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**ETHICAL APPRAISAL OF THE RELATIONSHIP
BETWEEN CHRISTIAN VIRTUES AND
ENTREPRENEURIAL DEVELOPMENT IN NIGERIA**

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Abstract

This paper underscores the importance of Christian ethical virtues in entrepreneurial development in Nigeria and how it can be of immense benefit to individual and the nation at large. Entrepreneurship which is the process of doing something new and something different for the purpose of creating wealth for the individual and adding value to society has not been having its fair share in the recent time and this was not the case in the past. The country was rated among one of the most developed economies in the world with its triplistic economy as the 12th largest crude oil producer in the world, 9th most populous country of the world and second largest economy in Africa with earnings of an estimated \$2.2 million a day in oil revenue. But, in spite of these giant strides, Nigeria is still ranked among the poorest nations in the world in recent time. Its failure as a nation is attributable to many factors which includes corruption, bad governance, ineptitude, lack of managerial skills, government policies and dilapidated infrastructures. Existing studies so far carried out on entrepreneurship in Nigeria have focused mainly on the social, economic, psychological and the influence of politics in business with little attention given to the Christian ethical virtues that are germane to entrepreneurial development in this period of economic meltdown which has

negatively affected the growth of the country thereby making her to take a back seat among the developed economies. There is no doubt denying the fact that entrepreneurs in Nigeria have displayed herculean task and great exploits in revamping the economy, but, their failure to imbibe the Christian virtues of prudence, justice, courage, temperament, self-discipline, diligence, resourcefulness and perseverance that are necessary for entrepreneurial development has made such exploit to experience a stunted economic growth and malnourished economic development. Therefore, this paper has examined the state of entrepreneurship in Nigeria, factors responsible for entrepreneurial failure, and how Christian ethical values can be used to address such failure. Recommendation will also be made where necessary.

Key Words: Ethical appraisal, Relationship, Christian virtues, Entrepreneurial development, Nigeria.

Introduction

There is no doubt that entrepreneurs have played a critical role in the economic development of nations in the world and Nigeria in particular as the development of any nation is measured by the entrepreneurial strength of such a nation. This is more reason why a discussion on entrepreneurship has occupied a special place in the heart of every stakeholder who have interest in the economic growth of a country. Entrepreneurship in Nigeria has suffered serious setback as a result of lack of political will by those in authority to address the range of problems facing the country. Scholars are of the view that on many occasions, government policies have impacted both positively and

negatively on the nation economic growth.¹ There is no doubt denying the fact that there are many factors responsible for the current economic situation in the country. Such factors are bad governance, corruption, ineptitude, lack of infrastructural facilities, access to finance, inadequate managerial skill and government policies². Couple with these are lack of Christian virtues such as honesty, hard work, self-confidence, transparency, accountability, integrity, and diligence that are needed for an entrepreneur to succeed³. Importance of these Christian virtues cannot be over emphasized. It is very possible for an entrepreneur to have the resources and the connection to start a business, but, the absence of certain essential virtues can ruin every effort put in place by such entrepreneur. This is very germane, because the success of entrepreneurs have great impact on the overall development of any nation.

What is entrepreneurship?

Entrepreneurship is not a recent concept, it has existed from the time immemorial. Entrepreneurship which has now become a subject matter for discussion due to the prevalence of poverty and unemployment across the globe and African nations in particular first came to the front burner in the 1700s, and its

¹M. Emani, and K. Nazari (2012). Entrepreneurship, Religion and Business Ethics. Australian Journal of Business and Management Research. Vol. 1, No 11 [59-69].

²O.U. Ofili (2014). Challenges facing Entrepreneurship in Nigeria. In International Journal of Business and Management. Canada. Canadian Center of Science and Education Vol. 9, No. 12.

³Z.M. Makhbul (2011) Entrepreneurial Success: An Exploratory Study among Entrepreneurs. In International Journal of Business and Management. Malaysia. Faculty of Economics and Business, Universiti Kebangsaan Malaysia. Vol. 6, No. 1.

meaning has evolved over time.⁴ The layman definition of entrepreneurship is starting one's own business. But, an economist sees an entrepreneur as someone who is willing to start up a business and bear the risk involved in it. It focuses on how the entrepreneur's drive for innovation and improvement creates change in the economic life of the people. That is, the establishment of new ways of doing business and how to do it in a better way. It is a French word that means to undertake innovations, finance and business acumen in an effort to transform innovations into economic goods.⁵

In other words, entrepreneurship carries with it the idea of probably setting up a new (innovative) business idea, financing it or sourcing for fund as well as meeting an economic need in the society. Thus, in this paper, the word is used to encompass the identification of socio-economic needs within a society, raising of funds and selling of the idea to meet both the needs of the society and the employment need of the entrepreneur and his team.

