
CIVIC EDUCATION AND WEALTH GENERATION: THE POINT OF CONVERGENCE

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Abstract

The rate of social vices among the youths for money and lack of understanding on what makes true wealth has created most crimes observed in Nigeria. Issues such as youth unrest, fraud both online and offline, poor attitudes to work, kidnapping, robbery and entitlement mentality come from the poor understanding of wealth. These have increased the social problems threatening the future with the young people's attitudes. This qualitative, case study hereby seeks for evidence of connection between Civic Education and wealth generation in its dynamics to lift Nigerians out of narrow-mindedness of wealth as money. The study found out that Civic Education promoted the good wealth perspective with its contents but most of the participants had narrow notion of wealth as money only. It was therefore suggested that teachers deliberately connect examples to real life experiences to boost understanding of diverse angles of wealth especially the social wealth.

Keywords: Civic Education, Wealth generation, Convergence, Value system

Introduction

With concerns on the poor state of values among young people in Nigeria, it is important to consider the extent that Civic Education empowers the students for wealth generation. A vivid example was the inglorious, popular Nigerian social media celebrities, Mr. Abass Ramon alias Hushpuppi, age 37, arrested in United Arab Emirates and extradited to United States for prosecution over money laundering (BBC, 2021). This sad tale calls for a check into how the youths are prepared to understand the dynamics of wealth and how to generate wealth.

Civic Education (CE) as a core school subject in Nigeria is aimed at developing responsible and disciplined students for the society. The reformation of CE curriculum according to NERDC (2009), is to meet the goals of National Economic Empowerment and Development Strategies (NEEDS) focusing on five main areas including wealth generation, value re-orientation, et c. Doorn (2018) called for proper understanding of CE as a component part of Social Studies (NERDC, 2009). Social Studies is a field in humanities that deals with human behaviour, societal changes and connected with Social Sciences and other fields of knowledge to enable a holistic view for solutions to human problems.

McCracken (2018) and Adeyemi (2018) opined that CE program provides information and learning experiences to equip citizens for participation in democratic processes. This requires the exposure of learners to current issues around them connecting such to their rights and responsibilities in the society. This made Jekayinfa, Mofoluwawo and Oladiran (2011) viewed CE as a subject covering wide range of issues that enables the learners to deal with the world around them more capably and confidently. To build confidence for creating solution, according to Balogun and Yusuf (2019), CE should be imparted through selfless, efficient and effective teachers with the students consciously receiving the lessons in order to manifest right values and attitudes. In other words, while the contents of CE count, the teacher's and students' efforts will both determine how its effective impact at large.

Wealth is a universal term but how people describe it will affect its creation and use. Wealth generally is used to describe assets and capitals intended for future economic purposes (Enderle, 2009; Clark, 2016; World Bank, 2018). That is, anything of value that can be converted to gain economic power in future. Enderle (2009) explained that a rich concept of wealth must go beyond the simple idea of making money alone. This therefore leads to the four angles of wealth in the society (Mehrotra, 2021) making the concept dynamic in nature (Enderle, 2020; Davis, 2021).

Mehrotra (2021) listed the four wealth areas as financial, social, time and health making it a comprehensive description (Enderle, 2020). The World Bank (2018) in its categorization of the four national wealth include human component covering the social and all-round capacity development of man among other areas (natural, produced and foreign net assets). According to Mehrotra (2021), financial wealth is simply about money and luxuries that come with it. Time wealth is about freedom to be in control of one's life, activities and making choices (limited form that even the financially rich people may be 'time-poor'). The health wealth regards to both physical and mental wellness and it is the foundation for other wealth types to thrive, that is, why it is universally agreed that health is the true form of wealth (Davis, 2021). However, the social dimension to wealth is often underrated and neglected yet it is an important type that has greater value making life fulfilling.

Social wealth thrives on human relationships anchored on sound character. In the words of Billy Graham cited by Brown (2018), he stated that, if a man loses money nothing is lost, when health is lost, something is lost but when character is lost, all is lost. This explains why character bankruptcy is labeled as the greatest loss in a person's life. Therefore, understanding the significance of character and values in creation of wealth is important for other wealth types. Purpose of wealth in the society has three dimensions to it namely: hoarding, creation and sharing; while accumulation is stated to be bad (hoarding), the other two are regarded as good wealth (sharing and creating). Good wealth

is that which is created, shared and used with respect to dignity of human persons (Clark, 2016). However, sharing of wealth is dependent on the good understanding of wealth dimensions.

