Sociology: Themes and Perspectives*. London: Harper and Collins, 1988.

Economic life or order is by no means so clear in its meaning or as easy to desire as in the family. While it is obviously not the same as man's spiritual life or moral ideals or intellectual achievement or aesthetic appreciation, it spills over into the whole essence including these elements.

It has to do with the material foundation of life that is to say; with money, property and "wealth". Yet, it is also concerned with human problems of work and vacation. It matters enormously not only what goods are produced, distributed and consumed but how this is done. Economic life in a competitive society raises problems of power versus insecurity – an insecurity that is psychological as well as economic²⁰.

Economic life means everything connected with acquisition, possession and use of material goods. Jesus had very little to say about specific social institutions of any kind. His concern was chiefly with individuals in their person – to – person, face to face relationship. Therefore, in his recorded works, there is less to be found about the structures of economic life than about family. There is, for example, nothing comparable to Matt. 19:5-6 to undergird a particular economic life as this passage does to monogamous marriage.

Throughout the letter of Paul in other parts of the New Testament, there are scattered economic references, such as obligation to work in self-support and not becoming a burden to others (II Thessalonians 3:6-12), and the injunction to slaves obeying their masters with due docility (Col. 3:22, 6:5, Titus 2:9). Yet there is no clear focus on any social system as good or evil, a fact which is made possible for slavery to go unchallenged by Christians for many centuries. In the prophets, there is a much direct reference to evils of economic exploitation with repeating ringing renunciation of it. It is to Amos, Hosea, Isaiah and Micah, that we are most apt to turn to biblical foundation of social and economic justice²¹.

There are a number of reasons why the New Testament is relatively so silent at this point. First, there is the fact, that, the Christian message centers so largely on faith and love, and that justice in social relations tends to be overshadowed in the gospel of redemption; there is no overlooking of divine justice. But in all the call to love one's neighbour and even one's enemy, to pray for one's persecutor and to accept injury with non-resistance, to give freely and beyond necessity to those

²⁰ Harkness, Georgia. *Christian Ethics*. USA: Abingdon press, 1952.

²¹ Harkness, Georgia. *Christian Ethics*. USA: Abingdon Press, 1952.

in need, the emphasis lies on uncalculating love and not on the correction of unjust systems or the punishment of evil doers.

Note, this was carried by Jesus into the early church with the further emphasis in accepting Christ and finding new life in him as all important. There was at least in part, the keener social conscience of the prophets as contrasted with the early Christians. No Christian writer of the New Testament, so far as our record reveals, ever faced the responsibility of applying high moral principle to preserving the institutions of society, administering governments, handling international relationships, prosecuting social reforms, or even mitigating in public measures the inequities of an economic system²².

Their life as an “odd sect” with the simplest of economic pursuits within occupied territory did not give occasion for such responsibility. The prophets as the challengers and advisers to Kings in a state struggling for political perennial problems of social justice and conflict were more forceful than the relatively detached early Christians²³.

Theological Education and Investment in a Recessed Economy

Theological education assumes a major commission of enlightening and training people for leadership and services in the church and society. According to S. A. Hardy, the primary task of theological education is to shape the lives of those who are followers of Jesus so that they can be used by God as leaders and influencers for the good of His kingdom.²⁴ Theological educators are expected to be academically sound, spiritually mature, and professionally competent with ministerial experience to be able to equip leaders who transmit same in the church and society by raising godly and responsible citizens in social, cultural, economic, educational and political spheres for national unity and development.

Why Investment? To this question, a variety of answers may be given, and this may be put in psychological or in normative Christian terms. The simplest answer is that one work or invests because he has to. Economic pressures overcome the natural impulse to idleness. This fact is not universal, for there are those who through immaturity, illness, old age, indigence, intended wealth, or for some other reasons live by the product of the labour of others²⁵.

²² Harkness, Georgia. *Christian Ethics*. USA: Abingdon Press, 1952.

²³ Uye, Effiong. *Biblical Studies and Economy*. (2015): 196-197.

²⁴ S. A. Hardy, *Excellence in Theological Education*. (Sri Lanka: Lanka Bible College and Seminary, 2007).

²⁵ Harkness, Georgia. *Christian Ethics*. USA: Abingdon Press, 1952.

Investment habits are not easy to acquire, for children naturally do not prefer to work, and this tendency if uncorrected carries over into adult life. But an investment habits, once formed, is tenacious, and always simply because they always have and lack the will power to stop. Furthermore, theological educators should incorporate the importance of investment and entrepreneurship in the curriculum of theological education in Nigeria. This will create more awareness and opportunity to enlighten the society on God's mandate on investment for the improvement of national economy. Individuals should be trained theologically to disseminate and practice entrepreneurship for maximizing the economy in order to ensure productivity and national development.