Another business expert, Peter Drucker (1909-2005) stresses the definition further by describing an entrepreneur as someone who actually searches for change, responds to it, and exploits change as an opportunity. It is worthy of note that most economists today agree that entrepreneurship is a necessary ingredient for stimulating economic growth and employment opportunities in all societies⁶. Why the country finds itself in this precarious state

⁴U.S. Department of State (2007).Principles of Entrepreneurship: What Is Entrepreneurship? Meaning of entrepreneurship has evolved over the centuries

⁵ P. Bankole, (2011). The Entrepreneurship Challenge in Nigeria. Retrieved June, 27, 2019 from <http://knowledge.wharton.upenn.edu/article.cfm?articleid=1675>

⁶U.S. Department of State (2007). Principles of Entrepreneurship: What Is Entrepreneurship? Meaning of entrepreneurship has evolved over the centuries

is because of the various challenges facing it which has resulted in unemployment, corruption, insecurity and kidnapping of innocent citizens. In a country where there is peace and tranquility, small businesses which are the engine rooms of any developing country will flourish which will invariably enhance job creation, income growth and poverty reduction. In the recent time, entrepreneurship as a phenomenon rests on the perceived contributions entrepreneurs make to public policy goals such as economic growth, increased productivity, job creation, technological innovation, deregulation and privatization, and structural adjustments or realignments⁷.

Ethics in entrepreneurship

In this study, there is the need for us to establish the interconnectedness of entrepreneurship and ethics. Since ethics is basically concerned with human actions on the basis of their rightness or wrongness and since entrepreneurs are human beings, any action performed by them in the course of carrying out their entrepreneurial activities must be subjected to ethical scrutiny and searchlight.⁸ The work of Max Weber “The Protestant Ethic and the Spirit of Capitalism” deals with issues relating to human conduct while engaging in business activities. Most especially, issues requiring individual courage, honesty, keeping to time, frugality, and faithfulness in business, punctuality and reduction in extravagant spending are all standards of ethical propriety. On other issues, particularly those

⁷A. Okezie, I.A. Odii A. C. Njoku. (2013) Challenges and Prospects of Entrepreneurship in Nigeria.

Academic Journal of Interdisciplinary Studies. Sapienza University of Rome. Vol. 2 No 5

⁸J.K. Ayantayo (2017) Fundamental of Religious Ethics. Ibadan. Samprints and Graphics Company.

which involved individual profiting at the expense of others, entrepreneurs adopted a less ethical stance than no entrepreneurs. Entrepreneurs who imbibe⁹ Christian ethical virtues among entrepreneurs are more likely to perceive to be moderate and desist from engaging in unethical behaviours. Successful entrepreneurs have a high tendency to make decisions, to be action-oriented, to assume risk, and to persevere in the face of uncertainty, adversity and tend to exhibit a high degree of individualism¹⁰.

Scholars in the field of sociology are of the view that entrepreneurship will succeed and strive well in societies where hard work, dignity in labour, honesty, resourcefulness, perseverance, commitment, industry, initiative and high value for outstanding performance which are hall marks of Christian ethical virtues are valued and celebrated. This moral dimension of entrepreneurs is of paramount importance and should be taken seriously to achieve success. The four cardinal virtues of prudence, justice, courage and temperament should therefore be the watchwords of entrepreneurs who are desirous of making it in business not leaving out the Christian virtues as exemplified in the Bible. What makes entrepreneurs fail in Nigeria and other African countries is not bad character but lack of it. Many entrepreneurs lack the moral capacity and the required maturity to withstand pressure in business environment. They only depend on wealth, connection and their technical know-how.¹¹

⁹M. Weber (1958). *The Protestant Ethic and the Spirit of Capitalism*. trans. New York. Talcott Parsons.

¹⁰ K. M. Fems, et. al (2018). *Culture, Religion and Gender Prejudice: Impact on Entrepreneurship and National Development*. International Institute of Academic Research and Development. *World Journal of Entrepreneurial Development Studies* Vol. 2 No. 2,

¹¹ C.M. Onwubiko, (2010). *Nigeria and the Imperative for Youth Entrepreneurial Development*. Retrieved on 22nd June, from <http://www.newswit.com/enews/>.

*Ethical Appraisal of the Relationship Between Christian Virtues
and Entrepreneurial Development in Nigeria*

For a clear understanding, Weber is of the opinion that Western societies achieved tremendous success in 1904 and posited that much of the entrepreneurial successes recorded which were pillars away from what obtains in African region was the allusion to their age long cultural values of ascetic self-denial, drastic reduction in wasteful spending, materialism, extravagant lifestyle, the concept of individualism, thrifty or savings and investment culture and lastly a positive mental attitude towards work, much work, less talk. Weber in his submission, says that religion can be and has been a strong driving force for entrepreneurial development of any nation.¹²

There is this cultural challenge to entrepreneurial development in Nigeria. The challenge is about the attitude and the belief that when one has made it, he/she should be saddled with the responsibility of catering for the well-being of others members of the family. In fact, financial burden from both nuclear, extended family and relatives has led to the winding up of many companies or entrepreneurs gone bankruptcy. Instead of family members to see themselves as partners in progress for the actualization of the vision of an entrepreneur to succeed, they see him as a conduit for their daily bread. Therefore, it is of a truth that, the Nigerian expansive family system is impacting seriously on business enterprises as dependence of other members of the family on the one member who is successful affects the financial resources and has negative consequence on his business and that of the nation generally.¹³

¹²O. Ayegba, S. A. Omale, (2016) A Study on Factors Affecting Entrepreneurial Development in Nigeria European Journal of Business and Management. www.iiste.org. Vol.8, No.12,

¹³P.D. Oison & V.S. Zuicker. (2003).The Impact of Family and Business on Family Business Sustainability. Journal of Business Venturing. (Vol) 18(5).

