

Original Research Article

The effect of retailers' business attitude in the tertiary institutions in Lagos State: Religious ethic implication

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Abstract

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The Golden Rule from the Sermon on the Mount in the Bible instructs: "Do unto others as you would have them do unto you". This is generally acclaimed as a rule of great wisdom and significant social impact. But the widespread popularity of the rule is accompanied by vagueness concerning its interpretations. Given the authority of Jesus, there is one interpretation of particular interest. The Golden Rule differs from what has been called the silver rule, the principle of reciprocal balance advocated by Confucius, Cicero and others. The Golden Rule does not advocate reciprocity, but generosity also toward persons who behave egoistically without restraint. There is increased emphasis on religious ethics of businesses in the teaching and learning environment especially in the tertiary institution. This paper presents a study which was conducted under Christian religious ethics to study the effect of retailers business attitude in the tertiary institutions. The study which consists of 10 Tertiary institutions in Lagos State was guided by two research questions. The major findings were that the partnership between the tertiary institution students and retailers around their school involves exploitation, overpricing overcharging materialism. This type of relationship shapes the attitudes of students to enter into social ills in the society. The Government, both local, state and federal should direct the focus of various Nigeria Ethical Programmes towards retailers in Tertiary institutions in Nigeria.

Keywords: Exploitation, Overcharging, Overpricing, Religious-Ethics, Retailers

INTRODUCTION

Religion and business have throughout history interacted in ways that relate to and affected one another, as well as influenced socio-cultural revolution, political geographies, labour laws and education. Christian Business Ethics exhibit some Principles and guidelines on Faith in the Workplace, Business, Money, Leadership and ethics in business. The issues of Christianity in the workplace and marketplace are both utmost and inherent passion. We can imitate God's attributes each time we buy and sell, if we practice honesty, faithfulness to our commitments, fairness, and freedom of choice. We could use our resource to advance our own pride, or we could become

greedy and accumulate wealth for its own sake, or we could take wrongful security in riches (Matt. 6:19; Luke 12:13-21, James 5:3). We could use our possessions foolishly and wastefully, abounding in luxury and self-indulgence while we neglect the needs of others (James 5:5; 1 John 3:17). These things are rightly called 'materialism,' and they are wrong.

In addition, when we care for our possessions, it gives us opportunity to imitate many other attributes of God, such as wisdom, knowledge, beauty, creativity, love for others, kindness, fairness, independence, freedom, exercise of will, blessedness (or joy), and so forth. The

ability to earn a profit is thus the ability to multiply our resources while helping other people. It is a wonderful ability that God gave us and it is not evil or morally neutral but fundamentally good. Through it we can reflect God's attributes of love for others, wisdom, sovereignty, planning for the future, and so forth (Jerome, 2001).

Religious views

Islam places the highest emphasis on ethical values in all aspects of human life. In Islam, ethics governs all aspects of life. Ethical norms and moral codes discernable from the verses of the Holy *Qur'an* and the teachings of the Prophet are numerous, far reaching and comprehensive. Islamic teachings strongly stress the observance of ethical and moral code in human behaviour. Moral principles and codes of ethics are repeatedly stressed throughout the Holy *Qur'an*. Besides, there are (Jerome, 2001) 1.M. Wolf, *Doing Religious Business*. Mandalay: Echoes of Incense 2000. Pg. 51

Numerous teachings of the Prophet which cover the area of moral and ethical values and principles. Says the Holy *Qur'an*:

"You are the best nation that has been raised up for mankind; You enjoin right conduct, forbid evil and believe in Allah". (3:10)

As a result of the above business Ethics in Islam is the branch of ethics that examines ethical rules and principles within a commercial context; the various moral or ethical problems that can arise in a business setting; and any special duties or obligations that apply to persons engaged in commerce. Generally speaking, business ethics is a normative discipline, whereby particular ethical standards are formulated and then applied. It makes specific judgments about what is right or wrong, which is to say, it makes claims about what *ought* to be done or what *ought not* to be done. Generally speaking, business ethics is concerned with the study of what is good and bad, right and wrong, and just and unjust in business.