Wealth generation (WG) refers to the process of creating wealth by investing into various valuable assets that will satisfy critical needs in a person's life (Scripbox, 2021). The essence of building up these assets could be for income or satisfaction of other expectations. Understanding investment into various assets must include using ethical means to gain wealth with knowledge built up from early age, for appreciation of all-round meaning of wealth (Enderle, 2009). According to Enderle (2020), WG is not about possession or acquisition of wealth which is negative in actual sense, connoting mere accumulation and change of ownership of material gains which could occur through ethical or unethical means. Rather, WG is using a better way of building wealth to impact positively on the people. In other word, the goal of wealth generation is towards the dignity or betterment of persons.

To generate wealth requires multiple approaches beyond building economic businesses and enterprises alone. It includes research and education that enhance trust, inclusiveness or reduction of inequalities, cooperation for people to collaborate, security consciousness, et c. for building of wealth in the community (Gutierrez, 2018). To understand all forms of wealth requires life-long learning and continuous practice too because WG is a process and not a destination (Mehrotra, 2021). This affirmed the role of education in wealth generation. This type of education must be qualitative in nature, reduce inequalities among the people and ensuring gender parity through promoting human rights (Lausanne Movement & BAM Global, 2017; Enderle, 2020).

Wealth strategies are to address various challenges that hinder the processes and comprehensive wealth generation in any country. Dabla-Noris, Kochhar, Ricka, Suphaphiph at and Tsounta (2015) also suggested dealing with poor functioning of the government in the society, inadequate maintenance of law and

order to ensure protection of lives and properties; and promote social unity. This will reduce all forms of illegitimate means to economic practices that destroys social values (UK, 2015; Oxfam, 2017). Perception of poverty and solutions to it based on economic perspective alone is confusing and destructive to wealth generation and its sustainability (Headey, 2004; Enderle, 2009; Lausanne Movement & BAM Global, 2017).

The following questions were specifically raised in this study:

- I. How is wealth perceived by the students?
- ii. What relationship exists between wealth and its component parts?
- iii. How does Civic Education enhance wealth generation?

Methods

A case study design was adopted for in-depth examination of meanings and experiences of the students about the variables. Qualitative method used involved interview and critical review of curriculum based on a checklist (Burnard, Gill, Stewart, Treasure & Chadwick, 2008). The study's population were students from a single school class (S.S.3), selected on purposive sampling technique with a sample size of fifteen students. The school is located in low to middle income earning community under Alimosho Local Government Area (Surulere Community Secondary School, Suberu Oje, Lagos State). The sample size was justified based on the saturation principle of minimum of twelve for grounded theory applicable across other forms of qualitative study based on composition and size of the population (Vasileiou, Barnett & Terry, 2018).

The interview session was carried out in the school using a separate classroom to avoid distractions with an average of four minutes (4mins) spent with each interviewee. It was an individualized session to prevent dubbed responses while the school teacher assisted in coordination. An audio recording using the mobile phone as a tool was done from where proper transcription of data was carried out later. The data analysis was

an inductive, thematic content analysis approach through coding after sorting out, organizing and transcribing the data to search for patterns (Burnard, et al, 2008).The content validity used inductive approach to content analysis minimizing bias using the coding framework and the analysis structure (Burnard, et al, 2008).Research reliability involved caution taken during the interview, the open-ended question structure to sustain subjects' interest, coordination of interview session to prevent interviewees dubbing responses from each other and data management approach done by hand. The study's result was presented in a rich narrative form using descriptive tables.

Results

Research Question 1: How is wealth perceived by the students?

Table 1: Students' Perception of Wealth

Coding Framework	Response Codes, Patterns and Themes
1) Students definition on wealth	*Inheritance, money and being rich, properties and net worth, ability to work and earn money
2) Sources of wealth	*Inheritance, earned through personal work and investment
3) Uses of wealth	*Care for self, self-satisfaction, show off to others, help others

Field Work Report, 2021

The respondents majorly explained wealth as being rich in money and materials (properties) gotten through gifts and personal work of a person.

Research Question 2: What relationship exists between wealth and its component parts?

Tables 2: Perception on Components of Wealth

Coding Framework	Response Patterns and Themes
1. Finance	*Having enough money,
2. Social relationship	*To socialize, relate well, popularity, to know people,
3. Time	*saving time, time management, schedules, well organized,
4. Health	*Health is wealth, physical strength to work, mental wellness,

Field Work Report, 2021

Table 2 expressed students' perception on connection of wealth with its four components in which most students easily identified finance, time and health as very important to creating wealth but only few agreed that social relationship is of great value to wealth. Research Question 3: How does CE enhance wealth generation?