Factors responsible for entrepreneurial failure in Nigeria

Over the years, business establishments both at the private and cooperate levels have flourished and making impactful contribution to the socio economic development of the country. But, it is quite unfortunate that despite these giant strides in the past, most of the popular and well established companies and business enterprises have either parked up or relocated to neighboring countries where they have more conducive environment to carry out their business activities. There are many factors responsible for this unfortunate development. Efforts will be made here therefore to examine few of the factors that have negatively impacted on the growth of entrepreneurship in Nigeria despite the huge natural and human resources at its disposal as a nation.

One of the greatest challenges to entrepreneurial growth in Nigeria is the menace of corruption that has eaten deep into the fabric of most Nigerians. The concept defies a single, comprehensive and universally acceptable definition. This is so because, various definitions have been attempted by scholars to shed light on the menace of corruption.¹⁴ Therefore, defining the concept will be a long and cumbersome process to come up with. For the purpose of this work, the following definitions from scholars shall be adopted in making analysis of what corruption is all about. According to SADC (2007:8), corruption is the abuse, or complicity in the abuse of private or public power, office or resources for personal gain. From this definition, it is evidently clear that three things manifest here: That corruption as a phenomenon affects every sector of the nation, That is, both in private and public sectors.¹⁵

¹⁴A.M. Othman. (2007). Know About Corruption. Kaduna. Ta'alim Limited.

¹⁵O.P. Oke, (2017) Satire in Yorubaland as a Penacea for Corrupt Practices in the Contemporary Nigeria. In Yoruba Journal of Yoruba Studies Association of Nigeria. Vol. 8, No. 4.

In fact, the perception of nations in the world is that various agencies put in place by successive administration to fight the menace has not been able to achieve much. The reason for this is not farfetched, because corruption and its practices are endemic in every sector of the country. Eradicating corruption in Nigeria is like chasing away a goat from eating yam. The debilitating effects of corruption both at the private and public sectors are enormous as it has badly affected government and the delivery of dividend of democracy to its citizens. The monster of corruption is mostly felt by both established and upcoming entrepreneurs in Nigeria.¹⁶ For instance, money meant for the establishment of companies by government and provision of loan facilities for entrepreneurs end up in the private account of few individuals at the detriment of majority of Nigerians.

Today, it is common to see people celebrating those that have used their position to siphon the common wealth of the nation through their ill-gotten wealth stolen from public coffers. Corruption has been adjudged to be responsible for Nigeria's underdevelopment. Billions of naira that can be used for the growth of industries are taken to foreign accounts which invariably affects entrepreneurial activities to flourish. Adewale in attempting to examine the crowding-out effects of corruption in Nigeria noted that corruption retards economic growth in the country.¹⁷ This view is corroborated by Fabayo, who is of the opinion that high level of corruption leads to low investment and economic growth in Nigeria. This discussion is relevant to what

¹⁶ B.O. Olabode, and O.P. Oke. (2011). Corruption and Religious Values: In (A.B. Sunday). An Exploration into the Manipulation of Religion as Agent of Corruption. In Corruption, Democracy & Good Governance in Nigeria.

¹⁷ O.P. Oke, (2013). Ethics in the Nigerian National Pledge and its Implications for the Transformation Agenda. In ORITA Ibadan Journal of Religious Studies. XLV/1&2 June & December.

political Bureau identified in 1987 that corruption has lieutenants which include inflation of government contracts in return for kickbacks; frauds and fabrication of accounts in the public service and so on.¹⁸ These and many more not mentioned here are crimes against the state in the business and industrial sectors of our economy. However, in whatever way and form it is defined, it involves acts which are perceived to be against public interest and as such are directly or indirectly harmful to the society economically.¹⁹ Where corruption strives and burns like harmattan fire, policy implementation in such nation will be a mirage. Affirming this alarming rate of corruption in Nigeria, the Corruption Perception Index 2010 released by Transparency International note that, Nigeria failed to achieve an improvement over the last six years and when its CPI was released, it was revealed that Nigeria came 134th out of 176 countries that were assessed, in 2009, Nigeria come 130th, in 2009. In 2010, it scored a paltry 2.4 points out of a possible 10 points. How do we expect entrepreneurship to grow in this situation? It is practically impossible.²⁰

Poverty is also an issue when it comes to a discussion on entrepreneurial development in Nigeria. Yoruba adage says: *Ebi kì ñ wọnú, kí òrò mī wò ó.* (A hungry man is an angry man). Too much poverty in the land has badly affected entrepreneurial growth. Most of the companies, government, schools and cooperate bodies are owing their staff salary and other benefits for close to 24 months. You can't expect people that are hungry to patronize these companies. Current rate of poverty in Nigeria

¹⁸J.I. Omoregbe. (2004) Ethics: A systematic and Historic Study. Lagos. Joja Educational Research and Publishers Limited.

¹⁹O.S. Olumuyiwa, & O. A. Oluwatosin, (2012). Entrepreneurial Challenges in Nigeria. IOSR Journal of Business and Management, 4(5), pp. 44-53.