Islam gives complete freedom to economic enterprise. Each individual in an Islamic society enjoys complete freedom in the earning of his livelihood. He can start, manage and organize any kind of business enterprise within the limits set by the Islamic *Shari'ah*. However, freedom does not and must not operate without a sense of responsibility. An individual is free to pursue his economic activities provided he respects the code of conduct prescribed for the profession, which broadly means choosing things lawful and shunning matters unlawful. The dictates of the Holy *Qur'an* and the teachings of the Prophet (sww) serve to set a scale in everybody's mind to distinguish between the lawful and the unlawful means of earning, and to prohibit or disapprove of all things that are either morally wrong or socially unacceptable. Islam, as a matter of principle,

prohibits all activities which may cause harm either to the traders or the consumers in the market. It encourages the prevalence of free market where everyone earns his sustenance without government intervention. In Sharia law, followed by many Muslims, banking specifically prohibits charging interest on loans.

Christianity offers the Golden Rule command, "Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets. According to the article "Theory of the real economy", there is a narrower point of view from the Christianity faith towards the relationship between ethics and religious traditions. This article stresses about how capable is Christianity of establishing reliable boundaries for financial institutions. One criticism comes from Pope Benedict by describing the "damaging effects of the real economy of badly managed and largely speculative financial dealing. Business ethic in Christianity is committed to the proposition that "All Scripture is God-breathed and is useful for teaching, rebuking, correcting, and training in righteousness, so that the man of God may be thoroughly equipped for every good work" (II Timothy 3:16-17). It has currently taken a multi-faceted shape taken in stock of the variety of ways in which Christian business ethicists currently conceived of ethical change in business. Simply applying or adopting the traditional the approach of the philosophers like Utilitarian, Kantian etc to organize the field will not be enough. One still needs an approach appropriate set of organizing categories. It is mentioned that Christianity has the potential to transform the nature of finance and investment but only if theologians and ethicist provide more evidence of what is real in the economic life. Christian Business Ethics opines that Money and Financial Resources are means of provisions from God to man. Money provides many opportunities to glorify God, through investing and expanding our stewardship and imitating God's sovereignty and wisdom, through meeting our own needs and thus imitating God's independence, through giving to others and imitating God's mercy and love, or through giving to the church and to evangelism and thus bringing others into the kingdom (Wolf, 2000). Also that Christian Business Ethics should be an attitude of heart. God knows our hearts, and we glorify him by having attitudes of heart in which he delights....And if others work for us, we need to think of them as equal

2. K. Jerome, *Business and Godliness*. New York: W.W. Norton and Co. 2001, Pg. 66 in value as human beings made in the image of God, and our heart's desire should be that the job brings them good and not harm. This attitude of the heart has not excluded Borrowing and Lending. In this way, borrowing and lending multiply phenomenally our God-given enjoyment of the material creation, and our potential for being thankful to God for all these things and glorifying him through our use of them. In borrowing and lending, we can reflect many of God's

attributes. We can demonstrate trustworthiness and faithful stewardship, honesty, wisdom, love, and mercy in business. Based on the fact that religious ethics and project practice have contributed significantly in transforming society, the present study was aimed at getting the views of the students of tertiary institutions on the effects of the retailers business attitude and on what Nigerian government should do to eradicate negative business attitude in our tertiary institutions. The study was guided by the following research questions:

- (1) What is the level of partnership between the tertiary institution students and retailers in their schools in relation to exploitation, overpricing overcharging and materialism
- (2) What strategies can the Nigerian government adopt to promote better business attitude of retailers in the Nigerian Tertiary institutions?

METHOD

The study, which covered 10 Tertiary institutions in Lagos State was conducted 'with a survey design.' All the Tertiary institutions have various but numerous retailers within their campuses. The retailer deals in text books, exercise books, stationeries', shoes, bags, inner wears, belts, biscuits, soft drinks, photo copiers, typing, business centers, barbeque, sawama spots, ponies etc. There are also varieties of food vendors, tailors, shoe makers, to mention a few. 115 members of the community of the various tertiary institutions constituted the sample for the study. This comprises of 80 students of various level of study, 20 lecturers and 15 non-academic staff. The second section-comprised items structured on a four-point scale ranging from strongly agree to strongly disagree. Each of the 166 respondents were served the questionnaire personally by the researcher, twice with an interval of four weeks. The need for sending the questionnaire twice to the same respondents was necessitated by the low response recorded at the first instance. A total of 56 copies of the questionnaire were completed and returned. After testing the instrument on two doctoral students in the Faculty of Education, Lagos State University, copies of the modified instrument were sent to two lecturers at the Open University for content validation. This led to the modification of two items. Reliability was ascertained by administering the instrument to 10 postgraduate students in Faculty of Science at the University of Lagos.