Investment as a vocation: One's investment must be viewed as a divine calling, and this has to be done as far as possible in the spirit of service. In the Bible, it is taken for granted that work is ordained by God. To be sure, in Genesis 3:17-18, work is presented as a cause of Adam's sin, yet in Genesis 2:15, the command to till and keep the garden precedes sin. The explicit word of Paul, "if anyone will not work, let him not eat" (II Thessalonians 3:10). That is to say, if anyone will not invest in a time like this, let him die of hunger. So long as an investment is an honest, serviceable one in which one is doing the best he can, he should endeavour to practice it . . . "Within the presence of God²⁶".

Possible Investments in the Theological Institutes

Theological institutes must be selective in investment, knowing that in all of her investments; it must be within the presence of God. Below are few investments opportunities for the theological educators.

- a. **Tailoring:** Since the beneficiaries of the theological education especially the mean line churches have a particular uniform or dress code, it is pertinent for theological institutes or seminaries to venture into tailoring business. A combination of this with textile products will boost the financial base of such institutes, since; their students will be the first to patronize them. Money raise from the sales of clothing materials and the sewing of clothes will be of an advantage to the running and sustenance of the institutes.
- b. **Fish farming:** Considering the quantity of fish consumed in the school environment, theological education must focus on fish farming. A situation where a school has a reliable fish pond reduces the amount spent

²⁶ Harkness, Georgia. *Christian Ethics*. USA: Abingdon Press, 1952.

in buying fish in the market as this money would be recycled in the school coffers.

- c. **Housing:** Operators of theological education should endeavour to build houses for commercial purposes. If this can be done, the rent collected can be used for the smooth and effective running of the school without negative financial challenges.
- d. **Transportation Business:** Theological institutes can also engage in the purchase of cars, mini-buses and buses for commercial purposes. For paucity of funds, they can begin with motorcycles and tri-cycles. Acquisition of wheel barrows and trucks in larger number can also boat the finance of the school when returns are been made.
- e. **Water production:** Theological institutes can also venture into water production both sachet and bottled for commercial purposes. For functionality of such business, the schools need to link up with hoteliers and bigger shops in towns for effective delivery. A consistent and conscientious manning of this leads to financial sustainability.
- f. **Farming:** The theological schools should endeavour to go into commercial farming. Arable lands can be bought and cultivated for business purposes. Palm oil processing can also be undertaken as a means of enlivening the finances of the institutes.
- g. **Computer Business Centre/Cybercafé:** The schools should run these services for her financial stability, since term papers, assignments and project works are always typewritten. This must be in a manner to discourage the students from typing outside. For instance, if typing is done N50.00 outside, the school can reduce her own to N40.00 as this will encourage the students to patronize the school business and thereby helping to increase the financial base of the school in the changing economy.
- h. **Decoration and catering services:** For self-reliant and dependence, theological institutes should take up such services. If these services are well taken and delivered, even our churches and members will patronize us and thereby advertising the services to the outsiders.

Conclusion

Theological education which develops people's spiritual lives through inculcating of moral values such as honesty, obedience, truthfulness and respect for humanity must be handled cautiously. A lot has been said in the past to stem the ride of ignorance, rightly to cultural background and fanaticism. The persistence of the above intolerant disposition calls for an improved theological

education which entails a systematic and expository use of the word of God to appeal to the conscience of man in a changing economy. Theological education gives rise to mobilization based on public enlightenment and dialogue. The cumulative force on theological education will stem the ugly tide of what²⁷ Okolo (1994) describes as squander-mania mentality which acts as a cog on the will of progress.²⁸ Omeregbe and ²⁹ Anyacho are not left out that filial piety helped Japan in its industrialization effort through proper value orientation. Filial piety emphasizes first, confidence, uniformity, commitment among operators of economy. It diffuses doubts and fears of marginalization, exploitation and alienation especially among poor or developing nations. Like other human structures of our time, one wonders how a theological education and investment could thrive with religious synergy exemplified in filial piety. For theological institutes to invest and be successful, they must gain honestly, invest carefully, spend realistically and share joyfully³⁰. The ethical principle of filial piety must be adhered to in strict terms.

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²⁷ Okolo, C.B. *Squandermania Mentality: Reflections on Nigerian Culture*. Nsukka: University Trust Publisher, (1994).

²⁸ Omeregbe, Joseph. *Comparative Religion: Christianity and other World Religions in Dialogue*. Jaja Educational Research and Publishers Limited, 1999.

²⁹ Anyacho, E.O. *Essential Themes in the Study of Religion*. Obudu: Niger Link Printing & Publishing, 2005.

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