²⁰A.M. Othman.(2007).Know About Corruption. Kaduna. Ta'alim Limited.

is alarming.²¹ Corruption is now seen as a coping mechanism to combat poverty. In a situation where there is inadequate wages and non-payment of salaries to workers, corruption provides a means of augmenting one's legitimate income. This has really affected business entrepreneurs as many can no longer cope with the skyrocketing prices of commodities in the market. Those that struggle to remain in business are not finding it easy as a result of the exchange rate which has made many to close their shops.²²

We also have another challenge of Lack of exemplary leadership: What a country becomes economically is absolutely dependent on the leadership quality of those at the helms of affair. A nation where the leaders cannot march their words and promises with action. In Nigeria and other developing economies in Africa, the problem has been bad leaders.²³ Leaders in Nigeria are on daily basis concerned on how to embezzle money for themselves and the generation yet unborn this is a central cause of corruption in Nigeria. Lack of exemplary leadership is a problem that has lingered since Nigeria's independence²⁴. This is why a prolific writer and social critic Chinua Achebe expressed disappointedly in 1983 in his

²¹O.O. Familusi & O.P. Oke (2011) A Christian Dimension to Poverty Discourse in Nigeria. ORITA. Ibadan Journal of Religious Studies. XL111/2 December, 2011.

²²P.O. Adewale et. al. (2011). Corruption and Construction Industry: Implications for National Development. In (A.B. Sunday). An Exploration into the Manipulation of Religion as Agent of Corruption. In Corruption, Democracy & Good Governance in Nigeria.

²³I.R. Chinelo (2009).A Comparative Analysis of Gideon's Leadership and Contemporary Nigerian Leaders in National Development. In Biblical Studies and Leadership in Africa. A Book of Readings in honour of Rev. Prof. S.O. Abogunrin. Ibadan. M. Alofe. Nigeria Limited. Series Number 7.

²⁴R.P. Okoro (2018). Leadership Failure in Africa: The Dilemma of a Black Race. Ibadan. Knighthood Books International.

work “The trouble with Nigeria where he simply and directly identified the problem as a failure of leadership. He says” The Nigerian problem is the unwillingness or inability of its leaders to rise to the responsibility or the challenge of personal example which are hall marks of true leadership.²⁵ The successive leaders that have ruled this country right from independence till date lack the political will to fight corruption. Rather, they are busy siphoning the commonwealth of the people for their personal aggrandizement²⁶. Dada opines that the success of any institution begins and ends with its leadership. What this suggests is that the success or otherwise of a country is determined by the virtues of honesty, dedication, loyalty, truthfulness, transparency and accountability exemplified by such leaders. Most of the so called leaders in Nigeria have neither a manifesto nor any blueprint that will liberate the country from economic dungeon it is currently experiencing.²⁷

Accessibility to credit facilities is another teething challenge confronting entrepreneurs in the country. Entrepreneurs go through many hardships, unnecessary bureaucratic bottleneck, and stringent conditions while trying to access credit for their businesses. There is no doubt that many financial institutions in Nigeria offer credit facilities to interested members of the public, but the complaints has been the high interest rates attached to such facility thereby deterring aspiring entrepreneurs. There are commercial banks whose lending rate is as high as 28%

²⁵C. Achiebe (1983). *The Trouble with Nigeria*. USA. Heinemann Educational Book.

²⁶Communique of the Second Edition of the Centre for Public Policy Analysis Interactive Forum on Transition in Democracy: The Search for Good Leadership held at Lafia Hotel, Ibadan between June 17-18 2004. In *International Review of Politics and Development*. Vol. 2. Number 2.

²⁷O.A Dada (2019). *An Appraisal of Contributions of the Clergy to Nigeria's Economic Development*. In (Ed. Fatokun S.A.) *A Festschrift in honour of Rev. Prof. Isaac Deji Ayegboyin FNAL*. Ibadan. Baptist Press (Nig.) Limited.

detering potential entrepreneurs who are mostly low income earners. Other notable challenge faced by our entrepreneurs is the issue of collateral condition set by banks and other lending institutions. While I don't blame the bank for such conditions, the bulk of the blame should be directed at those in government since they have failed to make an order for such financial institutions to follow. Most of the times, government roll our loan facilities to people. But, in actual fact, instead of people who are low income earners to benefit from such facilities, they make the loan available to their family, friends and relatives who use the money to buy car, build houses or even travel abroad. The purpose for which the loan was disbursed is already defeated. This has really affected serious entrepreneurs who are ready to utilize the facility for the purpose to which it was really meant for.

To say that the state of our infrastructural facilities in Nigeria is bad is to say the least. It is a daily nightmare to anybody who is interested in carrying out business in Nigeria.²⁸ Most of the big names in entrepreneurship have relocated to neighbouring countries like Ghana, Zambia and South Africa because of the epileptic power supply. No improvement in the areas of power generation and distribution since independence. From 1999 that the country returned to democratic rule, Billions of Dollars has been spent on the power sector, yet no tangible achievement has been made. Companies who still remain in the country, power their companies through the use of generating set which the