Table 3: Points of convergence between CE and WG

Characteristics of CE	Characteristics of Wealth
1. Primary goal: empower people to become responsible and disciplined	Ultimate purpose: positive impact on the people
2. Comprised value elements like honesty, cooperation, etc. that strengthens social relationships	Requires humanistic values like honesty and social relationship to thrive and be sustained
3. It is a life-long learning process which begins early in life	Demands early training being a life-long process and not a destination
4. Core contents enhance equality and dignity of persons through emphasis on human rights	Core traits of wealth generation are deep issues of human rights e.g. inequalities and failures of government responsibilities
5. Promotes the active participation of all to attain true social change	All types of wealth must interact for desirable wealth creation including humans
6. A qualitative education targeted at WG through value re-orientation, et c.	Requires education as part of its multiple approaches to WG

Note: The similarities between CE and WG

Discussions

The respondents majorly (77%) explained wealth as money and properties only. Few went further stating wealth as riches through inheritance and personal work of a person. Viewing wealth from this single perspective showed narrow and incomprehensive opinion of the respondents. This is destructive to WG because other angles are neglected thus supporting that people erroneously equate money alone to wealth (Enderle, 2009; Clark, 2016; World Bank, 2018; Enderle, 2020; Mehrotra, 2021). However, Respondent 12, Male, age 18; considered “*wealth as a personal assets belongings of someone with hardwork and integrity*”. Respondents 14, female, age 17; explained deeper beyond her mates describing wealth as “*being rich in something that can be used for future purposes as richness in reasoning, studies, you can be rich in your personality. It is not all about money, you can have other things to be wealthy*”. The above understanding of these two respondents 12 and 14 (13%) supported Enderle (2009), Clark (2016), World Bank (2018), and Mehrotra (2021) that the four components of wealth are all assets interrelated to wealth and not just an isolation of it to money alone.

The respondents agreed on finance, time and health as critically important to building wealth but ascribed no importance to the social relationship factor. This perception confirmed the opinion that the social angle of wealth generation is often underrated by the people (Mehrotra, 2021). All the respondents stated that finance is about money. Respondent 1, Male, age 16; stated that “*finance is another name for money and wealth*”. Respondent 13, M, age 16 humorously said that “*Time is said to be proportional to wealth*”. The respondents (100%) unanimously agreed that time must be managed well, through planning and organization of activities if one is to generate wealth since time is a limited factor (Mehrotra, 2021). Although all agreed on health as being expedient to wealth emphasizing on physical strength, being free from sicknesses to be able to work. According to Respondent 13, Male, age 16, “*a lazy man to me is unhealthy. You cannot sit in your house and expect money to come just like that...mentally a lazy*

man is not upright". This supported the role of social capital to wealth generation stated by Gutierrez (2018).

Almost all (95%) of the respondents agreed that there exist similarities between CE and WG using different reasons to support their claims such as: *"Yes, encouraging the youths to desire to work"* (Respondent 1, Male, age 16), *"CE encourages how to use wealth and place values on material things both as an individual and government to plan well"* (Respondent 4, Female, age 17); a view 40% of the respondents agreed with. Respondent 7, Male, age 17, stated that *"CE enhances values that sustain wealth generation. CE does not really teach wealth as a topic but about values, selflessness, commitment and others, not about how to make wealth but the moral teaches how to manage wealth, distribute it and ensure everybody have a share of it"*. This response picture good wealth in the opinion of Clarks (2016). Respondent 14, Female, age 17 added that *"without these values you can't be wealthy as all these help our daily lives so the attributes of CE connect to being wealthy"*. Finally, respondent 13, male, age 16, explained that *"indirectly, participating actively in politics helps to generate funds because when you elect the right people to govern, the governance will be good making policies which will circulate fund in the whole country"*. This view agreed with Dabla-Noris, et al (2015) on how good governance can translate into wealth generation.

Conclusion

Respondents perceived wealth narrowly as money alone with the exception of few opinions (2, persons, 13%) that considered the value angle to wealth. This suggests why young people sometimes use ethical and unethical means to make money (Enderle, 2009). There is affirmation of finance, time and health as critical components of wealth but social relationship was underrated. This indicates poor connection of character to wealth. The respondents' views and the curriculum evidence indicated that CE has several roles (explicitly and implicitly) to play in wealth generation in our society, ranging from promotion of sound values, right attitudes to work that aids economic activities,

enhancing human rights, etc in order to create and sustain wealth. These traits point at the convergence arena between CE and WG without any doubt.

Recommendations

Teachers of CE are encouraged to make the lessons more robust in examples connecting them to real life experiences of the students as stated by Balogun and Yusuf (2019). Also, teachers should consistently include roles that CE can play in society beyond mere academic knowledge as suggested at the introduction page of the curriculum by NERDC (2009).

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