A score of 0.82 was obtained for internal consistency when the Kuder-Richardson Formula 20 was applied.

Data Analysis: This was done using frequency and percentage scores. Items that scored 50% and above at the combination of Agree and Strongly agree were accepted as indicating strategies Government should adopt to promote better business attitude of retailers in the Nigerian Tertiary institutions.

RESULTS

In table 1 only items 4, 6a, b, c, 7, 8 and 9, scored above-50% at the combination of Agree and Strongly Agree. In table 2, only items 7 and 8 scored below 50% at the combination of Agree and Strongly Agree.

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Computing the critical value

The degree of freedom is given as $(r-1)*(c-1)$ "where r = number of rows and c = number of columns". Thus from the cross tabulation table below, the degree of freedom is $(4-1)*(2-1) = 3*1 = 3$. Thus, the degree of freedom is 3. Using 5% (0.05) as the significance level, the tabulated chi-square (critical value) is 9.488.

Since the computed chi-square statistic lags the critical value i.e. $8.20 < 9.488$, the null hypothesis cannot be rejected. Thus, this implies that there is no significant relationship between the standard of living of students in the campuses and the business attitudes of the retailers.

The degree of freedom is given as $(r-1)*(c-1)$ "where r = number of rows and c = number of columns". Thus from the cross tabulation table below, the degree of freedom of students in buying and selling in their various campuses is $(4-1)*(2-1) = 3*1 = 3$. Thus, the degree of freedom is 3. Using 5% (0.05) as the significance level, the tabulated chi-square (critical value) is 9.488.

Since the computed chi-square statistic lags the critical value i.e. $8.04 < 9.488$, the null hypothesis cannot be rejected. Thus, this implies that there is no significant relationship between the academic productivity of students and the attitude of the retailers.

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Table 1. Level of partnership between tertiary institution students and retailers within their schools in relation to exploitation, overpricing overcharging and materialism

S/N	Retailers' Attitude	Strongly Agree		A		Disagree		Strongly Disagree	
		F12	% 52	F	%	F	%	F	%
1	Exploitation			24	43	16	29	4	7
2	Overcharging	23	41	33	59	-	-	-	-
3	Overpricing	13	23	30	54	8	14	5	9
4	Materialism	20	36	26	46	3	5	7	13
5	Buying Interest	14	25	36	64	5	9	1	2
6	Economic Behaviour	18	32	38	68	-	-	-	-
7	Academic Value					30	54	26	46
8	Religious Ethics			2	3	30	54	24	43
9	Social Value	2	1	3	2	16	29	37	66
10	Government Intervention					4	25	42	75

Table 2. Level of students' situation as a result of Retailers attitude to business

S/N	Retailers' Attitude	Strongly Agree		A		Disagree		Strongly Disagree	
		-	-	2	3	34	61	20	36
1	Motivation to Learn	-	-	2	3	34	61	20	36
2	Inadequacy of Fund	24	43	30	54	3	2	-	-
3	Indebtedness	33	59	22	39	1	2	-	-
4	Meager means of purchasing	20	36	28	50	6	3	2	1
5	Scarce Learning Materials	26	46	30	54	-	-	-	-
6	Stress	18	32	36	64	1	2	1	2
7	Low academic performance	10	18	28	50	10	12	8	6
8	Authority Intervention	-	-	-	-	55	46	30	54
9	School Authorities Awareness	8	14	12	21	20	36	16	29
10	Government Intervention	1	2	3	4	25	29	42	54

practitioners are encouraged to share their perspectives on how to best equip college students to live out their Christian faith in the workplace. The JBIB is published by the Christian Business Faculty Association with underwriting support from Cedarville University in Cedarville, Ohio. The JBIB also serves as a refereed forum for discussing faith-learning life links in business (Ezekwe, 1998).

CONCLUSION AND RECOMMENDATION

This study has provided information in terms of the effect of business attitude of the retailers in various campuses of our tertiary institutions on the welfare of students together with their academic attitude and productivity level. The respondents' opined that the retailers' attitude to business is an outrageous form of exploitation through overcharging and overpricing of their commodities.