²⁸K. M. Fems, et. al (2018). Culture, Religion and Gender Prejudice: Impact on Entrepreneurship and National Development. International Institute of Academic Research and Development. World Journal of Entrepreneurial Development Studies Vol. 2 No. 2,

government is even planning to ban.²⁹ One can imagine what will be the cost of production of products coming out of such companies. It invariably means that the cost of doing business will definitely go up. Apart from electricity, one other infrastructural facility that is germane to the socio economic development of a serious nation is the road network. In Nigeria, the story is pathetic. Most Federal roads in Nigeria are bad and not motorable. The pathetic and the sorry condition of our roads makes it hard for entrepreneurs in the agricultural sector to transport harvested produce from farms to processing factories

The current security situation in Nigeria is worrisome. On a daily basis, innocent souls are being killed and property worth Billions of Naira destroyed. The country is no longer safe as police and other security agencies saddled with the responsibility of protecting the lives of Nigerians are helpless as they always complain of not having the right equipment to tackle the menace³⁰. Apart from the killing of innocent souls, the rate of kidnapping for ritual purposes and monetary benefit has reached an alarming rate in the last couple of years. Every day, the media is full of stories of kidnapping across the country.³¹ Many foreign nationals had been kidnapped in the past while the unlucky ones lost their lives in the process. Some of our government functionaries and political office holders have embarked on series of journey abroad to woo foreign investors

²⁹O.P. Oke, (2018). Ethics of Self Sacrifice as an Antidote to Political Corruption in the Contemporary Nigeria. In (Eds. I.D. Ayegboyin & A.O. Dada) *Sacrifice in Religious Traditions. Essay in honour of Ven. Prof. J. Omosade Awolalu.* Ibadan, Samptints and Graphics.

³⁰G O. Folarin (2012).The Challenge of Romans 13: 1-7 to Civil Governance in Nigeria. In (Eds. Ayantayo, J.K. et. al.) *Religion and Governance in Nigeria.* Ibadan Samprints & Graphics

³¹O.O. Familusi and O.P. Oke, (2013) Revival of Religious Moral Values as a Penacea for Insecurity in Nigeria. In *Insight: Journal of Religious Studies.* Vol, 9.

into the country. But, it is quite unfortunate to note that instead of these politicians to tackle the issue of insecurity in the country, they are busy chasing shadows around and spending the money of tax payers for unprofitable ventures.

Business activities and entrepreneurship can only thrive in an environment devoid of killing and kidnap of all sorts. Arriving at any figure of how many people that have lost their lives is a mission impossible. There is tension everywhere and the economic implication of such tension cannot be overlooked as no investor will want to put up a business venture where there is incessant insecurity problem couple with erratic power supply. Countries of the world on many occasions have warned their nationals on where to go and where not to go.³² Example of such countries are United States of America, United Kingdom and Canada. There is no doubt that this will have an adverse effect on our economy. As a result of insecurity, Nigeria has lost her pride of place among the comity of nations. The country have been made a laughing stock by other countries around as a country unsafe to live in. At every airport, Nigerians travelling abroad are subjected to a special and embarrassing screening before being allowed to board any flight.³³ This is ridiculous in an ideal society, where the interest of the people are paramount in the hearts of those who govern them.

Inconsistent Government Policies is also having serious implication on entrepreneurship in Nigeria. Any entrepreneur that is willing to do business in Nigeria must follow the policies

³²O. A. Ihugba, A Odii., A. C. Njoku. (2013), Challenges and Prospects of Entrepreneurship in Nigeria, Academic Journal of interdisciplinary Studies, MCSER-CEMAS-Sapienza University of Rome. Vol. 2.

³³G. Jelilov et.al. (2018) Impact of Insecurity on Investment in Nigeria. Retrieved on 12/6/2019.from <http://doi.org/10.31039/jomeino>.

of government on such business. If therefore, such policy will have an adverse effect on an entrepreneur, he/she can relocate to another country where their policies will favour him. Entrepreneurs have no control over the government of the day. The saying in political parlance that government is a continuum, is not applicable in Nigeria. A government ends its tenure of office, the incoming one may introduce another policy.³⁴ This is having serious implication on entrepreneurial development in Nigeria. At times, strong entrepreneurs influences government policy in their favour. But, not all the times and for him to do this, he must have the backing of who is who in government. The more inconsistent the government is in policy formulation and implementation, the more it gives entrepreneurs serious setback in doing and expanding their business.

One other sensitive area that has brought both entrepreneurs and government at loggerhead most of the times is the issue of multiple taxation. Although, there are statutory taxes and levies imposed by government on entrepreneurs but there are still some that are unofficial. We are all aware of the fact that government generate its IGR (Internally Generated Revenue) through taxes and levies. But, entrepreneurs in Nigeria pay a lot of unofficial taxes that are not backed by any law and this have the effect of increasing the cost of doing business. When the cost of doing business is high, the effect is felt by the consumers. There are about 39 taxes and levies that have the backing of law in Nigeria for state and local government. This was announced by the Nigeria's Companies Income Tax Act (CITA). But, in reality,

³⁴Makinde, H. O. (2013), Curbing the Unemployment Problem in Nigeria through Entrepreneurial Development, African Journal of Business Management, Vol. 7 (44).

more than 500 taxes and levies are being imposed on entrepreneurs by Nigeria government at various levels.³⁵

Christian ethical virtues and entrepreneurship development in Nigeria

There is a very strong correlation between Christian ethical virtues and entrepreneurial development. This is succinctly established in the Bible where it says “But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today. All of our skills and special talents that we use in our businesses are all given to us by God. He gives us the ability to make money and cut deals. Deuteronomy 8: 18. “ The interconnectivity between the two concepts can be seen in the sense that an entrepreneur may possess all the resources and the connections needed to grow his business. But, most importantly, an entrepreneur needs certain Christian ethical virtues which will not only help him to grow but also enhance economic development of the nation. Christian ethical virtues of diligence, perseverance, self-discipline, punctuality, honesty, hard work, courage and resourcefulness are of utmost importance for entrepreneurial growth which will invariably lead to employment opportunity, increased national production and raising the standard of living of the citizenry. A discussion on few of those virtues will be made in seriatim.

³⁵I.M. Igbiovina and E.I. Okoye (2017). Tax burden, Tax Incentives and Entrepreneurial Development: Evidence from Benin City. In International Conference on African Entrepreneurship and Innovation for Sustainable Development. Retrieved on 12th June, 2019.

Christian ethical virtue of accountability

One of the virtues that can help an entrepreneur grow his business is accountability. It can be defined as the processes by which “those who exercise power whether as governments, entrepreneur, as elected representatives or as appointed officials, must be able to show that they have exercised their powers and discharged their duties properly.” To be accountable is to take responsibility for any action performed by an entrepreneur. Fox Meyer (1995) defines accountability as the “responsibility of government and entrepreneurs towards the public to achieve previously set objectives and to account for them.” It is also regarded as a commitment required from public officials individually and collectively to accept public responsibility for their own action and inaction. For entrepreneur to enjoy good will from the public who are his customers, he must always be ready to be accountable.³⁶ In this case, the burden of accountability rests on each entrepreneur to act in the public interest and according to his/her conscience, with solutions for every matter based on professionalism and participation.

Entrepreneur must be able to take responsibility for any wrong doing in the course of carrying out his business activities³⁷. Proverbs 16:18 says “pride goes before destruction, a haughty before a fall”. Try to diffuse any issues with truth and by taking full responsibility for fixing the problem. Entrepreneur should not allow ego get in the way of doing what is in the best interest of your business. Therefore, in general, accountability is the performance and the obligation that entrepreneurs have to give a

³⁶J.O. Okunoye (2012).The Role of the Church toward Achieving Good Governance in Nigeria. In (Eds. Ayantayo, J.K. et.al) Religion and Governance in Nigeria.

Ibadan Samprints & Graphics.

³⁷J.I. Omoregbe (1989). ETHICS: A Systematic and Historical Study. Lagos. Joja Educational Research and Publishers Limited.

satisfactory explanation over the exercise of power, authority and resources entrusted in them on behalf of the public. Without mincing words, it is the obligation to carry out assigned activities in a responsible and responsive manner, and being held answerable for success or failure. It is therefore one of the Christian ethical virtues for entrepreneurs, since ethics concern principles and rules that govern the moral value of people's behaviour. Improving ethics is crucial to enhancing accountability and vice-versa in entrepreneurship development³⁸.

Transparency

Another Christian Virtue that is important for the growth of any business is transparency. It implies openness and communication. For entrepreneurs to achieve success, they must be as open as possible about all the decisions and actions they take³⁹. It is necessary for them to give reasons for their decisions and restrict information only when the wider public interest demands it. Transparency generally demands that all decision making should be carried out publicly without fear, bias or favour⁴⁰. They must give others the opportunity to air their voices. It is also important for entrepreneur to accept constructive criticisms where necessary. Yoruba people would say *Omọdẹ gbọn, àgbà gbọn, la fi dá Ilé Ifẹ*. That is, no one is an island of knowledge. Any administrative decisions that must be

³⁸H. O. Makinde, (2013), Curbing the Unemployment Problem in Nigeria through Entrepreneurial Development, African Journal of Business Management. Vol. 7 (44).

³⁹Openness in Government. En.m.wikipedia.org/wiki/open-government.Retrieved on 17th June, 2019.

⁴⁰J.K. Ayantayo (2002) Amos's Ethics of Social Justice. A Model for Nigeria in search of National Unity" In Arts and Social Sciences Forum Journal. Vol. 7. No 1,

taken should always be in a transparent and simple manner while accountability must not be left out in the whole process⁴¹.

Integrity

The importance of integrity in relation to entrepreneurial development especially in developing economy like Nigeria cannot be over emphasized. It has to do with perceived consistency of actions, values, methods, measures, principles, expectations and outcome⁴². Yoruba people just like we have it in other ethnic groups will say *Ká sòrò, ká báa bẹ̀ẹ̀, niyì ọmọ èniyàn*. It is the totality of a person's character. If an entrepreneur is endowed with business acumen and resources at his disposal to carry on business but lack integrity, the business enterprise will fold up in no distant time⁴³. Proverbs 11:3 says; 'The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity'. This is why Yoruba also supports this by saying *Ìwà lọba àwùre*. That is, it is through good character and integrity that one can succeed in any business venture one embarks upon⁴⁴. Proverbs 12:22 says "The lord detests lying lips, but he delights in people who are trustworthy". People see a person of integrity as somebody having a sense of honesty and truthfulness in all his undertakings which will automatically help to motivate others under him. We have it in

⁴¹O.O. Familusi & O.P. Oke (2013) Revival of Religious Moral Values as a Panacea for Insecurity in Nigeria. In Insights: Journal of Religious Studies. Babcock University. June-December. Vol. 9.