Many areas of exploitation of the students as a result of their stay in the campus can be cited within the activities that are taken place in the higher institution campuses in Lagos. But the most visible ones are the retailers' shop where the stationeries are being sold at the rate twice higher than the outside market. For

instance the exercise books, pen, pencils, ruler and biro and bags which is designed with several inner pocket to be able to accommodate the money is an equivalent and of the same design with that of the outside market of a lesser price. Also the food vendors, a plate of food for 200 naira in the campus is an equivalent of 100 naira outside while the 50 naira meat is the same size and taste with the 20 naira meat outside the campus. Some of the food items like snacks, cake, fish rolls etc were sold at prices twice higher than the outside market even when they were produce with the same materials and have the same value and serving the same purpose. Such items as bag, cap, belt, slippers and sandals were being sold at exorbitant rate as much as twice or thrice (Ezekwe, 1998). *Research Methodology*. Macmillan Press, London. 1998 higher than the price of their equivalent in the outside market. The price of plastic mineral bottle ranges from 120 naira to 150 naira per bottle one depending on the brand and the taste. Whereas the same item in the market places outside the campus is N100 per bottle. This shows one of the various ways by which the students are being exploit. During the course of our interview, the major reason why the student said they buy this items is because they had no time to go outside as a result of their lectures. The majority of the

photocopiers uses the university light to produce their works, yet they charge the students higher than the outside market prices. The look, the make and usage of what they are producing is not different from that which are in the market places. Overpricing such item is another way of exploiting the students. Overpricing means charging much more than the retailer knows the product is worth, thus getting an excessive profit at the detriment of the students who had no choice than to buy the material in the center because of they must survive in the campus. Another form of profiteering, that is making large profits especially by taking advantage of students' academic period.

Moreover, they also opined that learning capability is reduced because they have no alternative with more than 80% stating that their pocket money is no longer capable of meeting their needs. More so, there is a relationship between the retailers attitude and the level of poverty of students as their income together with purchasing power reduced as a result of overcharging such that this further affect the academic performance. As a result, the academic productivity of students has declined as more than 60% of the respondents' opined that they are no longer motivated to learn.

In a nutshell, it could be said that the business attitude of retailers in our campuses has negative impact on the welfare of the students together with the level of their academic productivity (Hawson, 2003).

Promotion of Theological Orientation about the ethics of business

The position of the two major religions –Islam and Christianity on in the businesses in the campus should be fully discussed with the retailers. Inferences should be drawn from the scriptures of the two religions to know their positions on the ethical problems of material like stationeries, souvenir and other student valuable expenses. In Islam, Hadith condemns retailers who swore false oaths in order to sell his/her ware and any retailer who falsify the weight and measurement of their commodities when the following verse was revealed:

“Verily those who purchase a small grain at the cost of Allah’s covenant and their oaths, they shall have no portion in the Hereafter (Dreeze, 2005).

The Biblical condemnation of this led to a stronger term from the Bible:

“Have nothing to do with false charges” (Foster, 2003)

“Don’t extort money and don’t accuse” (Ryken, 2005).

“Do not exploit the poor because they are poor” (Henri, 2004).

Government Intervention

The Government, local, state and federal should direct the focus of various Nigeria Ethical Programmes such as ICPC - Independent Corrupt Practices Commission and EFCC - Economic and Financial Crime Commission to the issues of pilgrimage exercise in Nigeria. The EFCC which was established by the former president (Olusegun Obasanjo) in the year 2004 has the mandate to combat financial and economic crimes and also to prevent, investigate, prosecute and penalize economic and financial crimes and is charged with the responsibility of enforcing the provisions of other laws and regulations relating to economic and financial crimes including the Money Laundering 1995, the failed bank (recovery of debts) and Financial Institutions Act 1991, and also Miscellaneous Offences Act. The EFCC is also the key agency of the government for fighting terrorism. The attention of the commission can be used to scrutinizing the activities of the Pilgrimage Board.

Return to Religious Ethics Underlining Economic Activities

Various forms of lie in business and other aspect of life activities were interpreted as dishonesty and condemned in both Christianity and Islam the Bible with a strong penalty of hell

Fire (Ellul, 2009). A businessman gave money to the three of his servants in the ratio of five, two and one, according to the ability of each of them. The first two traded with the money which was given to them as a capital. The first and the second servant doubled their respective capitals, while the third servant did not trade with the money given to him. In giving account of their businesses, those who made profits were commended and rewarded each according to the capacity of his business and no record of exploitation was made of any of them. But the third servant who did not trade and therefore made no profit was accused of negligence of duty and penalized accordingly. This parable has, more than anything else, a direct economic significance. And we are reminded that whoever is faithful in a very little is faithful also in much; and he who is dishonest in a very little is dishonest also in much.

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