⁴²S.D. Dodd, & B. Gotsis (2007). The Interrelationships between Entrepreneurship and Religion Florida. The International Journal of Entrepreneurship and Innovations, 8(2),

⁴³O.P. Oke, (2017). Satire in Yorubaland as a Penacea for Corrupt Practices in the Contemporary Nigeria. In Yoruba: Journal of Yoruba Studies Association of Nigeria. Vol. 8, No. 4.

⁴⁴A. Adejumo (2007). " Satire" as a form of Social Control: Its Manifestations in Yoruba Rituals and Festival Song". Orita: Journal of Religious Studies, University of Ibadan. Vol. xxxix.

Proverbs 10:9. "The one who lives with integrity lives securely, but whoever perverts his ways will be found out"⁴⁵. An entrepreneur with integrity will be committed, transparent, accountable, and honest. The presence of this important Christian virtue will make his business boom and contribute meaningfully to economic development of the nation in general. Many entrepreneurs in recent time have closed down their companies and enterprises, because they find it difficult to exhibit the virtue of integrity in their day to day economic activities.

Diligence

Due diligence in any business enterprise is understood to mean a process of investigation conducted by a businessman to identify and manage commercial risks: An entrepreneur who wants to expand and succeed in business must make diligence as a virtue his watchword. When an entrepreneur is diligent, he may not likely run into trouble or be duped by fraudsters. 1 Corinthians 9:24 "... run in such a way as to get the prize". Running a business is hard, there will be challenges in your way. An entrepreneur must do all he needs to win the race. *Ìfura loògùn àgbà, pánsá kò fura, pánsájásíná, àjà ò fura, ni àjà jìn. Bì onilé ò bá fura, olè ni yóò kó lọ.* This presupposes that an entrepreneur must be extra-ordinarily careful when dealing with business partners. What do we mean by being diligent?⁴⁶ That is, everything that has to do with his business must be given due attention. Proverbs 21:5 states categorically that "Plans of the diligent lead surely to abundance, but everyone who is hasty

⁴⁵Holy Bible. Revised Standard Version.

⁴⁶J.K. Ayantayo (2002) The Religious and Ethical Significance of Igbo Song to the Contemporary Igbomina in Osun. In Journal of Arabic and Religious Studies (Department of Religions, University of Ilorin), Vol.16.

comes only to poverty.” Entrepreneur must carefully build his business empire. Slow and steady they say win the race.

Self confidence

One other Christian virtue which an entrepreneur must possess to navigate successfully in the bumpy economic terrain of the country is the virtue of self-confidence. This is explicitly addressed in Hebrews 13:5, 6 where the Bible says “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’” What this passage is saying is very clear. That is, we need to believe in our self as entrepreneurs. It is one of the ways of developing entrepreneurial skills. The passage in Philippians 4: 13 is apposite here where it says, “I can do all things through Christ who strengthens me”. It explains that there will be times when an entrepreneur needs to force himself to stretch beyond what you think is possible. They do not accept things as they are, they strive every day to be different and to get things done in a better way. Most of the business failures experience by entrepreneurs today apart from the external challenges is lack of self-confidence. They find it difficult to take risk. This is why many fall by the road side on entrepreneurial journey of life. In addition to self-confidence, is absolute trust in God as the source of proper self – confidence⁴⁷. The story of Solomon’s confidence in God is very apt here as we find it in (1 Kings 3, 4,)

⁴⁷ J.E. Elumilade et. al (2004). Accountability and Transparency in Revenue Generation: The Case of Local Governments in Nigeria. In International Review of Politics and Development (IRPAD). Journal of The Department of Political Science, Babcock University, Lagos. Emaphien Reprographic Limited.

Hard work

This is also an important virtue for entrepreneurial development. For instance, in Proverbs 14:23 we have that, “all hard work brings a profit, but mere talk leads only to poverty”. This passage of the Bible is corroborated by Max Weber in his work, protestant ethics and the spirit of capitalism where people were warned no to waste time because time was essential in making money. He also discourages laziness, idleness, gossip and more sleep than it was necessary. The wealth which an individual got through hard work and diligence should not be spent on material things like fine clothes, lavish houses and frivolous entertainment⁴⁸. We have Bible passages like “Lazy hands make a man poor, but diligent hands bring wealth” (Prov. 10:4). “Sluggards do not plow in season; so at harvest time they look but find nothing” (Prov. 20:4). “The cravings of sluggards will be the death of them, because their hands refuse to work” (Prov. 21-25). “He who observes the wind and wait for all conditions to be favourable will not sow, and he who regards the cloud will not reap” (Ecclesiastes 11: 4)⁴⁹. These passages above point to one fact that laziness can lead one to be poor and that wealth is obtained through hard work, diligence, sacrifice and that failure to do those things may result in poverty. Therefore, entrepreneurs should always be on the lookout for opportunities that will lead to a bountiful business harvest. As entrepreneurs, we must also put ourselves into other people’s shoes, and treat others as we want them to treat us.

⁴⁸M. Weber (1958). *The Protestant Ethic and the Spirit of Capitalism*. trans. New York. Talcott Parsons.

⁴⁹Holy Bible (New Revised Version).

Honesty

Honesty they say is the best policy⁵⁰. The virtue of honesty in business cannot be over stretched. Honesty in business enterprise is the fulcrum that supports economic growth of a nation. An honest entrepreneur will not cheat others, will not cut corner, and will not rob Peter to pay Paul. He will not allow his emotion to override his sense of reason.⁵¹ The get- rich- quick syndrome in the country has made many entrepreneurs to see honesty as unprofitable ventures as the honest ones are not making headway unlike the fraudulent ones who venture into business activities to jeopardize the efforts of the few honest ones. Honesty in business presupposes speaking the truth at all time to both customers and business partners.⁵² Proverbs 12:22 states that “lying lips are abomination to the lord: but they that deal truly are his delight.” The passage explains the danger of telling lies as an entrepreneur. Dishonesty in business does nobody any good as it undermines growth and development of any individual, and nation.

Conclusion and recommendations

In conclusion, this paper has tried to investigate the nature of entrepreneurship in Nigeria and various issues that surround it. The author has also attempted to consider the various factors responsible for entrepreneurial failure in the country. This paper has also endeavoured to show how entrepreneur can be of huge benefit to a country that wants to successfully navigate the rough terrain of economic under-development in Nigeria. The

⁵⁰J.I. Omoregbe (1989). *ETHICS: A Systematic and Historical Study*. Lagos. Joja Educational Research and Publishers Limited.

⁵¹ J.K. Ayantayo (1999). Religious Ethical Issues in the oath of office in Nigerian Constitution. In *ORITA: Ibadan Journal of Religious Studies*, University of Ibadan. xxix/1-2 June-December.

⁵² Honesty in Deed. Wikipedia. http://cn.m.wikipedia.org_-_wiki(Retrieved on 7th June, 2019).

*Ethical Appraisal of the Relationship Between Christian Virtues
and Entrepreneurial Development in Nigeria*

researcher revealed in clear term how corruption, ineptitude, insecurity, lack of access to finance, bureaucratic bottleneck have really affected the economic and entrepreneurial development in Nigeria over the years. The interest of the work has been to see how Christian ethical virtues of honesty, self-confidence, hard work, integrity and diligence can make an entrepreneur succeed in his pursuit. Therefore, for entrepreneurs to be fully developed in a country like Nigeria, they must strive to create wealth and employment opportunities that will reduce poverty, we then recommend the following to various stakeholders.

Government at all levels should create conducive environment for those desirous of venturing into entrepreneurship. Government can make this possible by giving entrepreneurs the needed support to grow their business. Laws and regulations should be put in place that will encourage local entrepreneurs and discouraging those who use their positions and connection to exploit the nation for their selfish interest. Government policies should be such that will give recognition to the importance of entrepreneurship to economic development. Government should also make loan facility available to entrepreneurs at reduced or no interest rate. This will motivate willing entrepreneurs to do business since they have the assurance of financial support from financial institutions.

Higher institutions of learning should be serious about entrepreneurship. They should not only teach students the theoretical aspect of entrepreneurship, the practical aspect of it should be introduced too. Management of those institutions of learning should do more in the area of providing soft loan for students that develop interest in entrepreneurship. This will inculcate the spirit of enterprise among young people and school

leavers. If this is done, the rate of unemployment in the society will be reduced as the number of students looking for white collar job will be reduced since they will be encouraged to become more commercially focused and entrepreneurially stable.

Religious leaders can also key into entrepreneurial development in the country. Churches and Mosques should engage the services of experts in entrepreneurship to teach their members on the prospect and fundamentals of doing business in a country like Nigeria. This can be done through seminars, symposia, workshops for members. Religious leaders can do more through financial empowerment of indigent members of their religious bodies. Pastors and Imams should also educate members that God blesses the work of our hands. Miracles will not happen to those who are lazy. Therefore, religious leaders should continue to emphasize on a daily basis, the importance of hard work. The idea of leaving shops and being in places of worship when they should be at work should be discouraged.

Agencies and Directorates that have close link with entrepreneurial programmes should wake up to their responsibility. Such agencies and directorates should be supported and strengthened by government. If supported by government, they can provide training and technical know-how to potential and practicing entrepreneurs.

The National Universities Commission (NUC) should as a matter of urgency develop a curriculum that will focus on entrepreneurship. Modules should also be developed in such a way that will educate students on the issue of entrepreneurship. Development of such curriculum will go a long way in discovering the potentials in students in addition to their certificates. This can be achieved through a well-structured, well designed and well-focused educational programmes. If such

*Ethical Appraisal of the Relationship Between Christian Virtues
and Entrepreneurial Development in Nigeria*

curriculum is developed at both the primary and secondary school levels, many of such pupils can develop interest and fend for themselves and not waiting for government or seeking for jobs that are not even there before the graduate. This is the situation in China and other developed economies in the world. They have developed their curriculum to cater for the young ones such that their innate abilities are recognized, ignited and developed.

Lastly, government should provide the enabling environment for private sector and entrepreneurs that will lead to economic development. Government can do this through urgent provision of infra-structural facilities such as electricity, good road network, pipe borne water, communications, and financial assistance.

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